Board: 1 •98	ent.
Dealer: S	
Board: 2	ent.
Board: 3	ent.
Board: 4	ent.
Board: 5 Dealer: S Vul: NS HCP: 10  AQ963  ✓ K854  The opponents are site of the property of	ent.

Board: 1 Dealer: S Vul: None	North: <b>♠</b> 98 <b>♥</b> KJ106	South: ♠ A102 ♥ A984	West Pass	North 2♣¹	East Pass	1NT
North HCP: 17 South HCP: 15	<b>♦</b> KQJ	◆ A97		6 <b>♥</b>	AP	∠ ▼
Contract: 6♥ S	<b>♣</b> AK76	<b>♣</b> QJ10	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	• KQJ	<b>♦</b> A64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> Q832	<b>♥</b> AK76	Pass	2 <b>y</b>	Pass	<b>4</b> ♥
North HCP: 15 South HCP: 14	<b>♦</b> QJ	<b>♦</b> 72	AP			
Contract: 4♥ N	♣ A872	<b>♣</b> QJ106	1. Stay	man		
Board: 3 Dealer: S	North: ♠ J86	South: ♠ AKQ2	West	North	East	South 1NT
Vul: EW	<b>♥</b> KJ95	<b>v</b> 10642	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 8 South HCP: 16	<b>♦</b> 10987	<b>♦</b> K2	Pass	4♥	AP	
Contract: 4♥ S	<b>♠</b> QJ	<b>♣</b> A92	1. Stay	man		
Board: 4	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KJ84	<b>♦</b> 962		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KQ65	<b>♥</b> A943	Pass	2♥	Pass	4♥
South HCP: 14	◆ A62	◆ KQ	AP			
Contract: 4♥ N	<b>♣</b> Q2	<b>♣</b> AJ76	1. Stay	man		
			West	North	East	South
Board: 5	North:	South:				1NT
Dealer: S Vul: NS	<b>♦</b> AQ963	♠ KJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 10	<b>♥</b> K854	<b>♥</b> Q96	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 15	◆ J53	♦ 76 • AVO02	AP			
Contract: 4♠ S	<b>♣</b> 5	♣ AKQ92	1. Stay 2. SMO			

Board: 1 Dealer: S Vul: None HCP: 15	<ul><li>A102</li><li>✓ A984</li><li>A97</li><li>♠ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 14	<ul><li>★ A64</li><li>★ AK76</li><li>★ 72</li><li>★ QJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 16	<ul><li>★ AKQ2</li><li>▼ 10642</li><li>◆ K2</li><li>◆ A92</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 14	<ul><li>♠ 962</li><li>♥ A943</li><li>♦ KQ</li><li>♠ AJ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ5</li><li>♥ Q96</li><li>◆ 76</li><li>◆ AKQ92</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None	North: <b>♠</b> 98 <b>♥</b> KJ106	South: ♠ A102 ♥ A984	West Pass	North 2♣¹	East Pass	1NT
North HCP: 17 South HCP: 15	<b>♦</b> KQJ	◆ A97		6 <b>♥</b>	AP	∠ ▼
Contract: 6♥ S	<b>♣</b> AK76	<b>♣</b> QJ10	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	• KQJ	<b>♦</b> A64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> Q832	<b>♥</b> AK76	Pass	2 <b>y</b>	Pass	<b>4</b> ♥
North HCP: 15 South HCP: 14	<b>♦</b> QJ	<b>♦</b> 72	AP			
Contract: 4♥ N	♣ A872	<b>♣</b> QJ106	1. Stay	man		
Board: 3 Dealer: S	North: ♠ J86	South: ♠ AKQ2	West	North	East	South 1NT
Vul: EW	<b>♥</b> KJ95	<b>v</b> 10642	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 8 South HCP: 16	<b>♦</b> 10987	<b>♦</b> K2	Pass	4♥	AP	
Contract: 4♥ S	<b>♠</b> QJ	<b>♣</b> A92	1. Stay	man		
Board: 4	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KJ84	<b>♦</b> 962		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KQ65	<b>♥</b> A943	Pass	2♥	Pass	4♥
South HCP: 14	◆ A62	◆ KQ	AP			
Contract: 4♥ N	<b>♣</b> Q2	<b>♣</b> AJ76	1. Stay	man		
			West	North	East	South
Board: 5	North:	South:				1NT
Dealer: S Vul: NS	<b>♦</b> AQ963	♠ KJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 10	<b>♥</b> K854	<b>♥</b> Q96	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 15	◆ J53	♦ 76 • AVO02	AP			
Contract: 4♠ S	<b>♣</b> 5	♣ AKQ92	1. Stay 2. SMO			

Board: 6 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AKJ8</li><li>♥ KJ10</li><li>♠ Q5</li><li>♠ J1094</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 16	<ul><li>A2</li><li>✓ K865</li><li>AQ9</li><li>QJ62</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 10	<ul><li>♣ Q652</li><li>♥ KJ82</li><li>◆ Q102</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ5</li><li>▼ AJ104</li><li>◆ K654</li><li>◆ Q3</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N	North: ♠ AKJ8	South: ◆ 952	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> KJ10	<b>*</b> 8753	Pass	2♠	Pass	2NT
South HCP: 9	• Q5	◆ 1064	AP			
Contract: 2N N	<b>♣</b> J1094	<b>♣</b> AKQ	1. Stay	man		
Board: 7 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>▲</b> J1083 <b>♥</b> 984	<b>♠</b> AQ7 <b>♥</b> KQ76	Pass	2 <b>♣</b> ¹	Pass	1NT 2♥
North HCP: 8	◆ AK87	<b>V R</b> Q70 <b>♦</b> Q9	Pass	2NT	AP	∠ ▼
South HCP: 16	<b>♣</b> 54	♣ K1097	1. Stay		AI	
Contract: 2N S			1. Suly	TIMIT.		
Board: 8	North:	South:	West	North	East	South
Dealer: N	<b>★</b> A2	<b>♦</b> J653		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> K865	<b>♥</b> AQJ7	Pass	2♥	Pass	<b>4♥</b>
South HCP: 9	<b>♦</b> AQ9	<b>♦</b> J7	AP			
Contract: 4♥ N	<b>♣</b> QJ62	<b>♣</b> 1098	1. Stay	man		
Board: 9	North:	South:	West	North	Fast	South
Dealer: S	Norui. <b>♠</b> Q652	<b>♦</b> A103	,,,	1,0141		1NT
Vul: EW	<b>♥</b> KJ82	<b>▼</b> A7	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 10 South HCP: 17	◆ Q102	♦ AKJ8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q6	<b>♣</b> J752	1. Stay	man		
Događe 10						
Board: 10 Dealer: N	North:	South:	West	North		
Vul: Both	♠KQ5	<b>▲</b> 10962		1NT	Pass	
North HCP: 15	<b>♥</b> AJ104	<b>∀</b> K72	Pass	2♥	Pass	3NT
South HCP: 10	♦ K654	◆ AQJ9 ◆ 05	AP			
Contract: 3N N	<b>♣</b> Q3	<b>♣</b> 95	1. Stay	man		

Board: 6 Dealer: N Vul: EW HCP: 9	<ul><li>♦ 952</li><li>♥ 8753</li><li>♦ 1064</li><li>♠ AKQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 16	<ul><li>AQ7</li><li>KQ76</li><li>Q9</li><li>K1097</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 9	<ul><li> ♣ J653</li><li> ♥ AQJ7</li><li> ♦ J7</li><li> ♣ 1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 17	<ul><li>▲ A103</li><li>✔ A7</li><li>◆ AKJ8</li><li>♣ J752</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 10	<ul><li>10962</li><li>K72</li><li>AQJ9</li><li>95</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N	North: ♠ AKJ8	South: ◆ 952	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> KJ10	<b>*</b> 8753	Pass	2♠	Pass	2NT
South HCP: 9	• Q5	◆ 1064	AP			
Contract: 2N N	<b>♣</b> J1094	<b>♣</b> AKQ	1. Stay	man		
Board: 7 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>▲</b> J1083 <b>♥</b> 984	<b>♠</b> AQ7 <b>♥</b> KQ76	Pass	2 <b>♣</b> ¹	Pass	1NT 2♥
North HCP: 8	◆ AK87	<b>V R</b> Q70 <b>♦</b> Q9	Pass	2NT	AP	∠ ▼
South HCP: 16	<b>♣</b> 54	♣ K1097	1. Stay		AI	
Contract: 2N S			1. Suly	TIMIT.		
Board: 8	North:	South:	West	North	East	South
Dealer: N	<b>★</b> A2	<b>♦</b> J653		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> K865	<b>♥</b> AQJ7	Pass	2♥	Pass	<b>4♥</b>
South HCP: 9	<b>♦</b> AQ9	<b>♦</b> J7	AP			
Contract: 4♥ N	<b>♣</b> QJ62	<b>♣</b> 1098	1. Stay	man		
Board: 9	North:	South:	West	North	Fast	South
Dealer: S	Norui. <b>♠</b> Q652	<b>♦</b> A103	,,,	1,0141		1NT
Vul: EW	<b>♥</b> KJ82	<b>▼</b> A7	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 10 South HCP: 17	◆ Q102	♦ AKJ8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q6	<b>♣</b> J752	1. Stay	man		
Događe 10						
Board: 10 Dealer: N	North:	South:	West	North		
Vul: Both	♠KQ5	<b>▲</b> 10962		1NT	Pass	
North HCP: 15	<b>♥</b> AJ104	<b>∀</b> K72	Pass	2♥	Pass	3NT
South HCP: 10	♦ K654	◆ AQJ9 ◆ 05	AP			
Contract: 3N N	<b>♣</b> Q3	<b>♣</b> 95	1. Stay	man		

Board: 11 Dealer: S Vul: None HCP: 8	<b>♦</b> K875 <b>♥</b> 63 <b>♦</b> Q103 <b>♣</b> K653	East Bids 2♥ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 16	<ul><li>★ A105</li><li>★ KQ3</li><li>★ K975</li><li>★ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 15	<ul><li>★ K1064</li><li>♥ QJ4</li><li>◆ A73</li><li>◆ KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 16	<ul><li>★ AK53</li><li>★ K6</li><li>★ 764</li><li>★ AQ75</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 10	<ul><li>★ AK64</li><li>▼ 1085</li><li>◆ Q4</li><li>◆ J952</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: None	North: ♠ K875	South: ♠ AJ93	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 2N S	<ul><li>♥ 63</li><li>◆ Q103</li><li>◆ K653</li></ul>	<ul><li>★ K105</li><li>★ AK4</li><li>★ 1072</li></ul>	Pass AP 1. Stay	2 <b>♣</b> ¹ man	2♥	2NT
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ A105  ♥ KQ3  ♠ K975  ♣ KJ10	South:  ♠ K8632  ♥ A984  ♦ Q32  ♣ 3		North 1NT 2♦ 4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 13 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ K1064  ♥ QJ4  ♠ A73  ♣ KQ8	South:  ♠ QJ3  ♥ AK87  ♠ Q109  ♠ A95	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 14 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AK53  ♥ K6  ♠ 764  ♠ AQ75	South:  ♣ 87  ▼ A1093  ♣ A983  ♣ K42	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 15 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 S	North:  ♠ AK64  ♥ 1085  ♦ Q4  ♣ J952	South:  ♠ Q1032  ♥ KQ94  ♠ K32  ♠ AK	West Pass Pass AP 1. Stay	3NT	East Pass Pass	1NT 2♥

Board: 11 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ93</li><li>♥ K105</li><li>◆ AK4</li><li>▲ 1072</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 12 Dealer: N Vul: NS HCP: 9	<ul><li>★ K8632</li><li>★ A984</li><li>◆ Q32</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 16	<ul><li>♣ QJ3</li><li>♥ AK87</li><li>◆ Q109</li><li>♣ A95</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 11	♦ 87 ▼ A1093 ♦ A983 ♣ K42	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 17	<ul><li>◆ Q1032</li><li>♥ KQ94</li><li>◆ K32</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: None	North: ♠ K875	South: ♠ AJ93	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 2N S	<ul><li>♥ 63</li><li>◆ Q103</li><li>◆ K653</li></ul>	<ul><li>★ K105</li><li>★ AK4</li><li>★ 1072</li></ul>	Pass AP 1. Stay	2 <b>♣</b> ¹ man	2♥	2NT
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ A105  ♥ KQ3  ♠ K975  ♣ KJ10	South:  ♠ K8632  ♥ A984  ♦ Q32  ♣ 3		North 1NT 2♦ 4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 13 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ K1064  ♥ QJ4  ♠ A73  ♣ KQ8	South:  ♠ QJ3  ♥ AK87  ♠ Q109  ♠ A95	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 14 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AK53  ♥ K6  ♠ 764  ♠ AQ75	South:  ♣ 87  ▼ A1093  ♣ A983  ♣ K42	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 15 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 S	North:  ♠ AK64  ♥ 1085  ♦ Q4  ♣ J952	South:  ♠ Q1032  ♥ KQ94  ♠ K32  ♠ AK	West Pass Pass AP 1. Stay	3NT	East Pass Pass	1NT 2♥

Board: 16 Dealer: N Vul: EW HCP: 17	<ul><li>▲ A76</li><li>♥ AJ</li><li>◆ A10975</li><li>▲ A42</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: None HCP: 11	<ul><li>♣ QJ75</li><li>♥ J75</li><li>◆ K96</li><li>♣ A63</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 15	<ul><li>★KQ76</li><li>▼74</li><li>◆AK106</li><li>◆K76</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A654</li><li>♥ QJ</li><li>◆ A963</li><li>♣ 942</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 17	<ul><li>♣ QJ87</li><li>♥ QJ</li><li>◆ A1043</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: EW	North: ♠ A76 ♥ AJ	South: ♠ 1085 ♥ 6532	West Pass	North 1NT 2•	Pass	
North HCP: 17 South HCP: 8 Contract: 3N N	◆ A10975 ◆ A42	◆ QJ4 ◆ KQ8	Pass 1. Stay	3NT	AP	2111
Board: 17 Dealer: S Vul: None	North: ♠ QJ75	South: ♠ K96	West	North	East	South 1NT
North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>▼ J75</li><li>◆ K96</li><li>◆ A63</li></ul>	<ul><li>✓ AK</li><li>→ J1075</li><li>→ KJ54</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2•
Board: 18			***	27.4	_	a 1
Dealer: N Vul: NS	North: ♠ KQ76	South: <b>★</b> 102	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8	♥ 74 ♦ AK106 ♣ K76	<ul><li>★ A532</li><li>★ Q85</li><li>★ Q1098</li></ul>	Pass AP		Pass	2NT
Contract: 2N N	<b>11</b> 70	2 (10)0	1. Stay	man		
Board: 19 Dealer: S	North: ♠ A654	South:	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> QJ	<b>♠</b> KQJ2 <b>♥</b> K973	Pass	2♣¹	Pass	2♥
South HCP: 15 Contract: 3N S	◆ A963 ◆ 942	<ul><li>→ J72</li><li>→ AJ</li></ul>	Pass 1. Stay	3NT man	AP	
Board: 20	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> QJ87	<b>♦</b> A9432 <b>♥</b> A1043	D	1NT	Pass	
North HCP: 17 South HCP: 9	<b>♥</b> QJ ♦ A1043	♦ A1043 ♦ J2	Pass AP	2♠	Pass	4 <b>♀</b>
Contract: 4♠ N	♣ AK3	<b>♣</b> 96	1. Stay	man		

Board: 16 Dealer: N Vul: EW HCP: 8	<ul><li>1085</li><li>6532</li><li>QJ4</li><li>KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 15	<ul><li>★ K96</li><li>★ AK</li><li>◆ J1075</li><li>◆ KJ54</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 8	<ul><li>102</li><li>★ A532</li><li>◆ Q85</li><li>♣ Q1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQJ2</li><li>★ K973</li><li>◆ J72</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 9	<ul><li>▲ A9432</li><li>✔ A1043</li><li>◆ J2</li><li>♣ 96</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: EW	North: ♠ A76 ♥ AJ	South: ♠ 1085 ♥ 6532	West Pass	North 1NT 2•	Pass	
North HCP: 17 South HCP: 8 Contract: 3N N	◆ A10975 ◆ A42	◆ QJ4 ◆ KQ8	Pass 1. Stay	3NT	AP	2111
Board: 17 Dealer: S Vul: None	North: ♠ QJ75	South: ♠ K96	West	North	East	South 1NT
North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>▼ J75</li><li>◆ K96</li><li>◆ A63</li></ul>	<ul><li>✓ AK</li><li>→ J1075</li><li>→ KJ54</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2•
Board: 18			***	27.4	_	a 1
Dealer: N Vul: NS	North: ♠ KQ76	South: <b>★</b> 102	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8	♥ 74 ♦ AK106 ♣ K76	<ul><li>★ A532</li><li>★ Q85</li><li>★ Q1098</li></ul>	Pass AP		Pass	2NT
Contract: 2N N	<b>11</b> 70	2 (10)0	1. Stay	man		
Board: 19 Dealer: S	North: ♠ A654	South:	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> QJ	<b>♠</b> KQJ2 <b>♥</b> K973	Pass	2♣¹	Pass	2♥
South HCP: 15 Contract: 3N S	◆ A963 ◆ 942	<ul><li>→ J72</li><li>→ AJ</li></ul>	Pass 1. Stay	3NT man	AP	
Board: 20	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> QJ87	<b>♦</b> A9432 <b>♥</b> A1043	D	1NT	Pass	
North HCP: 17 South HCP: 9	<b>♥</b> QJ ♦ A1043	♦ A1043 ♦ J2	Pass AP	2♠	Pass	4 <b>♀</b>
Contract: 4♠ N	♣ AK3	<b>♣</b> 96	1. Stay	man		

Board: 21 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J1086</li><li>♥ A5</li><li>♦ KJ43</li><li>♣ 1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q97</li><li>♥ AK75</li><li>◆ 853</li><li>♣ AK7</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: None HCP: 17	<ul><li>♣ J1085</li><li>♥ AK9</li><li>♠ AQ</li><li>♣ K1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ10</li><li>★ K10</li><li>★ AK5</li><li>★ Q9754</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 8	<ul><li>♠ 64</li><li>♥ K742</li><li>♦ J10976</li><li>♠ A4</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: NS	North: <b>♠</b> J1086	South: <b>♠</b> 752	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>★ A5</li><li>★ KJ43</li><li>★ 1092</li></ul>	<ul><li>★ KJ986</li><li>★ A7</li><li>★ AK3</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2♥
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q97  ♥ AK75  ♦ 853  ♣ AK7	South:  ♠ A863  ♥ Q92  ♠ Q92  ♣ J53	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 23 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♠ S	North:  ♣ J1085  ♥ AK9  ♠ AQ  ♣ K1052	South:  ♠ AK32  ♥ 42  ♠ K98  ♣ AQ43	West Pass Pass 1. Stay	<b>6</b> ♠	East Pass AP	1NT
Board: 24 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ KQ10  ♥ K10  ♠ AK5  ♠ Q9754	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 25 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ 64  ♥ K742  ♦ J10976  ♣ A4	South:  ♠ KJ105  ♥ A53  ♠ K54  ♣ KQJ	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT

Board: 21 Dealer: S Vul: NS HCP: 15	<ul><li>♣ 752</li><li>♥ KJ986</li><li>◆ A7</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 9	<ul><li>★ A863</li><li>♥ Q92</li><li>◆ Q92</li><li>◆ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK32</li><li>♥ 42</li><li>♠ K98</li><li>♠ AQ43</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 17	<ul><li>★ KJ105</li><li>★ A53</li><li>★ K54</li><li>★ KQJ</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: NS	North: <b>♠</b> J1086	South: <b>♠</b> 752	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>★ A5</li><li>★ KJ43</li><li>★ 1092</li></ul>	<ul><li>★ KJ986</li><li>★ A7</li><li>★ AK3</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2♥
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q97  ♥ AK75  ♦ 853  ♣ AK7	South:  ♠ A863  ♥ Q92  ♠ Q92  ♣ J53	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 23 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♠ S	North:  ♣ J1085  ♥ AK9  ♠ AQ  ♣ K1052	South:  ♠ AK32  ♥ 42  ♠ K98  ♣ AQ43	West Pass Pass 1. Stay	<b>6</b> ♠	East Pass AP	1NT
Board: 24 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ KQ10  ♥ K10  ♠ AK5  ♠ Q9754	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 25 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ 64  ♥ K742  ♦ J10976  ♣ A4	South:  ♠ KJ105  ♥ A53  ♠ K54  ♣ KQJ	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT

Board: 26 Dealer: N Vul: None HCP: 17	<ul><li>▲ AJ32</li><li>♥ KQ9</li><li>♦ K65</li><li>♣ KJ8</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 27 Dealer: S Vul: NS HCP: 11	<ul><li>◆ 9764</li><li>♥ K65</li><li>◆ A8</li><li>◆ A876</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A972</li><li>✓ AQ6</li><li>◆ AJ6</li><li>▲ 1093</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: None HCP: 8	<ul><li>▶ J6</li><li>♥ Q1054</li><li>◆ Q974</li><li>◆ K72</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A10</li><li>♥ AJ83</li><li>◆ A93</li><li>♣ Q1064</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AJ32  ♥ KQ9  ♠ K65  ♠ KJ8	South:  ♣ Q7  ♥ AJ86  • QJ973  ♣ 62	West  X  AP  1. Stay	North 1NT 2♠ man	Pass	
Board: 27 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ◆ 9764  ▼ K65  ◆ A8  ◆ A876	South:  ♠ AQ3  ♥ A32  ♠ KJ6  ♠ K1053	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 28 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ A972  ♥ AQ6  ♠ AJ6  ♣ 1093	South:  ♠ K1043  ♥ K4  ♠ Q984  ♣ QJ8	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J6  ♥ Q1054  • Q974  ♣ K72	South:  ♠ KQ  ♥ J72  ♠ A62  ♣ AJ1094		North  2♣¹  2NT man	East Pass AP	1NT
Board: 30 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A10  ♥ AJ83  ♠ A93  ♠ Q1064	South:  ♠ KQJ6  ♥ K54  ♠ QJ8  ♣ 875	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 26 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q7</li><li>♥ AJ86</li><li>◆ QJ973</li><li>♣ 62</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 17	<ul><li>AQ3</li><li>✓ A32</li><li>✓ KJ6</li><li>✓ K1053</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 11	<ul><li>★ K1043</li><li>★ K4</li><li>◆ Q984</li><li>◆ QJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 15	<b>★</b> KQ <b>♥</b> J72 <b>♦</b> A62 <b>♣</b> AJ1094	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQJ6</li><li>▼ K54</li><li>◆ QJ8</li><li>◆ 875</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AJ32  ♥ KQ9  ♠ K65  ♠ KJ8	South:  ♣ Q7  ♥ AJ86  • QJ973  ♣ 62	West  X  AP  1. Stay	North 1NT 2♠ man	Pass	
Board: 27 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ◆ 9764  ▼ K65  ◆ A8  ◆ A876	South:  ♠ AQ3  ♥ A32  ♠ KJ6  ♠ K1053	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 28 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ A972  ♥ AQ6  ♠ AJ6  ♣ 1093	South:  ♠ K1043  ♥ K4  ♠ Q984  ♣ QJ8	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J6  ♥ Q1054  • Q974  ♣ K72	South:  ♠ KQ  ♥ J72  ♠ A62  ♣ AJ1094		North  2♣¹  2NT man	East Pass AP	1NT
Board: 30 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A10  ♥ AJ83  ♠ A93  ♠ Q1064	South:  ♠ KQJ6  ♥ K54  ♠ QJ8  ♣ 875	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 31 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q2</li><li>♥ J865</li><li>◆ A96</li><li>♣ J654</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 15	<ul><li>♣ AJ5</li><li>♥ 32</li><li>♦ KQ103</li><li>♣ KQ82</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 8	<ul><li>★ K985</li><li>♥ Q2</li><li>◆ Q86</li><li>◆ J985</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 16	<ul><li>★ K10743</li><li>★ K87</li><li>★ AQ5</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 9	<b>♦</b> QJ96 ♥ 532 • A108 <b>♣</b> Q84	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: EW	North: ♠ Q2	South: ♠ A63	West	North	East	South 1NT
North HCP: 8	<b>♥</b> J865	<b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ A96	◆ KQ5	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J654	♣ A10873	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	<b>★</b> 108		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> 32	♥ AKJ4	Pass	2•	Pass	3NT
South HCP: 13	<b>♦</b> KQ103	♦ A98	AP			
Contract: 3N N	<b>♣</b> KQ82	<b>♣</b> J1065	1. Stay	man		
Board: 33 Dealer: S	North: ♠ K985	South:	West	North	East	South 1NT
Vul: NS	♥ Q2	<b>₹</b> AJ102 <b>₹</b> A96	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	◆ Q86	<b>♦</b> 1095	AP	<b>2 X</b>	1 0,55	
South HCP: 16 Contract: 2♠ S	<b>♣</b> J985	<b>♣</b> AK7	1. Stay	man		
Board: 34	NI a rella i	Cardle	West	North	East	South
Dealer: N	North: ♠ K10743	South: ♠ AQ		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K87	<b>♥</b> A1042	Pass	2♠	Pass	3NT
North HCP: 16 South HCP: 12	<b>♦</b> AQ5	<b>◆</b> 1082	AP			
Contract: 3N N	<b>♣</b> A4	<b>♣</b> Q853	1. Stay	man		
Board: 35 Dealer: S	North: ♠ QJ96	South: ♠ K4	West	North	East	South 1NT
Vul: Both	♥ 532	¥ K <del>4</del> ♥ KQJ7	Pass	2 <b>♣</b> ¹	Pass	2 🗸
North HCP: 9 South HCP: 16	◆ A108	◆ K62	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q84	♣ A973	1. Stay	man		

Board: 31 Dealer: S Vul: EW HCP: 15	<ul><li>A63</li><li>♥ Q10</li><li>★ KQ5</li><li>★ A10873</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: None HCP: 13	<ul><li>108</li><li>✓ AKJ4</li><li>✓ A98</li><li>✓ J1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 16	<ul><li>AJ102</li><li>✓ A96</li><li>1095</li><li>AK7</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 12	<ul><li>AQ</li><li>✓ A1042</li><li>✓ 1082</li><li>✓ Q853</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 16	<ul><li>★ K4</li><li>▼ KQJ7</li><li>◆ K62</li><li>◆ A973</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: EW	North: ♠ Q2	South: ♠ A63	West	North	East	South 1NT
North HCP: 8	<b>♥</b> J865	<b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ A96	◆ KQ5	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J654	♣ A10873	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	<b>★</b> 108		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> 32	♥ AKJ4	Pass	2•	Pass	3NT
South HCP: 13	<b>♦</b> KQ103	♦ A98	AP			
Contract: 3N N	<b>♣</b> KQ82	<b>♣</b> J1065	1. Stay	man		
Board: 33 Dealer: S	North: ♠ K985	South:	West	North	East	South 1NT
Vul: NS	♥ Q2	<b>₹</b> AJ102 <b>₹</b> A96	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	◆ Q86	<b>♦</b> 1095	AP	<b>2 X</b>	1 0,55	
South HCP: 16 Contract: 2♠ S	<b>♣</b> J985	<b>♣</b> AK7	1. Stay	man		
Board: 34	NI a rella i	Cardle	West	North	East	South
Dealer: N	North: ♠ K10743	South: ♠ AQ		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K87	<b>♥</b> A1042	Pass	2♠	Pass	3NT
North HCP: 16 South HCP: 12	<b>♦</b> AQ5	<b>◆</b> 1082	AP			
Contract: 3N N	<b>♣</b> A4	<b>♣</b> Q853	1. Stay	man		
Board: 35 Dealer: S	North: ♠ QJ96	South: ♠ K4	West	North	East	South 1NT
Vul: Both	♥ 532	¥ K <del>4</del> ♥ KQJ7	Pass	2 <b>♣</b> ¹	Pass	2 🗸
North HCP: 9 South HCP: 16	◆ A108	◆ K62	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q84	♣ A973	1. Stay	man		

Board: 36 Dealer: N Vul: EW HCP: 15	<ul><li>♣85</li><li>✔AKJ8</li><li>◆AJ8</li><li>♣Q1053</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 12	<ul><li>↓ J86</li><li>↓ A432</li><li>↓ Q43</li><li>♣ KQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	<ul><li>▲ A1097</li><li>▼ K3</li><li>◆ Q5</li><li>▲ KQJ106</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 11	<ul><li>★ AK73</li><li>★ K92</li><li>★ J87</li><li>★ 863</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q862</li><li>♥ AJ</li><li>♦ AQ42</li><li>♣ Q96</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	<b>♦</b> 85	<b>♠</b> AKJ6	Pass	2♥		4NT <sup>2</sup>
North HCP: 15	<b>♥</b> AKJ8 • AJ8	▼ 102 ◆ K542	Pass	6NT	AP	1111
South HCP: 16	◆ Q1053	<b>♦</b> AJ9	1. Stay			
Contract: 6N N	¥ Q1033	£ 1 w/	•	ntitative	4NT	
Board: 37 Dealer: S	North: ♠ J86	South: ♠ K105	West	North	East	South 1NT
Vul: Both	<b>♥</b> A432	<b>♥</b> KQ96	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 12 South HCP: 16	<b>♦</b> Q43	◆ A972	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	♣ KQ2	<b>♣</b> A9	1. Stay	man		
Board: 38 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	<b>♦</b> A1097 <b>∀</b> K3	<b>♦</b> 86 <b>• • • • • • • • • •</b>	Daga			
North HCP: 15	<b>♦</b> Q5	<b>♥</b> AQ94 <b>♦</b> 42	Pass AP	2♠	Pass	3NT
South HCP: 10 Contract: 3N N	<b>♣</b> KQJ106	♣ A9432	1. Stay	man		
Board: 39						
Dealer: S Vul: EW	North: ♠ AK73	South: ♠ QJ8	West	North	East	South 1NT
North HCP: 11	<b>♥</b> K92	<b>♥</b> QJ84	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 15	<b>♦</b> J87	<b>♦</b> Q5	Pass	X	AP	
Contract: 3♦X E	<b>♣</b> 863	♣ AQJ10	1. Stay	man		
Board: 40	N. 4	G 4	Wost	North	Foot	South
Dealer: N	North:	South:	west			
Vul: Both	♠ Q862 •• ∧ I	<b>★</b> J43	D	1NT	Pass	
North HCP: 15	<b>♥</b> AJ <b>♦</b> AQ42	♥ 9542 ♦ 85	Pass	2♠	Pass	2NT
South HCP: 8	<b>♦</b> Q96	◆ AK42	AP			
Contract: 2N N	± 670	* 1 M\TL	1. Stay	man		

Board: 36 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKJ6</li><li>▼ 102</li><li>◆ K542</li><li>★ AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 16	<ul><li>★ K105</li><li>★ KQ96</li><li>★ A972</li><li>★ A9</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 10	<b>♦</b> 86 <b>♥</b> AQ94 <b>♦</b> 42 <b>♣</b> A9432	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 15	<ul><li>♣ QJ8</li><li>♥ QJ84</li><li>◆ Q5</li><li>♣ AQJ10</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 40 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	<b>♦</b> 85	<b>♠</b> AKJ6	Pass	2♥		4NT <sup>2</sup>
North HCP: 15	<b>♥</b> AKJ8 • AJ8	▼ 102 ◆ K542	Pass	6NT	AP	1111
South HCP: 16	◆ Q1053	<b>♦</b> AJ9	1. Stay			
Contract: 6N N	¥ Q1033	£ 1 w/	•	ntitative	4NT	
Board: 37 Dealer: S	North: ♠ J86	South: ♠ K105	West	North	East	South 1NT
Vul: Both	<b>♥</b> A432	<b>♥</b> KQ96	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 12 South HCP: 16	<b>♦</b> Q43	◆ A972	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	♣ KQ2	<b>♣</b> A9	1. Stay	man		
Board: 38 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	<b>♦</b> A1097 <b>∀</b> K3	<b>♦</b> 86 <b>• • • • • • • • • •</b>	Daga			
North HCP: 15	<b>♦</b> Q5	<b>♥</b> AQ94 <b>♦</b> 42	Pass AP	2♠	Pass	3NT
South HCP: 10 Contract: 3N N	<b>♣</b> KQJ106	♣ A9432	1. Stay	man		
Board: 39						
Dealer: S Vul: EW	North: ♠ AK73	South: ♠ QJ8	West	North	East	South 1NT
North HCP: 11	<b>♥</b> K92	<b>♥</b> QJ84	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 15	<b>♦</b> J87	<b>♦</b> Q5	Pass	X	AP	
Contract: 3♦X E	<b>♣</b> 863	♣ AQJ10	1. Stay	man		
Board: 40	N. 4	G 4	Wost	North	Foot	South
Dealer: N	North:	South:	west			
Vul: Both	♠ Q862 •• ∧ I	<b>★</b> J43	D	1NT	Pass	
North HCP: 15	<b>♥</b> AJ <b>♦</b> AQ42	♥ 9542 ♦ 85	Pass	2♠	Pass	2NT
South HCP: 8	<b>♦</b> Q96	◆ AK42	AP			
Contract: 2N N	± 670	* 1 M\TL	1. Stay	man		

Board: 41 Dealer: S Vul: None HCP: 9	<ul><li>10874</li><li>KQ9</li><li>A72</li><li>1072</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 15	<ul><li>★ A10</li><li>▼ 10732</li><li>◆ KQ7</li><li>★ AQ62</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ6</li><li>▼ KJ109</li><li>◆ AJ4</li><li>◆ 853</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 17	<ul><li>♠ AK8</li><li>♥ 653</li><li>♠ AJ104</li><li>♠ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 9	<b>★</b> K854 <b>∀</b> K1063 <b>★</b> K32 <b>★</b> 73	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: None	North: <b>♠</b> 10874	South: ♠ AJ9	West	North	East	South 1NT
North HCP: 9	<b>♥</b> KQ9	<b>♥</b> 762	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	◆ A72	◆ K863	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1072	<b>♣</b> AKJ	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>★</b> A10	<b>♦</b> Q7		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>v</b> 10732	<b>♥</b> AK96	Pass	2♥	Pass	<b>4</b> ♥
South HCP: 13	<b>♦</b> KQ7	<b>♦</b> 10652	AP			
Contract: 4♥ N	♣ AQ62	♣ KJ7	1. Stay	man		
Board: 43 Dealer: S	North: ♠ KQ6	South: ♠ A10	West	North	East	South 1NT
Vul: Both North HCP: 14	<b>♥</b> KJ109	<b>♥</b> AQ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> AJ4	◆ K1096	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 853	<b>♣</b> Q964	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK8	<b>★</b> 10974		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	<b>♥</b> 653	<b>∀</b> AK10	Pass	2♦	Pass	2NT
South HCP: 9	♦ AJ104	◆ Q972 <b>◆</b> 52	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KQ4	1 02	1. Stay	man		
Board: 45	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> K854	soun. • AQ96				1NT
Vul: NS	<b>♥</b> K1063	<b>♥</b> A54	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	<b>♦</b> K32	<b>♦</b> AJ6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 73	<b>♣</b> Q54	1. Stay	man		

Board: 41 Dealer: S Vul: None HCP: 16	<ul><li>♣ AJ9</li><li>♥ 762</li><li>♦ K863</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 13	<b>♠</b> Q7 <b>♥</b> AK96 <b>♦</b> 10652 <b>♣</b> KJ7	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 15	<ul><li>★ A10</li><li>▼ AQ5</li><li>★ K1096</li><li>★ Q964</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 9	<ul><li>10974</li><li>✓ AK10</li><li>Q972</li><li>52</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 17	<ul><li>AQ96</li><li>✓ A54</li><li>AJ6</li><li>Q54</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: None	North: <b>♠</b> 10874	South: ♠ AJ9	West	North	East	South 1NT
North HCP: 9	<b>♥</b> KQ9	<b>♥</b> 762	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	◆ A72	◆ K863	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1072	<b>♣</b> AKJ	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>★</b> A10	<b>♦</b> Q7		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>v</b> 10732	<b>♥</b> AK96	Pass	2♥	Pass	<b>4</b> ♥
South HCP: 13	<b>♦</b> KQ7	<b>♦</b> 10652	AP			
Contract: 4♥ N	♣ AQ62	♣ KJ7	1. Stay	man		
Board: 43 Dealer: S	North: ♠ KQ6	South: ♠ A10	West	North	East	South 1NT
Vul: Both North HCP: 14	<b>♥</b> KJ109	<b>♥</b> AQ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> AJ4	◆ K1096	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 853	<b>♣</b> Q964	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK8	<b>★</b> 10974		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	<b>♥</b> 653	<b>∀</b> AK10	Pass	2♦	Pass	2NT
South HCP: 9	♦ AJ104	◆ Q972 <b>◆</b> 52	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KQ4	1 02	1. Stay	man		
Board: 45	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> K854	soun. • AQ96				1NT
Vul: NS	<b>♥</b> K1063	<b>♥</b> A54	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	<b>♦</b> K32	<b>♦</b> AJ6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 73	<b>♣</b> Q54	1. Stay	man		

Board: 46 Dealer: N Vul: None HCP: 16 AQJ42 HCP: 16 A753 Dealer: S Vul: EW HCP: 9 A52  Board: 48 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: EW AK32 HCP: 14 AK32 HCP: 14 AA64 Vul: Both Vul: Both Vul: Both AQJ42 A753 The opponents are silent. You bid first.			
Dealer: S Vul: EW HCP: 9  Soard: 48 Vul: Board: 48 Vul: Both Vul: Both HCP: 15  Board: 49 Dealer: S VK1043 Vul: EW HCP: 14  AK32 HCP: 14  Board: 50 Dealer: N VA64 Vul: Both Vul: Both Vul: Both Vul: Both Vul: Board: 50 Dealer: N VA64 Vul: Both Vul: Both Vul: Both Vul: Both Val: EW AK32 AK32 AK32 AK32 AK32 AK32 AK332 AK333 AK332 AK332 AK332 AK333 AK3333 AK333	Dealer: N Vul: None	<ul><li>★ K4</li><li>★ AQJ42</li></ul>	
Dealer: N Vul: Both Vul: Both HCP: 15	Dealer: S Vul: EW	♥ 84 • KQ1042	
Dealer: S	Dealer: N Vul: Both	<ul><li>▼ KQ4</li><li>◆ J1032</li></ul>	
Dealer: N	Dealer: S Vul: EW	<ul><li>▼ K1043</li><li>◆ AK32</li></ul>	
	Dealer: N Vul: Both	<b>∨</b> A64 <b>♦</b> AQ106	

Board: 46 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	<b>♦</b> K8 <b>∀</b> K4	<b>♠</b> A975 <b>♥</b> A1052	Pass	2•		3NT
North HCP: 16	◆ AQJ42	◆ K5	AP	<b>∠</b> ▼	1 433	3111
South HCP: 11 Contract: 3N N	<b>♣</b> K1087	<b>♣</b> 953	1. Stay	man		
Contract. 31v 1v			1, 2 m.j.			
Board: 47	North:	South:	West	North	East	South
Dealer: S	• A753	<b>♦</b> K1096				1NT
Vul: EW	<b>♥</b> 84	<b>♥</b> Q52	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9 South HCP: 15	◆ KQ1042	<b>♦</b> AJ7	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 52	♣ AJ3	1. Stay	man		
Board: 48			<b>11</b> 7 ·	NT 4	г.	C .1
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> KJ6	<b>♦</b> Q93	_	1NT	Pass	
North HCP: 15	<b>♥</b> KQ4 <b>♦</b> J1032	♥ A1073 ♦ AK9	Pass	<b>2</b>	Pass	3NT
South HCP: 14	<b>♦</b> KQ8	<b>♦</b> J107	AP			
Contract: 3N N	r nço	1 0107	1. Stay	man		
Board: 49	North:	South:	West	North	Foot	Courth
Dealer: S	4 J5	♦ AK2	WEST	NOIUI	Last	1NT
Vul: EW North HCP: 14	<b>♥</b> K1043	<b>♥</b> A652	Pass	2 <b>♣</b> ¹	Pass	2 🗸
South HCP: 15	◆ AK32	<b>♦</b> J974	Pass	<b>6♥</b>	AP	2 •
Contract: 6♥ S	<b>♣</b> QJ7	<b>♣</b> K5	1. Stayman			
			West	North	East	South
D4-50				1NT	Pass	2 <b>♣</b> ¹
Board: 50 Dealer: N	North:	South:	Pass	<b>2</b>	Pass	3 <b>♠</b> <sup>2</sup>
Vul: Both	<b>♦</b> J62	<b>★</b> AK54	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 15	<b>♥</b> A64	<b>♥</b> KQ982	Pass	5♣	Pass	7♥
South HCP: 15	th HCP: 15 • AQ106	♦ K985 ••—	AP			
Contract: 7♥ N		<b>☆</b> —	1. Stay	man		
			<ol> <li>SMO</li> <li>Black</li> </ol>	OLEN		

Board: 46 Dealer: N Vul: None HCP: 11	<ul><li>▲ A975</li><li>▼ A1052</li><li>◆ K5</li><li>▲ 953</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 15	<ul><li>★ K1096</li><li>★ Q52</li><li>◆ AJ7</li><li>◆ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q93</li><li>♥ A1073</li><li>◆ AK9</li><li>♣ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AK2</li><li>♥ A652</li><li>♦ J974</li><li>♠ K5</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK54</li><li>▼ KQ982</li><li>◆ K985</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	<b>♦</b> K8 <b>∀</b> K4	<b>♠</b> A975 <b>♥</b> A1052	Pass	2•		3NT
North HCP: 16	◆ AQJ42	◆ K5	AP	<b>∠</b> ▼	1 433	3111
South HCP: 11 Contract: 3N N	<b>♣</b> K1087	<b>♣</b> 953	1. Stay	man		
Contract. 31v 1v			1, 2 m.j.			
Board: 47	North:	South:	West	North	East	South
Dealer: S	• A753	<b>♦</b> K1096				1NT
Vul: EW	<b>♥</b> 84	<b>♥</b> Q52	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9 South HCP: 15	◆ KQ1042	<b>♦</b> AJ7	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 52	♣ AJ3	1. Stay	man		
Board: 48			<b>11</b> 7 ·	NT 4	г.	C .1
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> KJ6	<b>♦</b> Q93	_	1NT	Pass	
North HCP: 15	<b>♥</b> KQ4 <b>♦</b> J1032	♥ A1073 ♦ AK9	Pass	<b>2</b>	Pass	3NT
South HCP: 14	<b>♦</b> KQ8	<b>♦</b> J107	AP			
Contract: 3N N	r nço	1 0107	1. Stay	man		
Board: 49	North:	South:	West	North	Foot	Courth
Dealer: S	4 J5	♦ AK2	WEST	NOIUI	Last	1NT
Vul: EW North HCP: 14	<b>♥</b> K1043	<b>♥</b> A652	Pass	2 <b>♣</b> ¹	Pass	2 🗸
South HCP: 15	◆ AK32	<b>♦</b> J974	Pass	<b>6♥</b>	AP	2 •
Contract: 6♥ S	<b>♣</b> QJ7	<b>♣</b> K5	1. Stayman			
			West	North	East	South
D4-50				1NT	Pass	2 <b>♣</b> ¹
Board: 50 Dealer: N	North:	South:	Pass	<b>2</b>	Pass	3 <b>♠</b> <sup>2</sup>
Vul: Both	<b>♦</b> J62	<b>★</b> AK54	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 15	♥ A64	<b>♥</b> KQ982	Pass	5♣	Pass	7♥
South HCP: 15	th HCP: 15 • AQ106	♦ K985 ••—	AP			
Contract: 7♥ N		<b>☆</b> —	1. Stay	man		
			<ol> <li>SMO</li> <li>Black</li> </ol>	OLEN		

Board: 51 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q742</li><li>♥ A74</li><li>◆ K103</li><li>♣ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 16	<ul><li>★ K6</li><li>★ K543</li><li>◆ AJ2</li><li>★ KQ83</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 8	<ul><li>♣ QJ86</li><li>♥ 1098</li><li>◆ KJ2</li><li>♣ J109</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ</li><li>▼ A102</li><li>◆ KJ2</li><li>◆ KJ972</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ75</li><li>★ K6</li><li>★ K6</li><li>★ KQ753</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S	North: ♠ Q742	South: ♠ AK8	West	North	East	South 1NT
Vul: None North HCP: 10	<b>▼</b> A74	<b>♥</b> QJ108	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ K103	◆ J62	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J64	<b>♣</b> KQ7	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K6	<b>♠</b> AQJ3		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> K543	<b>♥</b> AQ98	Pass	2♥	Pass	4♥
South HCP: 13	◆ AJ2	♦ 87	AP			
Contract: 4♥ N	<b>♣</b> KQ83	<b>♣</b> 1092	1. Stay	man		
Board: 53	North	South:	West	North	East	South 1NT
Dealer: S	North: ♠ QJ86	Soum: <b>A</b> AK1074	Pass	2 <b>♣</b> ¹	2•	3♠
Vul: Both	<b>♥</b> 1098	<b>♥</b> KQ6	Pass	4 <b>◆</b> <sup>2</sup>	Pass	
North HCP: 8 South HCP: 16	<b>♦</b> KJ2	<b>♦</b> 875	AP	<b>→</b>	1 455	12
Contract: 4♠ S	<b>♣</b> J109	<b>♣</b> A4	1. Stay	man		
Comacc. 11 S			•	raise or	better	in 🌢
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠KQ	<b>♦</b> J8		1NT	Pass	$2 \clubsuit^1$
Vul: Both North HCP: 17	<b>♥</b> A102	♥ KJ94	Pass	2♦	Pass	3♦
South HCP: 13	♦ KJ2	◆ AQ1074 ◆ Q5	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ972	<b>4 Q</b> 3	1. Stay	man		
Board: 55	North:	South:	West	North	East	South 1NT
Dealer: S	<b>♦</b> KQ75	<b>♦</b> AJ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Vul: None North HCP: 16	<b>♥</b> K6	<b>♥</b> A53	Pass	$4NT^2$	Pass	6NT
South HCP: 15	<b>♦</b> K6	◆ AJ53	AP			
Contract: 6N S	<b>♣</b> KQ753	<b>♣</b> J42	1. Stay	man		
			2. Quai	ntitative	4NT	

Board: 51 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK8</li><li>♥ QJ108</li><li>♦ J62</li><li>♠ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 13	<ul><li>♠ AQJ3</li><li>♥ AQ98</li><li>♠ 87</li><li>♠ 1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 16	<ul><li>AK1074</li><li>✓ KQ6</li><li>875</li><li>A4</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 54 Dealer: N Vul: Both HCP: 13	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ10</li><li>▼ A53</li><li>◆ AJ53</li><li>▲ J42</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S	North: ♠ Q742	South: ♠ AK8	West	North	East	South 1NT
Vul: None North HCP: 10	<b>▼</b> A74	<b>♥</b> QJ108	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ K103	◆ J62	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J64	<b>♣</b> KQ7	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K6	<b>♠</b> AQJ3		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> K543	<b>♥</b> AQ98	Pass	2♥	Pass	4♥
South HCP: 13	◆ AJ2	♦ 87	AP			
Contract: 4♥ N	<b>♣</b> KQ83	<b>♣</b> 1092	1. Stay	man		
Board: 53	North	South:	West	North	East	South 1NT
Dealer: S	North: ♠ QJ86	Soum: <b>A</b> AK1074	Pass	2 <b>♣</b> ¹	2•	3♠
Vul: Both	<b>♥</b> 1098	<b>♥</b> KQ6	Pass	4 <b>◆</b> <sup>2</sup>	Pass	
North HCP: 8 South HCP: 16	<b>♦</b> KJ2	<b>♦</b> 875	AP	<b>→</b>	1 455	12
Contract: 4♠ S	<b>♣</b> J109	<b>♣</b> A4	1. Stay	man		
Comacc. 11 S			•	raise or	better	in 🌢
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠KQ	<b>♦</b> J8		1NT	Pass	$2 \clubsuit^1$
Vul: Both North HCP: 17	<b>♥</b> A102	♥ KJ94	Pass	2♦	Pass	3♦
South HCP: 13	♦ KJ2	◆ AQ1074 ◆ Q5	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ972	<b>4 Q</b> 3	1. Stay	man		
Board: 55	North:	South:	West	North	East	South 1NT
Dealer: S	<b>♦</b> KQ75	<b>♦</b> AJ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Vul: None North HCP: 16	<b>♥</b> K6	<b>♥</b> A53	Pass	$4NT^2$	Pass	6NT
South HCP: 15	<b>♦</b> K6	◆ AJ53	AP			
Contract: 6N S	<b>♣</b> KQ753	<b>♣</b> J42	1. Stay	man		
			2. Quai	ntitative	4NT	

Board: 56 Dealer: N Vul: NS HCP: 16	<ul><li>A32</li><li>✓ J65</li><li>AJ8</li><li>AQ54</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ54</li><li>♥ Q7</li><li>◆ AK832</li><li>◆ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 15	<ul><li>♣ J107</li><li>♥ AK43</li><li>◆ K9</li><li>♣ KJ73</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 8	<ul><li>♦ 9542</li><li>▼ 1092</li><li>♦ KQJ7</li><li>♠ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 15	<ul><li>AK73</li><li>✓ A106</li><li>✓ QJ87</li><li>✓ J4</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A32  ♥ J65  ♠ AJ8  ♠ AQ54	South:  ♠ KQ84  ♥ AQ4  ♦ 765  ♣ 1093	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 57 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 5♠ S	North:  ♠ KJ54  ♥ Q7  ♠ AK832  ♠ 84	South:  ♠ AQ108  ♥ A865  ♦ J7  ♣ KJ2	Pass Pass Pass AP 1. Stay	11 1 1	Pass Pass Pass	1NT 2♥ 4♠ 5♠
Board: 58 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ◆ J107  ▼ AK43  ◆ K9  ◆ KJ73	South:  ♦ 8532  ▼ J762  • AQ7  ♣ A8	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 59 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ K7  ♥ A53  ♠ A10543  ♣ A83	West Pass Pass 1. Stay	North  2♣¹ 2NT man		1NT
Board: 60 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AK73  ♥ A106  ♠ QJ87  ♣ J4	South:  ♠ QJ54  ♥ 32  ♦ 96  ♠ KQ862	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹

Board: 56 Dealer: N Vul: NS HCP: 11	<ul><li>★ KQ84</li><li>▼ AQ4</li><li>◆ 765</li><li>◆ 1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 15	<ul><li>AQ108</li><li>✓ A865</li><li>J7</li><li>✓ KJ2</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 11	<ul><li>♣8532</li><li>♥ J762</li><li>♠ AQ7</li><li>♣ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 15	<b>♦</b> K7 <b>♥</b> A53 <b>♦</b> A10543 <b>♣</b> A83	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 8	<b>♦</b> QJ54 ♥ 32 • 96 <b>♣</b> KQ862	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A32  ♥ J65  ♠ AJ8  ♠ AQ54	South:  ♠ KQ84  ♥ AQ4  ♦ 765  ♣ 1093	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 57 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 5♠ S	North:  ♠ KJ54  ♥ Q7  ♠ AK832  ♠ 84	South:  ♠ AQ108  ♥ A865  ♦ J7  ♣ KJ2	Pass Pass Pass AP 1. Stay	11 1 1	Pass Pass Pass	1NT 2♥ 4♠ 5♠
Board: 58 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ◆ J107  ▼ AK43  ◆ K9  ◆ KJ73	South:  ♦ 8532  ▼ J762  • AQ7  ♣ A8	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 59 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ K7  ♥ A53  ♠ A10543  ♣ A83	West Pass Pass 1. Stay	North  2♣¹ 2NT man		1NT
Board: 60 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AK73  ♥ A106  ♠ QJ87  ♣ J4	South:  ♠ QJ54  ♥ 32  ♦ 96  ♠ KQ862	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹

Board Deale Vul: I HCP:	r: S EW	<ul><li>AQ95</li><li>Q3</li><li>J54</li><li>AK86</li></ul>	The opponents are silent.  Partner bids first.
Board Deale Vul: I HCP:	r: N Both	• 65 ▼ A72 • AQ93 • AK104	The opponents are silent.  You bid first.
Board Deale Vul: I HCP:	r: S EW	<ul><li>A765</li><li>QJ7</li><li>A942</li><li>106</li></ul>	The opponents are silent.  Partner bids first.
Board Deale Vul: I HCP:	r: N Both	♠ KJ8 ♥ K853 ♦ K765 ♠ AK	The opponents are silent. You bid first.
Board Deale Vul: I HCP:	r: S None	♦ Q7632 ♥ K743 ♦ J10 ♣ K3	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S	North: ♠ AQ95	South: ♠ KJ73		North		1NT
Vul: EW North HCP: 16	<b>♥</b> Q3	♥ KJ5	Pass		Pass	<b>∠</b> •
South HCP: 15	♦ J54	• AQ7	Pass	4NT <sup>2</sup>	AP	
Contract: 4N S	<b>♣</b> AK86	<b>♣</b> J75	1. Stay 2. Qua	ntitative	4NT	
Board: 62	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 65	♠ A983		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> A72	<b>♥</b> J6	Pass	<b>2</b>	Pass	2NT
South HCP: 8	♦ AQ93	♦ 854 • O.195	AP			
Contract: 2N N	♣ AK104	<b>♣</b> QJ85	1. Stay	man		
Board: 63 Dealer: S	North: <b>♠</b> A765	South: ♠ K2	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> QJ7	<b>♥</b> K5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ A942	◆ J763	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 106	♣ AKQ97	1. Stay	man		
Board: 64	NI41	South:	West	North	East	South
Dealer: N	North: ♠ KJ8	<b>♦</b> Q752		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K853	<b>♥</b> A74	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	<b>♦</b> K765	♦ 108 • OI106	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AK	<b>♣</b> QJ106	1. Stay	man		
Board: 65			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♠</b> Q7632 <b>♥</b> K743	<b>♠</b> A105	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>V</b> K/43 <b>♦</b> J10	<b>♥</b> Q10 <b>♦</b> KQ95	Pass	2♠	Pass	4♠
South HCP: 15	<b>♣</b> K3	♣ A1064	AP			
Contract: 4♠ N			1. Stay	man		

Board: 61 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ73</li><li>▼ KJ5</li><li>◆ AQ7</li><li>♣ J75</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: Both HCP: 8	<ul><li>▲ A983</li><li>♥ J6</li><li>◆ 854</li><li>♣ QJ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 16	<ul><li>★ K2</li><li>▼ K5</li><li>◆ J763</li><li>◆ AKQ97</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q752</li><li>♥ A74</li><li>♦ 108</li><li>♣ QJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 15	<ul><li>A105</li><li>✓ Q10</li><li>✓ KQ95</li><li>A1064</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S	North: ♠ AQ95	South: ♠ KJ73		North		1NT
Vul: EW North HCP: 16	<b>♥</b> Q3	♥ KJ5	Pass		Pass	<b>∠</b> •
South HCP: 15	♦ J54	• AQ7	Pass	4NT <sup>2</sup>	AP	
Contract: 4N S	<b>♣</b> AK86	<b>♣</b> J75	1. Stay 2. Qua	ntitative	4NT	
Board: 62	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 65	♠ A983		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> A72	<b>♥</b> J6	Pass	<b>2</b>	Pass	2NT
South HCP: 8	♦ AQ93	♦ 854 • O.195	AP			
Contract: 2N N	♣ AK104	<b>♣</b> QJ85	1. Stay	man		
Board: 63 Dealer: S	North: <b>♠</b> A765	South: ♠ K2	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> QJ7	<b>♥</b> K5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ A942	◆ J763	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 106	♣ AKQ97	1. Stay	man		
Board: 64	NI41	South:	West	North	East	South
Dealer: N	North: ♠ KJ8	<b>♦</b> Q752		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K853	<b>♥</b> A74	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	<b>♦</b> K765	♦ 108 • OI106	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AK	<b>♣</b> QJ106	1. Stay	man		
Board: 65			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♠</b> Q7632 <b>♥</b> K743	<b>♠</b> A105	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>V</b> K/43 <b>♦</b> J10	<b>♥</b> Q10 <b>♦</b> KQ95	Pass	2♠	Pass	4♠
South HCP: 15	<b>♣</b> K3	♣ A1064	AP			
Contract: 4♠ N			1. Stay	man		

Board: 66 Dealer: N Vul: NS HCP: 16	<ul><li>◆ Q842</li><li>◆ K102</li><li>◆ KJ8</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 15	<ul><li>◆ QJ65</li><li>◆ J103</li><li>◆ A83</li><li>◆ AK3</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 16	<ul><li>↓ J5</li><li>↓ A72</li><li>↓ AK109</li><li>↓ A732</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: NS HCP: 13	<ul><li>★ A8</li><li>♥ 9642</li><li>★ K104</li><li>★ KQJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 15	<ul><li>♠ A7</li><li>♥ Q853</li><li>♦ KJ105</li><li>♠ KQ9</li></ul>	The opponents are silent. You bid first.

Board: 66	NI d	G 4	West	North 1NT	East Pass	
Dealer: N	North: <b>♠</b> Q842	South: ♠ AK97	Pass	2♠	Pass	<b>4</b> ♣ <sup>2</sup>
Vul: NS	♥ K102	♥ J8764	Pass	<b>4</b> ♦ <sup>3</sup>	Pass	4♠
North HCP: 16 South HCP: 10	♦ KJ8	<b>♦</b> 752	AP			
Contract: 4♠ N	♣ AK4	<b>♣</b> Q	1. Stay			
			2. Splin	ner bid, a ♦	stonne	er
			J. Cuc	ora, a 🔻	зюррс	<i>7</i> 1
Board: 67 Dealer: S	North: ♠ QJ65	South: ♠ AK42	West	North	East	South 1NT
Vul: Both	<b>♥</b> J103	<b>▼</b> AQ7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 15 South HCP: 15	◆ A83	<b>♦</b> J4	Pass	4♠	AP	
Contract: 4♠ S	♣ AK3	<b>♣</b> J875	1. Stay	man		
Board: 68 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> J5	<b>♦</b> AK42		1NT	Pass	
North HCP: 16	<b>♥</b> A72 <b>♦</b> AK109	♥ 863 ♦ Q743	Pass	2♦	Pass	3NT
South HCP: 11	◆ A732	• Q/43 • Q10	AP 1. Stay	man		
Contract: 3N N		~	1. Stay	II KAII		
Board: 69	NT41	South:	West	North	Fact	South
Dealer: S	North: ♠ A8	♠ KQ9	West	Notui	Last	1NT
Vul: NS North HCP: 13	♥ 9642	<b>♥</b> J7	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17	♦ K104	◆ AQJ7 <b>◆</b> A764	Pass	3NT	AP	
Contract: 3N S	♣ KQJ10	<b>₹</b> A/04	1. Stay	man		
Board: 70	NI 0441	C 0.241	West	North	Fast	South
Dealer: N	North: ♠ A7	South: ♠ KQ86	11051	1NT	Pass	
Vul: EW	♥ Q853	♥ A10	Pass	2 🗸		6NT
North HCP: 15 South HCP: 19	♦ KJ105	♦ AQ8	AP		_ 4.55	•
Contract: 6N N	<b>♣</b> KQ9	♣ A874	1. Stay	man		

Board: 66 Dealer: N Vul: NS HCP: 10	<ul><li>★ AK97</li><li>▼ J8764</li><li>◆ 752</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK42</li><li>★ AQ7</li><li>◆ J4</li><li>★ J875</li></ul>	The opponents are silent.  You bid first.
Board: 68 Dealer: N Vul: None HCP: 11	<ul><li>♠ AK42</li><li>♥ 863</li><li>♠ Q743</li><li>♠ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: NS HCP: 17	<ul><li>★ KQ9</li><li>▼ J7</li><li>◆ AQJ7</li><li>◆ A764</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: EW HCP: 19	<ul><li>★ KQ86</li><li>★ A10</li><li>★ AQ8</li><li>★ A874</li></ul>	The opponents are silent.  Partner bids first.

Board: 66	NI d	G 4	West	North 1NT	East Pass	
Dealer: N	North: <b>♠</b> Q842	South: ♠ AK97	Pass	2♠	Pass	<b>4</b> ♣ <sup>2</sup>
Vul: NS	♥ K102	♥ J8764	Pass	<b>4</b> ♦ <sup>3</sup>	Pass	4♠
North HCP: 16 South HCP: 10	♦ KJ8	<b>♦</b> 752	AP			
Contract: 4♠ N	♣ AK4	<b>♣</b> Q	1. Stay			
			2. Splin	ner bid, a ♦	stonne	er
			J. Cuc	ora, a 🔻	зюррс	<i>7</i> 1
Board: 67 Dealer: S	North: ♠ QJ65	South: ♠ AK42	West	North	East	South 1NT
Vul: Both	<b>♥</b> J103	<b>▼</b> AQ7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 15 South HCP: 15	◆ A83	<b>♦</b> J4	Pass	4♠	AP	
Contract: 4♠ S	♣ AK3	<b>♣</b> J875	1. Stay	man		
Board: 68 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> J5	<b>♦</b> AK42		1NT	Pass	
North HCP: 16	<b>♥</b> A72 <b>♦</b> AK109	♥ 863 ♦ Q743	Pass	2♦	Pass	3NT
South HCP: 11	◆ A732	• Q/43 • Q10	AP 1. Stay	man		
Contract: 3N N		~	1. Stay	II KAII		
Board: 69	NT41	South:	West	North	Fact	South
Dealer: S	North: ♠ A8	♠ KQ9	West	Notui	Last	1NT
Vul: NS North HCP: 13	♥ 9642	<b>♥</b> J7	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17	♦ K104	◆ AQJ7 <b>◆</b> A764	Pass	3NT	AP	
Contract: 3N S	♣ KQJ10	<b>₹</b> A/04	1. Stay	man		
Board: 70	NI 0441	C 0.241	West	North	Fast	South
Dealer: N	North: ♠ A7	South: ♠ KQ86	11051	1NT	Pass	
Vul: EW	♥ Q853	♥ A10	Pass	2 🗸		6NT
North HCP: 15 South HCP: 19	♦ KJ105	♦ AQ8	AP		_ 4.55	•
Contract: 6N N	<b>♣</b> KQ9	♣ A874	1. Stay	man		

Board: 71 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q107</li><li>♥ J632</li><li>♦ AQ3</li><li>♣ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 15	<ul><li>A53</li><li>✓ K9</li><li>✓ K10983</li><li>AJ8</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 9	<ul><li>★ A952</li><li>▼ 942</li><li>◆ KQ10</li><li>★ 1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ7</li><li>▼ AQJ2</li><li>◆ A97</li><li>◆ 654</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 11	<ul><li>▲ AJ107</li><li>▼ 10976</li><li>◆ KQJ</li><li>▲ 64</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: None	North: ♠ Q107	South: <b>★</b> 653	West	North	East	South 1NT
North HCP: 12	<b>♥</b> J632	♥ AQ7	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	♦ AQ3	◆ K875 ◆ AK8	Pass	3NT	AP	
Contract: 3N S	♣ QJ2	♣ ANo	1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A53	<b>♦</b> J82		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K9	<b>♥</b> J653	Pass	2•	Pass	2NT
South HCP: 9	◆ K10983	♦ AQJ5	AP			
Contract: 2N N	<b>♣</b> AJ8	<b>♣</b> 94	1. Stay	man		
Board: 73 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ A952	♠ K1063	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	♥ 942 ♦ KQ10	♥ Q876 ♦ A76	Pass	2NT	Pass	4♠
South HCP: 16	<b>♦</b> 1074	◆ AK	AP			
Contract: 4♠ S			1. Stay	man		
Board: 74	North:	G 4	West	North	East	South
Dealer: N	Norui.	South: ♠ 54		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	▼ AQJ2 ◆ A97	<b>♥</b> K865	Pass AP	2♥	Pass	4♥
South HCP: 12	◆ A97 ◆ 654	<ul><li>1082</li><li>AKQ2</li></ul>	1. Stay	man		
Contract: 4♥ N						
Board: 75	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> AJ107	<b>♦</b> K963				1NT
Vul: NS North HCP: 11	<b>v</b> 10976	<b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	♦ KQJ	• A4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 64	♣ AJ1032	1. Stay	man		

Board: 71 Dealer: S Vul: None HCP: 16	<ul><li>♠ 653</li><li>♥ AQ7</li><li>♠ K875</li><li>♠ AK8</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 16	<ul><li>★ K1063</li><li>♥ Q876</li><li>◆ A76</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 12	<ul><li>★ 54</li><li>♥ K865</li><li>★ 1082</li><li>★ AKQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 16	<ul><li>★ K963</li><li>★ KJ</li><li>★ A4</li><li>★ AJ1032</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: None	North: ♠ Q107	South: <b>★</b> 653	West	North	East	South 1NT
North HCP: 12	<b>♥</b> J632	♥ AQ7	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	♦ AQ3	◆ K875 ◆ AK8	Pass	3NT	AP	
Contract: 3N S	♣ QJ2	♣ ANo	1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A53	<b>♦</b> J82		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K9	<b>♥</b> J653	Pass	2•	Pass	2NT
South HCP: 9	◆ K10983	♦ AQJ5	AP			
Contract: 2N N	<b>♣</b> AJ8	<b>♣</b> 94	1. Stay	man		
Board: 73 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ A952	♠ K1063	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	♥ 942 ♦ KQ10	♥ Q876 ♦ A76	Pass	2NT	Pass	4♠
South HCP: 16	<b>♦</b> 1074	◆ AK	AP			
Contract: 4♠ S			1. Stay	man		
Board: 74	North:	G 4	West	North	East	South
Dealer: N	Norui.	South: ♠ 54		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	▼ AQJ2 ◆ A97	<b>♥</b> K865	Pass AP	2♥	Pass	4♥
South HCP: 12	◆ A97 ◆ 654	<ul><li>1082</li><li>AKQ2</li></ul>	1. Stay	man		
Contract: 4♥ N						
Board: 75	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> AJ107	<b>♦</b> K963				1NT
Vul: NS North HCP: 11	<b>v</b> 10976	<b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	♦ KQJ	• A4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 64	♣ AJ1032	1. Stay	man		

Board: 76 Dealer: N Vul: Both HCP: 16  ★ KJ54 The opponents are silent. You bid first.				
D 1 77	Dealer: N Vul: Both	• •	<ul><li>★ AK53</li><li>★ K72</li></ul>	
Dealer: S ♥ J1097  Vul: None ♦ KJ752  HCP: 8 ♣ 108  The opponents are silent.  Partner bids first.	Vul: None	• •	◆ KJ752	
Board: 78	Dealer: N Vul: EW	• •	<b>♥</b> KQ8 <b>♦</b> K54	
Board: 79 Dealer: S Vul: Both HCP: 15  AQ754 The opponents are silent. Partner bids first.	Dealer: S Vul: Both	• •	♥ AQ103 • 7	
Board: 80	Dealer: N Vul: None	• •	<b>♥</b> AQ108 <b>♦</b> A76	

Board: 76 Dealer: N Vul: Both	North: ♠ KJ54 ♥ AK53	South: ♠ A876 ♥ Q106	West Pass Pass	North 1NT 2♥ 4♠	Pass Pass	
North HCP: 16 South HCP: 15 Contract: 5♠ N	◆ K72 <b>♣</b> Q2	◆ Q94 ◆ AK10	Pass AP 1. Stay		Pass	
			Z. Blac	kwood (	J314, .	ior <b>•</b>
Board: 77 Dealer: S	North: ♠ K7	South: ♠ QJ106	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> J1097	<b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	◆ KJ752	♦ AQ6	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 108	<b>♣</b> J642	1. Stay	man		
Board: 78 Dealer: N	North: ♠ KQ	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 17 South HCP: 11	<b>♥</b> KQ8 <b>♦</b> K54	<b>♥</b> 754 <b>♦</b> AQ2	Pass AP	2•	Pass	3NT
Contract: 3N N	<b>♣</b> KJ1094	<b>♣</b> A76	1. Stay	man		
			West	North	East	South 1NT
Board: 79	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♥
Dealer: S Vul: Both	<b>♠</b> AQ754	♠ KJ8	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♥
North HCP: 15	<b>♥</b> AQ103 <b>•</b> 7	<b>♥</b> KJ42 <b>♦</b> AK2	Pass	4NT <sup>3</sup>	Pass	5♥
South HCP: 16 Contract: 6♥ S	<b>♣</b> K86	♣ J95	Pass 1. Stay 2. Splir 3. Blac		AP 0314, :	for <b>Y</b>

Board: 80 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** QJ104 **♦** AK65 Vul: None **♥** AQ108 **♥** J53 Pass 2♥ Pass 3NT North HCP: 15 ♦ A76 **♦** K4 Pass 4♠ AP South HCP: 11 **♣** Q8 **♣** 10753 1. Stayman Contract: 4♠ N

Board: 76 Dealer: N Vul: Both HCP: 15	<ul><li>A876</li><li>♥ Q106</li><li>◆ Q94</li><li>◆ AK10</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ106</li><li>♥ AQ</li><li>◆ AQ6</li><li>♣ J642</li></ul>	The opponents are silent.  You bid first.
Board: 78 Dealer: N Vul: EW HCP: 11	<ul><li>♣ J965</li><li>♥ 754</li><li>◆ AQ2</li><li>♣ A76</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: Both HCP: 16	<ul><li>★ KJ8</li><li>▼ KJ42</li><li>◆ AK2</li><li>◆ J95</li></ul>	The opponents are silent.  You bid first.
Board: 80 Dealer: N Vul: None HCP: 11	<ul><li>★ AK65</li><li>▼ J53</li><li>★ K4</li><li>★ 10753</li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: Both	North: ♠ KJ54 ♥ AK53	South: ♠ A876 ♥ Q106	West Pass Pass	North 1NT 2♥ 4♠	Pass Pass	
North HCP: 16 South HCP: 15 Contract: 5♠ N	◆ K72 <b>♣</b> Q2	◆ Q94 ◆ AK10	Pass AP 1. Stay		Pass	
			Z. Blac	kwood (	J314, .	ior <b>•</b>
Board: 77 Dealer: S	North: ♠ K7	South: ♠ QJ106	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> J1097	<b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	◆ KJ752	♦ AQ6	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 108	<b>♣</b> J642	1. Stay	man		
Board: 78 Dealer: N	North: ♠ KQ	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 17 South HCP: 11	<b>♥</b> KQ8 <b>♦</b> K54	<b>♥</b> 754 <b>♦</b> AQ2	Pass AP	2•	Pass	3NT
Contract: 3N N	<b>♣</b> KJ1094	<b>♣</b> A76	1. Stay	man		
			West	North	East	South 1NT
Board: 79	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♥
Dealer: S Vul: Both	<b>♠</b> AQ754	♠ KJ8	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♥
North HCP: 15	<b>♥</b> AQ103 <b>•</b> 7	<b>♥</b> KJ42 <b>♦</b> AK2	Pass	4NT <sup>3</sup>	Pass	5♥
South HCP: 16 Contract: 6♥ S	<b>♣</b> K86	♣ J95	Pass 1. Stay 2. Splir 3. Blac		AP 0314, :	for <b>Y</b>

Board: 80 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** QJ104 **♦** AK65 Vul: None **♥** AQ108 **♥** J53 Pass 2♥ Pass 3NT North HCP: 15 ♦ A76 **♦** K4 Pass 4♠ AP South HCP: 11 **♣** Q8 **♣** 10753 1. Stayman Contract: 4♠ N

Board: 81 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ32</li><li>♥ AJ92</li><li>♦ KQ6</li><li>♣ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 17	<b>♠</b> KJ <b>♥</b> 974 <b>♦</b> A10872 <b>♣</b> AKQ	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: None HCP: 8	<ul><li>◆ 954</li><li>♥ KJ87</li><li>◆ A102</li><li>◆ 854</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 17	<ul><li>★ K65</li><li>♥ Q97</li><li>◆ AK</li><li>◆ KQ753</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 9	<ul><li>★ K54</li><li>♥ QJ74</li><li>◆ 643</li><li>◆ QJ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ QJ32  ♥ AJ92  ♠ KQ6  ♠ 85	South:  ♠ A84  ♥ 65  ♠ A42  ♣ AKQ102	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 3NT AP  1. Stayman
Board: 82 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ KJ  ♥ 974  ♠ A10872  ♣ AKQ	South:  ♠ AQ98  ♥ QJ106  ♠ QJ  ♣ J108	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 83 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 S	North: ♦ 954 ▼ KJ87 ♦ A102 ♣ 854	South:  ♠ AJ107  ♥ A965  ♠ K5  ♠ K102	West North East South 1NT Pass 2♣¹ Pass 2♥ AP 1. Stayman
Board: 84 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ K65  ♥ Q97  ♠ AK  ♣ KQ753	South:  ♠ AQ108  ♥ AK32  ♠ QJ9  ♣ 84	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 4NT²  Pass 6NT AP  1. Stayman  2. Quantitative 4NT
Board: 85 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ K.54  ♥ QJ74  ♦ 643  ♣ QJ3	South:  ♠ AQ76  ♥ K9  ♠ KJ85  ♠ A98	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT Pass 3NT  AP  1. Stayman

Board: 81 Dealer: S Vul: NS HCP: 17	<ul><li>★ A84</li><li>♥ 65</li><li>★ A42</li><li>★ AKQ102</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: Both HCP: 13	<ul><li>AQ98</li><li>QJ106</li><li>QJ</li><li>J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ107</li><li>✓ A965</li><li>♦ K5</li><li>▲ K102</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 16	<ul><li>AQ108</li><li>✓ AK32</li><li>✓ QJ9</li><li>№ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 17	<ul><li>AQ76</li><li>✓ K9</li><li>✓ KJ85</li><li>A98</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ QJ32  ♥ AJ92  ♠ KQ6  ♠ 85	South:  ♠ A84  ♥ 65  ♠ A42  ♣ AKQ102	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 3NT AP  1. Stayman
Board: 82 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ KJ  ♥ 974  ♠ A10872  ♣ AKQ	South:  ♠ AQ98  ♥ QJ106  ♠ QJ  ♣ J108	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 83 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 S	North: ♦ 954 ▼ KJ87 ♦ A102 ♣ 854	South:  ♠ AJ107  ♥ A965  ♠ K5  ♠ K102	West North East South 1NT Pass 2♣¹ Pass 2♥ AP 1. Stayman
Board: 84 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ K65  ♥ Q97  ♠ AK  ♣ KQ753	South:  ♠ AQ108  ♥ AK32  ♠ QJ9  ♣ 84	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 4NT²  Pass 6NT AP  1. Stayman  2. Quantitative 4NT
Board: 85 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ K.54  ♥ QJ74  ♦ 643  ♣ QJ3	South:  ♠ AQ76  ♥ K9  ♠ KJ85  ♠ A98	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT Pass 3NT  AP  1. Stayman

Board: 86 Dealer: N Vul: None HCP: 15	<ul><li>▲ A108</li><li>♥ K93</li><li>◆ AQ54</li><li>▲ Q109</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 8	<ul><li>♦ 93</li><li>♥ Q832</li><li>♦ Q4</li><li>♠ A6542</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 16	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 89 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q107</li><li>♥ K643</li><li>◆ A4</li><li>♣ QJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 15	<ul><li>AQ10</li><li>✓ 106</li><li>✓ Q10852</li><li>♠ AK4</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ A108  ♥ K93  ♠ AQ54  ♣ Q109	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 87 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ Q542  ♥ KJ  ♠ AJ108  ♠ KJ10	West Pass Pass 1. Stay	2NT		1NT
Board: 88 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:	South:  ♠ K64  ♥ KJ102  ♦ J52  ♣ 1084	Pass AP 1. Stay		Pass	
Board: 89 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q107  ▼ K643  ♠ A4  ♣ QJ62	South:  ♠ AK92  ♥ AQ7  ♠ QJ5  ♣ 1085	West Pass Pass 1. Stay	North  2.1  3NT	East Pass AP	1NT
Board: 90 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AQ10  ♥ 106  • Q10852  ♣ AK4	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 86 Dealer: N Vul: None HCP: 9	<ul><li> ♣ J543</li><li> ♥ AJ6</li><li> ♠ K97</li><li> ♣ 742</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q542</li><li>♥ KJ</li><li>◆ AJ108</li><li>♣ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 8	<ul><li>★ K64</li><li>▼ KJ102</li><li>◆ J52</li><li>◆ 1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK92</li><li>♥ AQ7</li><li>♦ QJ5</li><li>♠ 1085</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: NS HCP: 14	<ul><li> ♣ J9</li><li> ♥ AQJ2</li><li> ♠ A96</li><li> ♣ Q982</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ A108  ♥ K93  ♠ AQ54  ♣ Q109	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 87 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ Q542  ♥ KJ  ♠ AJ108  ♠ KJ10	West Pass Pass 1. Stay	2NT		1NT
Board: 88 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: <b>♣</b> J1087 <b>♥</b> A84 <b>♦</b> AQ8 <b>♣</b> AJ5	South:  ♠ K64  ♥ KJ102  ♦ J52  ♣ 1084	Pass AP 1. Stay		Pass	
Board: 89 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q107  ♥ K643  ♠ A4  ♣ QJ62	South:  ♠ AK92  ♥ AQ7  ♠ QJ5  ♣ 1085	West Pass Pass 1. Stay	North  2.1  3NT	East Pass AP	1NT
Board: 90 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AQ10  ♥ 106  • Q10852  ♠ AK4	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 91 Dealer: S Vul: EW HCP: 8	<ul><li>J764</li><li>✓ AJ</li><li>974</li><li>Q1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AK</li><li>♥ A42</li><li>♠ AJ2</li><li>♠ J8762</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 13	<ul><li>★ K96</li><li>▼ KQ32</li><li>◆ A43</li><li>◆ J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q532</li><li>♥ AJ108</li><li>♦ AQ2</li><li>♣ Q3</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 12	<ul><li>♠ 65</li><li>♥ KQ109</li><li>♦ 104</li><li>♠ AK864</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ♣ J764  ♥ AJ  ♦ 974  ♣ Q1094	South:  ♠ AQ92  ♥ K986  ♠ QJ5  ♣ K3	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	East Pass Pass	1NT 2♥
Board: 92 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK  ♥ A42  ♠ AJ2  ♣ J8762	South:  ♠ 1097  ♥ KJ53  ♠ KQ5  ♠ Q93	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 93 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K96  ♥ KQ32  ♠ A43  ♣ J32	South:  ♠ Q8  ♥ A107  ♠ KJ7  ♣ AQ1096	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 94 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ Q532  ♥ AJ108  ♠ AQ2  ♠ Q3	South:  ♠ AK107  ♥ K53  ♦ 9876  ♣ 94	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 95 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK92  ♥ J5  ♠ AJ865  ♣ Q3	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT

Board: 91 Dealer: S Vul: EW HCP: 15	<ul><li>AQ92</li><li>K986</li><li>QJ5</li><li>K3</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 11	<ul><li>★ 1097</li><li>★ KJ53</li><li>★ KQ5</li><li>★ Q93</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q8</li><li>♥ A107</li><li>◆ KJ7</li><li>♣ AQ1096</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: Both HCP: 10	<ul><li>★ AK107</li><li>★ K53</li><li>◆ 9876</li><li>★ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK92</li><li>♥ J5</li><li>♦ AJ865</li><li>♠ Q3</li></ul>	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ♣ J764  ♥ AJ  ♦ 974  ♣ Q1094	South:  ♠ AQ92  ♥ K986  ♠ QJ5  ♣ K3	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	East Pass Pass	1NT 2♥
Board: 92 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK  ♥ A42  ♠ AJ2  ♣ J8762	South:  ♠ 1097  ♥ KJ53  ♠ KQ5  ♠ Q93	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 93 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K96  ♥ KQ32  ♠ A43  ♣ J32	South:  ♠ Q8  ♥ A107  ♠ KJ7  ♣ AQ1096	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 94 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ Q532  ♥ AJ108  ♠ AQ2  ♠ Q3	South:  ♠ AK107  ♥ K53  ♦ 9876  ♣ 94	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 95 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK92  ♥ J5  ♠ AJ865  ♣ Q3	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT

Board: 96 Dealer: N Vul: Both HCP: 15	<ul><li>J2</li><li>♥ 96</li><li>AKQ65</li><li>AJ87</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: None HCP: 8	<ul><li>★ 542</li><li>♥ QJ82</li><li>◆ J74</li><li>◆ KJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 15	<ul><li>A6</li><li>✓ A97</li><li>✓ Q87</li><li>✓ KQ1054</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 15	<ul><li>★ A1073</li><li>★ A103</li><li>★ KJ3</li><li>★ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: None HCP: 15	<ul><li>★ K10</li><li>♥ QJ92</li><li>◆ KJ32</li><li>◆ AJ4</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♣ J2  ♥ 96  ♠ AKQ65  ♣ AJ87	South:  ♠ A97  ♥ AQJ2  ♠ J942  ♣ Q3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 97 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:	South:  ♠ AQ98  ♥ K74  ♠ K10  ♠ A865	West Pass Pass 1. Stay	North  2♣¹  2NT  man		South 1NT 2♠
Board: 98 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ A6  ♥ A97  ♠ Q87  ♠ KQ1054	South:  ♠ KQ93  ♥ KQ3  ♦ J6  ♣ A632	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 99 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ A1073  ♥ A103  ♠ KJ3  ♣ K73	South:  ♠ KJ4  ♥ KQ2  ♠ A1054  ♣ Q86	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ K10  ♥ QJ92  ♠ KJ32  ♣ AJ4	South:  ♠ A943  ✔ AK10  ♠ 107  ♣ K853	Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 96 Dealer: N Vul: Both HCP: 14	<ul><li>♣ A97</li><li>♥ AQJ2</li><li>◆ J942</li><li>♣ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 16	<ul><li>AQ98</li><li>K74</li><li>K10</li><li>A865</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ93</li><li>★ KQ3</li><li>◆ J6</li><li>◆ A632</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ4</li><li>▼ KQ2</li><li>◆ A1054</li><li>◆ Q86</li></ul>	The opponents are silent.  You bid first.
Board: 100 Dealer: N Vul: None HCP: 14	<ul><li>★ A943</li><li>★ AK10</li><li>★ 107</li><li>★ K853</li></ul>	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♣ J2  ♥ 96  ♠ AKQ65  ♣ AJ87	South:  ♠ A97  ♥ AQJ2  ♠ J942  ♣ Q3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 97 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:	South:  ♠ AQ98  ♥ K74  ♠ K10  ♠ A865	West Pass Pass 1. Stay	North  2♣¹  2NT  man		South 1NT 2♠
Board: 98 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ A6  ♥ A97  ♠ Q87  ♠ KQ1054	South:  ♠ KQ93  ♥ KQ3  ♦ J6  ♣ A632	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 99 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ A1073  ♥ A103  ♠ KJ3  ♣ K73	South:  ♠ KJ4  ♥ KQ2  ♠ A1054  ♣ Q86	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ K10  ♥ QJ92  ♠ KJ32  ♣ AJ4	South:  ♠ A943  ✔ AK10  ♠ 107  ♣ K853	Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 101 Dealer: S Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 12	<ul><li>★ K1083</li><li>★ A7</li><li>◆ 963</li><li>◆ AJ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 15	<ul><li>★ A6</li><li>▼ A763</li><li>★ A63</li><li>★ QJ76</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: EW HCP: 9	<ul><li>★ K985</li><li>▼ AQ82</li><li>◆ 985</li><li>◆ 103</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 101	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: NS	<b>♦</b> J843	<b>♠</b> AK	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	
North HCP: 11	<b>♥</b> A9752	<b>♥</b> J4	Pass	<b>3</b> ♠ <sup>2</sup>	Pass	3NT	
South HCP: 15	♦ A93	• QJ642	AP				
Contract: 3N S	<b>♣</b> Q	♣ A1073	1. Stay 2. SMC				
Board: 102	North:	South:	West	North	East	South	
Dealer: N	<b>▲</b> J653	<b>♦</b> AK97		1NT	Pass	2 <b>♣</b> ¹	
Vul: EW North HCP: 16	<b>▼</b> A632	<b>♥</b> K97	Pass	2♥	Pass	3NT	
South HCP: 14	♦ AKJ	<b>♦</b> 865	Pass	4♠	AP		
Contract: 4♠ N	<b>♣</b> K7	♣ A42	1. Stay	man			
Board: 103 Dealer: S	North: <b>♠</b> K1083	South: ◆ 96	West	North	East	South 1NT	
Vul: Both	<b>♥</b> A7	<b>♥</b> Q62	Pass	2 <b>♣</b> ¹	Pass	2•	
North HCP: 12 South HCP: 15	<b>♦</b> 963	♦ AKQJ8	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> AJ72	AJ72 ♣ K53		1. Stayman			
Board: 104	North:	South:	West	North	East	South	
Dealer: N	Norui. • A6	• Q1054		1NT	Pass	2 <b>♣</b> ¹	
Vul: NS	<b>♥</b> A763	♥ KQ4	Pass	2♥	Pass	3NT	
North HCP: 15 South HCP: 12	◆ A63	<b>♦</b> J10	AP				
Contract: 3N N	<b>♣</b> QJ76	♣ A843	1. Stay	man			
Board: 105	North:	South:	West	North	East	South	
Dealer: S	<b>★</b> K985	AQ4 ◆				1NT	
Vul: EW	<b>♥</b> AQ82	<b>▼</b> 753	Pass	2 <b>♣</b> ¹	X	<b>2</b>	
North HCP: 9 South HCP: 16	<b>♦</b> 985	<b>♦</b> AKQ10	Pass	2NT	AP		
Contract: 2N S	<b>♣</b> 103	<b>♣</b> J62	1. Stay	man			

Board: 101 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK</li><li>♥ J4</li><li>♦ QJ642</li><li>♠ A1073</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 14	<ul><li>★ AK97</li><li>★ K97</li><li>★ 865</li><li>★ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 96</li><li>♥ Q62</li><li>♦ AKQJ8</li><li>♠ K53</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: NS HCP: 12	<ul><li>◆ Q1054</li><li>♥ KQ4</li><li>◆ J10</li><li>◆ A843</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: EW HCP: 16	<ul><li>AQ4</li><li>₹753</li><li>AKQ10</li><li>J62</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 101	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>▲</b> J843	<b>♠</b> AK	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 11	<b>♥</b> A9752	<b>♥</b> J4	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 15	♦ A93	• QJ642	AP			
Contract: 3N S	<b>♣</b> Q	♣ A1073	1. Stay 2. SMC			
Board: 102	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> J653	<b>♠</b> AK97		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> A632	<b>♥</b> K97	Pass	2♥	Pass	3NT
South HCP: 14	♦ AKJ	<b>♦</b> 865	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> K7	♣ A42	1. Stay	man		
Board: 103 Dealer: S	North: <b>♠</b> K1083	South: ♠ 96	West	North	East	South 1NT
Vul: Both	<b>♥</b> A7	<b>♥</b> Q62	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 12 South HCP: 15	<b>♦</b> 963	♦ AKQJ8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> AJ72	<b>♣</b> K53	1. Stay	man		
Board: 104	North:	South:	West	North	East	South
Dealer: N	• A6	<b>♦</b> Q1054		1NT	Pass	<b>2♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> A763	<b>♥</b> KQ4	Pass	2♥	Pass	3NT
South HCP: 12	◆ A63	<b>♦</b> J10	AP			
Contract: 3N N	<b>♣</b> QJ76	♣ A843	1. Stay	man		
Board: 105	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K985	50un. ♠ AQ4				1NT
Vul: EW	<b>♥</b> AQ82	<b>▼</b> 753	Pass	2 <b>♣</b> ¹	X	2•
North HCP: 9 South HCP: 16	<b>♦</b> 985	<b>♦</b> AKQ10	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 103	<b>♣</b> J62	1. Stay	man		

Board: 106 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK743</li><li>▼ 532</li><li>★ A76</li><li>★ A3</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: None HCP: 8	<ul><li>★ K962</li><li>★ 653</li><li>★ AJ</li><li>★ 9753</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 16	<ul><li>▲ AJ8</li><li>♥ KQ92</li><li>◆ KQ</li><li>♣ J765</li></ul>	West Doubles 2♣ if possible. You bid first.
Board: 109 Dealer: S Vul: Both HCP: 8	<ul><li>★ K109</li><li>★ KJ63</li><li>◆ J852</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK9</li><li>♥ Q972</li><li>♠ AJ3</li><li>♠ Q75</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 12	North:  ♠ AK743  ♥ 532  ♠ A76  ♠ A3	South:  ♠ Q8  ♥ AK109  ♦ J1054  ♠ Q94	Pass AP	North 1NT 2♠	Pass	
Contract: 3N N	¥ AS	<b>₩</b> Q9 <del>1</del>	1. Stay	man		
Board: 107 Dealer: S	North: ♠ K962	South: ♠ AJ3	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> 653	<b>♥</b> A4	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	◆ AJ	<ul><li>10982</li><li>10982</li></ul>	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 9753	<b>♣</b> AK62	1. Stay	man		
Board: 108 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AJ8 <b>♥</b> KQ92	<b>♠</b> K9542 <b>♥</b> AJ53	X	1NT 2♥	Pass	
North HCP: 16	V KQJ2 ◆ KQ	◆ 10763	AP	∠▼	Pass	3♥
South HCP: 8 Contract: 3♥ N	<b>♣</b> J765	<b>♣</b> —	1. Stay	man		
Board: 109 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>★</b> K109 <b>∀</b> KJ63	<b>♠</b> A6 <b>♥</b> AQ94	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17	♦ J852 <b>♣</b> 85	◆ Q74 ◆ VQ104	Pass	4♥	AP	
Contract: 4♥ S	<b>₹</b> 63	<b>♣</b> KQ104	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N	AK9	<b>♦</b> J1063		1NT	Pass	
Vul: None North HCP: 16	<b>♥</b> Q972	<b>♥</b> A4	Pass	2♥		2NT
South HCP: 9	<b>♦</b> AJ3	<b>◆</b> 10754	AP			
Contract: 2N N	<b>♣</b> Q75	<b>♣</b> KJ9	1. Stay	man		

Board: 106 Dealer: N Vul: Both HCP: 12	<ul><li>♠ Q8</li><li>♥ AK109</li><li>♦ J1054</li><li>♠ Q94</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 16	<ul><li>AJ3</li><li>✓ A4</li><li>10982</li><li>AK62</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 8	<ul><li>★ K9542</li><li>★ AJ53</li><li>★ 10763</li><li>★ —</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 109 Dealer: S Vul: Both HCP: 17	<ul><li>A6</li><li>✓ AQ94</li><li>✓ Q74</li><li>✓ KQ104</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: None HCP: 9	<ul><li>♣ J1063</li><li>♥ A4</li><li>♦ 10754</li><li>♣ KJ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 12	North:  ♠ AK743  ♥ 532  ♠ A76  ♠ A3	South:  ♠ Q8  ♥ AK109  ♦ J1054  ♠ Q94	Pass AP	North 1NT 2♠	Pass	
Contract: 3N N	¥ AS	<b>₩</b> Q9 <del>1</del>	1. Stay	man		
Board: 107 Dealer: S	North: ♠ K962	South: ♠ AJ3	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> 653	<b>♥</b> A4	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	◆ AJ	<ul><li>10982</li><li>10982</li></ul>	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 9753	<b>♣</b> AK62	1. Stay	man		
Board: 108 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AJ8 <b>♥</b> KQ92	<b>♠</b> K9542 <b>♥</b> AJ53	X	1NT 2♥	Pass	
North HCP: 16	V KQJ2 ◆ KQ	◆ 10763	AP	∠▼	Pass	3♥
South HCP: 8 Contract: 3♥ N	<b>♣</b> J765	<b>♣</b> —	1. Stay	man		
Board: 109 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>★</b> K109 <b>∀</b> KJ63	<b>♠</b> A6 <b>♥</b> AQ94	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17	♦ J852 <b>♣</b> 85	◆ Q74 ◆ VQ104	Pass	4♥	AP	
Contract: 4♥ S	<b>₹</b> 63	<b>♣</b> KQ104	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N	AK9	<b>♦</b> J1063		1NT	Pass	
Vul: None North HCP: 16	<b>♥</b> Q972	<b>♥</b> A4	Pass	2♥		2NT
South HCP: 9	<b>♦</b> AJ3	<b>◆</b> 10754	AP			
Contract: 2N N	<b>♣</b> Q75	<b>♣</b> KJ9	1. Stay	man		

Board: 111 Dealer: S Vul: NS HCP: 9	<ul><li>◆ 985</li><li>♥ KQ94</li><li>◆ K86</li><li>◆ J96</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 16	<ul><li>★ A65</li><li>♥ QJ10</li><li>★ A4</li><li>★ AJ1076</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: None HCP: 14	<ul><li>A2</li><li>✓ QJ43</li><li>A9653</li><li>K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 17	<ul><li>AQ83</li><li>✓ AJ9</li><li>✓ Q5</li><li>✓ KJ82</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 14	<ul><li>▲ A106</li><li>✔ AK98</li><li>◆ K983</li><li>▲ 107</li></ul>	The opponents are silent.  Partner bids first.

Board: 111	N 4	0 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> 985	South: ♠ KQ7	West	rtorur	Lust	1NT
Vul: NS	♥ KQ94	♥ A82	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	♦ K86	♦ A10532	Pass	2NT	AP	
South HCP: 16 Contract: 2N S	<b>♣</b> J96	<b>♣</b> K7	1. Stay		7 11	
Contract. 21V S			1. Surj			
Board: 112	NI 4	C 4	West	North	Fact	South
Dealer: N	North: ♠ A65	South:	West	1NT	Pass	
Vul: Both	♥ QJ10	<b>♠</b> Q9 <b>♥</b> K876	Pass	2•		2NT
North HCP: 16	• A4	◆ QJ92	AP	∠▼	rass	2111
South HCP: 10	♣ AJ1076	♣ Q85	1. Stay	man		
Contract: 2N N			1. Stay	11 Ku11		
Board: 113	North:	South:	West	North	East	
Dealer: S	• A2	<b>♦</b> Q108	_			1NT
Vul: None	<b>♥</b> QJ43	<b>♥</b> K97	Pass		Pass	
North HCP: 14 South HCP: 17	♦ A9653	<b>♦</b> KQ10	Pass	3♦	Pass	3NT
Contract: 3N S	<b>♣</b> K7	♣ AQJ5	AP			
Contract. 514 5			1. Stay	man		
Board: 114	3.7 d	South:	West	North	East	South
Dealer: N	North:	<b>♦</b> K765		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> AQ83 <b>♥</b> AJ9	<b>♥</b> K843	Pass	2♠	Pass	4♠
North HCP: 17	◆ Q5	<b>♦</b> A2	AP			
South HCP: 10	<b>♣</b> KJ82	<b>♣</b> 1074	1 0			
Contract: 4♠ N			1. Stay	man		
Board: 115			<b>11</b> 7 4	NT. 4	F. (	C41.
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> A106	<b>♦</b> QJ3	D	<b>a</b> 1	D	1NT
North HCP: 14	♥ AK98	♥ Q75	Pass	2♣¹	Pass	<b>∠</b> ♦
South HCP: 16	♦ K983 ♣ 107	◆ AQ6 ◆ AJ95	Pass	3NT	AP	
Contract: 3N S	<del>*</del> 10/	<del>*</del> 1333	1. Stay	man		

Board: 111 Dealer: S Vul: NS HCP: 16	<b>♣</b> KQ7 <b>♥</b> A82 <b>♦</b> A10532 <b>♣</b> K7	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q9</li><li>♥ K876</li><li>◆ QJ92</li><li>♣ Q85</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q108</li><li>♥ K97</li><li>♦ KQ10</li><li>♣ AQJ5</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 10	<ul><li>★ K765</li><li>★ K843</li><li>★ A2</li><li>★ 1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ3</li><li>♥ Q75</li><li>◆ AQ6</li><li>♣ AJ95</li></ul>	The opponents are silent. You bid first.

Board: 111	N 4	0 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> 985	South: ♠ KQ7	West	rtorur	Lust	1NT
Vul: NS	♥ KQ94	♥ A82	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	♦ K86	♦ A10532	Pass	2NT	AP	
South HCP: 16 Contract: 2N S	<b>♣</b> J96	<b>♣</b> K7	1. Stay		7 11	
Contract. 21V S			1. Surj			
Board: 112	NI 4	C 4	West	North	Fact	South
Dealer: N	North: ♠ A65	South:	West	1NT	Pass	
Vul: Both	♥ QJ10	<b>♠</b> Q9 <b>♥</b> K876	Pass	2•		2NT
North HCP: 16	◆ A4	◆ QJ92	AP	∠▼	rass	2111
South HCP: 10	♣ AJ1076	♣ Q85	1. Stay	man		
Contract: 2N N			1. Stay	11 Ku11		
Board: 113	North:	South:	West	North	East	
Dealer: S	• A2	<b>♦</b> Q108	_			1NT
Vul: None	<b>♥</b> QJ43	<b>♥</b> K97	Pass		Pass	
North HCP: 14 South HCP: 17	♦ A9653	<b>♦</b> KQ10	Pass	3♦	Pass	3NT
Contract: 3N S	<b>♣</b> K7	♣ AQJ5	AP			
Contract. 514 5			1. Stay	man		
Board: 114	3.7 d	South:	West	North	East	South
Dealer: N	North:	<b>♦</b> K765		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> AQ83 <b>♥</b> AJ9	<b>♥</b> K843	Pass	2♠	Pass	4♠
North HCP: 17	◆ Q5	<b>♦</b> A2	AP			
South HCP: 10	<b>♣</b> KJ82	<b>♣</b> 1074	1 0			
Contract: 4♠ N			1. Stay	man		
Board: 115			<b>11</b> 7 4	NT. 4	F. (	C41.
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> A106	<b>♦</b> QJ3	D	<b>a</b> 1	D	1NT
North HCP: 14	♥ AK98	♥ Q75	Pass	2♣¹	Pass	<b>∠</b> ♦
South HCP: 16	♦ K983 ♣ 107	◆ AQ6 ◆ AJ95	Pass	3NT	AP	
Contract: 3N S	<del>*</del> 10/	<del>*</del> 1333	1. Stay	man		

Board: 116 Dealer: N Vul: None HCP: 16	<ul><li>A83</li><li>✓ K106</li><li>AJ6</li><li>A1054</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 14	<ul><li>★ KJ54</li><li>★ AJ74</li><li>◆ 93</li><li>★ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 17	<ul><li>★ AK6</li><li>★ A842</li><li>◆ KJ7</li><li>★ Q92</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q104</li><li>♥ KQ105</li><li>◆ AK92</li><li>♣ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 17	<ul><li>A542</li><li>✓ AK3</li><li>✓ Q65</li><li>✓ KJ6</li></ul>	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ◆ A83  ▼ K106  ◆ AJ6  ◆ A1054	South:	West North East 1NT Pass Pass 2♦ Pass AP 1. Stayman	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ KJ54  ♥ AJ74  ♦ 93  ♣ AJ5	South:  ♠ Q92  ♥ K9  ♠ AKQ2  ♠ Q1087	West North East  Pass 2♣¹ Pass  Pass 3NT AP  1. Stayman	1NT
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ AK6  ♥ A842  ♠ KJ7  ♣ Q92	South:	West North East  1NT Pass Pass 2♥ Pass Pass 3NT Pass AP 1. Stayman	2 <b>♣</b> ¹ 3 <b>♥</b>
Board: 119 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q104  ♥ KQ105  ♠ AK92  ♣ 76	South:  ♠ KJ8  ♥ AJ4  ♠ Q103  ♠ A1032		South 1NT 2•
Board: 120 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A542  ♥ AK3  ♠ Q65  ♣ KJ6	South:  ♠ K10  ♥ 9542  ♠ AK42  ♣ 1072	West North East 1NT Pass Pass 2♠ Pass AP 1. Stayman	2 <b>♣</b> ¹

Board: 116 Dealer: N Vul: None HCP: 9	<ul><li>10976</li><li>✓ A5</li><li>✓ K1032</li><li>✓ Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q92</li><li>★ K9</li><li>◆ AKQ2</li><li>♣ Q1087</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 9	<ul><li>▶ J9</li><li>♥ QJ93</li><li>◆ A104</li><li>♣ J876</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ8</li><li>▼ AJ4</li><li>◆ Q103</li><li>◆ A1032</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 10	<ul><li>★ K10</li><li>♥ 9542</li><li>◆ AK42</li><li>◆ 1072</li></ul>	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ◆ A83  ▼ K106  ◆ AJ6  ◆ A1054	South:	West North East 1NT Pass Pass 2♦ Pass AP 1. Stayman	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ KJ54  ♥ AJ74  ♦ 93  ♣ AJ5	South:  ♠ Q92  ♥ K9  ♠ AKQ2  ♠ Q1087	West North East  Pass 2♣¹ Pass  Pass 3NT AP  1. Stayman	1NT
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ AK6  ♥ A842  ♠ KJ7  ♣ Q92	South:	West North East  1NT Pass Pass 2♥ Pass Pass 3NT Pass AP 1. Stayman	2 <b>♣</b> ¹ 3 <b>♥</b>
Board: 119 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q104  ♥ KQ105  ♠ AK92  ♣ 76	South:  ♠ KJ8  ♥ AJ4  ♠ Q103  ♠ A1032		South 1NT 2•
Board: 120 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A542  ♥ AK3  ♠ Q65  ♣ KJ6	South:  ♠ K10  ♥ 9542  ♠ AK42  ♣ 1072	West North East 1NT Pass Pass 2♠ Pass AP 1. Stayman	2 <b>♣</b> ¹

Board: 121 Dealer: S Vul: Both HCP: 9	<ul><li>♣ 85</li><li>♥ A865</li><li>◆ 9432</li><li>♣ AJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 15	<ul><li>★ A10875</li><li>♥ QJ2</li><li>★ K2</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: EW HCP: 8	<ul><li>10852</li><li>✓ A765</li><li>A2</li><li>875</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 15	<ul><li>♣ 72</li><li>♥ AJ63</li><li>♦ A1073</li><li>♣ AQ9</li></ul>	The opponents are silent.  You bid first.
Board: 125 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ103</li><li>✔ A8</li><li>◆ A1082</li><li>♣ Q109</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 9 South HCP: 16	North:  ♦ 85  ▼ A865  • 9432  ♣ AJ3	South:  ♠ AK4  ♥ Q9  ♠ AK5  ♠ 107652	Pass Pass	2NT	East Pass AP	1NT
Contract: 2N S  Board: 122 Dealer: N  Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A10875  ♥ QJ2  ♠ K2  ♣ AJ10	South:  ♠ K2  ♥ K763  ♠ A1093  ♣ Q83	1. Stay	North 1NT 2♣	Pass	
Board: 123 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ AJ  ♥ Q9  ♠ Q10987  ♠ KQJ9	West Pass Pass 1. Stay	North  2.1  2NT  man	East Pass AP	1NT
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♣ 72  ♥ AJ63  ♣ A1073  ♣ AQ9	South:  ♠ K965  ♥ Q105  ♠ K862  ♠ 64	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 125 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ AJ103  ♥ A8  ♠ A1082  ♣ Q109	South:  ♠ K86  ♥ K1092  ♠ KQJ6  ♣ A2	West Pass Pass 1. Stay	3NT	East X AP	South 1NT 2♥

Board: 121 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK4</li><li>♥ Q9</li><li>♠ AK5</li><li>♠ 107652</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: None HCP: 12	<ul><li>★ K2</li><li>▼ K763</li><li>◆ A1093</li><li>◆ Q83</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	<ul><li>♣ AJ</li><li>♥ Q9</li><li>◆ Q10987</li><li>♣ KQJ9</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 8	<ul><li>★ K965</li><li>♥ Q105</li><li>◆ K862</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 16	<ul><li>★ K86</li><li>▼ K1092</li><li>◆ KQJ6</li><li>◆ A2</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 121 Dealer: S Vul: Both North HCP: 9 South HCP: 16	North:  ♦ 85  ▼ A865  • 9432  ♣ AJ3	South:  ♠ AK4  ♥ Q9  ♠ AK5  ♠ 107652	Pass Pass	2NT	East Pass AP	1NT
Contract: 2N S  Board: 122 Dealer: N  Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A10875  ♥ QJ2  ♠ K2  ♣ AJ10	South:  ♠ K2  ♥ K763  ♠ A1093  ♣ Q83	1. Stay	North 1NT 2♣	Pass	
Board: 123 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ AJ  ♥ Q9  ♠ Q10987  ♠ KQJ9	West Pass Pass 1. Stay	North  2.1  2NT  man	East Pass AP	1NT
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♣ 72  ♥ AJ63  ♣ A1073  ♣ AQ9	South:  ♠ K965  ♥ Q105  ♠ K862  ♠ 64	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 125 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ AJ103  ♥ A8  ♠ A1082  ♣ Q109	South:  ♠ K86  ♥ K1092  ♠ KQJ6  ♣ A2	West Pass Pass 1. Stay	3NT	East X AP	South 1NT 2♥

Board: 126	The opponents are silent. You bid first.
Board: 127  Dealer: S  Vul: None  HCP: 8	The opponents are silent.  Partner bids first.
Board: 128	The opponents are silent. You bid first.
Board: 129	The opponents are silent.  Partner bids first.
Board: 130	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A73  ♥ A74  ♠ 842  ♣ AK52	South:  ♠ K52  ♥ Q1098  ♦ A6  ♣ Q1096	West Pass AP 1. Stay		Pass	
Board: 127 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ◆ 82  ▼ KQJ9  ◆ 962  ◆ Q1084	South:  ♠ AKQ65  ♥ 865  ♠ KJ7  ♣ K2		North  2♣¹  2NT  man		1NT
Board: 128 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 4♠ N	North:  ♠ AJ104  ♥ 63  ♠ K952  ♠ AKQ	South:  ♠ Q976  ▼ AK97  ♦ 1074  ♣ J7	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 129 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1072  ▼ AK5  ♠ A53  ♠ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♣ KJ642	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 130 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A543  ♥ A763  ♠ AQ  ♠ K76	South:  ♠ QJ  ♥ K852  ♦ 753  ♠ Q982	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 126 Dealer: N Vul: Both HCP: 11	<ul><li>★ K52</li><li>♥ Q1098</li><li>◆ A6</li><li>◆ Q1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 16	<ul><li>★ AKQ65</li><li>▼ 865</li><li>◆ KJ7</li><li>◆ K2</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q976</li><li>♥ AK97</li><li>♦ 1074</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKJ3</li><li>▼ 109</li><li>★ K2</li><li>★ KJ642</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: None HCP: 8	♣ QJ ♥ K852 ♦ 753 ♣ Q982	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A73  ♥ A74  ♠ 842  ♣ AK52	South:  ♠ K52  ♥ Q1098  ♦ A6  ♣ Q1096	West Pass AP 1. Stay		Pass	
Board: 127 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ◆ 82  ▼ KQJ9  ◆ 962  ◆ Q1084	South:  ♠ AKQ65  ♥ 865  ♠ KJ7  ♣ K2		North  2♣¹  2NT  man		1NT
Board: 128 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 4♠ N	North:  ♠ AJ104  ♥ 63  ♠ K952  ♠ AKQ	South:  ♠ Q976  ▼ AK97  ♦ 1074  ♣ J7	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 129 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1072  ▼ AK5  ♠ A53  ♠ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♣ KJ642	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 130 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A543  ♥ A763  ♠ AQ  ♠ K76	South:  ♠ QJ  ♥ K852  ♦ 753  ♠ Q982	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 131 Dealer: S Val: NS Vul: NS HCP: 10  AJ62 Dealer: N Vk83 Vul: EW HCP: 15  Board: 133 Dealer: S Val: Board: 133 Dealer: S Vul: Both HCP: 8  Board: 134 Dealer: N Vul: NS HCP: 17  Board: 135 Dealer: N Val: NS Vul: Both Vul: Both Vul: Both Vul: Both Vul: NS Vul: NS Val: Board: 134 Dealer: N Val: NS Val:			
Dealer: N Vul: EW HCP: 15  Board: 133  Dealer: S Vul: Both Vul: Both HCP: 8  Board: 134  Dealer: N Vul: NS HCP: 17  Board: 135  Dealer: N Val: NS HCP: 17  Board: 135  Dealer: S Vul: NS HCP: 17  Board: 135  Dealer: S Vul: EW  West Doubles 2♣ if possible.  You bid first.  The opponents are silent.  Partner bids first.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.	Dealer: S Vul: NS	<b>♥</b> AK72 <b>♦</b> 92	
Dealer: S Vul: Both HCP: 8  AJ72  Partner bids first.  Board: 134 Pealer: N Vul: NS Vul: NS HCP: 17  A7  Pou bid first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: N Vul: EW	♥ K83 • KQ94	•
Dealer: N	Dealer: S Vul: Both	♥ Q1063 ♦ J52	••
Dealer: S Val: EW KJ43  The opponents are silent.  Partner bids first	Dealer: N Vul: NS	<b>♦</b> A106 <b>♦</b> AK953	
	Dealer: S Vul: EW	<b>♥</b> K1052 <b>♦</b> KJ43	

Board: 131 Dealer: S Vul: NS North HCP: 10	North: ♠ K653 ♥ AK72	South: ♠ A97 ▼ J83		North 2♣¹	East Pass	1NT
South HCP: 15 Contract: 3N S	◆ 92 ◆ 1064	<ul><li>◆ A3</li><li>◆ KQJ93</li></ul>	Pass 1. Stay	3NT man	AP	
Board: 132 Dealer: N	North: ♠ AJ62	South: ♠ K105	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9	<b>∨</b> K83 <b>♦</b> KQ94 <b>♣</b> Q9	<ul><li>✓ AJ64</li><li>◆ 86</li><li>◆ J1053</li></ul>	X AP	2 <b>♠</b>	Pass	2NT
Contract: 2N N			1. Stay	III		
Board: 133 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♦</b> 54 <b>♥</b> Q1063	<b>♠</b> Q97 <b>♥</b> K42	Pass		Pass	
South HCP: 17 Contract: 3N S	<ul><li>J52</li><li>AJ72</li></ul>	◆ AK83 ◆ KQ10	Pass AP	2NT	Pass	3NT
Contract. 31v S			1. Stay	man		
Board: 134 Dealer: N	North: ♠ Q94	South: ♠ A5	West	North 1NT	East Pass	
Vul: NS North HCP: 17	<b>♥</b> A106	<b>♥</b> K842	Pass	2•	Pass	3NT
South HCP: 10 Contract: 3N N	◆ AK953 ◆ A7	<ul><li>1086</li><li>♣ QJ93</li></ul>	AP 1. Stay	man		
Board: 135 Dealer: S	North: ♠ Q3	South: ♠ AK64	West	North	East	South 1NT
Vul: EW North HCP: 13	<b>♥</b> K1052	♥ AQ8	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17 Contract: 3N S	◆ KJ43 ◆ A87	◆ Q85 ◆ Q93	Pass 1. Stay	3NT man	AP	

Board: 131 Dealer: S Vul: NS HCP: 15	<ul><li>★ A97</li><li>▼ J83</li><li>◆ A3</li><li>◆ KQJ93</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 9	<ul><li>★ K105</li><li>▼ AJ64</li><li>◆ 86</li><li>◆ J1053</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q97</li><li>♥ K42</li><li>◆ AK83</li><li>♣ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 10	<ul><li>A5</li><li>▼ K842</li><li>1086</li><li>QJ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK64</li><li>▼ AQ8</li><li>◆ Q85</li><li>◆ Q93</li></ul>	The opponents are silent.  You bid first.

Board: 131 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K653  ♥ AK72  ♦ 92  ♣ 1064	South:  ♠ A97  ♥ J83  ♠ A3  ♣ KQJ93		North  2♣¹  3NT man	East Pass AP	1NT
Board: 132 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ62  ♥ K83  ♠ KQ94  ♠ Q9	South:  ♠ K105  ♥ AJ64  ♦ 86  ♣ J1053	West  X  AP  1. Stay	North 1NT 2♠ man	Pass	
Board: 133 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:	South:  ♠ Q97  ▼ K42  ♠ AK83  ♠ KQ10		North  2♣¹ 2NT	Pass	1NT
Board: 134 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ Q94  ♥ A106  ♠ AK953  ♣ A7	South:  ♣ A5  ▼ K842  ◆ 1086  ♣ QJ93	Pass AP 1. Stay		Pass	_
Board: 135 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ Q3  ♥ K1052  ♦ KJ43  ♠ A87	South:  ♠ AK64  ♥ AQ8  ♠ Q85  ♠ Q93		North  2♣¹  3NT man	East Pass AP	1NT

Board: 136 Dealer: N Vul: Both HCP: 16	<ul><li>AQ3</li><li>♥ QJ4</li><li>★ KJ1064</li><li>★ K6</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 13	<ul><li>AQJ104</li><li>✓ J742</li><li>A82</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 15	<ul><li>AQ</li><li>✓ A1054</li><li>✓ A1094</li><li>✓ J63</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: Both HCP: 13	<ul><li>10975</li><li>✓ A32</li><li>✓ Q4</li><li>✓ AK98</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 16	<ul><li>★ AKQ</li><li>▼ J2</li><li>◆ K932</li><li>◆ K1085</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: Both North HCP: 16 South HCP: 13	North:  ♠ AQ3  ♥ QJ4  ♦ KJ1064	South:  ♠ KJ108  ✔ A7  ♠ A52	West Pass AP	North 1NT 2•	Pass	
Contract: 3N N	<b>♣</b> K6	<b>♣</b> J532	1. Stay	man		
Board: 137	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	♠ AQJ104	<b>♦</b> 93	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 13	<b>♥</b> J742	♥ AK5	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 16	♦ A82	♦ K105	AP			
Contract: 3N S	♣ J ♣ AQ97:		1. Stay 2. SMC			
Board: 138	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ	<b>★</b> K986		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>▼</b> A1054 <b>♦</b> A1094	♥ Q72 ♦ J83	Pass AP	2♥	Pass	3NT
South HCP: 15 Contract: 3N N	<b>♣</b> J63	<b>♣</b> AKQ	1. Stayman			
Board: 139 Dealer: S	North:	South: ♠ AKQ8	West	North	East	South 1NT
Vul: Both	<b>★</b> 10975 <b>∀</b> A32	<b>y</b> J7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 13 South HCP: 15	• Q4	<b>♦</b> KJ963	Pass	6♠	Pass	Pass
Contract: 6♠X S	♣ AK98	<b>♣</b> J5	X	AP		
			1. Stay	man		
Board: 140	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AKQ	<b>♦</b> J843		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> J2	<b>♥</b> Q543	Pass	<b>2</b>	Pass	3NT
South HCP: 11	♦ K932	• Q5	AP			
Contract: 3N N	♣ K1085	♣ AQ3	1. Stay	man		

Board: 136 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ108</li><li>▼ A7</li><li>◆ A52</li><li>◆ J532</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 16	<ul> <li>♣ 93</li> <li>♥ AK5</li> <li>♦ K105</li> <li>♣ AQ975</li> </ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 15	<ul><li>★ K986</li><li>♥ Q72</li><li>◆ J83</li><li>◆ AKQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AKQ8</li><li>♥ J7</li><li>♦ KJ963</li><li>♠ J5</li></ul>	West Doubles Pass if possible. You bid first.
Board: 140 Dealer: N Vul: None HCP: 11	<ul><li> J843</li><li> ♥ Q543</li><li> ◆ Q5</li><li> ◆ AQ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: Both North HCP: 16 South HCP: 13	North:  ♠ AQ3  ♥ QJ4  ♦ KJ1064	South:  ♠ KJ108  ✔ A7  ♠ A52	West Pass AP	North 1NT 2•	Pass	
Contract: 3N N	<b>♣</b> K6	<b>♣</b> J532	1. Stay	man		
Board: 137	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	♠ AQJ104	<b>♦</b> 93	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 13	<b>♥</b> J742	♥ AK5	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 16	♦ A82	♦ K105	AP			
Contract: 3N S	♣ J ♣ AQ97:		1. Stay 2. SMC			
Board: 138	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ	<b>★</b> K986		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>▼</b> A1054 <b>♦</b> A1094	♥ Q72 ♦ J83	Pass AP	2♥	Pass	3NT
South HCP: 15 Contract: 3N N	<b>♣</b> J63	<b>♣</b> AKQ	1. Stayman			
Board: 139 Dealer: S	North:	South: ♠ AKQ8	West	North	East	South 1NT
Vul: Both	<b>★</b> 10975 <b>∀</b> A32	<b>y</b> J7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 13 South HCP: 15	• Q4	<b>♦</b> KJ963	Pass	6♠	Pass	Pass
Contract: 6♠X S	♣ AK98	<b>♣</b> J5	X	AP		
			1. Stay	man		
Board: 140	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AKQ	<b>♦</b> J843		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> J2	<b>♥</b> Q543	Pass	<b>2</b>	Pass	3NT
South HCP: 11	♦ K932	• Q5	AP			
Contract: 3N N	♣ K1085	♣ AQ3	1. Stay	man		

Board: 141 Dealer: S Vul: NS HCP: 12	<b>★</b> KQ <b>∀</b> K765 <b>♦</b> A93 <b>♣</b> 9543	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AK54</li><li>♥ Q7</li><li>♦ Q985</li><li>♠ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: None HCP: 11	<ul><li>★ A1043</li><li>★ KQ</li><li>★ 1065</li><li>★ Q763</li></ul>	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: NS HCP: 15	<ul><li>▲ AJ8</li><li>✓ AJ2</li><li>◆ K874</li><li>▲ Q63</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 145 Dealer: S Vul: None HCP: 10	<ul><li>104</li><li>✓ AJ75</li><li>✓ Q942</li><li>✓ K104</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S	North: ♠ KQ	South: ♠ A6	West	North	East	South 1NT
Vul: NS	♥ K765	♥ A84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12 South HCP: 15	♦ A93	◆ Q542	Pass		AP	
Contract: 3N S	<b>♣</b> 9543	<b>♣</b> KQ82	1. Stay	man		
Board: 142			<b>11</b> 7	NI d	Б.,	G 4
Dealer: N	North:	South:	west	North		
Vul: Both	<b>♠</b> AK54 <b>♥</b> Q7	<b>▲</b> 108 <b>♥</b> AKJ4	Pass	1NT 2♠	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 15	• Q7 • Q985	♦ A1064	AP	<b>∠</b> ₹	Pass	31N I
South HCP: 12 Contract: 3N N	<b>♣</b> KJ9	<b>♣</b> 543	1. Stay	man		
Contract. 31v Iv			1. Suly			
Board: 143 Dealer: S	North: <b>♠</b> A1043	South: ♠ Q2	West	North	East	South 1NT
Vul: None North HCP: 11	<b>♥</b> KQ	<b>v</b> 10872	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> 1065	◆ AK84	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q763	♣ AK4	1. Stay	man		
Board: 144		G 1	West	North	Fast	South
Dealer: N	North:	South: ♠ Q104	,, 650	1NT	Pass	
Vul: NS	<b>♠</b> AJ8	♥ Q653	X	2	Pass	
North HCP: 15	<b>♥</b> AJ2 <b>♦</b> K874	◆ J932	AP	_,	1 0.00	
South HCP: 9 Contract: 3♦ N	♣ Q63	<b>♣</b> A9	1. Stay	man		
Board: 145	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> 104	♠ AKJ8				1NT
North HCP: 10	<b>♥</b> AJ75	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	• Q942	♦ K8753	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K104	<b>♣</b> J5	1. Stay	man		

Board: 141 Dealer: S Val: NS Vul: NS HCP: 15  Board: 142 Dealer: N Val: Both HCP: 12  Board: 143 Dealer: S Vul: None HCP: 16  Board: 144 Dealer: S Vul: None HCP: 16  Board: 144 Dealer: S Vul: None HCP: 16  Board: 144 Dealer: N Val: None HCP: 16  Board: 144 Dealer: N Val: None HCP: 16  Board: 144 Dealer: N Val: NS Vul: NS HCP: 9  Board: 145 Dealer: S VK6 Vul: None K8753 HCP: 15  Board: 145 Vul: None K8753 HCP: 15  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.			
Dealer: N Vul: Both HCP: 12  AKJ4 Vul: Both HCP: 12  A1064 HCP: 12  Partner bids first.  Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  West Doubles 2♣ if possible.  Partner bids first.  West Doubles 2♣ if possible.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: S Vul: NS	<b>♥</b> A84 <b>♦</b> Q542	
Dealer: S Vul: None HCP: 16  AK84 HCP: 16  AK4  West Doubles 2♣ if possible.  Partner bids first.  West Doubles 2♣ if possible.  Partner bids first.  Board: 145 Dealer: S Vul: NS Dealer: S Vul: None  K8753  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.	Dealer: N Vul: Both	<b>♥</b> AKJ4 <b>♦</b> A1064	
Dealer: N	Dealer: S Vul: None	<b>♥</b> 10872 <b>♦</b> AK84	
Dealer: S Vul: None K8753  The opponents are silent.  You bid first	Dealer: N Vul: NS	♥ Q653 ♦ J932	•
	Dealer: S Vul: None	<ul><li><b>∨</b> K6</li><li><b>⋄</b> K8753</li></ul>	

Board: 141 Dealer: S	North: ♠ KQ	South: ♠ A6	West	North	East	South 1NT
Vul: NS	♥ K765	♥ A84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12 South HCP: 15	♦ A93	◆ Q542	Pass		AP	
Contract: 3N S	<b>♣</b> 9543	<b>♣</b> KQ82	1. Stay	man		
Board: 142			<b>11</b> 7	NI d	Б.,	G 4
Dealer: N	North:	South:	west	North		
Vul: Both	<b>♠</b> AK54 <b>♥</b> Q7	<b>▲</b> 108 <b>♥</b> AKJ4	Pass	1NT 2♠	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 15	• Q7 • Q985	♦ A1064	AP	<b>∠</b> ₹	Pass	31N I
South HCP: 12 Contract: 3N N	<b>♣</b> KJ9	<b>♣</b> 543	1. Stay	man		
Contract. 31v Iv			1. Suly			
Board: 143 Dealer: S	North: <b>♠</b> A1043	South: ♠ Q2	West	North	East	South 1NT
Vul: None North HCP: 11	<b>♥</b> KQ	<b>v</b> 10872	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> 1065	◆ AK84	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q763	♣ AK4	1. Stay	man		
Board: 144		G 1	West	North	Fast	South
Dealer: N	North:	South: ♠ Q104	,, 650	1NT	Pass	
Vul: NS	<b>♠</b> AJ8	♥ Q653	X	2	Pass	
North HCP: 15	<b>♥</b> AJ2 <b>♦</b> K874	◆ J932	AP	_,	1 0.00	
South HCP: 9 Contract: 3♦ N	♣ Q63	<b>♣</b> A9	1. Stay	man		
Board: 145	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> 104	♠ AKJ8				1NT
North HCP: 10	<b>♥</b> AJ75	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	• Q942	♦ K8753	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K104	<b>♣</b> J5	1. Stay	man		

Board: 146 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK4</li><li>▼ A86</li><li>◆ KJ642</li><li>◆ J2</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 147 Dealer: S Vul: EW HCP: 11	<ul><li>★ 542</li><li>★ KJ54</li><li>★ AK76</li><li>★ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 15	<ul><li>1032</li><li>✓ A7</li><li>✓ KJ53</li><li>✓ AQJ8</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q983</li><li>♥ J1043</li><li>◆ A7</li><li>♣ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK5</li><li>▼ K108</li><li>◆ J107</li><li>◆ KJ53</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: NS	North: <b>♠</b> AK4 <b>♥</b> A86	South: ♠ Q1065		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 10 Contract: 3N N	<ul><li>★ KJ642</li><li>★ J2</li></ul>	♥ Q732 • Q83 • A9	3 <b>♣</b> AP 1. Stay	Pass man	Pass	3NT
Board: 147 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:	South:  ♠ Q107  ♥ AQ9  ♠ QJ104  ♣ AQ7	·	North 2♣¹ 3NT	East Pass AP	1NT
Board: 148 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♠ Q864  ♥ K1084  ♦ 98  ♣ K93	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 149 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ Q983  ♥ J1043  ♠ A7  ♣ Q96	South:  ♠ K6  ♥ AKQ76  ♠ 832  ♣ A42	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 150 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ AK5  ♥ K108  ♦ J107  ♣ KJ53	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 146 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q1065</li><li>♥ Q732</li><li>◆ Q83</li><li>♣ A9</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 17	<ul><li>♣ Q107</li><li>♥ AQ9</li><li>◆ QJ104</li><li>♣ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: Both HCP: 8	◆ Q864 ▼ K1084 ◆ 98 ◆ K93	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 16	<b>♠</b> K6 <b>♥</b> AKQ76 <b>♦</b> 832 <b>♣</b> A42	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 10	<ul><li>♣ J973</li><li>♥ Q5</li><li>♦ KQ2</li><li>♣ Q1097</li></ul>	The opponents are silent.  Partner bids first.

Board: 146 Dealer: N Vul: NS	North: <b>♠</b> AK4 <b>♥</b> A86	South: ♠ Q1065		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 10 Contract: 3N N	<ul><li>★ KJ642</li><li>★ J2</li></ul>	♥ Q732 • Q83 • A9	3 <b>♣</b> AP 1. Stay	Pass man	Pass	3NT
Board: 147 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:	South:  ♠ Q107  ♥ AQ9  ♠ QJ104  ♣ AQ7	·	North 2♣¹ 3NT	East Pass AP	1NT
Board: 148 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♠ Q864  ♥ K1084  ♦ 98  ♣ K93	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 149 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ Q983  ♥ J1043  ♠ A7  ♣ Q96	South:  ♠ K6  ♥ AKQ76  ♠ 832  ♣ A42	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 150 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ AK5  ♥ K108  ♦ J107  ♣ KJ53	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 151 Dealer: S Vul: EW HCP: 10	<ul><li>AJ52</li><li>▼ 104</li><li>◆ AJ106</li><li>◆ 1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 15	<ul><li>43</li><li>★ K73</li><li>★ K965</li><li>★ AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: NS HCP: 8	<ul><li>★ K1043</li><li>♥ J73</li><li>◆ A632</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AQJ</li><li>♥ 975</li><li>♦ AQ43</li><li>♠ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: None HCP: 11	<ul><li>AJ32</li><li>K1092</li><li>QJ5</li><li>63</li></ul>	The opponents are silent.  Partner bids first.

Board: 151 Dealer: S Vul: EW	North: ♠ AJ52	South: ♠ 843		North		1NT
North HCP: 10 South HCP: 17 Contract: 3N S	<ul><li>▼ 104</li><li>◆ AJ106</li><li>◆ 1054</li></ul>	<b>♥</b> KQJ <b>♦</b> KQ97 <b>♣</b> AQ6	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2♦
Board: 152 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:	South:  ♠ AKJ  ♥ AJ52  ♠ QJ10  ♣ 1097	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 153 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ K1043  ♥ J73  ♠ A632  ♣ 86	South:  ♠ AQ7  ♥ A104  ♠ KJ7  ♣ Q1032	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 154 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AQJ  ♥ 975  ♠ AQ43  ♠ KJ3	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 155 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ AJ32  ♥ K1092  ♠ QJ5  ♠ 63	South:  ♠ K4  ♥ AJ74  ♦ 932  ♠ AK52	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT

Board: 151 Dealer: S Vul: EW HCP: 17	<ul><li>★843</li><li>★ KQJ</li><li>★ KQ97</li><li>★ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 16	<ul><li>♠ AKJ</li><li>♥ AJ52</li><li>◆ QJ10</li><li>♠ 1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 16	<ul><li>AQ7</li><li>✓ A104</li><li>✓ KJ7</li><li>✓ Q1032</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: Both HCP: 11	<ul><li>10864</li><li>✓ AK8</li><li>✓ KJ96</li><li>✓ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: None HCP: 15	<ul><li>★ K4</li><li>▼ AJ74</li><li>◆ 932</li><li>◆ AK52</li></ul>	The opponents are silent. You bid first.

Board: 151 Dealer: S Vul: EW	North: ♠ AJ52	South: ♠ 843		North		1NT
North HCP: 10 South HCP: 17 Contract: 3N S	<ul><li>▼ 104</li><li>◆ AJ106</li><li>◆ 1054</li></ul>	<b>♥</b> KQJ <b>♦</b> KQ97 <b>♣</b> AQ6	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2♦
Board: 152 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:	South:  ♠ AKJ  ♥ AJ52  ♠ QJ10  ♣ 1097	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 153 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ K1043  ♥ J73  ♠ A632  ♣ 86	South:  ♠ AQ7  ♥ A104  ♠ KJ7  ♣ Q1032	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 154 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AQJ  ♥ 975  ♠ AQ43  ♠ KJ3	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 155 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ AJ32  ♥ K1092  ♠ QJ5  ♠ 63	South:  ♠ K4  ♥ AJ74  ♦ 932  ♠ AK52	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT

Board: 156 Dealer: N Vul: NS HCP: 17	<ul><li>★ 863</li><li>★ A65</li><li>★ KQ</li><li>★ AKJ82</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK107</li><li>♥ 943</li><li>◆ AK4</li><li>◆ 832</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 15	<ul><li>A5</li><li>✓ A52</li><li>◆ AQJ8</li><li>♣ 8754</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: NS HCP: 9	<ul><li>★ A10762</li><li>★ KQ102</li><li>◆ 962</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 15	<ul><li>★ A87</li><li>✓ AJ94</li><li>◆ J10</li><li>◆ AJ64</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ◆ 863  ▼ A65  ◆ KQ  ◆ AKJ82	South:  ♠ QJ95  ♥ 1097  ♠ A105  ♠ Q103	West Pass Pass 1. Stay	North 1NT 2  3NT man	Pass	
Board: 157 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 3N S	North:  ◆ AK107  ▼ 943  ◆ AK4  ◆ 832	South:	West Pass Pass 1. Stay	North  2.1  3NT man		1NT
Board: 158 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ◆ A5  ▼ A52  ◆ AQJ8  ◆ 8754	South:  ♠ KQ92  ♥ J94  ♦ 754  ♣ A32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 159 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 44 N	North:  ♠ A10762  ♥ KQ102  ♦ 962  ♣ 9	South:  ♠ K85  ✔ A6  ♠ KQ1083  ♣ KQ7	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 160 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ A87  ♥ AJ94  ♦ J10  ♣ AJ64	South:  ♠ K1053  ♥ K10532  ♠ A752  ♣ —	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 156 Dealer: N Vul: NS Vul: NS HCP: 9 Al05 Partner bids first.  Board: 157 Dealer: S Vul: EW Vul: EW Vul: EW Vul: None HCP: 17 AKJ9  Board: 158 Dealer: N Vul: None Vul: None HCP: 10 A32  Board: 159 Dealer: S VA6 Vul: NS Vul			
Dealer: S Vul: EW HCP: 17  AKJ9  Pou bid first.  Wou bid first.  Wou bid first.  You bid first.  Wou bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent.  Partner bids first.  Board: 159 A6 Vul: NS Dealer: S VA6 Vul: NS HCP: 17  KQ1083 HCP: 17  KQ1083 HCP: 17  Foundation of the opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  Partner bids first.  Partner bids first.  Partner bids first.	Dealer: N Vul: NS	<ul><li>▼ 1097</li><li>◆ A105</li></ul>	
Dealer: N Vul: None HCP: 10  A32  Was a point of the opponents are silent.  Partner bids first.  Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.  Partner bids first.  Partner bids first.	Dealer: S Vul: EW	<b>♥</b> AQJ10 <b>♦</b> Q6	
Dealer: S	Dealer: N Vul: None	<ul><li>▼ J94</li><li>◆ 754</li></ul>	11
Dealer: N   Vul: EW     The opponents are silent.  Partner bids first	Dealer: S Vul: NS	<b>∨</b> A6 <b>♦</b> KQ1083	•
	Dealer: N Vul: EW	<ul><li>▼ K10532</li><li>◆ A752</li></ul>	•

Board: 156 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ◆ 863  ▼ A65  ◆ KQ  ◆ AKJ82	South:  ♠ QJ95  ♥ 1097  ♠ A105  ♠ Q103	West Pass Pass 1. Stay	North 1NT 2  3NT man	Pass	
Board: 157 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 3N S	North:  ◆ AK107  ▼ 943  ◆ AK4  ◆ 832	South:	West Pass Pass 1. Stay	North  2.1  3NT man		1NT
Board: 158 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ◆ A5  ▼ A52  ◆ AQJ8  ◆ 8754	South:  ♠ KQ92  ♥ J94  ♦ 754  ♣ A32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 159 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 44 N	North:  ♠ A10762  ♥ KQ102  ♦ 962  ♣ 9	South:  ♠ K85  ✔ A6  ♠ KQ1083  ♣ KQ7	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 160 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ A87  ♥ AJ94  ♦ J10  ♣ AJ64	South:  ♠ K1053  ♥ K10532  ♠ A752  ♣ —	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 161 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A987</li><li>♥ K6</li><li>◆ AJ7</li><li>▲ 10963</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: NS HCP: 15	<ul><li>★ K94</li><li>♥ 6543</li><li>◆ AKJ</li><li>♣ A62</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 8	<ul><li>★ A1076</li><li>♥ 85</li><li>◆ KJ2</li><li>◆ 9873</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 15	<ul><li>♣ AQ863</li><li>♥ AJ2</li><li>♦ K82</li><li>♣ J7</li></ul>	West Doubles 2♣ if possible. You bid first.
Board: 165 Dealer: S Vul: None HCP: 11	♣ AJ87 ♥ QJ3 ♦ K1043 ♣ 52	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: Both	North: <b>♠</b> A987	South: ♠ K62	West	North	East	South 1NT
North HCP: 12	<b>♥</b> K6	<b>▼</b> A754	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ AJ7	• Q96	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 10963	♣ AK7	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K94	<b>♦</b> Q753		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>*</b> 6543	<b>♥</b> AJ7	Pass	2♥	Pass	3NT
South HCP: 12	♦ AKJ	<b>♦</b> 985	AP			
Contract: 3N N	♣ A62	<b>♣</b> KQ7	1. Stay	man		
Board: 163 Dealer: S	North: <b>♠</b> A1076	South: ♠ KQ9	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>*</b> 85	<b>♥</b> Q732	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ KJ2	◆ A108	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 9873	♣ KJ5	1. Stay	man		
Board: 164	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ863	<b>♦</b> J954		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ AJ2	<b>♥</b> KQ10	X	2♠	Pass	4♠
North HCP: 15	♦ K82	<b>♦</b> AQ4	AP			
South HCP: 14 Contract: 4♠ N	<b>♣</b> J7	<b>♣</b> Q83	1. Stay	man		
Board: 165	North:	South:	West	North	East	South
Dealer: S	AJ87	50un. ♠ Q5				1NT
Vul: None North HCP: 11	<b>♥</b> QJ3	<b>♥</b> K875	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 16	♦ K1043	◆ A62	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 52	♣ AK103	1. Stay	man		

Board: 161 Dealer: S Vul: Both HCP: 16	<ul><li>★ K62</li><li>★ A754</li><li>◆ Q96</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q753</li><li>♥ AJ7</li><li>◆ 985</li><li>♣ KQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ9</li><li>♥ Q732</li><li>◆ A108</li><li>◆ KJ5</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 14	<ul><li> J954</li><li> KQ10</li><li> AQ4</li><li> Q83</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q5</li><li>♥ K875</li><li>◆ A62</li><li>♣ AK103</li></ul>	The opponents are silent. You bid first.

Board: 161 Dealer: S Vul: Both	North: <b>♠</b> A987	South: ♠ K62	West	North	East	South 1NT
North HCP: 12	<b>♥</b> K6	<b>▼</b> A754	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ AJ7	• Q96	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 10963	♣ AK7	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K94	<b>♦</b> Q753		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>*</b> 6543	<b>♥</b> AJ7	Pass	2♥	Pass	3NT
South HCP: 12	♦ AKJ	<b>♦</b> 985	AP			
Contract: 3N N	♣ A62	<b>♣</b> KQ7	1. Stay	man		
Board: 163 Dealer: S	North: <b>♠</b> A1076	South: ♠ KQ9	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>*</b> 85	<b>♥</b> Q732	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ KJ2	◆ A108	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 9873	♣ KJ5	1. Stay	man		
Board: 164	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ863	<b>♦</b> J954		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ AJ2	<b>♥</b> KQ10	X	2♠	Pass	4♠
North HCP: 15	♦ K82	<b>♦</b> AQ4	AP			
South HCP: 14 Contract: 4♠ N	<b>♣</b> J7	<b>♣</b> Q83	1. Stay	man		
Board: 165	North:	South:	West	North	East	South
Dealer: S	AJ87	50un. ♠ Q5				1NT
Vul: None North HCP: 11	<b>♥</b> QJ3	<b>♥</b> K875	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 16	♦ K1043	◆ A62	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 52	<b>♣</b> AK103	1. Stay	man		

Board: 166 Dealer: N Vul: EW HCP: 15	<ul><li>AQ32</li><li>♥ 962</li><li>Q106</li><li>AK3</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: None HCP: 13	<ul><li>★ K94</li><li>★ A1094</li><li>★ K94</li><li>★ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 17	<ul><li>★ K107</li><li>★ AQJ2</li><li>★ K93</li><li>★ A62</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 10	<ul><li>▲ A9</li><li>▼ AJ104</li><li>◆ 876</li><li>♣ J875</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 15	<ul><li>▲ A9753</li><li>♥ AK4</li><li>◆ A84</li><li>◆ 82</li></ul>	The opponents are silent. You bid first.

Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ32  ♥ 962  ♠ Q106  ♣ AK3	South:  ♠ KJ108  ♥ 104  ♠ A943  ♣ QJ2	Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 167 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K94  ♥ A1094  ♠ K94  ♣ K102	South:  ♠ AQ53  ♥ QJ2  ♠ QJ  ♣ A964	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 168 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4 N	North:  ♠ K107  ♥ AQJ2  ♠ K93  ♣ A62	South:  ♠ AJ4  ♥ K1076  ♦ 764  ♣ KJ7	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 169 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A9  ♥ AJ104  ♠ 876  ♣ J875	South:  ♠ K654  ♥ 972  ♠ K2  ♣ AKQ10	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A9753  ♥ AK4  ♠ A84  ♣ 82	South:  ♠ KQJ  ♥ Q976  ♦ 1073  ♣ KJ4	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 166 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ108</li><li>▼ 104</li><li>◆ A943</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 16	<ul><li>AQ53</li><li>♥ QJ2</li><li>◆ QJ</li><li>A964</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 12	<ul><li>▲ AJ4</li><li>♥ K1076</li><li>◆ 764</li><li>▲ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 15	<ul><li>★ K654</li><li>♥ 972</li><li>★ K2</li><li>★ AKQ10</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: None HCP: 12	<b>♠</b> KQJ <b>♥</b> Q976 <b>♦</b> 1073 <b>♣</b> KJ4	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ32  ♥ 962  ♠ Q106  ♣ AK3	South:  ♠ KJ108  ♥ 104  ♠ A943  ♣ QJ2	Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 167 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K94  ♥ A1094  ♠ K94  ♣ K102	South:  ♠ AQ53  ♥ QJ2  ♠ QJ  ♣ A964	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 168 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4 N	North:  ♠ K107  ♥ AQJ2  ♠ K93  ♣ A62	South:  ♠ AJ4  ♥ K1076  ♦ 764  ♣ KJ7	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 169 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A9  ♥ AJ104  ♠ 876  ♣ J875	South:  ♠ K654  ♥ 972  ♠ K2  ♣ AKQ10	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A9753  ♥ AK4  ♠ A84  ♣ 82	South:  ♠ KQJ  ♥ Q976  ♦ 1073  ♣ KJ4	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 171 Dealer: S Vul: NS HCP: 12	<ul><li>A5</li><li>✓ AK72</li><li>✓ 1093</li><li>✓ J764</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 17	<ul><li>◆ 987</li><li>♥ K7</li><li>◆ AQJ8</li><li>◆ AK54</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: None HCP: 8	<ul><li>★ KQ105</li><li>♥ 982</li><li>◆ J86</li><li>◆ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: NS HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♣ A5  ♥ AK72  • 1093  ♣ J764	South:  ♣ J62  ♥ J109  ♠ A4  ♣ AKQ103	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP 1. Stayman
Board: 172 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♠ N	North:  ◆ 987  ▼ K7  ◆ AQJ8  ◆ AK54	South:  ♠ AKQ104  ♥ J942  ♠ 2  ♠ Q73	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 3♣²  Pass 3♣ Pass 4♣³  Pass 4♣⁴ Pass 4NT⁵  Pass 5♥ Pass 6♠  AP  1. Stayman  2. SMOLEN  3. Cue bid, a ♣ stopper  4. Cue bid, a ♣ stopper  5. Blackwood 0314, for ♠
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ KQ105  ♥ 982  ♦ J86  ♣ Q53	South:	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 2NT AP  1. Stayman
Board: 174 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J83  ♥ AQ6  ♠ AJ7  ♣ K852	South:  ♠ A1097  ♥ J92  ♠ K3  ♣ Q1043	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

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

Board: 174 ♠ A1097 The opponents are silent.

Vul: NS 

→ K3

Partner bids first.

HCP: 10 ♣ Q1043 Partner bids first

Board: 171 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♣ A5  ♥ AK72  • 1093  ♣ J764	South:  ♣ J62  ♥ J109  ♠ A4  ♣ AKQ103	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP 1. Stayman
Board: 172 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♠ N	North:  ◆ 987  ▼ K7  ◆ AQJ8  ◆ AK54	South:  ♠ AKQ104  ♥ J942  ♠ 2  ♠ Q73	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 3♣²  Pass 3♣ Pass 4♣³  Pass 4♣⁴ Pass 4NT⁵  Pass 5♥ Pass 6♠  AP  1. Stayman  2. SMOLEN  3. Cue bid, a ♣ stopper  4. Cue bid, a ♣ stopper  5. Blackwood 0314, for ♠
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ KQ105  ♥ 982  ♦ J86  ♣ Q53	South:	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 2NT AP  1. Stayman
Board: 174 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J83  ♥ AQ6  ♠ AJ7  ♣ K852	South:  ♠ A1097  ♥ J92  ♠ K3  ♣ Q1043	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

Board: 175 Dealer: S Vul: EW HCP: 11	<ul><li>★K1064</li><li>★A10</li><li>◆A102</li><li>◆9854</li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ102</li><li>♥ 43</li><li>◆ AQJ54</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQJ4</li><li>♥ Q96</li><li>◆ A94</li><li>◆ J65</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 15	<ul><li>J2</li><li>✓ AJ</li><li>AQ763</li><li>K532</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 10	<ul><li>▶ J842</li><li>♥ 97</li><li>♦ A53</li><li>♣ KQ104</li></ul>	The opponents are silent.  Partner bids first.

Board: 175 Dealer: S Vul: EW North HCP: 11 South HCP: 16	North: ♠ K1064 ♥ A10 ♦ A102	South:  ♠ AJ75  ♥ K74  ♦ KQ83	West Pass Pass	North 2♣¹ 4♠	East Pass AP	1NT
Contract: 4♠ S	<b>♣</b> 9854	<b>♣</b> K6	1. Stay	man		
Board: 176 Dealer: N	North: ♠ QJ102	South: ♠ K643	West	North 1NT	East Pass	
Vul: Both North HCP: 15	<b>♥</b> 43	♥ Q108	Pass	2♠	Pass	3♠
South HCP: 8 Contract: 4♠ N	◆ AQJ54 ◆ AJ	◆ K6 ◆ 10743	Pass 1. Stay		AP	
Board: 177 Dealer: S Vul: NS	North: ♠ KQJ4	South: ♠ 93	West	North	East	South 1NT
North HCP: 13	♥ Q96 ♦ A94	<b>♥</b> AK10	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15 Contract: 3N S	◆ J65	◆ QJ1072 ◆ KQ8	Pass 1. Stay	3NT man	AP	
Board: 178 Dealer: N	North: ♠ J2	South: ♠ AK84	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> AJ	<b>♥</b> Q63	Pass	<b>2♦</b>	Pass	3NT
South HCP: 12 Contract: 3N N	◆ AQ763 ◆ K532	◆ K852 ◆ 106	AP 1. Stay	man		
Board: 179 Dealer: S	North: <b>♦</b> J842	South: ♠ AK65	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> 97	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17 Contract: 4♠ S	◆ A53 ◆ KQ104	◆ Q84 ◆ AJ53	Pass 1. Stay		AP	

Board: 175 Dealer: S Vul: EW HCP: 16	<ul><li>AJ75</li><li>✓ K74</li><li>✓ KQ83</li><li>✓ K6</li></ul>	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: Both HCP: 8	<ul><li>★ K643</li><li>♥ Q108</li><li>◆ K6</li><li>★ 10743</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 15	<ul><li>♠ 93</li><li>♥ AK10</li><li>◆ QJ1072</li><li>♠ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 12	<ul><li>AK84</li><li>♥ Q63</li><li>★ K852</li><li>♣ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK65</li><li>★ K6</li><li>◆ Q84</li><li>★ AJ53</li></ul>	The opponents are silent. You bid first.

Board: 175 Dealer: S Vul: EW North HCP: 11 South HCP: 16	North:  ♠ K1064  ♥ A10  ♦ A102	South:  ♠ AJ75  ♥ K74  ♦ KQ83	West Pass Pass	North 2♣¹ 4♠	East Pass AP	1NT
Contract: 4♠ S	<b>♣</b> 9854	<b>♣</b> K6	1. Stay	man		
Board: 176 Dealer: N	North: ♠ QJ102	South: ♠ K643	West	North 1NT	East Pass	
Vul: Both North HCP: 15	<b>♥</b> 43	♥ Q108	Pass	2♠	Pass	3♠
South HCP: 8 Contract: 4♠ N	◆ AQJ54 ◆ AJ	◆ K6 ◆ 10743	Pass 1. Stay		AP	
Board: 177 Dealer: S Vul: NS	North: ♠ KQJ4	South: ♠ 93	West	North	East	South 1NT
North HCP: 13	♥ Q96 ♦ A94	<b>♥</b> AK10	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15 Contract: 3N S	◆ J65	◆ QJ1072 ◆ KQ8	Pass 1. Stay	3NT man	AP	
Board: 178 Dealer: N	North: ♠ J2	South: ♠ AK84	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> AJ	<b>♥</b> Q63	Pass	<b>2♦</b>	Pass	3NT
South HCP: 12 Contract: 3N N	◆ AQ763 ◆ K532	◆ K852 ◆ 106	AP 1. Stay	man		
Board: 179 Dealer: S	North: <b>♦</b> J842	South: ♠ AK65	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> 97	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17 Contract: 4♠ S	◆ A53 ◆ KQ104	◆ Q84 ◆ AJ53	Pass 1. Stay		AP	

Board: 180 Dealer: N Vul: None HCP: 16	<b>★</b> KQ10 <b>♥</b> K7 <b>♦</b> KQ942 <b>♣</b> K54	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQJ43</li><li>★ K1086</li><li>★ K64</li><li>★ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 16	<ul><li>★ AKJ10</li><li>★ A43</li><li>★ A1082</li><li>★ 74</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 183 Dealer: S Vul: None HCP: 14	<ul><li>▲ A974</li><li>♥ J62</li><li>◆ A109</li><li>◆ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 17	<ul><li>♣ Q1098</li><li>♥ Q7</li><li>♦ AKJ</li><li>♣ AJ82</li></ul>	The opponents are silent.  You bid first.

Board: 180 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ KQ10  ♥ K7  ♠ KQ942  ♣ K54	South:  ♠ A932  ♥ AQ865  ♦ 3  ♣ J92	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 181 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ KQJ43  ♥ K1086  ♠ K64  ♠ 6	South:  ♠ 1065  ♥ AJ74  ♠ AQ  ♠ A1098	Pass Pass AP 1. Stay 2. Splin	4♣²	East Pass Pass	1NT 2♥
Board: 182 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ AKJ10  ♥ A43  ♠ A1082  ♣ 74	South:  ◆ 9842  ▼ Q107  ◆ KQJ  ◆ Q63	West  X  Pass  1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 183 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A974  ♥ J62  ♠ A109  ♠ AJ2	South:  ♠ 82  ♥ AQ5  ♠ KJ4  ♣ KQ1097				1NT
Board: 184 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ Q1098  ♥ Q7  ♠ AKJ  ♠ AJ82	South:  ♠ J74  ♥ AK64  ♦ 10964  ♣ Q4	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 180 Dealer: N Vul: None HCP: 11	<ul><li>★ A932</li><li>★ AQ865</li><li>★ 3</li><li>★ J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 181 Dealer: S Vul: EW HCP: 15	<ul><li>1065</li><li>✓ AJ74</li><li>✓ AQ</li><li>✓ A1098</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 10	<ul><li>♦ 9842</li><li>♥ Q107</li><li>♦ KQJ</li><li>♦ Q63</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 15	<ul><li>♣82</li><li>♥AQ5</li><li>◆KJ4</li><li>♣KQ1097</li></ul>	The opponents are silent.  You bid first.
Board: 184 Dealer: N Vul: NS HCP: 10	<ul><li>J74</li><li>✓ AK64</li><li>10964</li><li>✓ Q4</li></ul>	The opponents are silent.  Partner bids first.

Board: 180 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ KQ10  ♥ K7  ♠ KQ942  ♣ K54	South:  ♠ A932  ♥ AQ865  ♦ 3  ♣ J92	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 181 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ KQJ43  ♥ K1086  ♠ K64  ♠ 6	South:  ♠ 1065  ♥ AJ74  ♠ AQ  ♠ A1098	Pass Pass AP 1. Stay 2. Splin	4♣²	East Pass Pass	1NT 2♥
Board: 182 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ AKJ10  ♥ A43  ♠ A1082  ♣ 74	South:  ◆ 9842  ▼ Q107  ◆ KQJ  ◆ Q63	West  X  Pass  1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 183 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A974  ♥ J62  ♠ A109  ♠ AJ2	South:  ♠ 82  ♥ AQ5  ♠ KJ4  ♣ KQ1097				1NT
Board: 184 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ Q1098  ♥ Q7  ♠ AKJ  ♠ AJ82	South:  ♠ J74  ♥ AK64  ♦ 10964  ♣ Q4	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 185 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ74</li><li>▼ AQJ4</li><li>◆ 876</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: None HCP: 15	<ul><li>♣ J1098</li><li>♥ J10</li><li>◆ AKJ32</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 20	<ul><li>★ K985</li><li>★ AKQ8</li><li>◆ Q8</li><li>★ AQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 15	<ul><li>★ K4</li><li>▼ AJ97</li><li>◆ Q542</li><li>◆ KQ6</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: None HCP: 12	<ul><li>♣852</li><li>★K1043</li><li>◆A5</li><li>♣KQ105</li></ul>	The opponents are silent.  Partner bids first.

Board: 185 Dealer: S Vul: Both	North: ♠ KQ74	South: ♠ 86	West	North	East	South 1NT
North HCP: 12	♥ AQJ4	<b>♥</b> K98	Pass		Pass	<b>2</b> ♦
South HCP: 16	♦ 876 <b>♣</b> 42	<ul><li>◆ A43</li><li>◆ AKQ63</li></ul>	Pass	3NT	AP	
Contract: 3N S	1 12	1111000	1. Stay	man		
Board: 186	27. 4	a 1	West	North	East	South
Dealer: N	North: <b>♠</b> J1098	South: ♠ AQ32		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ J1098	♥ AK	Pass	2♠	Pass	$4NT^2$
North HCP: 15 South HCP: 16	♦ AKJ32	◆ Q985	AP			
Contract: 4N N	<b>♣</b> KQ	<b>♣</b> J94	1. Stay		4NIT	
			2. Quai	ntitative	4IN I	
Board: 187	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>★</b> K985	<b>♠</b> A3				1NT
North HCP: 20	<b>♥</b> AKQ8	<b>♥</b> J764	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ Q8 ◆ AO5	◆ AK103 ◆ K97	Pass	6NT	AP	
Contract: 6N S	♣ AQ5	₩ K9/	1. Stay	man		
Board: 188	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K4	<b>♦</b> Q753		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AJ97	<b>♥</b> Q10	Pass	2♥	Pass	3NT
North HCP: 15	• Q542	◆ K108	AP			
South HCP: 12 Contract: 3N N	<b>♣</b> KQ6	<b>♣</b> AJ32	1. Stay	man		
Doord, 190						
Board: 189 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♦</b> 852	<b>♦</b> AK7	D	0.01	Dage	1NT
North HCP: 12	<ul><li>★ K1043</li><li>★ A5</li></ul>	<b>♥</b> J5 <b>♦</b> QJ873	Pass	2♣¹		2♦
South HCP: 15 Contract: 3N S	<b>♣</b> KQ105	◆ A74	Pass 1. Stay	3NT	AP	

Board: 185 Dealer: S Vul: Both HCP: 16	<ul><li>♣ 86</li><li>♥ K98</li><li>◆ A43</li><li>♣ AKQ63</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: None HCP: 16	<ul><li>AQ32</li><li>AK</li><li>Q985</li><li>J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 15	<ul><li>▲ A3</li><li>♥ J764</li><li>◆ AK103</li><li>◆ K97</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q753</li><li>♥ Q10</li><li>♦ K108</li><li>♣ AJ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK7</li><li>♥ J5</li><li>◆ QJ873</li><li>♠ A74</li></ul>	The opponents are silent. You bid first.

Board: 185 Dealer: S Vul: Both	North: ♠ KQ74	South: ♠ 86	West	North	East	South 1NT
North HCP: 12	♥ AQJ4	<b>♥</b> K98	Pass		Pass	<b>2</b> ♦
South HCP: 16	♦ 876 <b>♣</b> 42	<ul><li>◆ A43</li><li>◆ AKQ63</li></ul>	Pass	3NT	AP	
Contract: 3N S	1 12	1111000	1. Stay	man		
Board: 186	27. 4	a 1	West	North	East	South
Dealer: N	North: <b>♠</b> J1098	South: ♠ AQ32		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ J1098	♥ AK	Pass	2♠	Pass	$4NT^2$
North HCP: 15 South HCP: 16	♦ AKJ32	◆ Q985	AP			
Contract: 4N N	<b>♣</b> KQ	<b>♣</b> J94	1. Stay		4NIT	
			2. Quai	ntitative	4IN I	
Board: 187	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>★</b> K985	<b>♠</b> A3				1NT
North HCP: 20	<b>♥</b> AKQ8	<b>♥</b> J764	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ Q8 ◆ AO5	◆ AK103 ◆ K97	Pass	6NT	AP	
Contract: 6N S	♣ AQ5	₩ K9/	1. Stay	man		
Board: 188	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K4	<b>♦</b> Q753		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AJ97	<b>♥</b> Q10	Pass	2♥	Pass	3NT
North HCP: 15	• Q542	◆ K108	AP			
South HCP: 12 Contract: 3N N	<b>♣</b> KQ6	<b>♣</b> AJ32	1. Stay	man		
Doord, 190						
Board: 189 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♦</b> 852	<b>♦</b> AK7	D	0.01	Dage	1NT
North HCP: 12	<ul><li>★ K1043</li><li>★ A5</li></ul>	<b>♥</b> J5 <b>♦</b> QJ873	Pass	2♣¹		2♦
South HCP: 15 Contract: 3N S	<b>♣</b> KQ105	◆ A74	Pass 1. Stay	3NT	AP	

Board: 190 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q5</li><li>♥ AKJ5</li><li>◆ Q1052</li><li>♣ A86</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 9	<ul><li>▲ AJ74</li><li>♥ 85</li><li>◆ 73</li><li>▲ A7652</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 17	<ul><li>★ AKQ7</li><li>★ 63</li><li>★ J93</li><li>★ AK98</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q953</li><li>♥ AJ</li><li>◆ A32</li><li>♣ 10963</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 16	<ul><li>AJ</li><li>♥ Q1095</li><li>AKJ2</li><li>J109</li></ul>	The opponents are silent. You bid first.

Board: 190 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q5  ♥ AKJ5  ♦ Q1052  ♣ A86	South:  ♠ AJ108  ♥ 32  ♠ AK76  ♠ Q93	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 191 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ AJ74  ♥ 85  ♠ 73  ♠ A7652	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 192 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AKQ7  ♥ 63  ♦ J93  ♠ AK98	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 193 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ Q953  ♥ AJ  ♠ A32  ♠ 10963	South:  ♠ AJ104  ♥ K10  ♠ K109  ♠ A872	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 194 Dealer: N Vul: EW North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AJ  ♥ Q1095  ♠ AKJ2  ♣ J109	South:  ♠ KQ106  ♥ A3  • Q96  ♣ A542	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 190 Dealer: N Vul: NS HCP: 14	<ul><li>▲ AJ108</li><li>▼ 32</li><li>◆ AK76</li><li>▲ Q93</li></ul>	The opponents are silent.  Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 15	<ul><li>105</li><li>KQ7</li><li>AK1054</li><li>K83</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: Both HCP: 10	<ul><li>★83</li><li>★ AKQ5</li><li>★765</li><li>★ J1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 15	<ul><li>AJ104</li><li>✓ K10</li><li>✓ K109</li><li>A872</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ106</li><li>★ A3</li><li>◆ Q96</li><li>★ A542</li></ul>	The opponents are silent.  Partner bids first.

Board: 190 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q5  ♥ AKJ5  ♦ Q1052  ♣ A86	South:  ♠ AJ108  ♥ 32  ♠ AK76  ♠ Q93	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 191 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ AJ74  ♥ 85  ♠ 73  ♠ A7652	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 192 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AKQ7  ♥ 63  ♦ J93  ♠ AK98	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 193 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ Q953  ♥ AJ  ♠ A32  ♠ 10963	South:  ♠ AJ104  ♥ K10  ♠ K109  ♠ A872	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 194 Dealer: N Vul: EW North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AJ  ♥ Q1095  ♠ AKJ2  ♣ J109	South:  ♠ KQ106  ♥ A3  • Q96  ♣ A542	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 195	
HCP: 15 ♣ Q1094	
Board: 196 Dealer: N  Vul: None HCP: 15  AQ  VQ8  You bid first.  The opponents are silent.  You bid first.	
Board: 197 Dealer: S Vul: EW HCP: 9  ♣ Q106 ▼ KQ83  The opponents are silent.  Partner bids first.	
Board: 198	e.
Board: 199 ♣ 1064 Dealer: S ♥ A873 Vul: None ♠ Q3 HCP: 9 ♣ K852  The opponents are silent.  Partner bids first.	

Board: 195 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ KQ8 ♥ AJ65 ♠ K8 ♠ Q1094	South:  ♠ A4  ♥ K7  ♠ AQ1063  ♠ K853	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 196 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AQ  ♥ Q8  ♦ 8632  ♠ AQJ94	South:  ♠ KJ86  ♥ AK974  ♦ 10954  ♣ —	Pass Pass 1. Stay		East Pass Pass AP	<b>2♣</b> ¹
Board: 197 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ Q106  ♥ KQ83  ♠ Q865  ♠ 95	South:  ♠ KJ2  ♥ J107  ♠ K3  ♣ AKJ76	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 198 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ KQ7  ▼ A84  ♠ Q65  ♠ A1086	South:  ♠ A53  ♥ J976  ♠ K842  ♠ 73	West  X  AP  1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
Board: 199 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 1064  ♥ A873  ♠ Q3  ♠ K852	South:  ♠ AJ32  ♥ QJ4  ♠ AK96  ♠ 73	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 195 Dealer: S Vul: Both HCP: 16	<ul><li>★ A4</li><li>▼ K7</li><li>◆ AQ1063</li><li>◆ K853</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: None HCP: 11	<b>♦</b> KJ86 <b>♥</b> AK974 <b>♦</b> 10954 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ2</li><li>▼ J107</li><li>◆ K3</li><li>◆ AKJ76</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 8	<ul><li>★ A53</li><li>▼ J976</li><li>◆ K842</li><li>★ 73</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 15	<ul><li>♣ AJ32</li><li>♥ QJ4</li><li>◆ AK96</li><li>♣ 73</li></ul>	The opponents are silent. You bid first.

Board: 195 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ KQ8 ♥ AJ65 ♠ K8 ♠ Q1094	South:  ♠ A4  ♥ K7  ♠ AQ1063  ♠ K853	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 196 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AQ  ♥ Q8  ♦ 8632  ♠ AQJ94	South:  ♠ KJ86  ♥ AK974  ♦ 10954  ♣ —	Pass Pass 1. Stay		East Pass Pass AP	<b>2♣</b> ¹
Board: 197 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ Q106  ♥ KQ83  ♠ Q865  ♠ 95	South:  ♠ KJ2  ♥ J107  ♠ K3  ♣ AKJ76	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 198 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ KQ7  ▼ A84  ♠ Q65  ♠ A1086	South:  ♠ A53  ♥ J976  ♠ K842  ♠ 73	West  X  AP  1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
Board: 199 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 1064  ♥ A873  ♠ Q3  ♠ K852	South:  ♠ AJ32  ♥ QJ4  ♠ AK96  ♠ 73	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 200 Dealer: N	<b>♦</b> AK <b>♥</b> K54	The opponents are silent.
Vul: NS	♦ KJ93	You bid first.
HCP: 17	<b>♣</b> K1093	Tod old Ilist.
Board: 201	<b>♦</b> A4	The appearants are silent
Dealer: S	♥ Q832	The opponents are silent.
Vul: Both HCP: 11	♦ A65 • J1083	Partner bids first.
1101.11	1 01003	
Board: 202	<b>♣</b> J87	The opponents are silent.
Dealer: N Vul: None	<ul><li>▼ KJ10</li><li>◆ KQJ5</li></ul>	414.0
HCP: 17	♣ AQ3	You bid first.
D 1, 202	A O105	
Board: 203 Dealer: S	<b>♦</b> Q105 <b>♥</b> AQ104	The opponents are silent.
Vul: NS	<b>♦</b> 32	Partner bids first.
HCP: 11	<b>♣</b> K1085	i dittier olds ilist.
Board: 204	<b>♠</b> KQ32	771
Dealer: N	<b>▼</b> A10	The opponents are silent.
Vul: EW HCP: 15	♦ AQ95 • 965	You bid first.
ПСР: 13	<b>₹</b> 903	

Board: 200 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ AK  ♥ K54  ♦ KJ93  ♣ K1093	South:	West Pass AP 1. Stay		Pass	
Board: 201 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A4  ♥ Q832  ♠ A65  ♣ J1083	South:  ♠ KQ103  ♥ K76  ♠ K72  ♣ A75	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 202 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:	South:  ♠ Q93  ▼ AQ87  ♦ 842  ♣ J76	West Pass Pass 1. Stay	3NT	Pass	
Board: 203 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ Q105  ♥ AQ104  ♦ 32  ♠ K1085	South:  ♠ AJ93  ♥ J9  ♠ A75  ♠ AJ42	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East Pass AP	1NT
Board: 204 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQ32  ♥ A10  ♠ AQ95  ♣ 965	South:  ♣ J95  ♥ Q984  • 107  ♣ AK87	West Pass AP 1. Stay		Pass	

Board: 200 Dealer: N Vul: NS HCP: 14	<ul><li>♠ 64</li><li>♥ AJ72</li><li>♠ AQ5</li><li>♠ QJ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ103</li><li>★ K76</li><li>★ K72</li><li>★ A75</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q93</li><li>♥ AQ87</li><li>◆ 842</li><li>♣ J76</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ93</li><li>▼ J9</li><li>◆ A75</li><li>▲ AJ42</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: EW HCP: 10	<ul><li>J95</li><li>♥ Q984</li><li>107</li><li>AK87</li></ul>	The opponents are silent.  Partner bids first.

Board: 200 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ AK  ♥ K54  ♦ KJ93  ♣ K1093	South:	West Pass AP 1. Stay		Pass	
Board: 201 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A4  ♥ Q832  ♠ A65  ♣ J1083	South:  ♠ KQ103  ♥ K76  ♠ K72  ♣ A75	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 202 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:	South:  ♠ Q93  ▼ AQ87  ♦ 842  ♣ J76	West Pass Pass 1. Stay	3NT	Pass	
Board: 203 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ Q105  ♥ AQ104  ♦ 32  ♠ K1085	South:  ♠ AJ93  ♥ J9  ♠ A75  ♠ AJ42	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East Pass AP	1NT
Board: 204 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQ32  ♥ A10  ♠ AQ95  ♣ 965	South:  ♣ J95  ♥ Q984  • 107  ♣ AK87	West Pass AP 1. Stay		Pass	

Board: 205 Dealer: S Vul: None HCP: 8	<ul><li>A98</li><li>♥ Q853</li><li>◆ Q97</li><li>♣ 1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: NS HCP: 15	<ul><li>A53</li><li>✓ K1085</li><li>A32</li><li>A62</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 11	<ul><li>★ AK98</li><li>▼ 10984</li><li>★ A9</li><li>★ 1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 16	<ul><li>★ A843</li><li>♥ Q6</li><li>★ A1095</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 205 Dealer: S	North: ♠ A98	South: ♠ KJ52	West	North	East	South 1NT
Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	♥ Q853 ♦ Q97 • 1076	<ul><li>✓ A2</li><li>→ K65</li><li>→ A952</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2♠
Board: 206 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ A53  ♥ K1085  ♠ A32  ♣ A62	South:  ♠ KJ97  ♥ Q732  ♦ 65  ♠ Q103	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 207 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AK98  ♥ 10984  ♠ A9  ♣ 1094	South:  ♠ 1072  ♥ KJ5  ♠ KQ3  ♣ AK83	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 208 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North:  ♠ A843  ♥ Q6  ♠ A1095  ♠ AQ9	South:  ♠ KJ109  ▼ 1052  ♠ KQ6  ♣ 762	Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	Pass	
Board: 209 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♣ J1062  ♥ 9864  ♠ AK4  ♣ 73	South:  ♠ AQ8  ♥ A5  ♦ J107  ♠ AQ942	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT

Board: 205 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ52</li><li>★ A2</li><li>★ K65</li><li>★ A952</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ97</li><li>♥ Q732</li><li>♦ 65</li><li>◆ Q103</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 16	<ul><li>1072</li><li>✓ KJ5</li><li>✓ KQ3</li><li>✓ AK83</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ109</li><li>▼ 1052</li><li>◆ KQ6</li><li>◆ 762</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 17	<ul><li>AQ8</li><li>✓ A5</li><li>✓ J107</li><li>△ AQ942</li></ul>	The opponents are silent. You bid first.

Board: 205 Dealer: S	North: ♠ A98	South: ♠ KJ52	West	North	East	South 1NT
Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	♥ Q853 ♦ Q97 • 1076	<ul><li>✓ A2</li><li>→ K65</li><li>→ A952</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2♠
Board: 206 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ A53  ♥ K1085  ♠ A32  ♣ A62	South:  ♠ KJ97  ♥ Q732  ♦ 65  ♠ Q103	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 207 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AK98  ♥ 10984  ♠ A9  ♣ 1094	South:  ♠ 1072  ♥ KJ5  ♠ KQ3  ♣ AK83	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 208 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North:  ♠ A843  ♥ Q6  ♠ A1095  ♠ AQ9	South:  ♠ KJ109  ▼ 1052  ♠ KQ6  ♣ 762	Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	Pass	
Board: 209 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♣ J1062  ♥ 9864  ♠ AK4  ♣ 73	South:  ♠ AQ8  ♥ A5  ♦ J107  ♠ AQ942	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT

Board: 210 Dealer: N Vul: EW HCP: 15	<b>♦</b> 653 <b>♥</b> 942 <b>♦</b> AKQJ <b>♣</b> KQ10	The opponents are silent. You bid first.
Board: 211 Dealer: S Vul: None HCP: 11	<ul><li>★ KJ942</li><li>★ K1085</li><li>★ A2</li><li>★ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 15	<ul><li>★ K1084</li><li>★ AQ6</li><li>★ AQ6</li><li>★ 865</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: None HCP: 9	<ul><li> ♣ J82</li><li> ♥ A743</li><li> ♦ J108</li><li> ♣ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 16	<ul><li>AJ53</li><li>✓ AJ</li><li>◆ Q764</li><li>◆ A73</li></ul>	The opponents are silent. You bid first.

Board: 210 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ 653  ♥ 942  ♠ AKQJ  ♠ KQ10	South:  ♠ KQ107  ♥ Q65  • 10954  ♣ A8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 211 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KJ942  ♥ K1085  ♠ A2  ♣ 98	South:  ♠ A8  ♥ Q93  ♠ KQ1086  ♣ A76	Pass Pass AP 1. Staye 2. SMC		Pass	1NT
Board: 212 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K1084  ♥ AQ6  ♠ AQ6  ♣ 865	South:  ♠ Q6  ♥ K742  ♠ K102  ♣ J1042	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 213 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ AK94  ♥ K8  ♠ K943  ♠ Q85	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♠
Board: 214 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 6♠ N	North:  ♠ AJ53  ♥ AJ  ♠ Q764  ♠ A73	South:  ♠ K1042  ♥ K102  ♠ AKJ5  ♣ 65	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 210 Dealer: N Vul: EW HCP: 11	<b>★</b> KQ107 <b>♥</b> Q65 <b>♦</b> 10954 <b>♣</b> A8	The opponents are silent.  Partner bids first.
Board: 211 Dealer: S Vul: None HCP: 15	<ul><li>★ A8</li><li>♥ Q93</li><li>★ KQ1086</li><li>★ A76</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: Both HCP: 9	♣ Q6 ♥ K742 ♦ K102 ♣ J1042	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: None HCP: 15	<ul><li>★ AK94</li><li>♥ K8</li><li>◆ K943</li><li>◆ Q85</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: NS HCP: 14	<ul><li>★ K1042</li><li>★ K102</li><li>◆ AKJ5</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.

Board: 210 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ 653  ♥ 942  ♠ AKQJ  ♠ KQ10	South:  ♠ KQ107  ♥ Q65  • 10954  ♣ A8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 211 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KJ942  ♥ K1085  ♠ A2  ♣ 98	South:  ♠ A8  ♥ Q93  ♠ KQ1086  ♣ A76	Pass Pass AP 1. Staye 2. SMC		Pass	1NT
Board: 212 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K1084  ♥ AQ6  ♠ AQ6  ♣ 865	South:  ♠ Q6  ♥ K742  ♠ K102  ♣ J1042	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 213 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ AK94  ♥ K8  ♠ K943  ♠ Q85	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♠
Board: 214 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 6♠ N	North:  ♠ AJ53  ♥ AJ  ♠ Q764  ♠ A73	South:  ♠ K1042  ♥ K102  ♠ AKJ5  ♣ 65	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 215 Dealer: S Vul: Both HCP: 16	<ul><li>★ A742</li><li>★ KQ5</li><li>★ KJ6</li><li>★ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 216 Dealer: N Vul: None HCP: 16	<ul><li>1096</li><li>✓ A43</li><li>AQ9</li><li>KQJ8</li></ul>	The opponents are silent.  You bid first.
Board: 217 Dealer: S Vul: NS HCP: 8	<ul><li>★ AK75</li><li>▼ J952</li><li>◆ 853</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ72</li><li>▼ 106</li><li>◆ AK52</li><li>◆ KQ9</li></ul>	East Doubles Pass if possible. You bid first.
Board: 219 Dealer: S Vul: None HCP: 8	<ul><li>★ K108</li><li>▼ 8752</li><li>◆ AJ104</li><li>◆ 97</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 215 Dealer: S Vul: Both	North: <b>♠</b> A742	South: ♠ KQJ	West	North	East	South 1NT
North HCP: 16	♥ KQ5	<b>♥</b> 742		2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ KJ6 ♣ K93	◆ AQ109 ◆ A84	Pass	6NT	AP	
Contract: 6N S	₩ K93	₩ A0 <del>1</del>	1. Stay	man		
Board: 216	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 1096	♠ Q843		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>▼</b> A43	<b>♥</b> K6	Pass	2♦	Pass	2NT
South HCP: 8	♦ AQ9	◆ K106	AP			
Contract: 2N N	<b>♣</b> KQJ8	<b>♣</b> 10963	1. Stay	man		
Board: 217 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> AK75 <b>♥</b> J952	<b>★</b> 832	Dogg	2 <b>♣</b> ¹	Pass	1NT
North HCP: 8	♦ 853	<b>♥</b> KQ87 <b>♦</b> K6	Pass	2 <b>▼</b> ¹ 3 <b>∀</b>	AP	∠▼
South HCP: 15 Contract: 3♥ S	<b>♣</b> 86	<b>♣</b> AK54	1. Stay		ΛI	
Confidence SV S			•			
Board: 218	NT 4	South:	West	North	East	South
Dealer: N	North: ♠ KQ72	<b>★</b> 10653		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ 106	<b>♥</b> AK942	Pass	2♠	Pass	6♠
North HCP: 17 South HCP: 13	♦ AK52	<b>♦</b> J7	Pass	Pass	X	AP
Contract: 6♠X N	<b>♣</b> KQ9	<b>♣</b> AJ	1. Stay	man		
Board: 219			West	North	Foot	Courth
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: None	<b>★</b> K108 <b>♥</b> 8752	<b>♠</b> QJ ♥ AK6	Pass	2 <b>♣</b> ¹	X	XX
North HCP: 8	◆ AJ104	• Q76	AP	4 <b>T</b>	4.	2 <b>1.</b> 1
South HCP: 17 Contract: 2 <b>&amp;</b> XX N	<b>♣</b> 97	♣ AJ1086	1. Stay	man		

Board: 215 Dealer: S Vul: Both HCP: 16	<b>♣</b> KQJ <b>♥</b> 742 <b>♦</b> AQ109 <b>♣</b> A84	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: None HCP: 8	<ul><li>◆ Q843</li><li>♥ K6</li><li>◆ K106</li><li>◆ 10963</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 15	<ul><li>★832</li><li>▼KQ87</li><li>★K6</li><li>★AK54</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: EW HCP: 13	<ul><li>10653</li><li>✓ AK942</li><li>✓ J7</li><li>▲ AJ</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 17	<b>♠</b> QJ <b>♥</b> AK6 <b>♦</b> Q76 <b>♣</b> AJ1086	East Doubles 2♣ if possible.  You bid first.

Board: 215 Dealer: S Vul: Both	North: <b>♠</b> A742	South: ♠ KQJ	West	North	East	South 1NT
North HCP: 16	♥ KQ5	<b>♥</b> 742		2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ KJ6 ♣ K93	◆ AQ109 ◆ A84	Pass	6NT	AP	
Contract: 6N S	₩ K93	₩ A0 <del>1</del>	1. Stay	man		
Board: 216	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 1096	♠ Q843		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>▼</b> A43	<b>♥</b> K6	Pass	2♦	Pass	2NT
South HCP: 8	♦ AQ9	◆ K106	AP			
Contract: 2N N	<b>♣</b> KQJ8	<b>♣</b> 10963	1. Stay	man		
Board: 217 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> AK75 <b>♥</b> J952	<b>★</b> 832	Dogg	2 <b>♣</b> ¹	Pass	1NT
North HCP: 8	♦ 853	<b>♥</b> KQ87 <b>♦</b> K6	Pass	2 <b>▼</b> ¹ 3 <b>∀</b>	AP	∠▼
South HCP: 15 Contract: 3♥ S	<b>♣</b> 86	<b>♣</b> AK54	1. Stay		ΛI	
Confidence SV S			•			
Board: 218	NT 4	South:	West	North	East	South
Dealer: N	North: ♠ KQ72	<b>★</b> 10653		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ 106	<b>♥</b> AK942	Pass	2♠	Pass	6♠
North HCP: 17 South HCP: 13	♦ AK52	<b>♦</b> J7	Pass	Pass	X	AP
Contract: 6♠X N	<b>♣</b> KQ9	<b>♣</b> AJ	1. Stay	man		
Board: 219			West	North	Foot	Courth
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: None	<b>★</b> K108 <b>♥</b> 8752	<b>♠</b> QJ ♥ AK6	Pass	2 <b>♣</b> ¹	X	XX
North HCP: 8	◆ AJ104	• Q76	AP	4 <b>T</b>	4.	2 <b>1.</b> 1
South HCP: 17 Contract: 2 <b>&amp;</b> XX N	<b>♣</b> 97	♣ AJ1086	1. Stay	man		

Board: 220 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q1097</li><li>♥ AK5</li><li>♦ K108</li><li>♣ A92</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 221 Dealer: S Vul: EW HCP: 10	<ul><li>★ K10</li><li>▼ J642</li><li>◆ AQ95</li><li>◆ 1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 17	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 8	<ul><li>★ KJ65</li><li>▼ 1053</li><li>◆ Q65</li><li>◆ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q754</li><li>♥ A762</li><li>♦ KJ</li><li>♣ KQ10</li></ul>	The opponents are silent. You bid first.

Board: 220	North:	South:	West	North 1NT	East Pass	
Dealer: N	♠ Q1097	<b>★</b> K863	X	2♠	Pass	3 <b>♣</b> <sup>2</sup>
Vul: NS North HCP: 16	♥ AK5	<b>♥</b> J93	Pass	3NT	Pass	4♠
South HCP: 8	♦ K108	♦ A942	AP			
Contract: 4♠ N	♣ A92	<b>♣</b> 106	1. Stay	man		
			2. stren	gth cue	bid	
Board: 221	North:	South:	West	North	East	South
Dealer: S	Notui. ♠ K10	50un. ♠ J764	,,,,,,,	-,		1NT
Vul: EW	<b>♥</b> J642	♥ AQ	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10 South HCP: 16	<b>♦</b> AQ95	<b>♦</b> K4	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1096	♣ AQ852	1. Stay	man		
Board: 222	NI 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ J8	South: ♠ A976	W CSt	1NT	Pass	
Vul: Both	<b>♥</b> A42	♥ J98	Pass	2•		2NT
North HCP: 17 South HCP: 8	◆ AQ98	<b>♦</b> K643	AP	2.	1 455	2111
Contract: 2N N	♣ AO92	<b>♣</b> 74	1. Stayman			
			West	North	East	South
Board: 223	North:	South:				1NT
Dealer: S Vul: NS	<b>♦</b> KJ65	<b>♠</b> A107	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 8	<b>♥</b> 1053	<b>♥</b> AQ74	Pass	2NT	Pass	3NT
South HCP: 17	◆ Q65	♦ A1092	AP			
Contract: 3N S	<b>♣</b> Q73	<b>♣</b> K9	1. Stay	man		
Doord: 224			<b>-</b>		_	
Board: 224 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> Q754	<b>♦</b> J932	_	1NT	Pass	
North HCP: 15	<b>♥</b> A762 <b>♦</b> KJ	♥ Q83 ♦ A108	Pass	<b>2</b> ♥		2NT
South HCP: 8 Contract: 4♠ N	<b>▼</b> KJ <b>♣</b> KQ10	◆ A108 ◆ J32	Pass 1. Stay	4♠	AP	

Board: 220 Dealer: N Vul: NS HCP: 8	<ul><li>★ K863</li><li>▼ J93</li><li>◆ A942</li><li>◆ 106</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 221 Dealer: S Vul: EW HCP: 16	<ul><li>♣ J764</li><li>♥ AQ</li><li>♦ K4</li><li>♣ AQ852</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 8	<ul><li>▲ A976</li><li>▼ J98</li><li>◆ K643</li><li>▲ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 17	<ul><li>▲ A107</li><li>▼ AQ74</li><li>◆ A1092</li><li>◆ K9</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 220 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 44 N	North:  ♠ Q1097  ♥ AK5  ♠ K108  ♣ A92	South:  ♠ K863  ♥ J93  ♠ A942  ♣ 106	X Pass AP 1. Stay	North 1NT 2  3NT  man  gth cue	Pass Pass Pass	2♣¹ 3♣²
Board: 221 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ K10  ♥ J642  ♠ AQ95  ♣ 1096	South:  ♣ J764  ♥ AQ  ♦ K4  ♣ AQ852	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 222 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North:	South:  ◆ A976  ▼ J98  ◆ K643  ◆ 74	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 223 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ KJ65  ▼ 1053  ◆ Q65  ♣ Q73	South:  ♠ A107  ♥ AQ74  ♠ A1092  ♠ K9	Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	South 1NT 2 V 3NT
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ Q754  ♥ A762  ♠ KJ  ♣ KQ10	South:	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	

Board: 225 Dealer: S Vul: Both HCP: 12	<ul><li>◆ QJ104</li><li>♥ QJ1072</li><li>◆ A4</li><li>◆ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: N Vul: None HCP: 17	<ul><li>★ K7</li><li>▼ KJ2</li><li>◆ AJ65</li><li>◆ KQ95</li></ul>	The opponents are silent.  You bid first.
Board: 227 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q76</li><li>♥ K1052</li><li>◆ 765</li><li>♣ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 16	<b>★</b> KQ <b>♥</b> A105 <b>♦</b> K108 <b>♣</b> A9832	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 225 Dealer: S	North:	South:		North		1NT
Vul: Both North HCP: 12 South HCP: 17	◆ QJ104 ▼ QJ1072 ◆ A4 ◆ Q4	<ul><li>★ K5</li><li>▼ A64</li><li>★ K976</li><li>★ AK102</li></ul>	Pass Pass AP	2♣¹ 3♠²	Pass Pass	2 <b>♦</b> 4 <b>♥</b>
Contract: 4♥ S	<b>₹</b>	₩ AKTO2	<ol> <li>Stay</li> <li>SMO</li> </ol>			
Board: 226	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> K7	<b>♠</b> AQ95		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 13	<b>♥</b> KJ2 <b>♦</b> AJ65	<b>♥</b> A1063 <b>♦</b> Q103	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> KQ95	<b>♣</b> J8	1. Stay	man		
Board: 227 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> Q76	<b>♦</b> K53	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9 South HCP: 17	<ul><li>★ K1052</li><li>★ 765</li><li>★ KJ2</li></ul>	<ul><li>✓ AJ4</li><li>✓ KQ102</li><li>✓ A85</li></ul>	Pass AP	2NT		3NT
Contract: 3N S	₩ KJ2	₩ Ao3	1. Stay	man		
Board: 228	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ KQ	<b>♦</b> AJ54		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 9	<ul><li>✓ A105</li><li>✓ K108</li><li>✓ A9832</li></ul>	<ul><li>▼ K732</li><li>◆ 92</li><li>◆ J64</li></ul>	Pass AP	2♦	Pass	2NT
Contract: 2N N	11002	2001	1. Stay	man		
Board: 229	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> J62	<b>♠</b> A53				1NT
North HCP: 11	<b>♥</b> J1086	<b>♥</b> AQ73	Pass		Pass	2♥
South HCP: 16	♦ 94 • AVO2	♦ AQ85	Pass	4♥	AP	
Contract: 4♥ S	♣ AKQ2	<b>♣</b> 109	1. Stay	man		

Board: 225 Dealer: S Vul: Both HCP: 17	<ul><li>★ K5</li><li>★ A64</li><li>★ K976</li><li>★ AK102</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: None HCP: 13	<ul><li>AQ95</li><li>✓ A1063</li><li>✓ Q103</li><li>✓ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 17	<ul><li>★ K53</li><li>★ AJ4</li><li>★ KQ102</li><li>★ A85</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: Both HCP: 9	<ul><li>AJ54</li><li>✓ K732</li><li>✓ 92</li><li>✓ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 16	<ul><li>A53</li><li>✓ AQ73</li><li>AQ85</li><li>109</li></ul>	The opponents are silent. You bid first.

Board: 225 Dealer: S	North:	South:		North		1NT
Vul: Both North HCP: 12 South HCP: 17	◆ QJ104 ▼ QJ1072 ◆ A4 ◆ Q4	<ul><li>★ K5</li><li>▼ A64</li><li>★ K976</li><li>★ AK102</li></ul>	Pass Pass AP	2♣¹ 3♠²	Pass Pass	2 <b>♦</b> 4 <b>♥</b>
Contract: 4♥ S	<b>₹</b>	₩ AKTO2	<ol> <li>Stay</li> <li>SMO</li> </ol>			
Board: 226	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> K7	<b>♠</b> AQ95		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 13	<b>♥</b> KJ2 <b>♦</b> AJ65	<b>♥</b> A1063 <b>♦</b> Q103	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> KQ95	<b>♣</b> J8	1. Stay	man		
Board: 227 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> Q76	<b>♦</b> K53	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9 South HCP: 17	<ul><li>★ K1052</li><li>★ 765</li><li>★ KJ2</li></ul>	<ul><li>✓ AJ4</li><li>✓ KQ102</li><li>✓ A85</li></ul>	Pass AP	2NT		3NT
Contract: 3N S	₩ KJ2	₩ Ao3	1. Stay	man		
Board: 228	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ KQ	<b>♦</b> AJ54		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 9	<ul><li>✓ A105</li><li>✓ K108</li><li>✓ A9832</li></ul>	<ul><li>▼ K732</li><li>◆ 92</li><li>◆ J64</li></ul>	Pass AP	2♦	Pass	2NT
Contract: 2N N	11002	2001	1. Stay	man		
Board: 229	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> J62	<b>♠</b> A53				1NT
North HCP: 11	<b>♥</b> J1086	<b>♥</b> AQ73	Pass		Pass	2♥
South HCP: 16	♦ 94 • AVO2	♦ AQ85	Pass	4♥	AP	
Contract: 4♥ S	♣ AKQ2	<b>♣</b> 109	1. Stay	man		

Board: 230 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ</li><li>▼ 873</li><li>★ K9842</li><li>★ A2</li></ul>	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: Both HCP: 13	<ul><li>♠ 65</li><li>♥ AQJ4</li><li>♠ Q95</li><li>♠ A1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 15	<ul><li>★ A108</li><li>★ KQ5</li><li>★ K10652</li><li>★ K10</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 11	<ul><li>♠ AK53</li><li>♥ Q10862</li><li>♠ 8</li><li>♠ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q642</li><li>♥ 1098</li><li>◆ AKQ2</li><li>♣ A4</li></ul>	The opponents are silent. You bid first.

Board: 230 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AKQ  ♥ 873  ♠ K9842  ♣ A2	South:	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 231 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4♥ S	North:  ♠ 65  ▼ AQJ4  ◆ Q95  ♣ A1092	South:  ♠ KQ9  ♥ K832  ♠ AJ103  ♣ K5	West	North 2♣¹ 4♥	East Pass AP	1NT
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2N N	North:  ♠ A108  ♥ KQ5  ♠ K10652  ♠ K10	South:  ♠ KQ73  ♥ J864  ♦ Q9  ♣ A32	West Pass AP 1. Stay		Pass	
Board: 233 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AK53  ♥ Q10862  ♦ 8  ♣ Q73	South:  ♠ Q42  ♥ A5  ♠ AKQ96  ♣ 1054	Pass Pass AP 1. Stay. 2. SMC		Pass	1NT
Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q642  ♥ 1098  ♠ AKQ2  ♠ A4	South:  ♠ A7  ♥ J743  ♦ J6  ♠ QJ832	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 230 Dealer: N Vul: NS HCP: 10	<ul><li>J1052</li><li>✓ AQ65</li><li>✓ Q76</li><li>✓ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: Both HCP: 16	<ul><li>★ KQ9</li><li>★ K832</li><li>◆ AJ103</li><li>◆ K5</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ73</li><li>▼ J864</li><li>◆ Q9</li><li>◆ A32</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q42</li><li>♥ A5</li><li>◆ AKQ96</li><li>♣ 1054</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: EW HCP: 9	<ul><li>♠ A7</li><li>♥ J743</li><li>♦ J6</li><li>♠ QJ832</li></ul>	The opponents are silent.  Partner bids first.

Board: 230 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AKQ  ♥ 873  ♠ K9842  ♣ A2	South:	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 231 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4♥ S	North:  ♠ 65  ▼ AQJ4  ◆ Q95  ♣ A1092	South:  ♠ KQ9  ♥ K832  ♠ AJ103  ♣ K5	West	North 2♣¹ 4♥	East Pass AP	1NT
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2N N	North:  ♠ A108  ♥ KQ5  ♠ K10652  ♠ K10	South:  ♠ KQ73  ♥ J864  ♦ Q9  ♣ A32	West Pass AP 1. Stay		Pass	
Board: 233 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AK53  ♥ Q10862  ♦ 8  ♣ Q73	South:  ♠ Q42  ♥ A5  ♠ AKQ96  ♣ 1054	Pass Pass AP 1. Stay. 2. SMC		Pass	1NT
Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q642  ♥ 1098  ♠ AKQ2  ♠ A4	South:  ♠ A7  ♥ J743  ♦ J6  ♠ QJ832	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 235 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q1095</li><li>♥ AQ92</li><li>◆ 43</li><li>♣ Q42</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 236 Dealer: N Vul: NS HCP: 17	<ul><li>♣ AJ72</li><li>♥ QJ85</li><li>◆ A2</li><li>♣ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 17	<ul><li>♠ AKJ8</li><li>♥ KQ</li><li>♦ J7</li><li>♠ K10976</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 15	<ul><li>★ K65</li><li>★ AK764</li><li>★ J43</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 15	<ul><li>★ A10654</li><li>▼ AQJ7</li><li>◆ A4</li><li>◆ 63</li></ul>	The opponents are silent.  Partner bids first.

Board: 235	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> Q1095	♠ A632				1NT
North HCP: 10	<b>♥</b> AQ92	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 15	<b>♦</b> 43	♦ KJ1072	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q42	<b>♣</b> A9	1. Stay	man		
Board: 236	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ72	<b>♠</b> Q3		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 17	<b>♥</b> QJ85	<b>♥</b> AK93	Pass	2♥	Pass	<b>4♥</b>
South HCP: 15	<b>♦</b> A2	<b>♦</b> KQ76	AP			
Contract: 4♥ N	<b>♣</b> KQ5	<b>♣</b> J87	1. Stay	man		
			West	North	East	South 1NT
Board: 237	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
Dealer: S	♠ AKJ8	♠ Q1043	Pass	3♣	Pass	3♠
Vul: EW North HCP: 17	<b>♥</b> KQ	<b>♥</b> AJ104	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 17	<b>♦</b> J7	<b>♦</b> A9	Pass	<b>5</b> ♦	Pass	5NT
Contract: 7N S	<b>♣</b> K10976	♣ AQ5	Pass	7NT	AP	0111
College (1)			1. Stay	man		
			-	kwood (	0314,	for <b>♠</b>
Board: 238	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K65	<b>♦</b> Q107		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> AK764	<b>♥</b> QJ92	Pass	2♥	Pass	<b>4♥</b>
South HCP: 12	<b>♦</b> J43	◆ A1087	AP			
Contract: 4♥ N	<b>♣</b> A8	<b>♣</b> K9	1. Stay	man		
Board: 239	N. d	C 4	West	North	East	South 1NT
Dealer: S	North: <b>♠</b> A10654	South: ♠ K8	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: EW	♥ AQJ7	▼ K103	Pass	2 <b>▼</b> 3 <b>▼</b> <sup>2</sup>		3NT
North HCP: 15	◆ A4	◆ Q86		3 <b>\</b>	гаѕѕ	JINI
South HCP: 15	<b>♣</b> 63	♣ AQJ54	AP	mm. m		
Contract: 3N S		=	1. Stay	ukul		

Board: 235 Dealer: S Vul: None HCP: 15	<ul><li>★ A632</li><li>★ K6</li><li>◆ KJ1072</li><li>★ A9</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 236 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q3</li><li>♥ AK93</li><li>◆ KQ76</li><li>♣ J87</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 17	<ul><li>♣ Q1043</li><li>♥ AJ104</li><li>◆ A9</li><li>♣ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q107</li><li>♥ QJ92</li><li>◆ A1087</li><li>♣ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 15	<ul><li>★ K8</li><li>▼ K103</li><li>◆ Q86</li><li>◆ AQJ54</li></ul>	The opponents are silent. You bid first.

Board: 235	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> Q1095	♠ A632				1NT
North HCP: 10	<b>♥</b> AQ92	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 15	<b>♦</b> 43	♦ KJ1072	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q42	<b>♣</b> A9	1. Stay	man		
Board: 236	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ72	<b>♠</b> Q3		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 17	<b>♥</b> QJ85	<b>♥</b> AK93	Pass	2♥	Pass	<b>4♥</b>
South HCP: 15	<b>♦</b> A2	<b>♦</b> KQ76	AP			
Contract: 4♥ N	<b>♣</b> KQ5	<b>♣</b> J87	1. Stay	man		
			West	North	East	South 1NT
Board: 237	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
Dealer: S	♠ AKJ8	♠ Q1043	Pass	3♣	Pass	3♠
Vul: EW North HCP: 17	<b>♥</b> KQ	<b>♥</b> AJ104	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 17	<b>♦</b> J7	<b>♦</b> A9	Pass	<b>5</b> ♦	Pass	5NT
Contract: 7N S	<b>♣</b> K10976	<b>♣</b> AQ5	Pass	7NT	AP	0111
College (1)			1. Stay	man		
			-	kwood (	0314,	for <b>♠</b>
Board: 238	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K65	<b>♦</b> Q107		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> AK764	<b>♥</b> QJ92	Pass	2♥	Pass	<b>4♥</b>
South HCP: 12	<b>♦</b> J43	◆ A1087	AP			
Contract: 4♥ N	<b>♣</b> A8	<b>♣</b> K9	1. Stay	man		
Board: 239	N. d	C 4	West	North	East	South 1NT
Dealer: S	North: <b>♠</b> A10654	South: ♠ K8	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: EW	♥ AQJ7	▼ K103	Pass	2 <b>▼</b> 3 <b>▼</b> <sup>2</sup>		3NT
North HCP: 15	◆ A4	◆ Q86		3 <b>\</b>	гаѕѕ	JINI
South HCP: 15	<b>♣</b> 63	♣ AQJ54	AP	mm. m		
Contract: 3N S		=	1. Stay	ukul		

Board: 240 Dealer: N Vul: Both HCP: 15	<ul><li>★ K76</li><li>▼ 108</li><li>◆ AKQ</li><li>★ K9642</li></ul>	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ953</li><li>♥ QJ105</li><li>◆ 85</li><li>♣ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 15	<ul><li>★ K74</li><li>♥ Q106</li><li>◆ AQ84</li><li>◆ A92</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 11	<ul><li>★84</li><li>♥Q983</li><li>◆AQ</li><li>★K9763</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 16	<ul><li>A105</li><li>✓ AQ</li><li>543</li><li>AQ762</li></ul>	The opponents are silent. You bid first.

Board: 240	North:	South:	West	North		
Dealer: N	<b>★</b> K76	♠ AQJ9	-	1NT	Pass	
Vul: Both North HCP: 15	<b>v</b> 108	<b>♥</b> QJ763	Pass	2 <b>\</b>	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 10	♦ AKQ	<b>♦</b> 932	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K9642	<b>♣</b> 7	1. Stay			
			2. SIVIC			
Board: 241	NI 4	C 4	West	North	East	South
Dealer: S	North: <b>♠</b> KJ953	South: ♠ A64				1NT
Vul: None	♥ QJ105	♥ 843	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9 South HCP: 16	<b>♦</b> 85	<b>♦</b> KQ7	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> Q10	<b>♣</b> AK97	AP			
			1. Stay	man		
Board: 242	North:	South:	West	North	East	South
Dealer: N	• K74	<b>♦</b> 1086		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	<b>♥</b> Q106	<b>♥</b> AK82	Pass	2•	Pass	3NT
South HCP: 13	◆ AQ84	<b>♦</b> K53	AP			
Contract: 3N N	♣ A92	<b>♣</b> QJ10	1. Stay	man		
Board: 243			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> 84 <b>♥</b> Q983	<b>♠</b> KQ76 <b>♥</b> AK65	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11	• AQ	◆ 754				
South HCP: 15 Contract: 4♥ S	<b>♦</b> K9763	<b>♠</b> QJ	Pass		AP	
Contract. 4 V S			1. Stay	man		
Doords 244						
Board: 244 Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> A105	<b>♠</b> KJ43		1NT	Pass	
North HCP: 16	<b>♥</b> AQ	<b>♥</b> 1098	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 13	◆ 543 ◆ AQ762	◆ AQ9 <b>◆</b> K105	AP			
Contract: 3N N	₩ /JQ/02	X IXIUJ	1. Stay	man		

Board: 240 Dealer: N Vul: Both HCP: 10	<ul><li>♠ AQJ9</li><li>♥ QJ763</li><li>♦ 932</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 241 Dealer: S Vul: None HCP: 16	<ul><li>★ A64</li><li>▼ 843</li><li>★ KQ7</li><li>★ AK97</li></ul>	The opponents are silent.  You bid first.
Board: 242 Dealer: N Vul: EW HCP: 13	<ul><li>★ 1086</li><li>♥ AK82</li><li>♦ K53</li><li>♠ QJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ76</li><li>▼ AK65</li><li>◆ 754</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ43</li><li>▼ 1098</li><li>◆ AQ9</li><li>◆ K105</li></ul>	The opponents are silent.  Partner bids first.

Board: 240	North:	South:	West	North		
Dealer: N	<b>★</b> K76	♠ AQJ9	-	1NT	Pass	
Vul: Both North HCP: 15	<b>v</b> 108	<b>♥</b> QJ763	Pass	2 <b>\</b>	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 10	♦ AKQ	<b>♦</b> 932	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K9642	<b>♣</b> 7	1. Stay			
			2. SIVIC			
Board: 241	NI 4	C 4	West	North	East	South
Dealer: S	North: <b>♠</b> KJ953	South: ♠ A64				1NT
Vul: None	♥ QJ105	♥ 843	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9 South HCP: 16	<b>♦</b> 85	<b>♦</b> KQ7	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> Q10	<b>♣</b> AK97	AP			
			1. Stay	man		
Board: 242	North:	South:	West	North	East	South
Dealer: N	• K74	<b>♦</b> 1086		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	<b>♥</b> Q106	<b>♥</b> AK82	Pass	2•	Pass	3NT
South HCP: 13	◆ AQ84	<b>♦</b> K53	AP			
Contract: 3N N	♣ A92	<b>♣</b> QJ10	1. Stay	man		
Board: 243			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> 84 <b>♥</b> Q983	<b>♠</b> KQ76 <b>♥</b> AK65	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11	• AQ	◆ 754				
South HCP: 15 Contract: 4♥ S	<b>♦</b> K9763	<b>♠</b> QJ	Pass		AP	
Contract. 4 V S			1. Stay	man		
Doords 244						
Board: 244 Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> A105	<b>♠</b> KJ43		1NT	Pass	
North HCP: 16	<b>♥</b> AQ	<b>♥</b> 1098	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 13	◆ 543 ◆ AQ762	◆ AQ9 <b>◆</b> K105	AP			
Contract: 3N N	₩ /JQ/02	X IXIUJ	1. Stay	man		

Board: 245 Dealer: S Vul: None HCP: 15	<ul><li>★ A8</li><li>▼ KQ74</li><li>◆ Q1075</li><li>◆ A87</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: NS HCP: 15	<ul><li>★ A105</li><li>★ K763</li><li>◆ Q10</li><li>★ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 96</li><li>♥ AJ97</li><li>♦ 953</li><li>♠ KJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 15	<ul><li>◆ Q103</li><li>◆ K985</li><li>◆ AK84</li><li>◆ K4</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 245 Dealer: S	North: ♠ A8	South: ♠ KJ7	West	North	East	South 1NT
Vul: None North HCP: 15	<b>♥</b> KQ74	♥ AJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 17	◆ Q1075 <b>♣</b> A87	♦ AJ4 ♣ K932	Pass	3NT	AP	
Contract: 3N S	<b>₽</b> Ao /	<b>₹</b> K932	1. Stay	man		
Board: 246	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A105	<b>♦</b> Q432		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K763	♥ AJ4	Pass	2♥	Pass	2NT
South HCP: 8	◆ Q10	<b>♦</b> 75	AP			
Contract: 2N N	♣ AQ92	<b>♣</b> J1064	1. Stay	man		
Board: 247 Dealer: S	North: ◆ 96	South: ♠ A54	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>♥</b> AJ97	<b>♥</b> KQ83	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ 953	♦ KJ	Pass	3♥	AP	
Contract: 3♥ S	<b>♣</b> KJ65	♣ Q1082	1. Stay	man		
Board: 248		~ .	West	North	East	South
Dealer: N	North:	South: ♠ K86		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♠</b> Q103 <b>♥</b> K985	♥ J1062	Pass	2♥	Pass	4♥
North HCP: 15 South HCP: 10	♦ AK84	<b>♦</b> J10	AP			
Contract: 4♥ N	<b>♣</b> K4	♣ AJ107	1. Stay	man		
Board: 249	NT d	G 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> J865	South:	WEST	INOIUI	Lasi	1NT
Vul: NS	<b>₹</b> J803 <b>₹</b> A93	<b>♠</b> Q2 <b>♥</b> KQJ54	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	◆ J1085	♦ K43	Pass	2NT	AP	
South HCP: 15 Contract: 2N S	<b>♣</b> Q4	<b>♣</b> KJ5	1. Stay		_	

Board: 245 Dealer: S Vul: None HCP: 17	<ul><li>★ KJ7</li><li>▼ AJ5</li><li>◆ AJ4</li><li>◆ K932</li></ul>	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: NS HCP: 8	<ul><li>◆ Q432</li><li>▼ AJ4</li><li>◆ 75</li><li>◆ J1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 15	<ul><li>A54</li><li>✓ KQ83</li><li>✓ KJ</li><li>✓ Q1082</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: None HCP: 10	<ul><li>★ K86</li><li>♥ J1062</li><li>◆ J10</li><li>◆ AJ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q2</li><li>♥ KQJ54</li><li>◆ K43</li><li>♣ KJ5</li></ul>	The opponents are silent. You bid first.

Board: 245 Dealer: S	North: ♠ A8	South: ♠ KJ7	West	North	East	South 1NT
Vul: None North HCP: 15	<b>♥</b> KQ74	♥ AJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 17	◆ Q1075 <b>♣</b> A87	♦ AJ4 ♣ K932	Pass	3NT	AP	
Contract: 3N S	<b>₽</b> Ao /	<b>₹</b> K932	1. Stay	man		
Board: 246	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A105	<b>♦</b> Q432		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K763	♥ AJ4	Pass	2♥	Pass	2NT
South HCP: 8	◆ Q10	<b>♦</b> 75	AP			
Contract: 2N N	♣ AQ92	<b>♣</b> J1064	1. Stay	man		
Board: 247 Dealer: S	North: ◆ 96	South: ♠ A54	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>♥</b> AJ97	<b>♥</b> KQ83	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ 953	♦ KJ	Pass	3♥	AP	
Contract: 3♥ S	<b>♣</b> KJ65	♣ Q1082	1. Stay	man		
Board: 248		~ .	West	North	East	South
Dealer: N	North:	South: ♠ K86		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♠</b> Q103 <b>♥</b> K985	♥ J1062	Pass	2♥	Pass	4♥
North HCP: 15 South HCP: 10	♦ AK84	<b>♦</b> J10	AP			
Contract: 4♥ N	<b>♣</b> K4	♣ AJ107	1. Stay	man		
Board: 249	NT d	G 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> J865	South:	WEST	INOIUI	Lasi	1NT
Vul: NS	<b>₹</b> J803 <b>₹</b> A93	<b>♠</b> Q2 <b>♥</b> KQJ54	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	◆ J1085	♦ K43	Pass	2NT	AP	
South HCP: 15 Contract: 2N S	<b>♣</b> Q4	<b>♣</b> KJ5	1. Stay		_	

Board: 250 Dealer: N Vul: EW HCP: 15	<ul><li>AQJ3</li><li>✓ A862</li><li>A82</li><li>▲ 102</li></ul>	The opponents are silent. You bid first.
Board: 251 Dealer: S Vul: Both HCP: 15	<ul><li>★ A983</li><li>★ A2</li><li>★ A83</li><li>★ K1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 17	<ul><li>AQ86</li><li>KQ3</li><li>K83</li><li>K75</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: EW HCP: 13	<ul><li>★ K1064</li><li>★ KQ872</li><li>◆ J6</li><li>◆ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: Both HCP: 15	<ul><li>108</li><li>KQ653</li><li>AK10</li><li>K62</li></ul>	The opponents are silent. You bid first.

Board: 250 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ AQJ3  ♥ A862  ♠ A82  ♣ 102	South:  ♣ 42  ♥ KQ93  ♦ KQ976  ♣ J4	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 251 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 6♠ S	North:  ♠ A983  ♥ A2  ♠ A83  ♣ K1076	South:  ◆ QJ105  ▼ KQ  ◆ QJ97  ◆ A98	West Pass Pass 1. Stay	<b>6</b> ♠	East Pass AP	1NT
Board: 252 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AQ86  ♥ KQ3  ♠ K83  ♣ K75	South:	West Pass AP 1. Stay		Pass	
Board: 253 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ K1064  ♥ KQ872  ♦ J6  ♠ A6	South:  ♠ Q87  ♥ AJ953  ♠ AK7  ♠ Q2	West Pass Pass 1. Stay	North  2♣¹  4♥ man	East Pass AP	1NT
Board: 254 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ 108  ♥ KQ653  ♠ AK10  ♠ K62	South:  ♠ KQ74  ♥ AJ9  ♦ J962  ♣ J4	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 250 Dealer: N Vul: EW HCP: 11	The opponents are silent.  Partner bids first.
Board: 251  Dealer: S  Vul: Both  HCP: 15  ♣ QJ105  ▼ KQ  ◆ QJ97  ♣ A98	The opponents are silent. You bid first.
Board: 252	The opponents are silent.  Partner bids first.
Board: 253	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: Both HCP: 12  ★ KQ74  ▼ AJ9  ◆ J962  ★ J4	The opponents are silent.  Partner bids first.

Board: 250 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ AQJ3  ♥ A862  ♠ A82  ♣ 102	South:  ♣ 42  ♥ KQ93  ♦ KQ976  ♣ J4	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 251 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 6♠ S	North:  ♠ A983  ♥ A2  ♠ A83  ♣ K1076	South:  ◆ QJ105  ▼ KQ  ◆ QJ97  ◆ A98	West Pass Pass 1. Stay	<b>6</b> ♠	East Pass AP	1NT
Board: 252 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AQ86  ♥ KQ3  ♠ K83  ♣ K75	South:	West Pass AP 1. Stay		Pass	
Board: 253 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ K1064  ♥ KQ872  ♦ J6  ♠ A6	South:  ♠ Q87  ♥ AJ953  ♠ AK7  ♠ Q2	West Pass Pass 1. Stay	North  2♣¹  4♥ man	East Pass AP	1NT
Board: 254 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ 108  ♥ KQ653  ♠ AK10  ♠ K62	South:  ♠ KQ74  ♥ AJ9  ♦ J962  ♣ J4	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 255 Dealer: S Vul: None HCP: 8	<ul><li>★ A8</li><li>♥ Q873</li><li>◆ 86</li><li>◆ Q10853</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK9</li><li>★ KQ65</li><li>★ 8754</li><li>★ K8</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 257 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ52</li><li>♥ Q6</li><li>◆ A1052</li><li>◆ 754</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK</li><li>♥ Q742</li><li>♦ A63</li><li>♠ QJ92</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ82</li><li>♥ J4</li><li>♦ KJ9</li><li>♣ A853</li></ul>	The opponents are silent.  Partner bids first.

Board: 255 Dealer: S	North: ♠ A8	South: ♠ Q74	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> Q873	<b>▼</b> 52	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> 86	♦ AQ3	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q10853	<b>♣</b> AK742	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AK9	± 10854		1NT	Pass	
Vul: EW	<b>♥</b> KQ65	♥ A98	X	2 🗸		3NT
North HCP: 15	<b>♦</b> 8754	<b>♦</b> AJ3	AP	2,	1 455	5111
South HCP: 11 Contract: 3N N	<b>♣</b> K8	<b>♣</b> Q95	1. Stay	man		
Board: 257 Dealer: S	North: ♠ KQ52	South: ◆ 963	West	North	East	South 1NT
Vul: Both	<b>♥</b> Q6	<b>♥</b> AK75	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 15	◆ A1052	<b>♦</b> Q98	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 754	♣ AQ9	1. Stay	man		
Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK	<b>★</b> 103		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> Q742	<b>♥</b> KJ103	Pass	2♥	Pass	
North HCP: 16 South HCP: 9	◆ A63	<b>♦</b> J754	AP			
Contract: 4♥ N	<b>♣</b> QJ92	♣ A108	1. Stay	man		
Board: 259	North	Courth	West	North	East	South
Dealer: S	North: ♠ QJ82	South: ♠ AK95	,, est	1,0141		1NT
Vul: NS	♥ J4	♥ K83	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	<b>♦</b> KJ9	◆ A1065	Pass		AP	
South HCP: 17 Contract: 4♠ S	♣ A853	<b>♣</b> QJ	1. Stay			

Board: 255 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q74</li><li>♥ 52</li><li>♦ AQ3</li><li>♣ AK742</li></ul>	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: EW HCP: 11	<ul><li>10854</li><li>✓ A98</li><li>✓ AJ3</li><li>✓ Q95</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 257 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 963</li><li>♥ AK75</li><li>♠ Q98</li><li>♠ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: None HCP: 9	<ul><li>103</li><li>KJ103</li><li>J754</li><li>A108</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: NS HCP: 17	<ul><li>★ AK95</li><li>▼ K83</li><li>◆ A1065</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.

Board: 255 Dealer: S	North: ♠ A8	South: ♠ Q74	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> Q873	<b>▼</b> 52	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> 86	♦ AQ3	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q10853	<b>♣</b> AK742	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AK9	± 10854		1NT	Pass	
Vul: EW	<b>♥</b> KQ65	♥ A98	X	2 🗸		3NT
North HCP: 15	<b>♦</b> 8754	<b>♦</b> AJ3	AP	2,	1 455	5111
South HCP: 11 Contract: 3N N	<b>♣</b> K8	<b>♣</b> Q95	1. Stay	man		
Board: 257 Dealer: S	North: ♠ KQ52	South: ◆ 963	West	North	East	South 1NT
Vul: Both	<b>♥</b> Q6	<b>♥</b> AK75	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 15	◆ A1052	<b>♦</b> Q98	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 754	♣ AQ9	1. Stay	man		
Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK	<b>★</b> 103		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> Q742	<b>♥</b> KJ103	Pass	2♥	Pass	
North HCP: 16 South HCP: 9	◆ A63	<b>♦</b> J754	AP			
Contract: 4♥ N	<b>♣</b> QJ92	♣ A108	1. Stay	man		
Board: 259	North	Courth	West	North	East	South
Dealer: S	North: ♠ QJ82	South: ♠ AK95	,, est	1,0141		1NT
Vul: NS	♥ J4	♥ K83	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	<b>♦</b> KJ9	◆ A1065	Pass		AP	
South HCP: 17 Contract: 4♠ S	♣ A853	<b>♣</b> QJ	1. Stay			

Board: 260 Dealer: N Vul: Both HCP: 15	<ul><li>Q632</li><li>Q3</li><li>A95</li><li>AK109</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: None HCP: 10	<ul><li>10652</li><li>✓ Q1076</li><li>A7</li><li>A108</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ3</li><li>▼ KQJ4</li><li>◆ Q5</li><li>◆ K542</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  You bid first.
Board: 263 Dealer: S Vul: EW HCP: 9	<ul><li>AQ82</li><li>♥83</li><li>K8</li><li>98543</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 264 Dealer: N Vul: None HCP: 16	<ul><li>1073</li><li>✓ A106</li><li>✓ AKJ</li><li>✓ A653</li></ul>	The opponents are silent. You bid first.

Board: 260 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 6♠ N	North:  ♠ Q632  ♥ Q3  ♠ A95  ♣ AK109	South:  ♠ KJ94  ♥ K8  ♦ K10864  ♠ QJ	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 10652  ♥ Q1076  ♠ A7  ♣ A108	South:  ♠ Q3  ♥ AK2  ♠ KJ863  ♠ QJ2		North  2♣¹  3NT man	East Pass AP	1NT
Board: 262 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 • E	North:  ♠ KJ3  ♥ KQJ4  ♠ Q5  ♣ K542	South:  ♠ 108654  ♥ A1052  ♠ A72  ♣ 7	2NT <sup>2</sup> 1. Stay	North 1NT Pass man sual 2NT	Pass 3	
Board: 263 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 44 S	North:  ♠ AQ82  ♥ 83  ♠ K8  ♣ 98543	South:  ♠ KJ974  ♥ K9  ♦ 962  ♠ AKQ	Pass Pass AP 1. Stay	North  2♣¹  4♥²  man  raise or	2♥ Pass	1NT 3♠ 4♠

Board: 264 Dealer: N Vul: None North HCP: 16	North:  ♠ 1073  ▼ A106  ♠ AKJ	South: ♠ KQJ52 ♥ K954 ♦ Q	Pass Pass	North 1NT 2  4  5  4  4  5  4  4  5  5	Pass Pass	2♣¹ 3♥² 4NT³
South HCP: 14 Contract: 6♠ N	♣ A653	♣ K82	AP 1. Stay 2. SMO 3. Blac		0314,	for ♠

Board: 260 Dealer: N Vul: Both HCP: 13	<b>♣</b> KJ94 <b>♥</b> K8 <b>♦</b> K10864 <b>♣</b> QJ	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q3</li><li>♥ AK2</li><li>♦ KJ863</li><li>♣ QJ2</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: NS HCP: 8	<ul><li>108654</li><li>✓ A1052</li><li>✓ A72</li><li>✓ 7</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 263 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ974</li><li>★ K9</li><li>◆ 962</li><li>◆ AKQ</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 264 Dealer: N Vul: None HCP: 14	<ul><li>★ KQJ52</li><li>▼ K954</li><li>◆ Q</li><li>◆ K82</li></ul>	The opponents are silent.  Partner bids first.

Board: 260 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 6♠ N	North:  ♠ Q632  ♥ Q3  ♠ A95  ♣ AK109	South:  ♠ KJ94  ♥ K8  ♦ K10864  ♠ QJ	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 10652  ♥ Q1076  ♠ A7  ♣ A108	South:  ♠ Q3  ♥ AK2  ♠ KJ863  ♠ QJ2		North  2♣¹  3NT man	East Pass AP	1NT
Board: 262 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 • E	North:  ♠ KJ3  ♥ KQJ4  ♠ Q5  ♣ K542	South:  ♠ 108654  ♥ A1052  ♠ A72  ♣ 7	2NT <sup>2</sup> 1. Stay	North 1NT Pass man sual 2NT	Pass 3	
Board: 263 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 44 S	North:  ♠ AQ82  ♥ 83  ♠ K8  ♣ 98543	South:  ♠ KJ974  ♥ K9  ♦ 962  ♠ AKQ	Pass Pass AP 1. Stay	North  2♣¹  4♥²  man  raise or	2♥ Pass	1NT 3♠ 4♠

Board: 264 Dealer: N Vul: None North HCP: 16	North:  ♠ 1073  ▼ A106  ♠ AKJ	South: ♠ KQJ52 ♥ K954 ♦ Q	Pass Pass	North 1NT 2  4  5  4  4  5  4  4  5  5	Pass Pass	2♣¹ 3♥² 4NT³
South HCP: 14 Contract: 6♠ N	♣ A653	♣ K82	AP 1. Stay 2. SMO 3. Blac		0314,	for ♠

Board: 265 Dealer: S	<b>♦</b> AQ93 <b>♥</b> A10976	The opponents are silent.
Vul: NS HCP: 11	◆ 5 ◆ J103	Partner bids first.
Board: 266 Dealer: N Vul: EW	<b>★</b> K87 <b>♥</b> 9652	The opponents are silent.
HCP: 15	<ul><li>AQ8</li><li>AQ3</li></ul>	You bid first.
Board: 267 Dealer: S	<b>♦</b> A105 <b>♥</b> QJ52	The opponents are silent.
Vul: Both HCP: 9	♦ 93 ♣ Q853	Partner bids first.
Board: 268 Dealer: N	<b>♠</b> 10872 <b>♥</b> AK94	The opponents are silent.
Vul: Both HCP: 15	<ul><li>◆ Q2</li><li>◆ AQ8</li></ul>	You bid first.
Board: 269 Dealer: S	<b>♦</b> QJ10 <b>♥</b> 9632	The opponents are silent.
Vul: EW HCP: 11	<b>♦</b> QJ9 <b>♣</b> KQ2	Partner bids first.

Board: 265	N. 4	G 4	West	North	East	South 1NT
Dealer: S	North: ♠ AQ93	South: ♠ K108	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: NS	♥ A10976	♥ KQ	Pass	2 <b>♣</b> 3 <b>♠</b> <sup>2</sup>		3NT
North HCP: 11	<b>♦</b> 5	♦ Q96	AP	37	1 433	3111
South HCP: 16 Contract: 3N S	<b>♣</b> J103	♣ AQ754	1. Stay	man		
Contract. 51V 5			2. SMC			
Board: 266	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K87	<b>♦</b> A64		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	<b>♥</b> 9652	♥ AQJ4	Pass	2♥	Pass	4♥
South HCP: 12	<b>♦</b> AQ8	<b>♦</b> 42	AP			
Contract: 4♥ N	♣ AQ3	<b>♣</b> J1072	1. Stay	man		
Board: 267	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♦</b> A105	<b>♠</b> KJ				1NT
North HCP: 9	<b>♥</b> QJ52	<b>v</b> 109	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	<b>♦</b> 93	◆ AKJ7	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q853	<b>♣</b> KJ1094	1. Stay	man		
Dogud. 260		G 4	West	North	Fast	South
Board: 268 Dealer: N	North:	South:	West	1NT	Pass	_
Vul: Both	<b>★</b> 10872	<b>♠</b> KQ65 <b>♥</b> Q2	Pass	2 🗸		3NT
North HCP: 15	<b>♥</b> AK94	◆ K106	Pass		AP	3111
South HCP: 13	<b>♦</b> Q2 <b>♣</b> AQ8	♣ K1072	1. Stay		111	
Contract: 4♠ N	<b>₹</b> 1100		-			
Board: 269			<b>11</b> 7 .	<b>N</b> T 4	Г (	G 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> QJ10	<b>♦</b> A5	ъ	_ 1	D	1NT
North HCP: 11	♥ 9632	▼ 107	Pass	2♣¹	Pass	2♦
South HCP: 15	<b>♦</b> QJ9 <b>♣</b> KQ2	◆ AK1075 ◆ A1098	Pass	3NT	AP	
Contract: 3N S	¥ KQ2	₩ A1030	1. Stay	man		

Board: 265 Dealer: S Vul: NS HCP: 16	<ul><li>★ K108</li><li>★ KQ</li><li>◆ Q96</li><li>◆ AQ754</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: EW HCP: 12	<ul><li>★ A64</li><li>▼ AQJ4</li><li>◆ 42</li><li>◆ J1072</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 16	<b>♠</b> KJ <b>♥</b> 109 <b>♦</b> AKJ7 <b>♣</b> KJ1094	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: Both HCP: 13	<b>★</b> KQ65 <b>♥</b> Q2 <b>♦</b> K106 <b>♣</b> K1072	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: EW HCP: 15	<ul><li>A5</li><li>▼ 107</li><li>◆ AK1075</li><li>◆ A1098</li></ul>	The opponents are silent. You bid first.

Board: 265	N. 4	G 4	West	North	East	South 1NT
Dealer: S	North: ♠ AQ93	South: ♠ K108	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: NS	♥ A10976	♥ KQ	Pass	2 <b>♣</b> 3 <b>♠</b> <sup>2</sup>		3NT
North HCP: 11	<b>♦</b> 5	♦ Q96	AP	37	1 433	3111
South HCP: 16 Contract: 3N S	<b>♣</b> J103	♣ AQ754	1. Stay	man		
Contract. 51V 5			2. SMC			
Board: 266	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K87	<b>♦</b> A64		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	<b>♥</b> 9652	♥ AQJ4	Pass	2♥	Pass	4♥
South HCP: 12	<b>♦</b> AQ8	<b>♦</b> 42	AP			
Contract: 4♥ N	♣ AQ3	<b>♣</b> J1072	1. Stay	man		
Board: 267	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♦</b> A105	<b>♠</b> KJ				1NT
North HCP: 9	<b>♥</b> QJ52	<b>v</b> 109	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	<b>♦</b> 93	◆ AKJ7	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q853	<b>♣</b> KJ1094	1. Stay	man		
Dogud. 260		G 4	West	North	Fast	South
Board: 268 Dealer: N	North:	South:	West	1NT	Pass	_
Vul: Both	<b>★</b> 10872	<b>♠</b> KQ65 <b>♥</b> Q2	Pass	2 🗸		3NT
North HCP: 15	♥ AK94	◆ K106	Pass		AP	3111
South HCP: 13	<b>♦</b> Q2 <b>♣</b> AQ8	♣ K1072	1. Stay		111	
Contract: 4♠ N	<b>₹</b> 1100		-			
Board: 269			<b>11</b> 7 .	<b>N</b> T 4	Г (	G 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> QJ10	<b>♦</b> A5	ъ	_ 1	D	1NT
North HCP: 11	♥ 9632	▼ 107	Pass	2♣¹	Pass	2♦
South HCP: 15	<b>♦</b> QJ9 <b>♣</b> KQ2	◆ AK1075 ◆ A1098	Pass	3NT	AP	
Contract: 3N S	¥ KQ2	₩ A1030	1. Stay	man		

Board: 270 Dealer: N Vul: None HCP: 17	<ul><li>★ A1073</li><li>★ AK</li><li>★ KQ2</li><li>★ J976</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: NS HCP: 13	<ul><li>AJ63</li><li>✓ A6</li><li>103</li><li>A9864</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 16	<ul><li>★ A4</li><li>▼ AQJ65</li><li>★ A105</li><li>★ J76</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 273 Dealer: S Vul: None HCP: 8	<ul><li>★ KJ32</li><li>▼ 873</li><li>◆ J1075</li><li>◆ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AK9</li><li>♥ 10973</li><li>♦ Q852</li><li>♠ AQ</li></ul>	The opponents are silent. You bid first.

Board: 270 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ N	North:  ♠ A1073  ♥ AK  ♠ KQ2  ♠ J976	South:  ♠ QJ95  ♥ Q1092  ♦ J85  ♣ A4	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 271 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ AJ63  ♥ A6  • 103  ♣ A9864	South:  ♠ K.52  ♥ K.Q2  ♠ A.J2  ♣ Q1073	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 272 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ A4  ♥ AQJ65  ♠ A105  ♣ J76	South:  ♠ 1053  ♥ K1032  ♠ K83  ♣ A94	West  X  Pass  1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 273 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ32  ♥ 873  ♦ J1075  ♠ K10	South:  ♠ A4  ♥ QJ106  ♠ AK82  ♣ Q85	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 274 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4♥ N	North:  ♠ AK9  ▼ 10973  ◆ Q852  ♣ AQ	South:  ◆ 542  ▼ KQ84  ◆ K963  ◆ K4	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 270 Dealer: N Vul: None HCP: 10	<ul><li>♣ QJ95</li><li>♥ Q1092</li><li>◆ J85</li><li>♣ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: NS HCP: 15	<ul><li>★ K52</li><li>★ KQ2</li><li>◆ AJ2</li><li>◆ Q1073</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: Both HCP: 10	<ul><li>1053</li><li>★ K1032</li><li>★ K83</li><li>★ A94</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 273 Dealer: S Vul: None HCP: 16	<ul><li>A4</li><li>✓ QJ106</li><li>AK82</li><li>✓ Q85</li></ul>	The opponents are silent.  You bid first.
Board: 274 Dealer: N Vul: NS HCP: 11	<ul><li>★ 542</li><li>★ KQ84</li><li>◆ K963</li><li>★ K4</li></ul>	The opponents are silent.  Partner bids first.

Board: 270 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ N	North:  ♠ A1073  ♥ AK  ♠ KQ2  ♠ J976	South:  ♠ QJ95  ♥ Q1092  ♦ J85  ♣ A4	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 271 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ AJ63  ♥ A6  • 103  ♣ A9864	South:  ♠ K.52  ♥ K.Q2  ♠ A.J2  ♣ Q1073	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 272 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ A4  ♥ AQJ65  ♠ A105  ♣ J76	South:  ♠ 1053  ♥ K1032  ♠ K83  ♣ A94	West  X  Pass  1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 273 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ32  ♥ 873  ♦ J1075  ♠ K10	South:  ♠ A4  ♥ QJ106  ♠ AK82  ♣ Q85	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 274 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4♥ N	North:  ♠ AK9  ▼ 10973  ◆ Q852  ♣ AQ	South:  ◆ 542  ▼ KQ84  ◆ K963  ◆ K4	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 275 Dealer: S Vul: EW HCP: 13	<ul><li>★ A4</li><li>♥ Q532</li><li>◆ AK104</li><li>★ 543</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: None HCP: 17	<ul><li>★ AJ9</li><li>★ KQ2</li><li>★ A4</li><li>★ QJ1064</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: NS HCP: 10	<ul><li>★ K532</li><li>♥ Q8</li><li>★ K732</li><li>♣ Q32</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 15	<ul><li>▲ AJ6</li><li>✔ AK64</li><li>◆ 42</li><li>▲ K876</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  You bid first.
Board: 279 Dealer: S Vul: Both HCP: 13	<ul><li>★ AK102</li><li>▼ 53</li><li>★ K62</li><li>★ K1053</li></ul>	The opponents are silent.  Partner bids first.

Board: 275 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ A4  ♥ Q532  ♠ AK104  ♣ 543	South:  ♠ KQ6  ♥ KJ964  ♠ Q85  ♣ KQ	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 276 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ AJ9  ♥ KQ2  ♠ A4  ♣ QJ1064	South:  ♠ Q105  ♥ AJ73  ♠ Q106  ♠ A73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 277 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 2N S	North:  ♠ K532  ♥ Q8  ♠ K732  ♣ Q32	South:  ♠ Q4  ♥ J73  ♠ AQJ  ♣ AK1094	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	South 1NT 2
Board: 278 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ S	North:  ♠ AJ6  ♥ AK64  ♦ 42  ♠ K876	South:  ♠ KQ985  ♥ QJ105  • Q83  ♣ J	2NT <sup>2</sup> Pass 1. Stay	1NT Pass 4♠	Pass 3 AP	
Board: 279 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AK102  ♥ 53  ♠ K62  ♣ K1053	South:  ♠ J763  ♥ AK10  ♠ A83  ♣ QJ8	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT

Board: 275 Dealer: S Vul: EW HCP: 16	<b>♣</b> KQ6 <b>♥</b> KJ964 <b>♦</b> Q85 <b>♣</b> KQ	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q105</li><li>♥ AJ73</li><li>◆ Q106</li><li>♣ A73</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: NS HCP: 17	<ul><li>♠ Q4</li><li>♥ J73</li><li>♦ AQJ</li><li>♠ AK1094</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: EW HCP: 11	<b>♦</b> KQ985 <b>♥</b> QJ105 <b>♦</b> Q83 <b>♣</b> J	West Bids 2NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 279 Dealer: S Vul: Both HCP: 15	<ul><li>♣ J763</li><li>♥ AK10</li><li>◆ A83</li><li>♣ QJ8</li></ul>	The opponents are silent.  You bid first.

Board: 275 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ A4  ♥ Q532  ♠ AK104  ♣ 543	South:  ♠ KQ6  ♥ KJ964  ♠ Q85  ♣ KQ	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 276 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ AJ9  ♥ KQ2  ♠ A4  ♣ QJ1064	South:  ♠ Q105  ♥ AJ73  ♠ Q106  ♠ A73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 277 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 2N S	North:  ♠ K532  ♥ Q8  ♠ K732  ♣ Q32	South:  ♠ Q4  ♥ J73  ♠ AQJ  ♣ AK1094	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	South 1NT 2
Board: 278 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ S	North:  ♠ AJ6  ♥ AK64  ♦ 42  ♠ K876	South:  ♠ KQ985  ♥ QJ105  • Q83  ♣ J	2NT <sup>2</sup> Pass 1. Stay	1NT Pass 4♠	Pass 3 AP	
Board: 279 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AK102  ♥ 53  ♠ K62  ♣ K1053	South:  ♠ J763  ♥ AK10  ♠ A83  ♣ QJ8	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT

Board: 280 Dealer: N Vul: NS HCP: 15	<ul><li>★ A1053</li><li>★ A86</li><li>★ J3</li><li>★ AQ52</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: EW HCP: 10	<ul><li>★ K742</li><li>★ K75</li><li>★ Q974</li><li>★ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: Both HCP: 17	<ul><li>★ AK5</li><li>▼ K865</li><li>★ 85</li><li>★ AK72</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q10</li><li>♥ KQ83</li><li>◆ 95</li><li>♣ QJ854</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: EW HCP: 17	<ul><li>★ A107</li><li>▼ AQ86</li><li>◆ KQ10</li><li>◆ Q32</li></ul>	The opponents are silent. You bid first.

Board: 280 Dealer: N Vul: NS	North: ♠ A1053	South: ♠ Q7	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A86 <b>♦</b> J3	<b>♥</b> 7532 <b>♦</b> AKQ5	Pass AP	2♠	Pass	3NT
South HCP: 14 Contract: 3N N	♣ AQ52	<b>★</b> K96	1. Stay	man		
Board: 281 Dealer: S	North: ♠ K742	South: ♠ 865	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> K75	<b>♥</b> A2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	• Q974	◆ AKJ63	Pass		AP	
Contract: 3N S	<b>♣</b> Q6	<b>♣</b> K74	1. Stay	man		
Board: 282	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AK5	<b>♦</b> 974		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> K865	<b>♥</b> AJ72	Pass	2♥	Pass	4♥
South HCP: 10	♦ 85 <b>♣</b> AK72	♦ KJ43 ♣ J9	AP			
Contract: 4♥ N	¥ 1 HX/2	<b>2</b> 0)	1. Stay	man		
Board: 283 Dealer: S	North: ♠ Q10	South: ♠ KJ42	West	North	East	South 1NT
Vul: None	<b>♥</b> KQ83	<b>♥</b> A7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10 South HCP: 15	♦ 95 • OF054	◆ KJ763	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ854	<b>♣</b> K9	1. Stay	man		
Board: 284	NI o salas	Cardle	West	North	Fast	South
Dealer: N	North: ♠ A107	South: ♠ K3	77 031	1NT	Pass	
Vul: EW	♥ AQ86	<b>▼</b> 10752	Pass	2 🗸	Pass	
North HCP: 17 South HCP: 9	<b>♦</b> KQ10	<b>♦</b> AJ5	Pass	3NT	AP	- '
Contract: 3N N	<b>♣</b> Q32	<b>♣</b> J1065	1. Stay	man		

Board: 280 Dealer: N Vul: NS HCP: 14	<ul><li>♣ Q7</li><li>♥ 7532</li><li>♦ AKQ5</li><li>♣ K96</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: EW HCP: 15	<ul><li>★ 865</li><li>★ A2</li><li>★ AKJ63</li><li>★ K74</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: Both HCP: 10	<ul><li>◆ 974</li><li>♥ AJ72</li><li>◆ KJ43</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ42</li><li>★ A7</li><li>◆ KJ763</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: EW HCP: 9	<ul><li>★ K3</li><li>▼ 10752</li><li>◆ AJ5</li><li>◆ J1065</li></ul>	The opponents are silent.  Partner bids first.

Board: 280 Dealer: N Vul: NS	North: ♠ A1053	South: ♠ Q7	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A86 <b>♦</b> J3	<b>♥</b> 7532 <b>♦</b> AKQ5	Pass AP	2♠	Pass	3NT
South HCP: 14 Contract: 3N N	♣ AQ52	<b>★</b> K96	1. Stay	man		
Board: 281 Dealer: S	North: ♠ K742	South: ♠ 865	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> K75	<b>♥</b> A2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	• Q974	◆ AKJ63	Pass		AP	
Contract: 3N S	<b>♣</b> Q6	<b>♣</b> K74	1. Stay	man		
Board: 282	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AK5	<b>♦</b> 974		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> K865	♥ AJ72	Pass	2♥	Pass	4♥
South HCP: 10	♦ 85 <b>♣</b> AK72	♦ KJ43 ♣ J9	AP			
Contract: 4♥ N	¥ 1 HX/2	<b>2</b> 0)	1. Stay	man		
Board: 283 Dealer: S	North: ♠ Q10	South: ♠ KJ42	West	North	East	South 1NT
Vul: None	<b>♥</b> KQ83	<b>♥</b> A7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10 South HCP: 15	♦ 95 • OF054	◆ KJ763	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ854	<b>♣</b> K9	1. Stay	man		
Board: 284	NI o salas	Cardle	West	North	Fast	South
Dealer: N	North: ♠ A107	South: ♠ K3	77 031	1NT	Pass	
Vul: EW	♥ AQ86	<b>▼</b> 10752	Pass	2 🗸	Pass	
North HCP: 17 South HCP: 9	<b>♦</b> KQ10	<b>♦</b> AJ5	Pass	3NT	AP	- '
Contract: 3N N	<b>♣</b> Q32	<b>♣</b> J1065	1. Stay	man		

Board: 285 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 15	<ul><li>AQ8</li><li>♥ Q762</li><li>★ K109</li><li>★ KJ7</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 287 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ82</li><li>♥ A8</li><li>◆ KJ102</li><li>♣ 974</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: Both HCP: 15	<ul><li>★ K98</li><li>♥ KJ7</li><li>◆ AJ108</li><li>◆ K32</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 289 Dealer: S Vul: None HCP: 11	<ul><li>★ A862</li><li>♥ J986</li><li>◆ Q2</li><li>★ A105</li></ul>	The opponents are silent.  Partner bids first.

Board: 285 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AK85  ♥ KQ3  ♠ 83  ♣ QJ102			East Pass AP	1NT
Board: 286 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ8  ♥ Q762  ♠ K109  ♣ KJ7	South:  ♠ KJ73  ♥ A43  • 754  ♣ 843	West  X  AP  1. Stay	North 1NT 2♥ man	Pass	
Board: 287 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ82  ♥ A8  ♠ KJ102  ♠ 974	South:  ♠ A43  ♥ K9542  ♠ A4  ♠ A32		North  2.1  3NT man	East Pass AP	1NT
Board: 288 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ K98  ♥ KJ7  ♠ AJ108  ♣ K32	South:  ♠ AQ1072  ♥ Q983  ♠ K4  ♣ J7	West  X Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 289 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ A862  ♥ J986  • Q2  ♣ A105	South:  ♠ K43  ✔ AK4  ♠ A964  ♣ QJ8	West Pass Pass AP 1. Stay	2NT	Pass	1NT

Board: 285 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK85</li><li>▼ KQ3</li><li>◆ 83</li><li>◆ QJ102</li></ul>	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ73</li><li>★ A43</li><li>★ 754</li><li>★ 843</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 287 Dealer: S Vul: NS HCP: 15	<ul><li>★ A43</li><li>▼ K9542</li><li>★ A4</li><li>★ A32</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: Both HCP: 12	<ul><li>AQ1072</li><li>♥ Q983</li><li>★ K4</li><li>♣ J7</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 17	<ul><li>★ K43</li><li>★ AK4</li><li>★ A964</li><li>◆ QJ8</li></ul>	The opponents are silent. You bid first.

Board: 285 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AK85  ♥ KQ3  ♠ 83  ♣ QJ102			East Pass AP	1NT
Board: 286 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ8  ♥ Q762  ♠ K109  ♣ KJ7	South:  ♠ KJ73  ♥ A43  • 754  ♣ 843	West  X  AP  1. Stay	North 1NT 2♥ man	Pass	
Board: 287 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ82  ♥ A8  ♠ KJ102  ♠ 974	South:  ♠ A43  ♥ K9542  ♠ A4  ♠ A32		North  2.1  3NT man	East Pass AP	1NT
Board: 288 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ K98  ♥ KJ7  ♠ AJ108  ♣ K32	South:  ♠ AQ1072  ♥ Q983  ♠ K4  ♣ J7	West  X Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 289 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ A862  ♥ J986  • Q2  ♣ A105	South:  ♠ K43  ✔ AK4  ♠ A964  ♣ QJ8	West Pass Pass AP 1. Stay	2NT	Pass	1NT

Board: 290 Dealer: N Vul: NS HCP: 15	<ul><li>108</li><li>✓ K10</li><li>AQ1062</li><li>AQ65</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: EW HCP: 13	<b>♦</b> K986 <b>♥</b> 986 <b>♦</b> KQ10 <b>♣</b> KQ4	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: None HCP: 16	<ul><li>▲ 108</li><li>♥ AQ5</li><li>◆ A542</li><li>◆ KQJ6</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK96</li><li>▼ AK42</li><li>◆ J82</li><li>◆ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ3</li><li>▼ J9</li><li>◆ KJ73</li><li>◆ AJ73</li></ul>	The opponents are silent. You bid first.

Board: 290 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ 108  ♥ K10  ♠ AQ1062  ♣ AQ65	South:  ♠ AKQ75  ♥ AQ87  ♦ 8  ♣ J93	Pass Pass AP 1. Stay 2. SMC		Pass Pass	2 <b>♣</b> ¹
Board: 291 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ K986  ♥ 986  ♠ KQ10  ♣ KQ4	South:  ♠ Q1075  ♥ KQ72  ♠ A7  ♣ A97	Pass Pass AP 1. Stay	North  2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ AQJ5  ♥ 1097  • Q1096  ♣ 42	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 293 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 6♠ S	North:  ♠ AK96  ♥ AK42  ♦ J82  ♣ 52	South:  ♠ Q1075  ♥ QJ3  ♠ AQ3  ♣ KJ8	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♠
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQ3  ♥ J9  ♠ KJ73  ♣ AJ73	South:  ♠ AJ87  ♥ A6  ♦ 962  ♣ Q965	Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 290 Dealer: N Vul: NS HCP: 16	<ul><li>AKQ75</li><li>✓ AQ87</li><li>✓ 8</li><li>✓ J93</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q1075</li><li>♥ KQ72</li><li>◆ A7</li><li>♣ A97</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: None HCP: 9	<ul><li>AQJ5</li><li>▼ 1097</li><li>◆ Q1096</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q1075</li><li>♥ QJ3</li><li>◆ AQ3</li><li>♣ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 11	<ul><li>AJ87</li><li>✓ A6</li><li>✓ 962</li><li>✓ Q965</li></ul>	The opponents are silent.  Partner bids first.

Board: 290 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ 108  ♥ K10  ♠ AQ1062  ♣ AQ65	South:  ♠ AKQ75  ♥ AQ87  ♦ 8  ♣ J93	Pass Pass AP 1. Stay 2. SMC		Pass Pass	2 <b>♣</b> ¹
Board: 291 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ K986  ♥ 986  ♠ KQ10  ♣ KQ4	South:  ♠ Q1075  ♥ KQ72  ♠ A7  ♣ A97	Pass Pass AP 1. Stay	North  2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ AQJ5  ♥ 1097  • Q1096  ♣ 42	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 293 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 6♠ S	North:  ♠ AK96  ♥ AK42  ♦ J82  ♣ 52	South:  ♠ Q1075  ♥ QJ3  ♠ AQ3  ♣ KJ8	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♠
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQ3  ♥ J9  ♠ KJ73  ♣ AJ73	South:  ♠ AJ87  ♥ A6  ♦ 962  ♣ Q965	Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 295 Dealer: S Vul: Both HCP: 10	<ul><li>J4</li><li>✓ J973</li><li>✓ AKJ76</li><li>✓ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 296 Dealer: N Vul: NS HCP: 15	<ul><li>1042</li><li>✓ A102</li><li>✓ KQ82</li><li>✓ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 8	<ul><li>◆ QJ94</li><li>♥ J2</li><li>◆ J532</li><li>◆ K32</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 15	<ul><li>J2</li><li>✓ Q4</li><li>✓ KQJ8</li><li>✓ KQJ109</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: None HCP: 10	<ul><li>★ K1032</li><li>♥ Q8</li><li>◆ Q976</li><li>◆ K95</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Dealer: S Vul: Both North HCP: 10	North: <b>♠</b> J4 <b>♥</b> J973 <b>♦</b> AKJ76	South:  ♠ AKQ2  ♥ A2  ♦ 85	Pass	North  2.1	Pass	1NT
South HCP: 16 Contract: 3N S	◆ ANJ/0 ◆ 107	◆ 63 ◆ K8654	Pass 1. Stay	3NT man	AP	
Board: 296			West	North		
Dealer: N	North:	South:	D	1NT	Pass	
Vul: NS	<b>★</b> 1042 <b>∀</b> A102	<b>♠</b> AQ96 <b>♥</b> J6	Pass	2•	Pass	
North HCP: 15	◆ KQ82	◆ AJ976	Pass	<b>4</b> ♦	Pass	<b>4</b> ♠²
South HCP: 12	♣ AQ9	<b>♣</b> 105	Pass	5 <b>\</b>	AP	
Contract: 5♦ N		<ol> <li>Stayman</li> <li>Cue bid, a ♠ stopper</li> </ol>				
			2. Cac	ora, a r	зюрр	21
Board: 297 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> QJ94	♠ A652	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 8	<ul><li>✓ J2</li><li>✓ J532</li></ul>	<b>♥</b> AQ10 <b>♦</b> A874	Pass	3♠	Pass	4♠
South HCP: 16	<b>♦</b> K32	• Q4	AP			
Contract: 4♠ S		`	1. Stay	man		
Board: 298	North:	South:	West	North	East	South
Dealer: N	1 J2	<b>♦</b> AK96		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q4	<b>♥</b> K92	Pass	<b>2</b>	Pass	3NT
North HCP: 15	♦ KQJ8	◆ A54	AP			
South HCP: 14	<b>♣</b> KQJ109	<b>♣</b> 653	1. Stay	man		
Contract: 3N N						
Board: 299	North:	South:	West	North	East	South
Dealer: S	★ K1032	AQJ5				1NT
Vul: None North HCP: 10	<b>♥</b> Q8	<b>♥</b> K65	Pass	2 <b>♣</b> ¹	3♥	3NT
South HCP: 16	◆ Q976	<b>♦</b> K3	AP			
Contract: 3N S	<b>♣</b> K95	<b>♣</b> QJ104	1. Stay	man		

Board: 295 Dealer: S Vul: Both HCP: 16	<ul><li>AKQ2</li><li>✓ A2</li><li>85</li><li>✓ K8654</li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: NS HCP: 12	<ul><li>AQ96</li><li>J6</li><li>AJ976</li><li>105</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: EW HCP: 16	<ul><li>A652</li><li>✓ AQ10</li><li>A874</li><li>Q4</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: Both HCP: 14	<ul><li>★ AK96</li><li>▼ K92</li><li>◆ A54</li><li>◆ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: None HCP: 16	<ul><li>♠ AQJ5</li><li>♥ K65</li><li>♦ K3</li><li>♠ QJ104</li></ul>	East Bids 3♥ if possible.  You bid first.

Dealer: S Vul: Both North HCP: 10	North: <b>♠</b> J4 <b>♥</b> J973 <b>♦</b> AKJ76	South:  ♠ AKQ2  ♥ A2  ♦ 85	Pass	North  2.1	Pass	1NT
South HCP: 16 Contract: 3N S	◆ ANJ/0 ◆ 107	◆ 63 ◆ K8654	Pass 1. Stay	3NT man	AP	
Board: 296			West	North		
Dealer: N	North:	South:	D	1NT	Pass	
Vul: NS	<b>★</b> 1042 <b>∀</b> A102	<b>♠</b> AQ96 <b>♥</b> J6	Pass	2•	Pass	
North HCP: 15	◆ KQ82	◆ AJ976	Pass	<b>4</b> ♦	Pass	<b>4</b> ♠²
South HCP: 12	♣ AQ9	<b>♣</b> 105	Pass	5 <b>\</b>	AP	
Contract: 5♦ N		<ol> <li>Stayman</li> <li>Cue bid, a ♠ stopper</li> </ol>				
			2. Cac	ora, a r	зюрр	21
Board: 297 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> QJ94	♠ A652	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 8	<ul><li>✓ J2</li><li>✓ J532</li></ul>	<b>♥</b> AQ10 <b>♦</b> A874	Pass	3♠	Pass	4♠
South HCP: 16	<b>♦</b> K32	• Q4	AP			
Contract: 4♠ S		`	1. Stay	man		
Board: 298	North:	South:	West	North	East	South
Dealer: N	1 J2	<b>♦</b> AK96		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q4	<b>♥</b> K92	Pass	<b>2</b>	Pass	3NT
North HCP: 15	♦ KQJ8	◆ A54	AP			
South HCP: 14	<b>♣</b> KQJ109	<b>♣</b> 653	1. Stay	man		
Contract: 3N N						
Board: 299	North:	South:	West	North	East	South
Dealer: S	★ K1032	AQJ5				1NT
Vul: None North HCP: 10	<b>♥</b> Q8	<b>♥</b> K65	Pass	2 <b>♣</b> ¹	3♥	3NT
South HCP: 16	◆ Q976	<b>♦</b> K3	AP			
Contract: 3N S	<b>♣</b> K95	<b>♣</b> QJ104	1. Stay	man		

Board: 300 Dealer: N Vul: EW HCP: 16	<ul><li>★ K92</li><li>★ KJ983</li><li>★ AQ9</li><li>★ K6</li></ul>	The opponents are silent. You bid first.
Board: 301 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ102</li><li>▼ 1084</li><li>◆ A976</li><li>◆ 103</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 302 Dealer: N Vul: None HCP: 15	<ul><li>AQ953</li><li>J6</li><li>KJ4</li><li>A54</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ85</li><li>★ A83</li><li>◆ QJ86</li><li>★ Q9</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 304 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J1062</li><li>♥ K3</li><li>♦ KQ82</li><li>♣ AQ7</li></ul>	The opponents are silent. You bid first.

Board: 300 Dealer: N	North: ♠ K92	South: ♠ AQ63	West	North 1NT	East Pass	
Vul: EW North HCP: 16 South HCP: 15	<ul><li>▼ KJ983</li><li>◆ AQ9</li></ul>	<ul><li>★ AQ</li><li>★ K653</li></ul>	Pass AP	2♥	Pass	3NT
Contract: 3N N	<b>♣</b> K6	<b>♣</b> 983	1. Stay	man		
Board: 301 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> KJ102 <b>♥</b> 1084	<b>♠</b> Q63 <b>♥</b> KQ	Pass	2 <b>♣</b> ¹	2♥	X
North HCP: 8	♦ A976	♦ KJ54	Pass	2♠	Pass	2NT
South HCP: 16 Contract: 3N S	<b>♣</b> 103	<b>♣</b> AJ74	Pass	3NT	AP	
Contract. 31V S			1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> AQ953	<b>★</b> 102		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> J6	<b>♥</b> AKQ5	Pass	2♠	Pass	6NT
South HCP: 18	♦ KJ4	♦ AQ6	AP			
Contract: 6N N	♣ A54	<b>♣</b> QJ102	1. Stay	man		
Board: 303 Dealer: S	North: ♠ KQ85	South: ♠ A96	West	North	East	South 1NT
Vul: NS North HCP: 14	<b>▼</b> A83	<b>♥</b> 9752	Pass	2 <b>♣</b> ¹	X	2 🗸
South HCP: 15	<b>♦</b> QJ86	◆ AK2	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q9	<b>♣</b> A53	1. Stay			
Board: 304			***	NT d	<b>.</b>	G 4
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> J1062	<b>♦</b> Q5	ъ	1NT	Pass	
North HCP: 15	<b>♥</b> K3 <b>♦</b> KQ82	♥ 8642 ♦ A9654	Pass	2♠	Pass	2NT
South HCP: 10	• KQ62 • AQ7	<b>♦</b> KJ	AP	mon		
Contract: 2N N			1. Stay	ıı <b>k</b> ın		

Board: 300 Dealer: N Vul: EW HCP: 15	<ul><li>AQ63</li><li>✓ AQ</li><li>K653</li><li>983</li></ul>	The opponents are silent.  Partner bids first.
Board: 301 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q63</li><li>♥ KQ</li><li>♦ KJ54</li><li>♣ AJ74</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 302 Dealer: N Vul: None HCP: 18	<ul><li>★ 102</li><li>▼ AKQ5</li><li>★ AQ6</li><li>♣ QJ102</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: NS HCP: 15	<ul><li>★ A96</li><li>▼ 9752</li><li>◆ AK2</li><li>★ A53</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 304 Dealer: N Vul: Both HCP: 10	<b>♦</b> Q5 <b>♥</b> 8642 <b>♦</b> A9654 <b>♣</b> KJ	The opponents are silent.  Partner bids first.

Board: 300 Dealer: N	North: ♠ K92	South: ♠ AQ63	West	North 1NT	East Pass	
Vul: EW North HCP: 16 South HCP: 15	<ul><li>▼ KJ983</li><li>◆ AQ9</li></ul>	<ul><li>★ AQ</li><li>★ K653</li></ul>	Pass AP	2♥	Pass	3NT
Contract: 3N N	<b>♣</b> K6	<b>♣</b> 983	1. Stay	man		
Board: 301 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> KJ102 <b>♥</b> 1084	<b>♠</b> Q63 <b>♥</b> KQ	Pass	2 <b>♣</b> ¹	2♥	X
North HCP: 8	♦ A976	♦ KJ54	Pass	2♠	Pass	2NT
South HCP: 16 Contract: 3N S	<b>♣</b> 103	<b>♣</b> AJ74	Pass	3NT	AP	
Contract. 31V S			1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> AQ953	<b>★</b> 102		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> J6	<b>♥</b> AKQ5	Pass	2♠	Pass	6NT
South HCP: 18	♦ KJ4	♦ AQ6	AP			
Contract: 6N N	♣ A54	<b>♣</b> QJ102	1. Stay	man		
Board: 303 Dealer: S	North: ♠ KQ85	South: ♠ A96	West	North	East	South 1NT
Vul: NS North HCP: 14	<b>▼</b> A83	<b>♥</b> 9752	Pass	2 <b>♣</b> ¹	X	2 🗸
South HCP: 15	<b>♦</b> QJ86	◆ AK2	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q9	<b>♣</b> A53	1. Stay			
Board: 304			***	NT d	<b>.</b>	G 4
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> J1062	<b>♦</b> Q5	ъ	1NT	Pass	
North HCP: 15	<b>♥</b> K3 <b>♦</b> KQ82	♥ 8642 ♦ A9654	Pass	2♠	Pass	2NT
South HCP: 10	• KQ62 • AQ7	<b>♦</b> KJ	AP	mon		
Contract: 2N N			1. Stay	ıı <b>k</b> ın		

Board: 305 Dealer: S Vul: None HCP: 14	<ul><li>AJ102</li><li>✓ AJ863</li><li>✓ 2</li><li>♠ A54</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: NS HCP: 15	<ul><li>♠ 102</li><li>♥ A9863</li><li>♠ AK3</li><li>♠ A73</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 307 Dealer: S Vul: EW HCP: 11	<ul><li>★ A976</li><li>★ A6</li><li>★ 7643</li><li>★ K32</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q109</li><li>♥ AK2</li><li>◆ 854</li><li>♣ KQJ2</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: NS HCP: 10	<ul><li>106</li><li>✓ AQJ2</li><li>✓ K1073</li><li>№ 1062</li></ul>	The opponents are silent.  Partner bids first.

Board: 305 Dealer: S	North:	South:		North		1NT
Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	<ul><li>▲ AJ102</li><li>▼ AJ863</li><li>◆ 2</li><li>♣ A54</li></ul>	<b>♠</b> K7 <b>♥</b> KQ <b>♦</b> Q983 <b>♣</b> KQJ107	Pass Pass AP 1. Stay 2. SM0	3♠²	Pass Pass	2 <b>♦</b> 3NT
Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♥ N	North:	South:  ♠ KQJ85  ♥ K542  ♦ 92  ♣ J8	West  X  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 307 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A976  ♥ A6  ♠ 7643  ♣ K32	South:  ♠ QJ10  ♥ KQ95  ♠ AKJ  ♣ 965	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2♥
Board: 308 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q109  ♥ AK2  ♠ 854  ♠ KQJ2	South:	Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 309 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 106  ♥ AQJ2  ♠ K1073  ♣ 1062	South:  ♠ K832  ♥ 105  ♠ AQ  ♠ AK543	West Pass Pass 1. Stay	North  2.1  3NT  man	East Pass AP	1NT

Board: 305 Dealer: S Vul: None HCP: 16	<b>♣</b> K7 <b>♥</b> KQ <b>♦</b> Q983 <b>♣</b> KQJ107	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: NS HCP: 10	<ul><li>★ KQJ85</li><li>▼ K542</li><li>◆ 92</li><li>◆ J8</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ10</li><li>♥ KQ95</li><li>◆ AKJ</li><li>♣ 965</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: None HCP: 10	<ul><li>♠ 62</li><li>♥ QJ105</li><li>♠ AK7</li><li>♠ 10865</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: NS HCP: 16	<ul><li>★ K832</li><li>▼ 105</li><li>◆ AQ</li><li>◆ AK543</li></ul>	The opponents are silent.  You bid first.

Board: 305 Dealer: S	North:	South:		North		1NT
Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	<ul><li>▲ AJ102</li><li>▼ AJ863</li><li>◆ 2</li><li>♣ A54</li></ul>	<b>♠</b> K7 <b>♥</b> KQ <b>♦</b> Q983 <b>♣</b> KQJ107	Pass Pass AP 1. Stay 2. SM0	3♠²	Pass Pass	2 <b>♦</b> 3NT
Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♥ N	North:	South:  ♠ KQJ85  ♥ K542  ♦ 92  ♣ J8	West  X  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 307 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A976  ♥ A6  ♠ 7643  ♣ K32	South:  ♠ QJ10  ♥ KQ95  ♠ AKJ  ♣ 965	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2♥
Board: 308 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q109  ♥ AK2  ♠ 854  ♠ KQJ2	South:	Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 309 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 106  ♥ AQJ2  ♠ K1073  ♣ 1062	South:  ♠ K832  ♥ 105  ♠ AQ  ♠ AK543	West Pass Pass 1. Stay	North  2.1  3NT  man	East Pass AP	1NT

Board: 310 Dealer: N VK64 Vul: EW AQJ10 HCP: 16 KJ105  Board: 311 Dealer: S VAQ109 Vul: Both HCP: 11 KJ85  Board: 312 Dealer: N VA92 Vul: NS HCP: 17  Board: 313 Dealer: S VAQJ32  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Board: 313 VKQJ32  The opponents are silent.  You bid first.  Board: 313 Partner bids first.  Board: 314 VKQ54 Vul: EW Vul: EW Val: EW AK3 HCP: 11 AR42  Board: 314 AR42  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.			
Dealer: S Vul: Both Vul: Both HCP: 11  Board: 312  Experiment	Dealer: N Vul: EW	<b>♥</b> K64 <b>♦</b> AQJ10	
Dealer: N Vul: NS HCP: 17  A6 WQJ94 Dealer: S VKQ54 Vul: EW HCP: 11  Board: 314 Dealer: N Vul: EW HCP: 11  A942 Dealer: N Vul: Both  A63  The opponents are silent. You bid first.  You bid first.  The opponents are silent. You bid first.  You bid first.  You bid first.  You bid first.	Dealer: S Vul: Both	<b>♥</b> AQ109 <b>♦</b> 965	
Dealer: S	Dealer: N Vul: NS	<b>♥</b> A92 <b>♦</b> A6	
Dealer: N	Dealer: S Vul: EW	<b>♥</b> KQ54 <b>♦</b> K3	11
	Dealer: N Vul: Both	<b>▼</b> A109 <b>♦</b> A63	

Board: 310 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ Q7  ▼ K64  ♠ AQJ10  ♠ KJ105	South:  ♠ AKJ10  ♥ Q98  ♦ 983  ♣ Q32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 311 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 S	North:	South:  ♠ AK106  ♥ K732  ♠ AQ4  ♣ 97	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ K42  ♥ A92  ♠ A6  ♣ KQJ32	South:  ♣ AQ  ♥ Q1083  ♦ J75  ♣ A1076	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 313 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 44 S	North:  ♠ QJ94  ♥ KQ54  ♠ K3  ♣ 842	South:  ♠ K1076  ♥ A107  ♠ A7  ♣ AJ75	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 314 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ◆ 942  ▼ A109  ◆ A63  ◆ AKQ10	South:  ♠ QJ  ♥ K732  ♦ J7  ♣ J9874	West Pass Pass 1. Stay	North 1NT 2  3NT man	Pass	

Board: 310 Dealer: N Vul: EW HCP: 12	<ul><li>★ AKJ10</li><li>♥ Q98</li><li>◆ 983</li><li>◆ Q32</li></ul>	The opponents are silent.  Partner bids first.
Board: 311 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK106</li><li>★ K732</li><li>★ AQ4</li><li>★ 97</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: NS HCP: 13	♣ AQ ♥ Q1083 ♦ J75 ♣ A1076	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: EW HCP: 16	<ul><li>★ K1076</li><li>★ A107</li><li>◆ A7</li><li>★ AJ75</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: Both HCP: 8	♣ QJ ♥ K732 ♦ J7 ♣ J9874	The opponents are silent.  Partner bids first.

Board: 310 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ Q7  ▼ K64  ♠ AQJ10  ♠ KJ105	South:  ♠ AKJ10  ♥ Q98  ♦ 983  ♣ Q32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 311 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 S	North:	South:  ♠ AK106  ♥ K732  ♠ AQ4  ♣ 97	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ K42  ♥ A92  ♠ A6  ♣ KQJ32	South:  ♣ AQ  ♥ Q1083  ♦ J75  ♣ A1076	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 313 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 44 S	North:  ♠ QJ94  ♥ KQ54  ♠ K3  ♣ 842	South:  ♠ K1076  ♥ A107  ♠ A7  ♣ AJ75	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 314 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ◆ 942  ▼ A109  ◆ A63  ◆ AKQ10	South:  ♠ QJ  ♥ K732  ♦ J7  ♣ J9874	West Pass Pass 1. Stay	North 1NT 2  3NT man	Pass	

Board: 315 Dealer: S Vul: None HCP: 11	<ul><li>10982</li><li>✓ K9</li><li>QJ9</li><li>AJ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AK53</li><li>♥ K93</li><li>♦ K3</li><li>♠ KJ74</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: Both HCP: 10	<ul><li>★ A763</li><li>♥ J7652</li><li>◆ 2</li><li>★ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 16	<ul><li>J2</li><li>✓ A108</li><li>→ AKJ7</li><li>✓ QJ103</li></ul>	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: NS HCP: 10	<ul><li>★ KQ92</li><li>▼ 94</li><li>◆ 32</li><li>◆ KQ1098</li></ul>	The opponents are silent.  Partner bids first.

Board: 315 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  • 10982  • K9  • QJ9  • AJ98	South:  ♠ AQ5  ♥ AQ52  ♠ 1042  ♣ K54	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 316 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 44 N	North:  ♠ AK53  ♥ K93  ♠ K3  ♠ KJ74	South:	West Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 317 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♠ A763  ♥ J7652  ♠ 2  ♠ KQ5	South:  ♠ K4  ♥ K103  ♠ AJ9  ♣ A9764	Pass Pass AP 1. Stay		East Pass Pass	1NT 2 <b>♦</b>
Board: 318 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:	South:  • 10953  • K2  • 9643  • AK8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 319 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ KQ92  ♥ 94  • 32  ♣ KQ1098	South:  ♠ A53  ♥ KQ105  ♠ AKJ  ♣ 762	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT

D 1015	
Board: 315	onents are silent.
Board: 316	onents are silent.
Board: 317	onents are silent.
Board: 318	onents are silent.
Board: 319	onents are silent.

Board: 315 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  • 10982  • K9  • QJ9  • AJ98	South:  ♠ AQ5  ♥ AQ52  ♠ 1042  ♣ K54	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 316 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 44 N	North:  ♠ AK53  ♥ K93  ♠ K3  ♠ KJ74	South:	West Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 317 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♠ A763  ♥ J7652  ♠ 2  ♠ KQ5	South:  ♠ K4  ♥ K103  ♠ AJ9  ♣ A9764	Pass Pass AP 1. Stay		East Pass Pass	1NT 2 <b>♦</b>
Board: 318 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:	South:  • 10953  • K2  • 9643  • AK8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 319 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ KQ92  ♥ 94  • 32  ♣ KQ1098	South:  ♠ A53  ♥ KQ105  ♠ AKJ  ♣ 762	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT

Board: 320 ♣ 1098 Dealer: N ▼ AKJ3 Vul: Both ◆ AJ109 You bid first.	•
HCP: 16  ♣ K8	
Board: 321	•
Board: 322	•
Board: 323 Dealer: S Vul: None HCP: 9  AQ109 ▼862 The opponents are silent. Partner bids first.	•
Board: 324	•

Board: 320 Dealer: N Vul: Both	North: <b>♠</b> 1098 <b>♥</b> AKJ3	South: ♠ AKQ ♥ 10654	West Pass	North 1NT 2	East Pass Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 15	◆ AJ109	<b>♦</b> 85	AP	<b>∠ ∀</b>	1 433	1 4
Contract: 4♥ N	<b>♣</b> K8	<b>♣</b> AQ63	1. Stay	man		
Board: 321 Dealer: S	North: <b>♦</b> 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ AJ5	<b>v</b> 1076	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	◆ J6 • V1062	♦ A432	Pass		AP	
Contract: 4♠ S	<b>♣</b> K1063	<b>♣</b> QJ	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> A865	<b>♠</b> K10		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ J643	<b>♥</b> AQ75	Pass	2♥	Pass	4♥
South HCP: 15	♦ AK8 ♣ A2	◆ Q75 <b>◆</b> KJ53	AP			
Contract: 4♥ N	¥ 1 12	11333	1. Stay	man		
Board: 323 Dealer: S	North: ♠ AQ109	South:	West	North	East	South 1NT
Vul: None	<b>♥</b> 862	<b>♠</b> KJ64 <b>♥</b> AQ5	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	◆ Q102	◆ K943	Pass	4♠	AP	
South HCP: 16 Contract: 4♠ S	<b>♣</b> J93	<b>♣</b> K4	1. Stay	man		
Board: 324	N outlo	Contle	West	North	Fast	South
Dealer: N	North: ♠ Q96	South: ♠ K875	,, est	1NT	Pass	
Vul: NS	<b>♥</b> K8	<b>♥</b> AJ7	Pass	2•		3NT
North HCP: 15 South HCP: 13	<b>♦</b> AK86	<b>♦</b> J5	AP			
Contract: 3N N	<b>♣</b> QJ108	<b>♣</b> A764	1. Stay	man		

Board: 320 Dealer: N Vul: Both HCP: 15	<ul><li>★ AKQ</li><li>▼ 10654</li><li>◆ 85</li><li>◆ AQ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 321 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKQ7</li><li>▼ 1076</li><li>◆ A432</li><li>◆ QJ</li></ul>	The opponents are silent.  You bid first.
Board: 322 Dealer: N Vul: EW HCP: 15	<ul><li>★ K10</li><li>★ AQ75</li><li>◆ Q75</li><li>◆ KJ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ64</li><li>▼ AQ5</li><li>◆ K943</li><li>◆ K4</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: NS HCP: 13	<ul><li>★ K875</li><li>★ AJ7</li><li>◆ J5</li><li>★ A764</li></ul>	The opponents are silent.  Partner bids first.

Board: 320 Dealer: N Vul: Both	North: <b>♠</b> 1098 <b>♥</b> AKJ3	South: ♠ AKQ ♥ 10654	West Pass	North 1NT 2	East Pass Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 15	◆ AJ109	<b>♦</b> 85	AP	<b>∠ ∀</b>	1 433	1 4
Contract: 4♥ N	<b>♣</b> K8	<b>♣</b> AQ63	1. Stay	man		
Board: 321 Dealer: S	North: <b>♦</b> 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ AJ5	<b>v</b> 1076	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	◆ J6 • V1062	♦ A432	Pass		AP	
Contract: 4♠ S	<b>♣</b> K1063	<b>♣</b> QJ	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> A865	<b>♠</b> K10		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ J643	<b>♥</b> AQ75	Pass	2♥	Pass	4♥
South HCP: 15	♦ AK8 ♣ A2	◆ Q75 <b>◆</b> KJ53	AP			
Contract: 4♥ N	¥ 1 12	11333	1. Stay	man		
Board: 323 Dealer: S	North: ♠ AQ109	South:	West	North	East	South 1NT
Vul: None	<b>♥</b> 862	<b>♠</b> KJ64 <b>♥</b> AQ5	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	◆ Q102	◆ K943	Pass	4♠	AP	
South HCP: 16 Contract: 4♠ S	<b>♣</b> J93	<b>♣</b> K4	1. Stay	man		
Board: 324	N outlo	Contle	West	North	Fast	South
Dealer: N	North: ♠ Q96	South: ♠ K875	,, est	1NT	Pass	
Vul: NS	<b>♥</b> K8	<b>♥</b> AJ7	Pass	2•		3NT
North HCP: 15 South HCP: 13	<b>♦</b> AK86	<b>♦</b> J5	AP			
Contract: 3N N	<b>♣</b> QJ108	<b>♣</b> A764	1. Stay	man		

Board: 325 Dealer: S Vul: EW HCP: 12	<ul><li>AJ1076</li><li>✓ K1053</li><li>✓ 74</li><li>✓ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 326 Dealer: N Vul: Both HCP: 15	<ul><li>♣97</li><li>♥ AQ1074</li><li>◆ AJ9</li><li>♣ A106</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 17	<ul><li>A2</li><li>✓ AJ95</li><li>AQ4</li><li>Q962</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: EW HCP: 17	<ul><li>♣ QJ94</li><li>♥ AK74</li><li>◆ A7</li><li>♣ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: Both HCP: 9	<ul><li>♠ Q954</li><li>♥ 1065</li><li>◆ AJ43</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.

Board: 325 Dealer: S Vul: EW	North: ♠ AJ1076	South: ♠ KQ43	West	North	East	South 1NT
North HCP: 12	♥ K1053	<b>♥</b> AJ4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	♦ 74 ♣ KJ	♦ AQ52 • 106	Pass	4♠	AP	
Contract: 4♠ S	¥ IXJ	<b>2</b> 100	1. Stay	man		
Board: 326	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 97	<b>♦</b> AJ86		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AQ1074	<b>♥</b> KJ96	Pass	2♥	Pass	4♥
South HCP: 13	<b>♦</b> AJ9	◆ Q64	AP			
Contract: 4♥ N	<b>♣</b> A106	<b>♣</b> Q3	1. Stay	man		
Board: 327 Dealer: S	North: ♠ A2	South: ♠ J73	West	North	East	South 1NT
Vul: NS North HCP: 17	<b>♥</b> AJ95	<b>♥</b> K10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	• AQ4	♦ KJ1062	Pass	6NT	AP	
Contract: 6N S	<b>♣</b> Q962	♣ AK5	1. Stay	man		
Board: 328	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> QJ94	<b>♦</b> A872		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> AK74 <b>♦</b> A7	♥ J98 ♦ K82	Pass	2♥		3NT
South HCP: 12	<b>♦</b> QJ8	◆ K62 ◆ A42	Pass	4♠	AP	
Contract: 4♠ N	2 000	211.2	1. Stay	man		
Board: 329	Nauth	Courth	West	North	Fast	South
Dealer: S	North: <b>♠</b> Q954	South: ♠ AKJ	,, est	1,0141		1NT
Vul: Both	♥ 1065	<b>♥</b> Q9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	◆ AJ43	<b>♦</b> 1092	Pass		AP	
Contract: 2N S	<b>♣</b> Q3	<b>♣</b> AK1064	1. Stay		-	

Board: 325 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ43</li><li>★ AJ4</li><li>★ AQ52</li><li>★ 106</li></ul>	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: Both HCP: 13	<ul><li>AJ86</li><li>✓ KJ96</li><li>✓ Q64</li><li>✓ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 15	<ul><li>▶ J73</li><li>♥ K10</li><li>◆ KJ1062</li><li>♣ AK5</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 12	<ul><li>★ A872</li><li>▼ J98</li><li>◆ K82</li><li>★ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: Both HCP: 17	<ul><li>♠ AKJ</li><li>♥ Q9</li><li>♦ 1092</li><li>♠ AK1064</li></ul>	The opponents are silent. You bid first.

Board: 325 Dealer: S Vul: EW	North: ♠ AJ1076	South: ♠ KQ43	West	North	East	South 1NT
North HCP: 12	♥ K1053	<b>♥</b> AJ4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	♦ 74 ♣ KJ	♦ AQ52 • 106	Pass	4♠	AP	
Contract: 4♠ S	¥ IXJ	<b>¥</b> 100	1. Stay	man		
Board: 326	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 97	<b>♦</b> AJ86		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AQ1074	<b>♥</b> KJ96	Pass	2♥	Pass	4♥
South HCP: 13	<b>♦</b> AJ9	◆ Q64	AP			
Contract: 4♥ N	<b>♣</b> A106	<b>♣</b> Q3	1. Stay	man		
Board: 327 Dealer: S	North: ♠ A2	South: ♠ J73	West	North	East	South 1NT
Vul: NS North HCP: 17	<b>♥</b> AJ95	<b>♥</b> K10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	• AQ4	♦ KJ1062	Pass	6NT	AP	
Contract: 6N S	<b>♣</b> Q962	♣ AK5	1. Stay	man		
Board: 328	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> QJ94	<b>♦</b> A872		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> AK74 <b>♦</b> A7	♥ J98 ♦ K82	Pass	2♥		3NT
South HCP: 12	<b>♦</b> QJ8	◆ K62 ◆ A42	Pass	4♠	AP	
Contract: 4♠ N	2 000	211.2	1. Stay	man		
Board: 329	Nauth	Courth	West	North	Fast	South
Dealer: S	North: <b>♠</b> Q954	South: ♠ AKJ	,, est	1,0141		1NT
Vul: Both	♥ 1065	<b>♥</b> Q9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	◆ AJ43	<b>♦</b> 1092	Pass		AP	
Contract: 2N S	<b>♣</b> Q3	<b>♣</b> AK1064	1. Stay		-	

Board: 330	oubles 2♣ if possible.
Vul· FW • 53	oonents are silent. bids first.
Board: 332 ♣ J764 The opp Dealer: N ♥ KQ6 Vul: Both ♠ AQJ7 HCP: 17 ♣ A4	oonents are silent.
Vul. None • OI	oonents are silent. bids first.
Board: 334	oonents are silent.

Board: 330 Dealer: N Vul: None	North: ♠ AQ873	South: ◆ 42	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10	<b>♥</b> AQ2 <b>♦</b> K87	<ul><li>▼ J973</li><li>◆ AQ5</li></ul>	X AP	2♠	Pass	3NT
Contract: 3N N	<b>♣</b> 73	<b>♣</b> K865	1. Stay	man		
Board: 331 Dealer: S	North: ♠ Q976	South: ♠ A10	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> AQ43	<b>♥</b> K107	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> 53	◆ KQ62	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q107	♣ A652	1. Stay	man		
Board: 332 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> J764	<b>♦</b> K9		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♥ KQ6	♥ 10972	Pass	2♠		2NT
South HCP: 9	◆ AQJ7 <b>◆</b> A4	◆ K65 <b>♣</b> QJ102	Pass	3NT	AP	
Contract: 3N N	<b>₹</b> A4	<b>Q</b> Q3102	1. Stay	man		
Board: 333 Dealer: S	North: <b>♠</b> J1065	South:	West	North	East	South 1NT
Vul: None North HCP: 13	<b>v</b> 1087	<b>♠</b> AK <b>♥</b> K543	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ QJ <b>♣</b> AKQ3	♦ A107	Pass	3NT	AP	
Contract: 3N S	111140	<b>♣</b> J854	1. Stay	man		
Board: 334	NI outlo	Carella	West	North	Fast	South
Dealer: N	North: ♠ 96	South: ♠ AJ107	77 051	1NT	Pass	
Vul: NS	♥ K96	♥ AQ5	Pass	2•		3NT
North HCP: 15 South HCP: 11	◆ AJ432	<b>♦</b> 10875	AP	_,	1 000	2111
Contract: 3N N	<b>♣</b> AK5	<b>♣</b> 84	1. Stay	man		

Board: 330 Dealer: N Vul: None HCP: 10	<ul><li>42</li><li>✓ J973</li><li>✓ AQ5</li><li>✓ K865</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 331 Dealer: S Vul: EW HCP: 16	<ul><li>★ A10</li><li>★ K107</li><li>★ KQ62</li><li>★ A652</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: Both HCP: 9	<ul><li>★ K9</li><li>★ 10972</li><li>★ K65</li><li>★ QJ102</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: None HCP: 15	<ul><li>AK</li><li>★ K543</li><li>★ A107</li><li>★ J854</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: NS HCP: 11	<ul><li>AJ107</li><li>✓ AQ5</li><li>10875</li><li>♣ 84</li></ul>	The opponents are silent.  Partner bids first.

Board: 330 Dealer: N Vul: None	North: ♠ AQ873	South: ◆ 42	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10	<b>♥</b> AQ2 <b>♦</b> K87	<ul><li>▼ J973</li><li>◆ AQ5</li></ul>	X AP	2♠	Pass	3NT
Contract: 3N N	<b>♣</b> 73	<b>♣</b> K865	1. Stay	man		
Board: 331 Dealer: S	North: ♠ Q976	South: ♠ A10	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> AQ43	<b>♥</b> K107	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> 53	◆ KQ62	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q107	♣ A652	1. Stay	man		
Board: 332 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> J764	<b>♦</b> K9		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♥ KQ6	♥ 10972	Pass	2♠		2NT
South HCP: 9	◆ AQJ7 <b>♣</b> A4	◆ K65 <b>♣</b> QJ102	Pass	3NT	AP	
Contract: 3N N	<b>₹</b> A4	<b>Q</b> Q3102	1. Stay	man		
Board: 333 Dealer: S	North: <b>♠</b> J1065	South:	West	North	East	South 1NT
Vul: None North HCP: 13	<b>v</b> 1087	<b>♠</b> AK <b>♥</b> K543	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ QJ <b>♣</b> AKQ3	♦ A107	Pass	3NT	AP	
Contract: 3N S	111140	<b>♣</b> J854	1. Stay	man		
Board: 334	NI outlo	Carella	West	North	Fast	South
Dealer: N	North: ♠ 96	South: ♠ AJ107	77 051	1NT	Pass	
Vul: NS	♥ K96	♥ AQ5	Pass	2•		3NT
North HCP: 15 South HCP: 11	◆ AJ432	<b>♦</b> 10875	AP	_,	1 000	2111
Contract: 3N N	<b>♣</b> AK5	<b>♣</b> 84	1. Stay	man		

Board: 335 Dealer: S Vul: Both HCP: 10	<ul><li> ♣ J542</li><li> ♥ A5</li><li> ♦ QJ4</li><li> ♣ Q1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: None HCP: 16	<ul><li>★ K65</li><li>★ A104</li><li>◆ KJ8</li><li>◆ AJ109</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: NS HCP: 15	<ul><li>AQ32</li><li>10864</li><li>A93</li><li>KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: EW HCP: 16	<ul><li>▶ J92</li><li>♥ AKJ3</li><li>◆ AK102</li><li>◆ 63</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 339 Dealer: S Vul: None HCP: 11	<ul><li>♠ AK102</li><li>♥ 96</li><li>♦ J1073</li><li>♠ K94</li></ul>	The opponents are silent.  Partner bids first.

Board: 335 Dealer: S	North: <b>♠</b> J542	South: ♠ AK108		North		1NT
Vul: Both North HCP: 10	<b>♥</b> A5	<b>♥</b> J1063	Pass	2♣¹	Pass	
South HCP: 15	• QJ4	♦ A52	Pass AP	3NT	Pass	<del>4</del> ₹
Contract: 4♠ S	<b>♣</b> Q1052	<b>♣</b> K6	1. Stay	man		
			,			
Board: 336	North:	South:	West	North	Fast	South
Dealer: N	Notui. <b>♦</b> K65	50un. ♠ A984		1NT	Pass	
Vul: None	<b>▼</b> A104	<b>♥</b> QJ6	Pass	2•		3NT
North HCP: 16 South HCP: 14	<b>♦</b> KJ8	◆ A1063	AP			
Contract: 3N N	<b>♣</b> AJ109	<b>♣</b> K8	1. Stay	man		
Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	<b>♦</b> J104				1NT
Vul: NS North HCP: 15	<b>v</b> 10864	<b>♥</b> AKJ	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	♦ A93	♦ J5 • A1652	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KQ	♣ AJ653	1. Stay	man		
			West	North	East	Courth
Board: 338 Dealer: N	North:	South:	West	North 1NT	Pass	
Vul: EW	<b>♠</b> J92 <b>♥</b> AKJ3	<b>♠</b> KQ3	X	2 <b>y</b>	Pass	
North HCP: 16	◆ AK102	♥ Q875 ♦ 875	Pass	<b>4</b> ♥	AP	J <b>V</b>
South HCP: 10	<b>♣</b> 63	▼ 873 ♣ K54				
Contract: 4♥ N			1. Stay	man		
D 1220						
Board: 339 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♦</b> AK102	<b>★</b> 63	-	. 1		1NT
North HCP: 11	♥ 96 ♦ J1073	▼ AK108	Pass	2♣¹	Pass	2♥
South HCP: 16	◆ J10/3 ◆ K94	◆ Q62 <b>♣</b> AQJ8	Pass	3NT	AP	
Contract: 3N S	- 11./ I	2 1 1 200	1. Stay	man		

Board: 335 Dealer: S Vul: Both HCP: 15	<ul><li>AK108</li><li>✓ J1063</li><li>A52</li><li>★ K6</li></ul>	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: None HCP: 14	<ul><li>▲ A984</li><li>♥ QJ6</li><li>◆ A1063</li><li>◆ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: NS HCP: 15	<ul><li>▲ J104</li><li>✔ AKJ</li><li>◆ J5</li><li>▲ AJ653</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: EW HCP: 10	<ul><li>★ KQ3</li><li>♥ Q875</li><li>◆ 875</li><li>◆ K54</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 339 Dealer: S Vul: None HCP: 16	<ul><li>♠ 63</li><li>♥ AK108</li><li>♦ Q62</li><li>♠ AQJ8</li></ul>	The opponents are silent.  You bid first.

Board: 335 Dealer: S	North: <b>♠</b> J542	South: ♠ AK108		North		1NT
Vul: Both North HCP: 10	<b>♥</b> A5	<b>♥</b> J1063	Pass	2♣¹	Pass	
South HCP: 15	• QJ4	♦ A52	Pass AP	3NT	Pass	<del>4</del> ₹
Contract: 4♠ S	<b>♣</b> Q1052	<b>♣</b> K6	1. Stay	man		
			,			
Board: 336	North:	South:	West	North	Fast	South
Dealer: N	Notui. <b>♦</b> K65	50un. ♠ A984		1NT	Pass	
Vul: None	<b>▼</b> A104	<b>♥</b> QJ6	Pass	2•		3NT
North HCP: 16 South HCP: 14	<b>♦</b> KJ8	◆ A1063	AP			
Contract: 3N N	<b>♣</b> AJ109	<b>♣</b> K8	1. Stay	man		
Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	<b>♦</b> J104				1NT
Vul: NS North HCP: 15	<b>v</b> 10864	<b>♥</b> AKJ	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	♦ A93	♦ J5 • A1652	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KQ	♣ AJ653	1. Stay	man		
			West	North	East	Courth
Board: 338 Dealer: N	North:	South:	West	North 1NT	Pass	
Vul: EW	<b>♠</b> J92 <b>♥</b> AKJ3	<b>♠</b> KQ3	X	2 <b>y</b>	Pass	
North HCP: 16	◆ AK102	♥ Q875 ♦ 875	Pass	<b>4</b> ♥	AP	J <b>V</b>
South HCP: 10	<b>♣</b> 63	▼ 873 ♣ K54				
Contract: 4♥ N			1. Stay	man		
D 1220						
Board: 339 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♦</b> AK102	<b>★</b> 63	-	. 1		1NT
North HCP: 11	♥ 96 ♦ J1073	▼ AK108	Pass	2♣¹	Pass	2♥
South HCP: 16	◆ J10/3 ◆ K94	◆ Q62 <b>♣</b> AQJ8	Pass	3NT	AP	
Contract: 3N S	_ II/ I	2 1 1 200	1. Stay	man		

Board: 340 Dealer: N Vul: NS HCP: 16	<ul><li> ♣ J973</li><li> ♥ 75</li><li> ♦ AKQ108</li><li> ♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q62</li><li>♥ KJ73</li><li>◆ 94</li><li>♣ Q953</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 342 Dealer: N Vul: Both HCP: 17	<ul><li>J2</li><li>K42</li><li>AK106</li><li>KQJ8</li></ul>	The opponents are silent. You bid first.
Board: 343 Dealer: S Vul: NS HCP: 9	<ul><li>★ 764</li><li>♥ Q1084</li><li>♦ K84</li><li>★ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: EW HCP: 17	<ul><li>★ K62</li><li>★ A97</li><li>★ A765</li><li>★ AQ3</li></ul>	The opponents are silent. You bid first.

Board: 340 Dealer: N Vul: NS North HCP: 16 South HCP: 8	North: <b>♠</b> J973 <b>♥</b> 75 <b>♠</b> AKQ108	South:  ♠ KQ52  ♥ QJ64  ♦ 972	West Pass AP	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♠ N	<b>♣</b> AQ	<b>♣</b> 54	1. Stay	man		
Board: 341	North:	South:	West	North	East	South 1NT
Dealer: S	♠ Q62	<b>♦</b> K43	Pass	2 <b>♣</b> ¹	X	2♥
Vul: EW North HCP: 8 South HCP: 15	<b>♥</b> KJ73 <b>♦</b> 94	♥ Q10652 ♦ AQ3	Pass AP	3 <b>♣</b> <sup>2</sup>	Pass	3♥
Contract: 3 S	<b>♣</b> Q953	<b>♣</b> A8	1. Stay	man		
			2. stren	igth cue	bid	
Board: 342		a 1	West	North	East	South
Dealer: N	North: ♠ J2	South: ♠ KQ86		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K42	♥ A9876	Pass	<b>2</b> ♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 17 South HCP: 13	◆ AK106	<b>♦</b> 52	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> KQJ8	<b>♣</b> A5	<ol> <li>Stay</li> <li>SMO</li> </ol>			
Board: 343	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>★</b> 764	♠ AQJ5	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	♥ Q1084	<b>♥</b> K9	Pass	2NT	Pass	3NT
South HCP: 17	♦ K84 ♣ KJ2	◆ AJ32 ◆ Q84	AP			
Contract: 3N S			1. Stay	man		
Board: 344	NI d	C 4	West	North	Fact	South
Dealer: N	North: ♠ K62	South: ♠ Q9	WEST	1NT	Pass	
Vul: EW	<b>¥ K</b> 02 <b>∀ A</b> 97	♥ K853	Pass	2•		2NT
North HCP: 17 South HCP: 8	♦ A765	♦ K84	Pass	3NT	AP	. –
Contract: 3N N	♣ AQ3	<b>♣</b> 10652	1. Stay	man		

Board: 340	The opponents are silent.  Partner bids first.
Board: 341	East Doubles 2♣ if possible.  You bid first.
Board: 342	The opponents are silent.  Partner bids first.
Board: 343	The opponents are silent. You bid first.
Board: 344	The opponents are silent.  Partner bids first.

Board: 340 Dealer: N Vul: NS North HCP: 16 South HCP: 8	North: <b>♠</b> J973 <b>♥</b> 75 <b>♠</b> AKQ108	South:  ♠ KQ52  ♥ QJ64  ♦ 972	West Pass AP	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♠ N	<b>♣</b> AQ	<b>♣</b> 54	1. Stay	man		
Board: 341	North:	South:	West	North	East	South 1NT
Dealer: S	♠ Q62	<b>♦</b> K43	Pass	2 <b>♣</b> ¹	X	2♥
Vul: EW North HCP: 8 South HCP: 15	<b>♥</b> KJ73 <b>♦</b> 94	♥ Q10652 ♦ AQ3	Pass AP	3 <b>♣</b> <sup>2</sup>	Pass	3♥
Contract: 3 S	<b>♣</b> Q953	<b>♣</b> A8	1. Stay	man		
			2. stren	igth cue	bid	
Board: 342		a 1	West	North	East	South
Dealer: N	North: ♠ J2	South: ♠ KQ86		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K42	♥ A9876	Pass	<b>2</b> ♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 17 South HCP: 13	◆ AK106	<b>♦</b> 52	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> KQJ8	<b>♣</b> A5	<ol> <li>Stay</li> <li>SMO</li> </ol>			
Board: 343	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>★</b> 764	♠ AQJ5	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	♥ Q1084	<b>♥</b> K9	Pass	2NT	Pass	3NT
South HCP: 17	♦ K84 ♣ KJ2	◆ AJ32 ◆ Q84	AP			
Contract: 3N S			1. Stay	man		
Board: 344	NI d	C 4	West	North	Fact	South
Dealer: N	North: ♠ K62	South: ♠ Q9	WEST	1NT	Pass	
Vul: EW	<b>¥ K</b> 02 <b>∀ A</b> 97	♥ K853	Pass	2•		2NT
North HCP: 17 South HCP: 8	♦ A765	♦ K84	Pass	3NT	AP	. –
Contract: 3N N	♣ AQ3	<b>♣</b> 10652	1. Stay	man		

Board: 345 Dealer: S Vul: Both HCP: 9	<ul><li>AJ104</li><li>✓ 754</li><li>✓ K72</li><li>✓ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 346 Dealer: N Vul: None HCP: 15	<ul><li>◆ 94</li><li>♥ K8</li><li>◆ AKJ106</li><li>◆ A987</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: EW HCP: 11	<ul><li> ♣ J872</li><li> ♥ AQ76</li><li> ♠ K72</li><li> ♣ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ3</li><li>▼ A97</li><li>◆ QJ83</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 13	<ul><li>AQ</li><li>♥ QJ64</li><li>★ K109</li><li>♣ J964</li></ul>	The opponents are silent.  Partner bids first.

Board: 345 Dealer: S Vul: Both	North: ♠ AJ104	South: ♠ KQ8	West	North	East	South 1NT
North HCP: 9	<b>♥</b> 754	<b>♥</b> KQ10	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	♦ K72 ♣ J108	◆ Q1085 <b>◆</b> A76	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> J106	<b>₽</b> A/0	1. Stay	man		
Board: 346	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ 94	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>₹</b> 9 <del>4</del> <b>∀</b> K8	<b>♠</b> Q753 <b>♥</b> AQ972	Pass	2♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 15	◆ AKJ106	◆ 97	Pass	3NT	AP	
South HCP: 10 Contract: 3N N	♣ A987	<b>♣</b> Q10	1. Stay			
Communication of the communica			2. SM0	OLEN		
Board: 347	North:	South:	West	North	East	South
Dealer: S	<b>★</b> J872	<b>♠</b> 106				1NT
Vul: EW North HCP: 11	<b>♥</b> AQ76	<b>♥</b> K5	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	♦ K72	◆ AJ984	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J5	<b>♣</b> AK94	1. Stay	man		
Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	<b>♠</b> A65		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> A97 <b>♦</b> QJ83	▼ 10543 ◆ K62	Pass AP	2♦	Pass	3NT
South HCP: 10 Contract: 3N N	<b>♣</b> QJ10	<b>♣</b> K93	1. Stay	man		
Board: 349	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ AQ	South: ♠ K42	West	1 101111	Lusi	1NT
Vul: NS	<b>♥</b> QJ64	♥ AK107	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 13	♦ K109	<b>♦</b> J8	Pass	2 <b>♥</b> 4 <b>♥</b>	AP	<u> </u>
South HCP: 16 Contract: 4♥ S	<b>♣</b> J964	<b>♣</b> KQ103	1. Stay			

Board: 345 Dealer: S Vul: Both HCP: 16	<ul><li>★ KQ8</li><li>▼ KQ10</li><li>◆ Q1085</li><li>◆ A76</li></ul>	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q753</li><li>♥ AQ972</li><li>◆ 97</li><li>♣ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 15	<ul><li>106</li><li>✓ K5</li><li>◆ AJ984</li><li>◆ AK94</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: None HCP: 10	<ul><li>★ A65</li><li>▼ 10543</li><li>◆ K62</li><li>◆ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 16	<ul><li>★ K42</li><li>★ AK107</li><li>◆ J8</li><li>◆ KQ103</li></ul>	The opponents are silent. You bid first.

Board: 345 Dealer: S Vul: Both	North: ♠ AJ104	South: ♠ KQ8	West	North	East	South 1NT
North HCP: 9	<b>♥</b> 754	<b>♥</b> KQ10	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	♦ K72 ♣ J108	◆ Q1085 <b>◆</b> A76	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> J106	<b>₽</b> A/0	1. Stay	man		
Board: 346	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ 94	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>₹</b> 9 <del>4</del> <b>∀</b> K8	<b>♠</b> Q753 <b>♥</b> AQ972	Pass	2♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 15	◆ AKJ106	◆ 97	Pass	3NT	AP	
South HCP: 10 Contract: 3N N	♣ A987	<b>♣</b> Q10	1. Stay			
Communication of the communica			2. SM0	OLEN		
Board: 347	North:	South:	West	North	East	South
Dealer: S	<b>★</b> J872	<b>♠</b> 106				1NT
Vul: EW North HCP: 11	<b>♥</b> AQ76	<b>♥</b> K5	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	♦ K72	◆ AJ984	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J5	<b>♣</b> AK94	1. Stay	man		
Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	<b>♠</b> A65		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> A97 <b>♦</b> QJ83	▼ 10543 ◆ K62	Pass AP	2♦	Pass	3NT
South HCP: 10 Contract: 3N N	<b>♣</b> QJ10	<b>♣</b> K93	1. Stay	man		
Board: 349	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ AQ	South: ♠ K42	West	1 101111	Lusi	1NT
Vul: NS	<b>♥</b> QJ64	♥ AK107	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 13	♦ K109	<b>♦</b> J8	Pass	2 <b>♥</b> 4 <b>♥</b>	AP	<u> </u>
South HCP: 16 Contract: 4♥ S	<b>♣</b> J964	<b>♣</b> KQ103	1. Stay			

Board: 350 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A942</li><li>▼ A107</li><li>◆ AK9</li><li>▲ J64</li></ul>	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q96</li><li>♥ K3</li><li>◆ A854</li><li>♣ AQ73</li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: EW HCP: 9	<ul><li>10962</li><li>K8</li><li>Q1074</li><li>A85</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q1086</li><li>♥ QJ5</li><li>◆ A53</li><li>♣ AK4</li></ul>	The opponents are silent. You bid first.

Board: 350 Dealer: N Vul: Both	North: ♠ A942	South: ♠ Q1086		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 8 Contract: 3♠ N	◆ A107 ◆ AK9 ◆ J64	<ul><li>★ K3</li><li>★ 532</li><li>★ K532</li></ul>	Pass AP 1. Stay	2♠ man	Pass	3♠
Board: 351 Dealer: S Vul: None	North:  ♣ J953	South: ♠ AKQ2		North		1NT
North HCP: 11 South HCP: 15 Contract: 4♠ S	<ul><li>★ KJ632</li><li>◆ Q2</li><li>◆ KJ</li></ul>	<ul><li>104</li><li>753</li><li>AQ74</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	2♠
Board: 352 Dealer: N Vul: NS	North: ♠ Q96	South:  ♠ AKJ4		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 14 Contract: 3N N	<ul><li>★ K3</li><li>★ A854</li><li>★ AQ73</li></ul>	<ul><li>✓ A852</li><li>◆ J32</li><li>◆ J4</li></ul>	Pass AP 1. Stay	2♦ man	Pass	3NT
Board: 353 Dealer: S Vul: EW	North: <b>♠</b> 10962	South: ♠ QJ4	West	North	East	South 1NT
North HCP: 9 South HCP: 16 Contract: 2N S	<ul><li>★ K8</li><li>◆ Q1074</li><li>◆ A85</li></ul>	♥ J10943 ♦ AK ♣ KQ3	Pass Pass 1. Stay	2NT	Pass AP	2♥
Board: 354 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 \( \) N	North:  ♠ Q1086  ♥ QJ5  ♠ A53  ♣ AK4	South:  ♠ A7542  ♥ 10872  ♠ KQ  ♣ 72	West Pass AP 1. Stay	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹

Board: 350 Dealer: N Vul: Both HCP: 8	◆ Q1086 ▼ K3 ◆ 532 ◆ K532	The opponents are silent.  Partner bids first.
Board: 351 Dealer: S Vul: None HCP: 15	<ul><li>AKQ2</li><li>▼ 104</li><li>◆ 753</li><li>◆ AQ74</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: NS HCP: 14	<ul><li>♠ AKJ4</li><li>♥ A852</li><li>♦ J32</li><li>♠ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ4</li><li>♥ J10943</li><li>♦ AK</li><li>♣ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: None HCP: 9	<ul><li>A7542</li><li>▼ 10872</li><li>◆ KQ</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.

Board: 350 Dealer: N Vul: Both	North: ♠ A942	South: ♠ Q1086		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 8 Contract: 3♠ N	◆ A107 ◆ AK9 ◆ J64	<ul><li>★ K3</li><li>★ 532</li><li>★ K532</li></ul>	Pass AP 1. Stay	2♠ man	Pass	3♠
Board: 351 Dealer: S Vul: None	North:  ♣ J953	South: ♠ AKQ2		North		1NT
North HCP: 11 South HCP: 15 Contract: 4♠ S	<ul><li>★ KJ632</li><li>◆ Q2</li><li>◆ KJ</li></ul>	<ul><li>104</li><li>753</li><li>AQ74</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	2♠
Board: 352 Dealer: N Vul: NS	North: ♠ Q96	South:  ♠ AKJ4		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 14 Contract: 3N N	<ul><li>★ K3</li><li>★ A854</li><li>★ AQ73</li></ul>	<ul><li>✓ A852</li><li>◆ J32</li><li>◆ J4</li></ul>	Pass AP 1. Stay	2♦ man	Pass	3NT
Board: 353 Dealer: S Vul: EW	North: <b>♠</b> 10962	South: ♠ QJ4	West	North	East	South 1NT
North HCP: 9 South HCP: 16 Contract: 2N S	<ul><li>★ K8</li><li>◆ Q1074</li><li>◆ A85</li></ul>	♥ J10943 ♦ AK ♣ KQ3	Pass Pass 1. Stay	2NT	Pass AP	2♥
Board: 354 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 \( \) N	North:  ♠ Q1086  ♥ QJ5  ♠ A53  ♣ AK4	South:  ♠ A7542  ♥ 10872  ♠ KQ  ♣ 72	West Pass AP 1. Stay	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹

Board: 355 Dealer: S Vul: NS HCP: 13	<ul><li>◆ 94</li><li>♥ AK92</li><li>◆ K83</li><li>◆ K765</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKQ8</li><li>▼ 1063</li><li>◆ AQJ2</li><li>◆ 86</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 357 Dealer: S Vul: Both HCP: 13	<ul><li>★ AKJ</li><li>▼ J732</li><li>◆ J762</li><li>★ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: NS HCP: 15	<ul><li>▶ J9</li><li>♥ QJ</li><li>◆ AK65</li><li>♣ KJ873</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 8	<ul><li>▲ AJ43</li><li>♥ J82</li><li>◆ Q984</li><li>▲ 98</li></ul>	The opponents are silent.  Partner bids first.

Board: 355 Dealer: S Vul: NS	North: ♠ 94	South: ♠ AK52		North		1NT
North HCP: 13	<b>♥</b> AK92	♥ Q1087	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ K83 <b>♣</b> K765	<b>♦</b> 72 <b>♣</b> AQJ	Pass	4♥	AP	
Contract: 4♥ S	111/05	11100	1. Stay	man		
D 1056			West	North	East	South
Board: 356 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♠ AKQ8	<b>♦</b> J542	X	2♠	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 16	♥ 1063	♥ Q987 ♦ 54	Pass	3♦	Pass	4♠
South HCP: 9	♦ AQJ2 ♣ 86	<b>♦</b> AQ3	AP			
Contract: 4♠ N			1. Stay	man Igth cue	hid	
			2. Such	igui cuc	UKI	
Board: 357	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> AKJ	<b>★</b> 53				1NT
North HCP: 13	♥ J732	<b>♥</b> AK84	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ J762 ♣ K8	♦ K94 ♣ AJ109	Pass	4♥	AP	
Contract: 4♥ S	₩ Ko	* AJ109	1. Stay	man		
D 1.250			West	North	East	South
Board: 358 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♦</b> J9	<b>★</b> KQ1064	Pass	2♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	<b>♥</b> QJ <b>♦</b> AK65	♥ K986	Pass	3NT	AP	
South HCP: 14	<ul><li>✓ AK03</li><li>◆ KJ873</li></ul>	<b>♦</b> Q7 <b>♣</b> A10	1. Stay			
Contract: 3N N	_ 1200,0	2 1 2 2 3	2. SM0	OLEN		
Board: 359			Wast	Mouth	East	Cov41-
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: EW	<b>♠</b> AJ43 <b>♥</b> J82	<b>♠</b> K7 <b>♥</b> A9764	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
North HCP: 8	◆ Q984	• A76	Pass	2 <b>N</b> T	AP	<b>-</b> '
South HCP: 15 Contract: 2N S	<b>♣</b> 98	♣ A53	1. Stay			

Board: 355 Dealer: S Vul: NS HCP: 16	<ul><li>AK52</li><li>♥ Q1087</li><li>↑ 72</li><li>♣ AQJ</li></ul>	The opponents are silent.  You bid first.
Board: 356 Dealer: N Vul: EW HCP: 9	<ul><li>J542</li><li>♥ Q987</li><li>54</li><li>♣ AQ3</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 357 Dealer: S Vul: Both HCP: 15	<ul><li>★ 53</li><li>▼ AK84</li><li>◆ K94</li><li>◆ AJ109</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: NS HCP: 14	<ul><li>★KQ1064</li><li>♥K986</li><li>◆Q7</li><li>◆A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 15	<ul><li>★ K7</li><li>▼ A9764</li><li>◆ A76</li><li>◆ A53</li></ul>	The opponents are silent. You bid first.

Board: 355 Dealer: S Vul: NS	North: ♠ 94	South: ♠ AK52		North		1NT
North HCP: 13	<b>♥</b> AK92	♥ Q1087	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ K83 <b>♣</b> K765	<b>♦</b> 72 <b>♣</b> AQJ	Pass	4♥	AP	
Contract: 4♥ S	111/05	11100	1. Stay	man		
D 1056			West	North	East	South
Board: 356 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♠ AKQ8	<b>♦</b> J542	X	2♠	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 16	♥ 1063	♥ Q987 ♦ 54	Pass	3♦	Pass	4♠
South HCP: 9	♦ AQJ2 ♣ 86	<b>♦</b> AQ3	AP			
Contract: 4♠ N			1. Stay	man Igth cue	hid	
			2. Such	igui cuc	UKI	
Board: 357	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> AKJ	<b>★</b> 53				1NT
North HCP: 13	♥ J732	<b>♥</b> AK84	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ J762 ♣ K8	♦ K94 ♣ AJ109	Pass	4♥	AP	
Contract: 4♥ S	₩ Ko	* AJ109	1. Stay	man		
D 1.250			West	North	East	South
Board: 358 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♦</b> J9	<b>★</b> KQ1064	Pass	2♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	<b>♥</b> QJ <b>♦</b> AK65	♥ K986	Pass	3NT	AP	
South HCP: 14	<ul><li>✓ AK03</li><li>◆ KJ873</li></ul>	<b>♦</b> Q7 <b>♣</b> A10	1. Stay			
Contract: 3N N	_ 1200,0	2 1 2 2 3	2. SM0	OLEN		
Board: 359			Wast	Mouth	East	Cov41-
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: EW	<b>♠</b> AJ43 <b>♥</b> J82	<b>♠</b> K7 <b>♥</b> A9764	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
North HCP: 8	◆ Q984	• A76	Pass	2 <b>N</b> T	AP	<b>-</b> '
South HCP: 15 Contract: 2N S	<b>♣</b> 98	♣ A53	1. Stay			

Board: 360 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q2</li><li>♥ KQJ6</li><li>◆ AJ52</li><li>♣ A72</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: None HCP: 14	♦ 6543 ♥ A853 • K10 ♣ AK4	The opponents are silent.  Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK32</li><li>♥ AJ</li><li>♦ A105</li><li>♠ 10752</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 9	<ul><li>AQ64</li><li>♥Q1092</li><li>J42</li><li>₹73</li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 16	<ul><li>J84</li><li>♥ Q1042</li><li>♦ AQJ</li><li>♣ AQ4</li></ul>	The opponents are silent. You bid first.

Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ Q2  ♥ KQJ6  ♠ AJ52  ♣ A72	South:  ◆ 98764  ▼ A1098  ◆ K8  ◆ Q6	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 361 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ 6543  ♥ A853  ♠ K10  ♠ AK4	South:  ♠ K2  ♥ KQ6  ♠ A953  ♣ QJ82	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AK32  ♥ AJ  ♠ A105  ♠ 10752	South:  ♠ Q98  ♥ K1032  ♠ Q84  ♠ AJ6	West Pass AP 1. Stay		Pass	
Board: 363 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ AQ64  ♥ Q1092  ♠ J42  ♣ 73	South:  ♠ K98  ♥ AJ4  ♠ A93  ♠ K652	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 364 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 6 N	North:	South:  ♠ AK52  ♥ AK63  ♠ 64  ♠ J92	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 360 Dealer: N Vul: Both HCP: 9	<ul><li>\$98764</li><li>▼ A1098</li><li>◆ K8</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: S Vul: None HCP: 15	<ul><li>★ K2</li><li>▼ KQ6</li><li>◆ A953</li><li>◆ QJ82</li></ul>	The opponents are silent.  You bid first.
Board: 362 Dealer: N Vul: EW HCP: 12	<ul><li>◆ Q98</li><li>▼ K1032</li><li>◆ Q84</li><li>◆ AJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 15	<ul><li>★ K98</li><li>▼ AJ4</li><li>◆ A93</li><li>◆ K652</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: None HCP: 15	<ul><li>★ AK52</li><li>★ AK63</li><li>★ 64</li><li>★ J92</li></ul>	The opponents are silent.  Partner bids first.

Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ Q2  ♥ KQJ6  ♠ AJ52  ♣ A72	South:  ◆ 98764  ▼ A1098  ◆ K8  ◆ Q6	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 361 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ 6543  ♥ A853  ♠ K10  ♠ AK4	South:  ♠ K2  ♥ KQ6  ♠ A953  ♣ QJ82	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AK32  ♥ AJ  ♠ A105  ♠ 10752	South:  ♠ Q98  ♥ K1032  ♠ Q84  ♠ AJ6	West Pass AP 1. Stay		Pass	
Board: 363 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ AQ64  ♥ Q1092  ♠ J42  ♣ 73	South:  ♠ K98  ♥ AJ4  ♠ A93  ♠ K652	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 364 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 6 N	North:	South:  ♠ AK52  ♥ AK63  ♠ 64  ♠ J92	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 365 Dealer: S Vul: NS HCP: 10	<ul><li>◆95</li><li>▼ KQ93</li><li>◆ A10652</li><li>◆ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 17	<ul><li>♠ A3</li><li>♥ QJ2</li><li>♦ J843</li><li>♠ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: None HCP: 12	<ul><li>◆95</li><li>♥ Q762</li><li>◆ AK53</li><li>◆ K98</li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: NS HCP: 15	<ul><li>AQJ6</li><li>QJ</li><li>Q5</li><li>QJ1064</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: EW HCP: 14	<ul><li>◆ Q985</li><li>▼ J3</li><li>◆ AK7</li><li>◆ A753</li></ul>	The opponents are silent.  Partner bids first.

Board: 365 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♣ 95  ▼ KQ93  ◆ A10652  ♣ J4	South:  ♠ QJ4  ♥ AJ64  ♦ 94  ♣ AK102	West Pass Pass 1. Stayr	North  2♣¹  4♥  man	East Pass AP	1NT
Board: 366 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A3  ♥ QJ2  ♦ J843  ♣ AKQ7	South:  ♠ K1064  ♥ AK8  ♦ 105  ♣ 9532	West Pass AP 1. Stayr	North 1NT 2•	Pass	
Board: 367 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:	South:  ♠ AQ104  ♥ KJ10  ♦ J109  ♣ AQ2		North  2*  3NT  man	East Pass AP	1NT
Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ AQJ6  ♥ QJ  ♠ Q5  ♣ QJ1064	South:  ♠ 108743  ♥ K986  ♠ AJ8  ♣ 8	Pass Pass 1. Stayr 2. Splint		East Pass Pass AP	2 <b>♣</b> ¹
Board: 369 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q985  ♥ J3  ♠ AK7  ♣ A753	South:  ♠ AK10  ♥ A8542  ♠ Q32  ♣ Q2	West Pass Pass 1. Stayr	North  2♣¹  3NT man	East Pass AP	1NT

Board: 365 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ4</li><li>♥ AJ64</li><li>◆ 94</li><li>♣ AK102</li></ul>	The opponents are silent. You bid first.
Board: 366 Dealer: N Vul: Both HCP: 10	<ul><li>★ K1064</li><li>★ AK8</li><li>★ 105</li><li>★ 9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 17	<ul><li>★ AQ104</li><li>♥ KJ10</li><li>◆ J109</li><li>★ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: NS HCP: 8	<ul><li>108743</li><li>✓ K986</li><li>AJ8</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK10</li><li>★ A8542</li><li>◆ Q32</li><li>★ Q2</li></ul>	The opponents are silent. You bid first.

Board: 365 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♣ 95  ▼ KQ93  ◆ A10652  ♣ J4	South:  ♠ QJ4  ♥ AJ64  ♦ 94  ♣ AK102	West Pass Pass 1. Stayr	North  2♣¹  4♥  man	East Pass AP	1NT
Board: 366 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A3  ♥ QJ2  ♦ J843  ♣ AKQ7	South:  ♠ K1064  ♥ AK8  ♦ 105  ♣ 9532	West Pass AP 1. Stayr	North 1NT 2•	Pass	
Board: 367 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:	South:  ♠ AQ104  ♥ KJ10  ♦ J109  ♠ AQ2		North  2*  3NT  man	East Pass AP	1NT
Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ AQJ6  ♥ QJ  ♠ Q5  ♣ QJ1064	South:  ♠ 108743  ♥ K986  ♠ AJ8  ♣ 8	Pass Pass 1. Stayr 2. Splint		East Pass Pass AP	2 <b>♣</b> ¹
Board: 369 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q985  ♥ J3  ♠ AK7  ♣ A753	South:  ♠ AK10  ♥ A8542  ♠ Q32  ♣ Q2	West Pass Pass 1. Stayr	North  2♣¹  3NT man	East Pass AP	1NT

Board: 370 Dealer: N Vul: NS HCP: 17	<ul><li>♣ J76</li><li>♥ K62</li><li>◆ AQ10</li><li>♣ AK87</li></ul>	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ96</li><li>★ A74</li><li>◆ Q3</li><li>★ K1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: N Vul: Both HCP: 17	<ul><li>★ 763</li><li>★ KJ4</li><li>★ KQ6</li><li>★ AKJ8</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: NS HCP: 9	◆ QJ72 ▼ 10852 ◆ J93 ◆ KQ	The opponents are silent.  Partner bids first.
Board: 374 Dealer: N Vul: EW HCP: 15	<ul><li>◆ Q8</li><li>♥ A54</li><li>◆ AQJ8</li><li>◆ Q754</li></ul>	The opponents are silent. You bid first.

Board: 370 Dealer: N Vul: NS North HCP: 17	North: <b>♠</b> J76 <b>♥</b> K62	South: ♠ KQ93 ♥ AQ984	Pass	North 1NT 2	Pass Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 11 Contract: 4♥ N	◆ AQ10 ◆ AK87	◆ 873 <b>◆</b> 4	Pass 1. Stay 2. SMC		AP	
Board: 371 Dealer: S Vul: EW	North: ♠ KJ96	South: ♠ AQ52	West	North	East	South 1NT
North HCP: 13	♥ A74	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	◆ Q3 <b>◆</b> K1032	<b>♦</b> KJ65 <b>♣</b> Q76	Pass	4♠	AP	
Contract: 4♠ S	₩ IX1032	<b>₹</b> Q / 0	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>★</b> 763	<b>♦</b> QJ984		1NT	Pass	
North HCP: 17	<b>∀</b> KJ4	♥ A986	Pass	2•	Pass	2♠
South HCP: 8	<b>♦</b> KQ6 <b>♣</b> AKJ8	♦ J73 ♣ 9	Pass	4♠	AP	
Contract: 4♠ S	211100	- /	1. Stay	man		
Board: 373	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♠</b> QJ72	<b>♦</b> A983	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	<b>♥</b> 10852	<b>♥</b> KJ4	Pass	4 <b>★</b>	AP	
South HCP: 15 Contract: 4♠ S	◆ J93 ◆ KQ	◆ Q104 ◆ AJ10	1. Stay			
Board: 374	North:	South:	West	North		
Dealer: N Vul: EW	<b>♦</b> Q8	<b>♦</b> AK103		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> A54	♥ J86	Pass	2♦	Pass	6NT
South HCP: 19	◆ AQJ8 <b>♣</b> Q754	<b>♦</b> K97 <b>♣</b> AKJ	AP			
Contract: 6N N	¥ Q/J	T III	1. Stay	man		

Board: 370 Dealer: N Vul: NS HCP: 11	<ul><li>★ KQ93</li><li>▼ AQ984</li><li>◆ 873</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 371 Dealer: S Vul: EW HCP: 15	<ul><li>AQ52</li><li>K9</li><li>KJ65</li><li>Q76</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: N Vul: Both HCP: 8	<ul><li>♣ QJ984</li><li>♥ A986</li><li>♦ J73</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: NS HCP: 15	<ul><li>★ A983</li><li>★ KJ4</li><li>◆ Q104</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 374 Dealer: N Vul: EW HCP: 19	<ul><li>★ AK103</li><li>♥ J86</li><li>◆ K97</li><li>◆ AKJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 370 Dealer: N Vul: NS North HCP: 17	North: <b>♠</b> J76 <b>♥</b> K62	South: ♠ KQ93 ♥ AQ984	Pass	North 1NT 2	Pass Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 11 Contract: 4♥ N	◆ AQ10 ◆ AK87	◆ 873 <b>◆</b> 4	Pass 1. Stay 2. SMC		AP	
Board: 371 Dealer: S Vul: EW	North: ♠ KJ96	South: ♠ AQ52	West	North	East	South 1NT
North HCP: 13	♥ A74	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	◆ Q3 <b>◆</b> K1032	<b>♦</b> KJ65 <b>♣</b> Q76	Pass	4♠	AP	
Contract: 4♠ S	₩ IX1032	<b>₹</b> Q / 0	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>★</b> 763	<b>♦</b> QJ984		1NT	Pass	
North HCP: 17	<b>∀</b> KJ4	♥ A986	Pass	2•	Pass	2♠
South HCP: 8	<b>♦</b> KQ6 <b>♣</b> AKJ8	♦ J73 ♣ 9	Pass	4♠	AP	
Contract: 4♠ S	211100	- /	1. Stay	man		
Board: 373	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♠</b> QJ72	<b>♦</b> A983	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	<b>♥</b> 10852	<b>♥</b> KJ4	Pass	4 <b>★</b>	AP	
South HCP: 15 Contract: 4♠ S	◆ J93 ◆ KQ	◆ Q104 ◆ AJ10	1. Stay			
Board: 374	North:	South:	West	North		
Dealer: N Vul: EW	<b>♦</b> Q8	<b>♦</b> AK103		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> A54	♥ J86	Pass	2♦	Pass	6NT
South HCP: 19	◆ AQJ8 <b>♣</b> Q754	<b>♦</b> K97 <b>♣</b> AKJ	AP			
Contract: 6N N	¥ Q/J	T III	1. Stay	man		

Board: 375 Dealer: S Vul: Both HCP: 11	<ul><li>★ K986</li><li>★ KQ92</li><li>★ 53</li><li>★ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: N Vul: None HCP: 17	<ul><li>42</li><li>♥ Q53</li><li>◆ AKJ72</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: EW HCP: 11	◆ Q10 ▼ Q1093 ◆ KJ ◆ K10943	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: Both HCP: 16	<ul><li>1092</li><li>★ AK6</li><li>★ AQJ64</li><li>♣ Q6</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q865</li><li>♥ Q4</li><li>◆ A942</li><li>♣ AK9</li></ul>	The opponents are silent.  Partner bids first.

Board: 375 Dealer: S Vul: Both	North: ♠ K986 ♥ KQ92	South: ♠ QJ107 ▼ J74	West Pass	North 2♣¹	East Pass	1NT
North HCP: 11 South HCP: 17 Contract: 4♠ S	◆ 53 ◆ K93	◆ AKQ7 ◆ A6	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 376 Dealer: N	North: ♠ 42	South: ♠ K5	West	North 1NT	East Pass	
Vul: None North HCP: 17	♥ Q53	<b>♥</b> K942	Pass	2•	Pass	2NT
South HCP: 8	◆ AKJ72	♦ Q965	Pass	3NT	AP	
Contract: 3N N	♣ AK7	<b>♣</b> 983	1. Stay	man		
Board: 377 Dealer: S	North: ♠ Q10	South: ♠ K632	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> Q1093	<b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ KJ	♦ Q843	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K10943	♣ AQ8	1. Stay	man		
Board: 378 Dealer: N	North: <b>♠</b> 1092	South:  ♠ AJ75	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 12	<b>♥</b> AK6 <b>♦</b> AQJ64	♥ 83 • 1095	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> Q6	<b>♣</b> AK83	1. Stay	man		
Board: 379 Dealer: S	North: <b>♠</b> Q865	South: ♠ AJ10	West	North	East	South 1NT
Vul: NS North HCP: 15	<b>♥</b> Q4	♥ AKJ10	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	• A942	<b>♦</b> 10853	Pass	3NT	AP	
Contract: 3N S	♣ AK9	<b>♣</b> Q10	1. Stay	man		

Board: 375 Dealer: S Vul: Both HCP: 17	<ul><li>♣ QJ107</li><li>♥ J74</li><li>◆ AKQ7</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.
Board: 376 Dealer: N Vul: None HCP: 8	<ul><li>★ K5</li><li>▼ K942</li><li>◆ Q965</li><li>◆ 983</li></ul>	The opponents are silent.  Partner bids first.
Board: 377 Dealer: S Vul: EW HCP: 15	<ul><li>★ K632</li><li>★ KJ</li><li>◆ Q843</li><li>◆ AQ8</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: Both HCP: 12	<ul><li>▲ AJ75</li><li>♥ 83</li><li>♦ 1095</li><li>♣ AK83</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: NS HCP: 15	<ul><li>♣ AJ10</li><li>♥ AKJ10</li><li>♦ 10853</li><li>♣ Q10</li></ul>	The opponents are silent. You bid first.

Board: 375 Dealer: S Vul: Both	North: ♠ K986 ♥ KQ92	South: ♠ QJ107 ▼ J74	West Pass	North 2♣¹	East Pass	1NT
North HCP: 11 South HCP: 17 Contract: 4♠ S	◆ 53 ◆ K93	◆ AKQ7 ◆ A6	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 376 Dealer: N	North: ♠ 42	South: ♠ K5	West	North 1NT	East Pass	
Vul: None North HCP: 17	♥ Q53	<b>♥</b> K942	Pass	2•	Pass	2NT
South HCP: 8	◆ AKJ72	♦ Q965	Pass	3NT	AP	
Contract: 3N N	♣ AK7	<b>♣</b> 983	1. Stay	man		
Board: 377 Dealer: S	North: ♠ Q10	South: ♠ K632	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> Q1093	<b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ KJ	♦ Q843	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K10943	♣ AQ8	1. Stay	man		
Board: 378 Dealer: N	North: <b>♠</b> 1092	South:  ♠ AJ75	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 12	<b>♥</b> AK6 <b>♦</b> AQJ64	♥ 83 • 1095	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> Q6	<b>♣</b> AK83	1. Stay	man		
Board: 379 Dealer: S	North: <b>♠</b> Q865	South: ♠ AJ10	West	North	East	South 1NT
Vul: NS North HCP: 15	<b>♥</b> Q4	♥ AKJ10	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	• A942	<b>♦</b> 10853	Pass	3NT	AP	
Contract: 3N S	♣ AK9	<b>♣</b> Q10	1. Stay	man		

Board: 380 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 64</li><li>♥ AKJ102</li><li>♠ A104</li><li>♠ QJ7</li></ul>	The opponents are silent.  You bid first.
Board: 381 Dealer: S Vul: None HCP: 9	<ul><li>♣ AJ52</li><li>♥ J64</li><li>◆ Q8</li><li>♣ J873</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 382 Dealer: N Vul: NS HCP: 16	<ul><li>AJ6</li><li>✓ A42</li><li>AJ98</li><li>Q63</li></ul>	The opponents are silent. You bid first.
Board: 383 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q1065</li><li>♥ A10764</li><li>♦ AQ10</li><li>♣ 3</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 384 Dealer: N Vul: None HCP: 17	<ul><li>♠ Q6</li><li>♥ A97</li><li>♦ Q1072</li><li>♠ AKQ6</li></ul>	The opponents are silent.  You bid first.

Board: 380 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q1093  ♥ 643  ♠ K7  ♠ A1063	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 381 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ52  ♥ J64  ♠ Q8  ♣ J873	South:  ♠ KQ10  ♥ A8  ♠ AKJ95  ♣ 542	Pass Pass AP 1. Stay	North  2♣¹ 2NT  man	X	South 1NT 2• 3NT
Board: 382 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ AJ6  ♥ A42  ♠ AJ98  ♣ Q63	South:  ♠ K1097  ♥ K975  ♦ 103  ♠ KJ9	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 383 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1065  ♥ A10764  ♠ AQ10  ♠ 3	South:  ♠ AJ742  ♥ KQ  ♠ K65  ♠ Q85	Pass Pass Pass AP 1. Stay 2. Splir 3. Cue		X Pass Pass	1NT 2♠ 4♦³ 4♠

Board: 384 Dealer: N Vul: None North HCP: 17

South HCP: 11 Contract: 4♥ N North: **♦** Q6 **♥** A97 ◆ Q1072

♣ AKQ6

**♠** KJ98 **♥** K10632 **♦** A5

**♣** 73

South:

West North East South 1NT Pass 2♣¹ Pass  $3 \triangleq^2$ Pass 2♦ Pass 4♥ AP 1. Stayman

2. SMOLEN

Board: 380 Dealer: N Vul: Both HCP: 9	<ul><li>◆ Q1093</li><li>◆ 643</li><li>◆ K7</li><li>◆ A1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 381 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ10</li><li>★ A8</li><li>◆ AKJ95</li><li>◆ 542</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 382 Dealer: N Vul: NS HCP: 10	<ul><li>★ K1097</li><li>★ K975</li><li>★ 103</li><li>★ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 383 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ742</li><li>♥ KQ</li><li>♦ K65</li><li>▲ Q85</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 384 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ98</li><li>★ K10632</li><li>★ A5</li><li>★ 73</li></ul>	The opponents are silent.  Partner bids first.

Board: 380 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q1093  ♥ 643  ♠ K7  ♠ A1063	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 381 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ52  ♥ J64  ♠ Q8  ♣ J873	South:  ♠ KQ10  ♥ A8  ♠ AKJ95  ♣ 542	Pass Pass AP 1. Stay	North  2♣¹ 2NT  man	X	South 1NT 2• 3NT
Board: 382 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ AJ6  ♥ A42  ♠ AJ98  ♣ Q63	South:  ♠ K1097  ♥ K975  ♦ 103  ♠ KJ9	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 383 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1065  ♥ A10764  ♠ AQ10  ♠ 3	South:  ♠ AJ742  ♥ KQ  ♠ K65  ♠ Q85	Pass Pass Pass AP 1. Stay 2. Splir 3. Cue		X Pass Pass	1NT 2♠ 4♦³ 4♠

Board: 384 Dealer: N Vul: None North HCP: 17

South HCP: 11 Contract: 4♥ N North: **♦** Q6 **♥** A97 ◆ Q1072

♣ AKQ6

**♠** KJ98 **♥** K10632 **♦** A5

**♣** 73

South:

West North East South 1NT Pass 2♣¹ Pass  $3 \triangleq^2$ Pass 2♦ Pass 4♥ AP 1. Stayman

2. SMOLEN

Board: 385	<b>♦</b> 9862	The opponents are silent.
Dealer: S	<b>♥</b> AK4	11
Vul: NS	◆ J1076	Partner bids first.
HCP: 8	<b>♣</b> 64	
Board: 386	<b>♦</b> AK753	771 · · · · · · · · · · · · · · · · · ·
Dealer: N	<b>♥</b> 873	The opponents are silent.
Vul: EW	<b>♦</b> AK5	You bid first.
HCP: 16	<b>♣</b> Q10	i ou dia ilist.
Board: 387	<b>♦</b> 9652	
Dealer: S	♥ 86	The opponents are silent.
Vul: Both	◆ AJ7	
HCP: 8	• K974	Partner bids first.
1101.0	112,7	
Board: 388	<b>♦</b> QJ54	The amounts are allow
Dealer: N	<b>♥</b> 863	The opponents are silent.
Vul: NS	<b>♦</b> AK5	You bid first.
HCP: 15	♣ KQ3	i ou dia mist.
Board: 389	<b>♦</b> AJ98	
Dealer: S	♥ J93	The opponents are silent.
Vul: EW	◆ J52	
, ar. – 11	◆ Q98	Partner bids first.

Board: 385 Dealer: S Vul: NS	North: <b>♠</b> 9862	South: ♠ AK10	West	North	East	South 1NT
North HCP: 8	♥ AK4	<b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	◆ J1076	◆ KQ4	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 64	<b>♣</b> Q10753	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N	• AK753	<b>★</b> 1082		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> 873	<b>♥</b> KJ54	Pass	2♠		3NT
North HCP: 16 South HCP: 10	<b>♦</b> AK5	◆ Q72	AP			
Contract: 3N N	<b>♣</b> Q10	<b>♣</b> A74	1. Stay	man		
Board: 387 Dealer: S	North: <b>♦</b> 9652	South: ♠ AQJ10	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>v</b> 86	<b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	◆ AJ7	◆ Q1052	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> K974	<b>♣</b> Q6	1. Stay	man		
Board: 388	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> QJ54	<b>♠</b> A103		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> 863	<b>♥</b> QJ52	Pass	2♠	Pass	3NT
North HCP: 15 South HCP: 13	♦ AK5	◆ J6	AP			
Contract: 3N N	<b>♣</b> KQ3	<b>♣</b> AJ87	1. Stay	man		
Board: 389	North:	South:	West	North	East	
Dealer: S	Notui. <b>♠</b> AJ98	Soun. ♠ K64	_		_	1NT
Vul: EW	<b>♥</b> J93	♥ KQ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	<b>♦</b> J52	◆ A109	Pass	2NT	Pass	3NT
Contract: 3N S	<b>♣</b> Q98	♣ AJ742	AP			
Commun. JIN D			1. Stay	man		

Board: 385	The opponents are silent. You bid first.
Board: 386	The opponents are silent.  Partner bids first.
Board: 387	The opponents are silent. You bid first.
Board: 388	The opponents are silent.  Partner bids first.
Board: 389	The opponents are silent. You bid first.

Board: 385 Dealer: S Vul: NS	North: <b>♠</b> 9862	South: ♠ AK10	West	North	East	South 1NT
North HCP: 8	♥ AK4	<b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	◆ J1076	◆ KQ4	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 64	<b>♣</b> Q10753	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N	• AK753	<b>★</b> 1082		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> 873	<b>♥</b> KJ54	Pass	2♠		3NT
North HCP: 16 South HCP: 10	<b>♦</b> AK5	◆ Q72	AP			
Contract: 3N N	<b>♣</b> Q10	<b>♣</b> A74	1. Stay	man		
Board: 387 Dealer: S	North: <b>♦</b> 9652	South: ♠ AQJ10	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>v</b> 86	<b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	◆ AJ7	◆ Q1052	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> K974	<b>♣</b> Q6	1. Stay	man		
Board: 388	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> QJ54	<b>♠</b> A103		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> 863	<b>♥</b> QJ52	Pass	2♠	Pass	3NT
North HCP: 15 South HCP: 13	♦ AK5	◆ J6	AP			
Contract: 3N N	<b>♣</b> KQ3	<b>♣</b> AJ87	1. Stay	man		
Board: 389	North:	South:	West	North	East	
Dealer: S	Notui. <b>♠</b> AJ98	Soun. ♠ K64	_		_	1NT
Vul: EW	<b>♥</b> J93	♥ KQ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	<b>♦</b> J52	◆ A109	Pass	2NT	Pass	3NT
Contract: 3N S	<b>♣</b> Q98	♣ AJ742	AP			
Commun. JIN D			1. Stay	man		

Board: 390 Dealer: N Vul: Both HCP: 17	<ul><li>★ AK2</li><li>★ K865</li><li>◆ 983</li><li>★ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: None HCP: 17	<ul><li>★ AJ107</li><li>★ A32</li><li>★ KJ64</li><li>★ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: N Vul: EW HCP: 17	<ul><li>▲ A9</li><li>▼ A632</li><li>◆ AJ65</li><li>▲ KJ4</li></ul>	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: Both HCP: 9	<ul><li>★ K96</li><li>▼ J953</li><li>◆ J65</li><li>◆ A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 394 Dealer: N Vul: None HCP: 15	<ul><li>♣ 92</li><li>♥ 752</li><li>♦ AK76</li><li>♣ AKJ5</li></ul>	The opponents are silent. You bid first.

Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 4 N	North:  ♠ AK2  ♥ K865  ♦ 983  ♣ AQJ	South:  ♠ Q3  ♥ AJ102  ♠ AQ7  ♣ 7432	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	<b>2♣</b> ¹
Board: 391 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ AJ107  ♥ A32  ♠ KJ64  ♠ A9	South:  ♠ Q9  ♥ K10875  ♠ A52  ♠ KQJ	West Pass Pass 1. Stay	6NT		1NT
Board: 392 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ A632  ♠ AJ65  ♣ KJ4	South:	West Pass Pass 1. Stay	North 1NT 2♥ 3NT	Pass	
Board: 393 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K96  ♥ J953  ♦ J65  ♣ A64	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 394 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:	South:  ♠ A753  ♥ KQJ3  ♦ J85  ♣ Q4	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 390 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q3</li><li>♥ AJ102</li><li>◆ AQ7</li><li>♣ 7432</li></ul>	The opponents are silent.  Partner bids first.
Board: 391 Dealer: S Vul: None HCP: 15	<ul><li>♠ Q9</li><li>♥ K10875</li><li>♦ A52</li><li>♠ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: EW HCP: 8	<ul><li>10652</li><li>✓ K7</li><li>✓ KQ82</li><li>№ 1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 393 Dealer: S Vul: Both HCP: 16	<ul><li> ♣ J852</li><li> ♥ KQ4</li><li> ♠ AK10</li><li> ♣ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 394 Dealer: N Vul: None HCP: 13	<ul><li>★ A753</li><li>★ KQJ3</li><li>★ J85</li><li>★ Q4</li></ul>	The opponents are silent.  Partner bids first.

Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 4 N	North:  ♠ AK2  ♥ K865  ♦ 983  ♣ AQJ	South:  ♠ Q3  ♥ AJ102  ♠ AQ7  ♣ 7432	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	<b>2♣</b> ¹
Board: 391 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ AJ107  ♥ A32  ♠ KJ64  ♠ A9	South:  ♠ Q9  ♥ K10875  ♠ A52  ♠ KQJ	West Pass Pass 1. Stay	6NT		1NT
Board: 392 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ A632  ♠ AJ65  ♣ KJ4	South:	West Pass Pass 1. Stay	North 1NT 2♥ 3NT	Pass	
Board: 393 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K96  ♥ J953  ♦ J65  ♣ A64	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 394 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:	South:  ♠ A753  ♥ KQJ3  ♦ J85  ♣ Q4	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 395 Dealer: S Vul: NS HCP: 14	<ul><li>AQ53</li><li>KQ1082</li><li>4</li><li>QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 396 Dealer: N Vul: Both HCP: 16	<ul><li>A862</li><li>♥ Q4</li><li>AQ7</li><li>A1076</li></ul>	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: None HCP: 13	<ul><li>★ A1076</li><li>★ AKQ105</li><li>★ 3</li><li>★ 1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: NS HCP: 16	<b>♠</b> KJ <b>♥</b> 1096 <b>♦</b> AK652 <b>♣</b> KQ9	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: EW HCP: 14	<ul><li>♠ AK52</li><li>♥ AK82</li><li>♦ 1032</li><li>♠ 53</li></ul>	The opponents are silent.  Partner bids first.

Board: 395			West	North		1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Vul: NS	♠ AQ53	<b>♦</b> J4	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
North HCP: 14	<b>♥</b> KQ1082 • 4	♥ A65 ♦ AK1098	Pass	4NT <sup>3</sup>		5♣
South HCP: 16	♣ QJ2	♣ A108		6♥	AP	
Contract: 6♥ S			1. Stay			
			2. SMO 3. Black	JLEN kwood (	0314. 1	for 💙
			J. DRO	KWOOU V	3311,1	ioi V
Board: 396	North:	South:	West	North	East	South
Dealer: N  • A862  Vul: Both	<b>★</b> K1053		1NT	Pass	2 <b>♣</b> ¹	
North HCP: 16	<b>♥</b> Q4	<b>v</b> 1076	Pass	2♠	Pass	4♠
South HCP: 9	• AQ7	◆ KJ105	AP			
Contract: 4♠ N	<b>♣</b> A1076	<b>♣</b> Q5	1. Stayman			
			West	North	East	South
Board: 397	North:	South:				1NT
Dealer: S Vul: None	<b>♦</b> A1076	<b>♦</b> KQ4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 13	<b>♥</b> AKQ105	<b>¥</b> 42	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 16	♦ 3 ♣ 1063	◆ AK972 ◆ A72	AP			
Contract: 3N S	<b>4</b> 1003	₩ A/2	1. Stayman			
			2. SM0	DLEN		
			West	North	East	South
Board: 398	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	<b>♠</b> KJ	A10643	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: NS North HCP: 16	<b>▼</b> 1096	<b>♥</b> AJ84	Pass	3NT	Pass	6NT
South HCP: 15	◆ AK652 ◆ KO0	• Q4	AP			
Contract: 6N N	<b>♣</b> KQ9	<b>♣</b> A4	1. Stay	man		
			2. SM(	DLEN		

Board: 399 West North East South North: South: Dealer: S 1NT **♠** Q98 **♦** AK52 Vul: EW Pass 2♣¹ Pass 2♦ **♥** AK82 **♥** J5 North HCP: 14 ♦ AKQ74 **♦** 1032 Pass 3NT AP South HCP: 15 **♣** 53 **♣** K102 1. Stayman Contract: 3N S

Board: 395 Dealer: S Vul: NS HCP: 16	<ul><li>↓ J4</li><li>♥ A65</li><li>↓ AK1098</li><li>♠ A108</li></ul>	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: Both HCP: 9	<ul><li>★ K1053</li><li>▼ 1076</li><li>◆ KJ105</li><li>♣ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 397 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ4</li><li>▼ 42</li><li>◆ AK972</li><li>◆ A72</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: NS HCP: 15	<ul><li>★ A10643</li><li>♥ AJ84</li><li>◆ Q4</li><li>★ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: S Vul: EW HCP: 15	<ul><li>♠ Q98</li><li>♥ J5</li><li>♦ AKQ74</li><li>♠ K102</li></ul>	The opponents are silent. You bid first.

Board: 395			West	North		1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Vul: NS North HCP: 14 South HCP: 16	♠ AQ53	<b>♦</b> J4	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
	<b>♥</b> KQ1082 • 4	♥ A65 ♦ AK1098	Pass	4NT <sup>3</sup>		5♣
	• QJ2	♣ A108		6♥	AP	
			1. Stay			
			2. SMO 3. Black	JLEN kwood (	0314. 1	for 💙
			J. DRO	KWOOU V	3311,1	ioi V
Board: 396	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ A862	<b>★</b> K1053		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> Q4	<b>♥</b> 1076	Pass	2♠	Pass	4♠
South HCP: 9	• AQ7	◆ KJ105	AP			
Contract: 4♠ N	♣ A1076	<b>♣</b> Q5	1. Stay	man		
			West	North	East	South
Board: 397	North:	South:				1NT
Dealer: S Vul: None	<b>♦</b> A1076	<b>♦</b> KQ4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 13	<b>♥</b> AKQ105	<b>¥</b> 42	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 16	♦ 3 ♣ 1063	◆ AK972 ◆ A72	AP			
Contract: 3N S	<b>4</b> 1003	₩ A/2	1. Stay			
			2. SM0	DLEN		
			West	North	East	South
Board: 398	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	<b>♠</b> KJ	A10643	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: NS	<b>▼</b> 1096	<b>♥</b> AJ84	Pass	3NT	Pass	6NT
North HCP: 16		• Q4	AP			
Contract: 6N N	<b>♣</b> KQ9	<b>♣</b> A4	1. Stay	man		
			2. SM(	DLEN		

Board: 399 West North East South North: South: Dealer: S 1NT **♠** Q98 **♦** AK52 Vul: EW Pass 2♣¹ Pass 2♦ **♥** AK82 **♥** J5 North HCP: 14 ♦ AKQ74 **♦** 1032 Pass 3NT AP South HCP: 15 **♣** 53 **♣** K102 1. Stayman Contract: 3N S

Board: 400 Dealer: N Vul: None HCP: 15	<ul><li>★ AK10</li><li>★ A632</li><li>★ KJ43</li><li>★ 102</li></ul>	The opponents are silent. You bid first.
Board: 401 Dealer: S Vul: NS HCP: 8	<ul><li>★ K6</li><li>▼ K1042</li><li>◆ Q653</li><li>◆ 1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 402 Dealer: N Vul: EW HCP: 16	<ul><li>AQJ5</li><li>♥ Q932</li><li>◆ QJ4</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: Both HCP: 14	<ul><li>★ K7</li><li>♥ QJ73</li><li>◆ Q65</li><li>◆ AQ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 404 Dealer: N Vul: NS HCP: 16	<ul><li>★ A1062</li><li>★ KJ93</li><li>★ A109</li><li>★ A5</li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 400 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AK10  ♥ A632  ♠ KJ43  ♣ 102	South: ◆ 9853 ♥ 104 ◆ A108 ◆ KQ63	West Pass AP 1. Stay		Pass	
Board: 401 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K6  ♥ K1042  ♦ Q653  ♣ 1094	South:  ♠ A4  ♥ QJ  ♠ AK84  ♣ J6532	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	South 1NT 2•
Board: 402 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AQJ5  ♥ Q932  ♠ QJ4  ♠ A10	South:  ♠ K964  ♥ A104  ♠ 83  ♣ Q732	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 403 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ K7  ♥ QJ73  ♦ Q65  ♣ AQ86	South:	West Pass Pass 1. Stay	North  2♣¹  3NT	East Pass AP	South 1NT 2•
Board: 404 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ A1062  ♥ KJ93  ♠ A109  ♠ A5	South:  ♠ J975  ♥ AQ8  ♠ K843  ♠ 64	West  X  Pass  1. Stay	North 1NT 2♥ 4♠ man	Pass	

Board: 400 Dealer: N Vul: None HCP: 9	♦ 9853 ♥ 104 ♦ A108 ♣ KQ63	The opponents are silent.  Partner bids first.
Board: 401 Dealer: S Vul: NS HCP: 15	<ul><li>★ A4</li><li>♥ QJ</li><li>◆ AK84</li><li>◆ J6532</li></ul>	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: EW HCP: 9	<ul><li>★ K964</li><li>▼ A104</li><li>◆ 83</li><li>◆ Q732</li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: Both HCP: 16	<ul><li>▲ J96</li><li>▼ A82</li><li>◆ AKJ73</li><li>◆ K5</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 400 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AK10  ♥ A632  ♠ KJ43  ♣ 102	South: ◆ 9853 ♥ 104 ◆ A108 ◆ KQ63	West Pass AP 1. Stay		Pass	
Board: 401 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K6  ♥ K1042  ♦ Q653  ♣ 1094	South:  ♠ A4  ♥ QJ  ♠ AK84  ♣ J6532	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	South 1NT 2•
Board: 402 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AQJ5  ♥ Q932  ♠ QJ4  ♠ A10	South:  ♠ K964  ♥ A104  ♠ 83  ♣ Q732	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 403 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ K7  ♥ QJ73  ♦ Q65  ♣ AQ86	South:	West Pass Pass 1. Stay	North  2♣¹  3NT	East Pass AP	South 1NT 2•
Board: 404 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ A1062  ♥ KJ93  ♠ A109  ♠ A5	South:  ♠ J975  ♥ AQ8  ♠ K843  ♠ 64	West  X  Pass  1. Stay	North 1NT 2♥ 4♠ man	Pass	

Board: 405 Dealer: S Vul: EW HCP: 8	<ul><li>★ A985</li><li>♥ 852</li><li>♦ 872</li><li>★ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 406 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AK2</li><li>♥ 94</li><li>♦ AK62</li><li>♠ K865</li></ul>	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: None HCP: 8	<ul><li>▲ AJ93</li><li>♥ 652</li><li>◆ 842</li><li>♣ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 408 Dealer: N Vul: EW HCP: 16	<ul><li>♣ A5</li><li>♥ K73</li><li>◆ A10865</li><li>♣ KQ2</li></ul>	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: Both HCP: 8	<ul><li>◆ 986</li><li>♥ A754</li><li>◆ KJ5</li><li>◆ 865</li></ul>	The opponents are silent.  Partner bids first.

Board: 405 Dealer: S	North: ♠ A985	South: ♠ QJ4	West	North		1NT
Vul: EW	♥ 852	<b>♥</b> AQ7	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 17	<b>♦</b> 872	♦ AQ	Pass	2NT	Pass	3NT
Contract: 3N S	♣ KJ2	<b>♣</b> Q9643	AP			
			1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	AK2	<b>♦</b> 9873		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>y</b> 94	<b>♥</b> A1083	Pass	2♦	Pass	2NT
South HCP: 8	◆ AK62	<b>♦</b> 985	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K865	♣ A10	1. Stay	man		
Board: 407 Dealer: S	North: ♠ AJ93	South: ♠ 1086	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> 652	▼ AK8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	<b>♦</b> 842	<b>♦</b> KQ97	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K75	<b>♣</b> A86	1. Stayman			
			West	North	East	South
Board: 408	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: EW	<b>♠</b> A5	<b>★</b> KQJ73	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 16	<b>♥</b> K73	♥ QJ106 ♦ 32	Pass	3NT	AP	
South HCP: 10 Contract: 3N N	◆ A10865 ◆ KQ2	<b>♣</b> J9	1. Stay 2. SMC			
Board: 409	North:	South:	West	North	East	
Dealer: S	<b>4</b> 986	<b>♣</b> A7	D	a - 1	D.	1NT
Vul: Both North HCP: 8	<b>▼</b> A754	<b>v</b> 1096	Pass	2♣¹	Pass	2 <b>\( \)</b>
South HCP: 16	♦ KJ5	• Q43	Pass AP	2NT	Pass	5♠
Contract: 3♣ N	<b>♣</b> 865	<b>♣</b> AKQJ9	AP 1. Stay	man		

Board: 405 Dealer: S Vul: EW HCP: 17	<ul><li>♣ QJ4</li><li>♥ AQ7</li><li>◆ AQ</li><li>♣ Q9643</li></ul>	The opponents are silent. You bid first.
Board: 406 Dealer: N Vul: Both HCP: 8	<ul><li>◆ 9873</li><li>♥ A1083</li><li>◆ 985</li><li>◆ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: None HCP: 16	<ul><li>1086</li><li>✓ AK8</li><li>✓ KQ97</li><li>♠ A86</li></ul>	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: EW HCP: 10	<ul><li>★ KQJ73</li><li>♥ QJ106</li><li>◆ 32</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: S Vul: Both HCP: 16	<ul><li>♠ A7</li><li>♥ 1096</li><li>♠ Q43</li><li>♠ AKQJ9</li></ul>	The opponents are silent. You bid first.

Board: 405 Dealer: S	North: ♠ A985	South: ♠ QJ4	West	North		1NT
Vul: EW	♥ 852	<b>♥</b> AQ7	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 17	<b>♦</b> 872	♦ AQ	Pass	2NT	Pass	3NT
Contract: 3N S	♣ KJ2	<b>♣</b> Q9643	AP			
			1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	AK2	<b>♦</b> 9873		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>y</b> 94	<b>♥</b> A1083	Pass	2♦	Pass	2NT
South HCP: 8	◆ AK62	<b>♦</b> 985	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K865	♣ A10	1. Stay	man		
Board: 407 Dealer: S	North: ♠ AJ93	South: ♠ 1086	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> 652	▼ AK8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	<b>♦</b> 842	<b>♦</b> KQ97	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K75	<b>♣</b> A86	1. Stayman			
			West	North	East	South
Board: 408	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: EW	<b>♠</b> A5	<b>★</b> KQJ73	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 16	<b>♥</b> K73	♥ QJ106 ♦ 32	Pass	3NT	AP	
South HCP: 10 Contract: 3N N	◆ A10865 ◆ KQ2	<b>♣</b> J9	1. Stay 2. SMC			
Board: 409	North:	South:	West	North	East	
Dealer: S	<b>4</b> 986	<b>♣</b> A7	D	a - 1	D.	1NT
Vul: Both North HCP: 8	<b>▼</b> A754	<b>v</b> 1096	Pass	2♣¹	Pass	2 <b>\( \)</b>
South HCP: 16	♦ KJ5	• Q43	Pass AP	2NT	Pass	5♠
Contract: 3♣ N	<b>♣</b> 865	<b>♣</b> AKQJ9	AP 1. Stay	man		

Board: 410 Dealer: N Vul: NS HCP: 16	<ul><li>A52</li><li>✓ J42</li><li>✓ K109</li><li>✓ AKJ6</li></ul>	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q932</li><li>♥ K65</li><li>◆ K93</li><li>♣ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK</li><li>♥ Q752</li><li>♦ KJ3</li><li>♠ K875</li></ul>	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: EW HCP: 12	<ul><li>★ K842</li><li>♥ Q4</li><li>◆ AK1084</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: N Vul: None HCP: 16	<ul><li>AJ52</li><li>✓ A854</li><li>✓ 98</li><li>AK9</li></ul>	The opponents are silent. You bid first.

Board: 410 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ A52  ♥ J42  ♠ K109  ♠ AKJ6	South:  ♣ KQ103  ♣ AK86  ♣ 43  ♣ Q84	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 411 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q932  ♥ K65  ♠ K93  ♣ Q96	South:  ♠ A7  ♥ AJ42  ♠ Q76  ♠ A1053	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 412 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK  ♥ Q752  ♠ KJ3  ♣ K875	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 413 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ K842  ♥ Q4  ♠ AK1084  ♣ 86	South:  ♠ Q7  ♥ KJ86  ♦ J732  ♠ AKJ	Pass Pass AP 1. Stay	North  2♣¹ 3♦	Pass	1NT
Board: 414 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 \( \varphi \) N	North:  ♠ AJ52  ♥ A854  ♦ 98  ♣ AK9	South:  ♣ KQ74  ♥ KJ96  ◆ Q75  ♣ Q10	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 410 Dealer: N Vul: NS	<b>★</b> KQ103 <b>★</b> AK86 <b>★</b> 43	The opponents are silent.  Partner bids first.
HCP: 14  Board: 411  Dealer: S  Vul: Both  HCP: 15	<ul> <li>♣ Q84</li> <li>♠ A7</li> <li>♥ AJ42</li> <li>♦ Q76</li> <li>♣ A1053</li> </ul>	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: None HCP: 14	<ul><li>♣ 974</li><li>♥ AKJ8</li><li>♦ A7</li><li>♣ Q943</li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q7</li><li>♥ KJ86</li><li>◆ J732</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ74</li><li>▼ KJ96</li><li>◆ Q75</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.

Board: 410 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ A52  ♥ J42  ♠ K109  ♠ AKJ6	South:  ♣ KQ103  ♣ AK86  ♣ 43  ♣ Q84	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 411 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q932  ♥ K65  ♠ K93  ♣ Q96	South:  ♠ A7  ♥ AJ42  ♠ Q76  ♠ A1053	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 412 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK  ♥ Q752  ♠ KJ3  ♣ K875	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 413 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ K842  ♥ Q4  ♠ AK1084  ♣ 86	South:  ♠ Q7  ♥ KJ86  ♦ J732  ♠ AKJ	Pass Pass AP 1. Stay	North  2♣¹ 3♦	Pass	1NT
Board: 414 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 \( \varphi \) N	North:  ♠ AJ52  ♥ A854  ♦ 98  ♣ AK9	South:  ♣ KQ74  ♥ KJ96  ◆ Q75  ♣ Q10	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 415 Dealer: S Vul: NS HCP: 17	<ul><li>AJ63</li><li>♥ Q104</li><li>AQ5</li><li>A85</li></ul>	The opponents are silent.  Partner bids first.
Board: 416 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q542</li><li>♥ AQ</li><li>◆ Q83</li><li>♣ KQ43</li></ul>	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: Both HCP: 15	<ul><li>♣ AQJ5</li><li>♥ 972</li><li>◆ Q65</li><li>♣ AQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 418 Dealer: N Vul: NS HCP: 16	<ul><li> ♣ J92</li><li> ♥ AQ4</li><li> ♦ Q1042</li><li> ♣ AK8</li></ul>	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: EW HCP: 14	<ul><li>★ A64</li><li>♥ J1043</li><li>◆ AK8</li><li>★ Q98</li></ul>	The opponents are silent.  Partner bids first.

Board: 415	North:	South:	West	North	East	South
Dealer: S	• AJ63	& K82				1NT
Vul: NS	♥ Q104	♥ A95	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 17	♦ AQ5	◆ K72	Pass	6NT	AP	
South HCP: 16	♣ A85	<b>♣</b> KQJ3	1. Stay	- '	7 11	
Contract: 6N S			1. Suly	112411		
Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ Q542	<b>♦</b> AK86		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ AQ	<b>▼</b> 1042	Pass	2♠	Pass	
North HCP: 15 South HCP: 15	♦ Q83	◆ A1097	AP			
Contract: 7♠ N	<b>♣</b> KQ43	♣ A2	1. Stay	man		
Connact. / # 11						
Board: 417	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> AQJ5	<b>♦</b> 86				1NT
Vul: Both North HCP: 15	<b>♥</b> 972	♥ AKJ54	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>♦</b> Q65	<b>♦</b> K104	Pass	6NT	AP	
Contract: 6N S	♣ AQ5	<b>♣</b> KJ6	1. Stay	man		
Dagud, 410			West	North	East	South
Board: 418 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♦</b> J92	<b>♦</b> K8	Pass	<b>2</b>	Pass	$4NT^2$
North HCP: 16	<b>♥</b> AQ4	<b>♥</b> KJ105	Pass	6NT	AP	
South HCP: 16	◆ Q1042	◆ AKJ73	1. Stay	man		
Contract: 6N N	<b>♣</b> AK8	<b>♣</b> J2	•	ntitative	4NT	
Board: 419	North:	South:	West	North	East	South
Dealer: S	1\01u1. <b>♠</b> A64	& KJ82				1NT
Vul: EW	♥ J1043	<b>♥</b> AK	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 14	◆ AK8	◆ J62	Pass	3NT	AP	
South HCP: 16	<b>♣</b> Q98	♣ A1063	1. Stay		<i>1</i> <b>11</b>	
Contract: 3N S	-		1. Sury.	111411		

Board: 415 Dealer: S Vul: NS HCP: 16	<ul><li>★ K82</li><li>★ A95</li><li>★ K72</li><li>★ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 416 Dealer: N Vul: EW HCP: 15	<ul><li>AK86</li><li>▼ 1042</li><li>◆ A1097</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 417 Dealer: S Vul: Both HCP: 15	<ul><li>♣ 86</li><li>♥ AKJ54</li><li>◆ K104</li><li>♣ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 418 Dealer: N Vul: NS HCP: 16	<ul><li>★ K8</li><li>▼ KJ105</li><li>◆ AKJ73</li><li>◆ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 419 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ82</li><li>★ AK</li><li>◆ J62</li><li>★ A1063</li></ul>	The opponents are silent. You bid first.

Board: 415	North:	South:	West	North	East	South
Dealer: S	• AJ63	& K82				1NT
Vul: NS	♥ Q104	♥ A95	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 17	♦ AQ5	◆ K72	Pass	6NT	AP	
South HCP: 16	♣ A85	<b>♣</b> KQJ3	1. Stay	- '	7 11	
Contract: 6N S			1. Suly	112411		
Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ Q542	<b>♦</b> AK86		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ AQ	<b>▼</b> 1042	Pass	2♠	Pass	
North HCP: 15 South HCP: 15	♦ Q83	◆ A1097	AP			
Contract: 7♠ N	<b>♣</b> KQ43	♣ A2	1. Stay	man		
Connact. / # 11						
Board: 417	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> AQJ5	<b>♦</b> 86				1NT
Vul: Both North HCP: 15	<b>♥</b> 972	♥ AKJ54	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>♦</b> Q65	<b>♦</b> K104	Pass	6NT	AP	
Contract: 6N S	♣ AQ5	<b>♣</b> KJ6	1. Stay	man		
Dagud, 410			West	North	East	South
Board: 418 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♦</b> J92	<b>♦</b> K8	Pass	<b>2</b>	Pass	$4NT^2$
North HCP: 16	<b>♥</b> AQ4	<b>♥</b> KJ105	Pass	6NT	AP	
South HCP: 16	◆ Q1042	◆ AKJ73	1. Stay	man		
Contract: 6N N	<b>♣</b> AK8	<b>♣</b> J2	•	ntitative	4NT	
Board: 419	North:	South:	West	North	East	South
Dealer: S	1\01u1. <b>♠</b> A64	& KJ82				1NT
Vul: EW	♥ J1043	<b>♥</b> AK	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 14	◆ AK8	◆ J62	Pass	3NT	AP	
South HCP: 16	<b>♣</b> Q98	♣ A1063	1. Stay		<i>1</i> <b>11</b>	
Contract: 3N S	-		1. Sury.	111411		

Board: 420 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ3</li><li>♥ AQJ93</li><li>◆ 42</li><li>♣ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 421 Dealer: S Vul: None HCP: 11	<ul><li>♣ J1082</li><li>♥ KQ52</li><li>♦ A62</li><li>♣ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: N Vul: EW HCP: 17	<ul><li>★742</li><li>✓ AK6</li><li>◆ AK94</li><li>★ K75</li></ul>	The opponents are silent. You bid first.
Board: 423 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AQ98</li><li>♥ J105</li><li>◆ KQ94</li><li>▲ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 424 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ93</li><li>★ AJ3</li><li>★ K103</li><li>★ Q7</li></ul>	The opponents are silent. You bid first.

Board: 420 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ QJ3  ♥ AQJ93  ♦ 42  ♠ AJ5	South:  ♠ K986  ♥ 108  ♦ 53  ♣ KQ862	West Pass AP 1. Stay	2♥	Pass	
Board: 421 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♣ J1082  ♥ KQ52  ♣ A62  ♣ J2	South:  ♠ A63  ♥ AJ8  ♠ KQJ  ♠ Q1098	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 422 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 6N N	North:  ♣ 742  ✔ AK6  ♣ AK94  ♣ K75	South:  ♠ KQJ9  ♥ J9  ♦ J5  ♣ AJ1093	Pass Pass Pass Pass Pass 1. Stay 2. Cue	North 1NT 2  4  4NT³ 5  6NT man bid, a   kwood	Pass Pass Pass Pass AP	2♣¹ 3♣ 4♠² 5♦
Board: 423 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ98  ♥ J105  ♠ KQ94  ♣ J9	South:  ♠ KJ3  ♥ KQ43  ♦ J1083  ♠ AQ	Pass	3NT	East Pass AP	1NT
Board: 424 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KQJ93  ♥ AJ3  ♠ K103  ♣ Q7	South:  ♣ 72  ♥ K965  ♠ AQ9  ♣ K1095	West Pass AP 1. Stay	North 1NT 2♠	Pass	

Board: 420	The opponents are silent.  Partner bids first.
Board: 421	The opponents are silent. You bid first.
Board: 422	The opponents are silent.  Partner bids first.
Board: 423	The opponents are silent. You bid first.
Board: 424	The opponents are silent.  Partner bids first.

Board: 420 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ QJ3  ♥ AQJ93  ♦ 42  ♠ AJ5	South:  ♠ K986  ♥ 108  ♦ 53  ♣ KQ862	West Pass AP 1. Stay	2♥	Pass	
Board: 421 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♣ J1082  ♥ KQ52  ♣ A62  ♣ J2	South:  ♠ A63  ♥ AJ8  ♠ KQJ  ♠ Q1098	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 422 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 6N N	North:  ♣ 742  ✔ AK6  ♣ AK94  ♣ K75	South:  ♠ KQJ9  ♥ J9  ♦ J5  ♣ AJ1093	Pass Pass Pass Pass Pass 1. Stay 2. Cue	North 1NT 2  4  4NT³ 5  6NT man bid, a   kwood	Pass Pass Pass Pass AP	2♣¹ 3♣ 4♠² 5♦
Board: 423 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ98  ♥ J105  ♠ KQ94  ♣ J9	South:  ♠ KJ3  ♥ KQ43  ♦ J1083  ♠ AQ	Pass	3NT	East Pass AP	1NT
Board: 424 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KQJ93  ♥ AJ3  ♠ K103  ♣ Q7	South:  ♣ 72  ♥ K965  ♠ AQ9  ♣ K1095	West Pass AP 1. Stay	North 1NT 2♠	Pass	

Board: 425 Dealer: S Val: NS Vul: NS HCP: 16 A5  Board: 426 Dealer: N Vul: Both HCP: 15 AKQ52  Board: 427 Dealer: S Val: None HCP: 10 A1074  Board: 428 Dealer: N Vul: EW Vul: Fy Vul			
Dealer: N	Dealer: S Vul: NS	<b>∨</b> AQ943 <b>♦</b> A9	
Dealer: S Vul: None HCP: 10  Board: 428 Dealer: N Vul: EW Vul: EW HCP: 15  Board: 429 Dealer: S AJ75 Dealer: S VAJ63  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: N Vul: Both	♥ 954 ♦ K6	11
Dealer: N	Dealer: S Vul: None	<ul><li>✓ AJ63</li><li>✓ J86</li></ul>	
Dealer: S	Dealer: N Vul: EW	<b>∨</b> K9 <b>♦</b> A763	
	Dealer: S Vul: None	<b>♥</b> AK <b>♦</b> J83	

Board: 425 Dealer: S Vul: NS	North: ♠ Q952	South: ♠ AK83		North		1NT
North HCP: 16	<b>♥</b> AQ943	<b>∀</b> KJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A9 • A5	♦ K8762 ♣ J6	Pass	6♠	AP	
Contract: 6♠ S	¥ 1 L	<b>4</b> 30	1. Stay	man		
Board: 426	N	G . 1	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> QJ7 <b>♥</b> 954	<b>♠</b> A1096 <b>♥</b> AKJ102	Pass	2♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 15	• K6	◆ 75	Pass	4♥	AP	
South HCP: 13 Contract: 4♥ N	♣ AKQ52	<b>♣</b> J10	1. Stay			
Contract. 4 V IV			2. SM0	OLEN		
Board: 427	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>★</b> 73	<b>♦</b> A84				1NT
North HCP: 10	<b>♥</b> AJ63	<b>♥</b> 854	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ J86	• AKQ3	Pass	2NT	AP	
Contract: 2N S	♣ A1074	<b>♣</b> Q83	1. Stay	man		
Board: 428	North:	South:	West	North	East	South
Dealer: N	• A87	<b>★</b> 1062		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K9	<b>♥</b> QJ72	Pass	2♦	Pass	2NT
North HCP: 15	• A763	◆ J102	AP			
South HCP: 8 Contract: 2N N	♣ A432	<b>♣</b> KJ6	1. Stay	man		
			West	North	East	South
Board: 429	North:	South:	7, 050	1,0141		1NT
Dealer: S	Norui: ♠ AJ75	Souri: ♠ K104	Pass	2 <b>♣</b> ¹	Pass	2 🗸
Vul: None	♥ AK	<b>♥</b> 9632	Pass	4NT <sup>2</sup>		
North HCP: 16 South HCP: 15	<b>♦</b> J83	<b>♦</b> KQ7	AP	11 1 1		
Contract: 6N S	<b>♣</b> QJ83	<b>♣</b> AK7	1. Stay	man		
			_	ntitative	4NT	

Board: 425 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK83</li><li>♥ KJ</li><li>◆ K8762</li><li>◆ J6</li></ul>	The opponents are silent. You bid first.
Board: 426 Dealer: N Vul: Both HCP: 13	<ul><li>★ A1096</li><li>★ AKJ102</li><li>★ 75</li><li>★ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: S Vul: None HCP: 15	<ul><li>★ A84</li><li>♥ 854</li><li>★ AKQ3</li><li>★ Q83</li></ul>	The opponents are silent. You bid first.
Board: 428 Dealer: N Vul: EW HCP: 8	<ul><li>1062</li><li>✓ QJ72</li><li>✓ J102</li><li>✓ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 429 Dealer: S Vul: None HCP: 15	<ul><li>★ K104</li><li>♥ 9632</li><li>◆ KQ7</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.

Board: 425 Dealer: S Vul: NS	North: ♠ Q952	South: ♠ AK83		North		1NT
North HCP: 16	<b>♥</b> AQ943	<b>∀</b> KJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A9 • A5	♦ K8762 ♣ J6	Pass	6♠	AP	
Contract: 6♠ S	¥ 115	<b>4</b> 30	1. Stay	man		
Board: 426	27. 4	a . 1	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> QJ7 <b>♥</b> 954	<b>♠</b> A1096 <b>♥</b> AKJ102	Pass	2♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 15	◆ K6	◆ 75	Pass	4♥	AP	
South HCP: 13 Contract: 4♥ N	♣ AKQ52	<b>♣</b> J10	1. Stay			
Contract. 4 V IV			2. SM0	OLEN		
Board: 427	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>★</b> 73	<b>♦</b> A84				1NT
North HCP: 10	<b>♥</b> AJ63	<b>v</b> 854	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ J86	• AKQ3	Pass	2NT	AP	
Contract: 2N S	♣ A1074	<b>♣</b> Q83	1. Stay	man		
Board: 428	North:	South:	West	North	East	South
Dealer: N	• A87	<b>★</b> 1062		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K9	<b>♥</b> QJ72	Pass	2♦	Pass	2NT
North HCP: 15	♦ A763	◆ J102	AP			
South HCP: 8 Contract: 2N N	♣ A432	<b>♣</b> KJ6	1. Stay	man		
			West	North	Fast	South
Board: 429	North:	South:	77 031	1 10141	LMSI	1NT
Dealer: S	Norun: ♠ AJ75	Soum: ♠ K104	Pass	2 <b>♣</b> ¹	Pass	2 🗸
Vul: None	♥ AK	<b>♥</b> 9632	Pass	4NT <sup>2</sup>		
North HCP: 16 South HCP: 15	<b>♦</b> J83	<b>♦</b> KQ7	AP	11 4 1		
Contract: 6N S	<b>♣</b> QJ83	♣ AK7	1. Stay	man		
			_	ntitative	4NT	

Board: 430 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A108</li><li>♥ 95</li><li>◆ AKJ103</li><li>♣ K92</li></ul>	The opponents are silent. You bid first.
Board: 431 Dealer: S Vul: EW HCP: 14	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 432 Dealer: N Vul: Both HCP: 16	<ul><li>♠ AK7</li><li>♥ AK93</li><li>♦ 1097</li><li>♠ Q87</li></ul>	The opponents are silent. You bid first.
Board: 433 Dealer: S Vul: NS HCP: 11	<ul><li>▲ J1083</li><li>♥ KJ2</li><li>◆ Q2</li><li>▲ A643</li></ul>	The opponents are silent.  Partner bids first.
Board: 434 Dealer: N Vul: EW HCP: 15	<ul><li>A75</li><li>✓ AKJ5</li><li>✓ K52</li><li>◆ 984</li></ul>	The opponents are silent. You bid first.

Board: 430 Dealer: N Vul: NS	North: ♠ A108 ▼ 95	South: <b>♣</b> J4 <b>♥</b> AJ74	West Pass	North 1NT 2•	Pass	
North HCP: 15 South HCP: 8 Contract: 2N N	◆ AKJ103 ◆ K92	◆ 9764 ◆ Q83	AP 1. Stay	man		
Board: 431 Dealer: S Vul: EW	North: <b>♠</b> J864	South: ♠ AKQ	West	North	East	South 1NT
North HCP: 14	♥ 942	<b>♥</b> AJ7	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	<b>♦</b> AKJ9 <b>♣</b> AJ	♦ 1063 ♣ Q1043	Pass	3NT	AP	
Contract: 3N S	<b>4</b> 1 <b>5</b>	₹ Q10-13	1. Stay	man		
Board: 432 Dealer: N	North: ♠ AK7	South: <b>♠</b> J854	West	North 1NT	East Pass	
Vul: Both North HCP: 16	<b>▼</b> AK93	<b>♥</b> 42	Pass	2♥		2NT
South HCP: 8	<b>◆</b> 1097	◆ AK62	AP			
Contract: 2N N	<b>♣</b> Q87	<b>♣</b> 1093	1. Stay	man		
Board: 433	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>▲</b> J1083	<b>♦</b> KQ95	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 16	<ul><li>✓ KJ2</li><li>✓ Q2</li><li>◆ A643</li></ul>	<ul><li>★ A654</li><li>★ A75</li><li>★ K8</li></ul>	Pass AP	3NT	Pass	4♠
Contract: 4♠ S			1. Stay	man		
Board: 434 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> A75 <b>♥</b> AKJ5	<b>♠</b> QJ42 <b>♥</b> Q73	Pass	1NT 2♥	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 15	◆ K52	◆ 73	AP	∠▼	1 488	JINI
South HCP: 12 Contract: 3N N	<b>♣</b> 984	<b>♣</b> AK75	1. Stay	man		

Board: 430 Dealer: N Vul: NS HCP: 8	<ul><li>▶ J4</li><li>♥ AJ74</li><li>◆ 9764</li><li>♣ Q83</li></ul>	The opponents are silent.  Partner bids first.
Board: 431 Dealer: S Vul: EW HCP: 16	<ul><li>★ AKQ</li><li>★ AJ7</li><li>★ 1063</li><li>★ Q1043</li></ul>	The opponents are silent. You bid first.
Board: 432 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 433 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ95</li><li>★ A654</li><li>◆ A75</li><li>★ K8</li></ul>	The opponents are silent. You bid first.
Board: 434 Dealer: N Vul: EW HCP: 12	<ul><li>◆ QJ42</li><li>◆ Q73</li><li>◆ 73</li><li>◆ AK75</li></ul>	The opponents are silent.  Partner bids first.

Board: 430 Dealer: N Vul: NS	North: ♠ A108 ▼ 95	South: <b>♣</b> J4 <b>♥</b> AJ74	West Pass	North 1NT 2•	Pass	
North HCP: 15 South HCP: 8 Contract: 2N N	◆ AKJ103 ◆ K92	◆ 9764 ◆ Q83	AP 1. Stay	man		
Board: 431 Dealer: S Vul: EW	North: <b>♠</b> J864	South: ♠ AKQ	West	North	East	South 1NT
North HCP: 14	♥ 942	<b>♥</b> AJ7	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	<b>♦</b> AKJ9 <b>♣</b> AJ	♦ 1063 ♣ Q1043	Pass	3NT	AP	
Contract: 3N S	<b>4</b> 1 <b>5</b>	₹ Q10-13	1. Stay	man		
Board: 432 Dealer: N	North: ♠ AK7	South: <b>♠</b> J854	West	North 1NT	East Pass	
Vul: Both North HCP: 16	<b>▼</b> AK93	<b>♥</b> 42	Pass	2♥		2NT
South HCP: 8	<b>◆</b> 1097	◆ AK62	AP			
Contract: 2N N	<b>♣</b> Q87	<b>♣</b> 1093	1. Stay	man		
Board: 433	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>▲</b> J1083	<b>♦</b> KQ95	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 16	<ul><li>✓ KJ2</li><li>✓ Q2</li><li>◆ A643</li></ul>	<ul><li>★ A654</li><li>★ A75</li><li>★ K8</li></ul>	Pass AP	3NT	Pass	4♠
Contract: 4♠ S			1. Stay	man		
Board: 434 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> A75 <b>♥</b> AKJ5	<b>♠</b> QJ42 <b>♥</b> Q73	Pass	1NT 2♥	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 15	◆ K52	◆ 73	AP	∠▼	1 488	JINI
South HCP: 12 Contract: 3N N	<b>♣</b> 984	<b>♣</b> AK75	1. Stay	man		

Dealer: S Vul: Both	♣ AQ ♥ Q853 • K97 ♣ J964	The opponents are silent.  Partner bids first.
Dealer: N Vul: None	<b>♦</b> KJ5 <b>♥</b> 1092 <b>♦</b> AK864 <b>♣</b> A6	The opponents are silent. You bid first.
Dealer: S Vul: EW	♣ QJ82 ▼ AK102 ◆ 83 ♣ Q83	The opponents are silent.  Partner bids first.
Dealer: N Vul: Both	<ul><li>♦ 963</li><li>✓ A754</li><li>♦ K6</li><li>♦ AKJ7</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: None	♣ Q10 ♥ J1064 ♦ K9 ♣ QJ963	The opponents are silent.  Partner bids first.

Board: 435 Dealer: S Vul: Both	North: ♠ AQ	South: ♠ KJ	West	North	East	South 1NT
North HCP: 12 South HCP: 17 Contract: 3N S	♥ Q853 ♦ K97 ♣ J964	<ul><li>✓ AK7</li><li>◆ AQ432</li><li>◆ 1075</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2◆
Board: 436 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ KJ5  ▼ 1092  ♠ AK864  ♣ A6	South:  ♠ A1087  ♥ A865  ♠ Q10  ♣ 853	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 437 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ QJ82  ♥ AK102  ♠ 83  ♠ Q83	South:  ♠ AK10  ♥ 643  ♠ AKQJ6  ♣ 76	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 438 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North:  ◆ 963  ▼ A754  ◆ K6  ◆ AKJ7	South:  ♠ AJ1085  ♥ QJ63  ♠ QJ  ♠ 94	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 439 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ Q10  ♥ J1064  ♠ K9  ♠ QJ963	South:  ♠ K9875  ♥ KQ  ♦ J104  ♣ AK7			East Pass AP	1NT

Board: 435 Dealer: S Vul: Both HCP: 17	<ul><li>★ KJ</li><li>★ AK7</li><li>★ AQ432</li><li>★ 1075</li></ul>	The opponents are silent. You bid first.
Board: 436 Dealer: N Vul: None HCP: 10	<ul><li>★ A1087</li><li>★ A865</li><li>◆ Q10</li><li>★ 853</li></ul>	The opponents are silent.  Partner bids first.
Board: 437 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK10</li><li>★ 643</li><li>◆ AKQJ6</li><li>★ 76</li></ul>	The opponents are silent. You bid first.
Board: 438 Dealer: N Vul: Both HCP: 11	<ul><li>▲ AJ1085</li><li>♥ QJ63</li><li>◆ QJ</li><li>▲ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 439 Dealer: S Vul: None HCP: 16	<ul><li>★ K9875</li><li>★ KQ</li><li>◆ J104</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.

Board: 435 Dealer: S Vul: Both	North: ♠ AQ	South: ♠ KJ	West	North	East	South 1NT
North HCP: 12 South HCP: 17 Contract: 3N S	♥ Q853 ♦ K97 ♣ J964	<ul><li>✓ AK7</li><li>◆ AQ432</li><li>◆ 1075</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2◆
Board: 436 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ KJ5  ▼ 1092  ♠ AK864  ♣ A6	South:  ♠ A1087  ♥ A865  ♠ Q10  ♣ 853	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 437 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ QJ82  ♥ AK102  ♠ 83  ♠ Q83	South:  ♠ AK10  ♥ 643  ♠ AKQJ6  ♣ 76	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 438 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North:  ◆ 963  ▼ A754  ◆ K6  ◆ AKJ7	South:  ♠ AJ1085  ♥ QJ63  ♠ QJ  ♠ 94	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 439 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ Q10  ♥ J1064  ♠ K9  ♠ QJ963	South:  ♠ K9875  ♥ KQ  ♦ J104  ♣ AK7			East Pass AP	1NT

Board: 440 Dealer: N Vul: NS HCP: 15	<ul><li>AQ10</li><li>✓ AQ9</li><li>942</li><li>QJ75</li></ul>	The opponents are silent. You bid first.
Board: 441 Dealer: S Vul: Both HCP: 17	<ul><li>★ A1094</li><li>♥ J954</li><li>◆ AJ6</li><li>◆ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 442 Dealer: N Vul: None HCP: 16	<ul><li>▲ AJ4</li><li>♥ QJ63</li><li>◆ Q4</li><li>▲ AQ93</li></ul>	The opponents are silent. You bid first.
Board: 443 Dealer: S Vul: NS HCP: 9	<ul><li>102</li><li>✓ A1065</li><li>✓ QJ42</li><li>✓ Q104</li></ul>	The opponents are silent.  Partner bids first.
Board: 444 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK10</li><li>▼ AQ42</li><li>◆ 95</li><li>◆ K984</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 440 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AQ10  ♥ AQ9  ♠ 942  ♠ QJ75	South: ◆ 97 ▼ KJ72 ◆ A763 ◆ K43	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 441 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 7♥ S	North:  ♠ A1094  ♥ J954  ♠ AJ6  ♠ AK	South:  ♠ KJ3  ♥ AQ103  ♠ K103  ♣ Q82	West Pass Pass 1. Stay	North  2♣¹  7♥ man		1NT
Board: 442 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 6♥ N	North:  ♠ AJ4  ♥ QJ63  ♠ Q4  ♣ AQ93	South:  ♠ K9653  ♥ A942  ♠ AJ9  ♣ K	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 443 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 102  ♥ A1065  ♠ QJ42  ♣ Q104	South:  ♠ KQJ7  ♥ J743  ♠ A5  ♣ A75	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 444 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W	North:  ♠ AK10  ♥ AQ42  ♦ 95  ♣ K984	South:	West  3♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 440 Dealer: N Vul: NS HCP: 11	<ul><li>♣97</li><li>♥ KJ72</li><li>♦ A763</li><li>♣ K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 441 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ3</li><li>★ AQ103</li><li>★ K103</li><li>★ Q82</li></ul>	The opponents are silent. You bid first.
Board: 442 Dealer: N Vul: None HCP: 15	<ul><li>★ K9653</li><li>★ A942</li><li>★ AJ9</li><li>★ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 443 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQJ7</li><li>▼ J743</li><li>◆ A5</li><li>★ A75</li></ul>	The opponents are silent. You bid first.
Board: 444 Dealer: N Vul: EW HCP: 10	<ul><li>♦ 8732</li><li>♥ K1087</li><li>♦ K2</li><li>♠ A103</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 440 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AQ10  ♥ AQ9  ♠ 942  ♠ QJ75	South: ◆ 97 ▼ KJ72 ◆ A763 ◆ K43	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 441 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 7♥ S	North:  ♠ A1094  ♥ J954  ♠ AJ6  ♠ AK	South:  ♠ KJ3  ♥ AQ103  ♠ K103  ♣ Q82	West Pass Pass 1. Stay	North  2♣¹  7♥ man		1NT
Board: 442 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 6♥ N	North:  ♠ AJ4  ♥ QJ63  ♠ Q4  ♣ AQ93	South:  ♠ K9653  ♥ A942  ♠ AJ9  ♣ K	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 443 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 102  ♥ A1065  ♠ QJ42  ♣ Q104	South:  ♠ KQJ7  ♥ J743  ♠ A5  ♣ A75	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 444 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W	North:  ♠ AK10  ♥ AQ42  ♦ 95  ♣ K984	South:	West  3♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 445	The opponents are silent.  Partner bids first.
Board: 446	The opponents are silent. You bid first.
Board: 447	The opponents are silent.  Partner bids first.
Board: 448	The opponents are silent. You bid first.
Board: 449	The opponents are silent.  Partner bids first.

Board: 445 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ AJ106  ♥ J73  ♠ A542  ♣ 64	South:  ♠ K8  ▼ A92  ◆ Q973  ♣ AQ98		North  2♣¹  3NT man	East Pass AP	1NT
Board: 446 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J10  ✔ A5  ♣ A1085  ♣ KQJ85	South:  ♠ AQ432  ♥ Q1082  • Q63  ♠ 4	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 447 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ A874  ♥ J2  ♦ J842  ♣ AJ9	South:  ♠ KQJ5  ♥ AK4  ♦ 103  ♣ K1042	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 448 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AKQ  ♥ Q74  ♦ K1087  ♣ Q92	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 449 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North: ♦ 963 ▼ AQ53 • KQ103 ♣ Q5	South:  ♠ KQJ2  ♥ 87  ♠ A94  ♣ AK108	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 445 Dealer: S Vul: None HCP: 15	<ul><li>★ K8</li><li>▼ A92</li><li>◆ Q973</li><li>◆ AQ98</li></ul>	The opponents are silent. You bid first.
Board: 446 Dealer: N Vul: NS HCP: 10	<ul><li>AQ432</li><li>Q1082</li><li>Q63</li><li>4</li></ul>	The opponents are silent.  Partner bids first.
Board: 447 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQJ5</li><li>▼ AK4</li><li>◆ 103</li><li>◆ K1042</li></ul>	The opponents are silent. You bid first.
Board: 448 Dealer: N Vul: Both HCP: 8	<ul><li>10642</li><li>KJ6</li><li>A92</li><li>1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 449 Dealer: S Vul: NS HCP: 17	<ul><li>★ KQJ2</li><li>▼ 87</li><li>◆ A94</li><li>◆ AK108</li></ul>	The opponents are silent. You bid first.

Board: 445 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ AJ106  ♥ J73  ♠ A542  ♣ 64	South:  ♠ K8  ▼ A92  ◆ Q973  ♣ AQ98		North  2♣¹  3NT man	East Pass AP	1NT
Board: 446 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J10  ✔ A5  ♣ A1085  ♣ KQJ85	South:  ♠ AQ432  ♥ Q1082  • Q63  ♠ 4	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 447 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ A874  ♥ J2  ♦ J842  ♣ AJ9	South:  ♠ KQJ5  ♥ AK4  ♦ 103  ♣ K1042	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 448 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AKQ  ♥ Q74  ♦ K1087  ♣ Q92	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 449 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North: ♦ 963 ▼ AQ53 • KQ103 ♣ Q5	South:  ♠ KQJ2  ♥ 87  ♠ A94  ♣ AK108	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 450 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AK10</li><li>♥ AJ3</li><li>♦ Q984</li><li>♠ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 451 Dealer: S Vul: Both HCP: 12	<ul><li>◆ 986</li><li>♥ KQJ3</li><li>◆ A32</li><li>◆ Q83</li></ul>	The opponents are silent.  Partner bids first.
Board: 452 Dealer: N Vul: None HCP: 15	<ul><li>▲ A94</li><li>♥ KQ97</li><li>◆ A3</li><li>◆ Q842</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  You bid first.
Board: 453 Dealer: S Vul: EW HCP: 12	<ul><li>♠ AK9</li><li>♥ J1072</li><li>♦ 83</li><li>♠ KJ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 454 Dealer: N Vul: Both HCP: 15	<ul><li>♣84</li><li>♥A1075</li><li>◆KJ9</li><li>♣AK104</li></ul>	The opponents are silent.  You bid first.

Board: 450 Dealer: N Vul: EW	North: ♠ AK10	South: <b>♦</b> 952	West	North 1NT	East Pass	
North HCP: 17	♥ AJ3	<b>♥</b> KQ76	Pass	<b>2</b> ♦	Pass	2NT
South HCP: 9	• Q984	◆ 73 • ▲ 1074	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> QJ8	♣ A1074	1. Stay	man		
Board: 451 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> 986 <b>♥</b> KQJ3	<b>♠</b> AK2 <b>♥</b> 982	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	♦ A32	♦ KQ98	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	<b>♣</b> Q83	♣ A42	1. Stay			
			West	North	East	South
Board: 452	27 4	G 4		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ A94	South: ♠ Q873	$2NT^2$	Pass	3♦	3♥
Vul: None	<b>♥</b> KQ97	♥ A10643	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 15 South HCP: 10	◆ A3	<b>♦</b> KJ5	AP			
Contract: 4♥ S	<b>♣</b> Q842	<b>♣</b> 10	1. Stay		_	
				sual 2N7 raise or		in <b>Y</b>
			J. mim.	iaisc oi	ocuci i	шт 🔻
Board: 453 Dealer: S Vul: EW	North: ♠ AK9	South: ♣ J87	West	North	East	South 1NT
North HCP: 12	<b>♥</b> J1072	♥ AQ5	Pass	<b>2♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ 83 • <i>V</i> 162	◆ KJ65	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ63	<b>♣</b> A84	1. Stay	man		
Board: 454	North	South	West	North	East	South
Dealer: N	North: ♠ 84	South: <b>♦</b> 9532	11050	1NT	Pass	
Vul: Both	♥ A1075	♥ K843	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 8	<b>♦</b> KJ9	◆ A43	AP			
Contract: 3 V N	♣ AK104	♣ J7	1. Stay	man		

Board: 450 Dealer: N Vul: EW HCP: 9	<ul><li>♦ 952</li><li>♥ KQ76</li><li>♦ 73</li><li>♠ A1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 451 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK2</li><li>♥ 982</li><li>★ KQ98</li><li>★ A42</li></ul>	The opponents are silent.  You bid first.
Board: 452 Dealer: N Vul: None HCP: 10	<ul><li>◆ Q873</li><li>▼ A10643</li><li>◆ KJ5</li><li>◆ 10</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 453 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 454 Dealer: N Vul: Both HCP: 8	<ul><li>♦ 9532</li><li>♥ K843</li><li>♦ A43</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.

Board: 450 Dealer: N Vul: EW	North: ♠ AK10	South: <b>♦</b> 952	West	North 1NT	East Pass	
North HCP: 17	♥ AJ3	<b>♥</b> KQ76	Pass	<b>2</b> ♦	Pass	2NT
South HCP: 9	• Q984	◆ 73 • ▲ 1074	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> QJ8	♣ A1074	1. Stay	man		
Board: 451 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> 986 <b>♥</b> KQJ3	<b>♠</b> AK2 <b>♥</b> 982	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	♦ A32	♦ KQ98	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	<b>♣</b> Q83	♣ A42	1. Stay			
			West	North	East	South
Board: 452	27 4	G 4		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ A94	South: ♠ Q873	$2NT^2$	Pass	3♦	3♥
Vul: None	<b>♥</b> KQ97	♥ A10643	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 15 South HCP: 10	◆ A3	<b>♦</b> KJ5	AP			
Contract: 4♥ S	<b>♣</b> Q842	<b>♣</b> 10	1. Stay		_	
				sual 2N7 raise or		in <b>Y</b>
			J. mim.	iaisc oi	ocuci i	шт 🔻
Board: 453 Dealer: S Vul: EW	North: ♠ AK9	South: ♣ J87	West	North	East	South 1NT
North HCP: 12	<b>♥</b> J1072	♥ AQ5	Pass	<b>2♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ 83 • <i>V</i> 162	◆ KJ65	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ63	<b>♣</b> A84	1. Stay	man		
Board: 454	North	South	West	North	East	South
Dealer: N	North: ♠ 84	South: <b>♦</b> 9532	11050	1NT	Pass	
Vul: Both	♥ A1075	♥ K843	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 8	<b>♦</b> KJ9	◆ A43	AP			
Contract: 3 V N	♣ AK104	♣ J7	1. Stay	man		

Board: 455 Dealer: S Vul: None HCP: 16	<ul><li>AJ107</li><li>✓ A32</li><li>✓ K95</li><li>✓ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 456 Dealer: N Vul: NS HCP: 15	<ul><li>A5</li><li>✓ A87</li><li>✓ A73</li><li>✓ K5432</li></ul>	The opponents are silent.  You bid first.
Board: 457 Dealer: S Vul: Both HCP: 9	<ul><li>★ K1094</li><li>▼ 102</li><li>◆ 743</li><li>★ KQJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 458 Dealer: N Vul: None HCP: 15	<ul><li>♣ 97</li><li>♥ KJ97</li><li>♦ AQ2</li><li>♣ KQ95</li></ul>	The opponents are silent. You bid first.
Board: 459 Dealer: S Vul: NS HCP: 15	<ul><li>AQ42</li><li>K654</li><li>AQ9</li><li>82</li></ul>	The opponents are silent.  Partner bids first.

Board: 455 Dealer: S Vul: None	North: ♠ AJ107	South: ♠ Q543	West	North	East	South 1NT
North HCP: 16	<b>♥</b> A32	<b>♥</b> KQ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ K95	♦ A1073	Pass	6♠	AP	
Contract: 6♠ S	♣ KJ2	♣ A96	1. Stay	man		
Board: 456	NT 4	G 4	West	North	East	South
Dealer: N	North: ♠ A5	South: <b>♠</b> J8432		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>₹</b> A3 <b>∀</b> A87	♥ KJ96	Pass	<b>2</b> ♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15 South HCP: 11	◆ A73	♦ Q9	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K5432	♣ A10	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
Board: 457 Dealer: S	North: <b>♠</b> K1094	South: ♠ A82	West	North	East	South 1NT
Vul: Both North HCP: 9	<b>v</b> 102	<b>♥</b> K8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	◆ 743	♦ KQ65	Pass	2NT	AP	
Contract: 2N S	♣ KQJ8	♣ A1062	1. Stay	man		
D 1.450			West	North	East	South
Board: 458 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♦</b> 97 <b>••</b> 1/107	<b>♠</b> AQ43	Pass	2♥	Pass	<b>4♣</b> <sup>2</sup>
North HCP: 15	<b>♥</b> KJ97 <b>♦</b> AQ2	▼ A6532 ◆ J93	Pass	4♥	AP	
South HCP: 11 Contract: 4♥ N	<b>♣</b> KQ95	<b>♣</b> 10	1. Stay 2. Splir			
Board: 459 Dealer: S	North: ♠ AQ42	South: ♠ KJ10	West	North	East	South 1NT
Vul: NS	<b>♥</b> K654	<b>♥</b> QJ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 15 South HCP: 17	<b>♦</b> AQ9	♦ K5	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 82	<b>♣</b> AK943	1. Stay	man		

Board: 455 Dealer: S Vul: None HCP: 15	<ul><li>◆ Q543</li><li>♥ KQ</li><li>◆ A1073</li><li>◆ A96</li></ul>	The opponents are silent. You bid first.
Board: 456 Dealer: N Vul: NS HCP: 11	<ul><li> J8432</li><li> KJ96</li><li> Q9</li><li> A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 457 Dealer: S Vul: Both HCP: 16	<ul><li>★ A82</li><li>★ K8</li><li>★ KQ65</li><li>★ A1062</li></ul>	The opponents are silent. You bid first.
Board: 458 Dealer: N Vul: None HCP: 11	<ul><li>AQ43</li><li>A6532</li><li>J93</li><li>10</li></ul>	The opponents are silent.  Partner bids first.
Board: 459 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ10</li><li>♥ QJ10</li><li>★ K5</li><li>★ AK943</li></ul>	The opponents are silent. You bid first.

Board: 455 Dealer: S Vul: None	North: ♠ AJ107	South: ♠ Q543	West	North	East	South 1NT
North HCP: 16	<b>♥</b> A32	<b>♥</b> KQ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ K95	♦ A1073	Pass	6♠	AP	
Contract: 6♠ S	♣ KJ2	♣ A96	1. Stay	man		
Board: 456	NT 4	G 4	West	North	East	South
Dealer: N	North: ♠ A5	South: <b>♠</b> J8432		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>₹</b> A3 <b>∀</b> A87	♥ KJ96	Pass	<b>2</b> ♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15 South HCP: 11	◆ A73	♦ Q9	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K5432	♣ A10	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
Board: 457 Dealer: S	North: <b>♠</b> K1094	South: ♠ A82	West	North	East	South 1NT
Vul: Both North HCP: 9	<b>v</b> 102	<b>♥</b> K8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	◆ 743	♦ KQ65	Pass	2NT	AP	
Contract: 2N S	♣ KQJ8	♣ A1062	1. Stay	man		
D 1.450			West	North	East	South
Board: 458 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♦</b> 97 <b>••</b> 1/107	<b>♠</b> AQ43	Pass	2♥	Pass	<b>4♣</b> <sup>2</sup>
North HCP: 15	<b>♥</b> KJ97 <b>♦</b> AQ2	▼ A6532 ◆ J93	Pass	4♥	AP	
South HCP: 11 Contract: 4♥ N	<b>♣</b> KQ95	<b>♣</b> 10	1. Stay 2. Splir			
Board: 459 Dealer: S	North: ♠ AQ42	South: ♠ KJ10	West	North	East	South 1NT
Vul: NS	<b>♥</b> K654	<b>♥</b> QJ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 15 South HCP: 17	<b>♦</b> AQ9	♦ K5	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 82	<b>♣</b> AK943	1. Stay	man		

Board: 460 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AQ</li><li>♥ AQ5</li><li>♦ K764</li><li>♠ J875</li></ul>	The opponents are silent.  You bid first.
Board: 461 Dealer: S Vul: None HCP: 11	<ul><li>★ 107</li><li>▼ K865</li><li>★ A1092</li><li>★ KJ3</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 462 Dealer: N Vul: NS HCP: 17	<ul><li>★ K4</li><li>✓ KJ5</li><li>◆ K85</li><li>◆ AQJ105</li></ul>	The opponents are silent. You bid first.
Board: 463 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q762</li><li>♥ K2</li><li>♦ K6</li><li>♣ 108643</li></ul>	The opponents are silent.  Partner bids first.
Board: 464 Dealer: N Vul: Both HCP: 15	<ul><li>♠ A7</li><li>♥ AKJ106</li><li>♠ Q53</li><li>♠ J84</li></ul>	The opponents are silent. You bid first.

Board: 460 Dealer: N Vul: EW	North: ♠ AQ	South: ♠ K32	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 14	<b>♥</b> AQ5 <b>♦</b> K764	<ul><li>▼ J943</li><li>◆ A3</li></ul>	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> J875	♣ AQ42	1. Stay	man		
Board: 461 Dealer: S	North: ♠ 107	South: ♠ AQJ9	West	North	East	South 1NT
Vul: None North HCP: 11	<b>♥</b> K865	<b>♥</b> A74	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 16	◆ A1092	◆ KQ87	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ3	<b>♣</b> 64	1. Stay	man		
Board: 462 Dealer: N	North: ♠ K4	South: ♠ Q532	West	North 1NT	East Pass	
Vul: NS	♥ KJ5	<b>y</b> 94	Pass	2•	Pass	2NT
North HCP: 17 South HCP: 8	<b>♦</b> K85	<b>♦</b> QJ764	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQJ105	<b>♣</b> K4	1. Stay	man		
Board: 463	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♦</b> Q762	<b>♠</b> A5	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 8 South HCP: 17	<ul><li>✓ K2</li><li>✓ K6</li><li>◆ 108643</li></ul>	<ul><li>✓ AJ98</li><li>◆ A1083</li><li>◆ A72</li></ul>	Pass AP	2NT	Pass	3NT
Contract: 3N S		<b>₩</b> A/2	1. Stay	man		
Board: 464	North:	Courth	West	North	East	South
Dealer: N	Nortn: ♠ A7	South: <b>♠</b> K1064	,, est	1NT	Pass	
Vul: Both	♥ AKJ106	♥ Q874	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 15	◆ Q53	♦ K62	AP		_ 4.55	- '
Contract: 4 V	<b>♣</b> J84	<b>♣</b> AK	1. Stay	man		

Board: 460 Dealer: N Vul: EW HCP: 14	<ul><li>★ K32</li><li>▼ J943</li><li>◆ A3</li><li>◆ AQ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 461 Dealer: S Vul: None HCP: 16	<ul><li>AQJ9</li><li>✓ A74</li><li>KQ87</li><li>64</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 462 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q532</li><li>♥ 94</li><li>◆ QJ764</li><li>♣ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 463 Dealer: S Vul: EW HCP: 17	<ul><li>★ A5</li><li>▼ AJ98</li><li>★ A1083</li><li>★ A72</li></ul>	The opponents are silent. You bid first.
Board: 464 Dealer: N Vul: Both HCP: 15	<ul><li>★ K1064</li><li>♥ Q874</li><li>◆ K62</li><li>◆ AK</li></ul>	The opponents are silent.  Partner bids first.

Board: 460 Dealer: N Vul: EW	North: ♠ AQ	South: ♠ K32	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 14	<b>♥</b> AQ5 <b>♦</b> K764	<ul><li>▼ J943</li><li>◆ A3</li></ul>	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> J875	♣ AQ42	1. Stay	man		
Board: 461 Dealer: S	North: ♠ 107	South: ♠ AQJ9	West	North	East	South 1NT
Vul: None North HCP: 11	<b>♥</b> K865	<b>♥</b> A74	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 16	◆ A1092	◆ KQ87	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ3	<b>♣</b> 64	1. Stay	man		
Board: 462 Dealer: N	North: ♠ K4	South: ♠ Q532	West	North 1NT	East Pass	
Vul: NS	♥ KJ5	<b>y</b> 94	Pass	2•	Pass	2NT
North HCP: 17 South HCP: 8	<b>♦</b> K85	<b>♦</b> QJ764	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQJ105	<b>♣</b> K4	1. Stay	man		
Board: 463	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♦</b> Q762	<b>♠</b> A5	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 8 South HCP: 17	<ul><li>✓ K2</li><li>✓ K6</li><li>◆ 108643</li></ul>	<ul><li>✓ AJ98</li><li>◆ A1083</li><li>◆ A72</li></ul>	Pass AP	2NT	Pass	3NT
Contract: 3N S		<b>₩</b> A/2	1. Stay	man		
Board: 464	North:	Courth	West	North	East	South
Dealer: N	Nortn: ♠ A7	South: <b>♠</b> K1064	,, est	1NT	Pass	
Vul: Both	♥ AKJ106	♥ Q874	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 15	◆ Q53	♦ K62	AP		_ 4.55	- '
Contract: 4 V	<b>♣</b> J84	<b>♣</b> AK	1. Stay	man		