Board: 1 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQJ72</li><li>★ —</li><li>★ 52</li><li>★ K98754</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q7</li><li>♥ AQ974</li><li>◆ QJ7</li><li>♣ A95</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 9	<ul><li>★ KJ652</li><li>★ 6</li><li>★ AJ9762</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 17	<ul><li>▲ A83</li><li>▼ AKJ5</li><li>◆ K854</li><li>▲ Q10</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ982</li><li>★ K5</li><li>★ —</li><li>★ AQ9654</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: Both	North: ♠ KQJ72  ▼ —	South: <b>♠</b> 643 <b>♥</b> A108	West Pass	North 2♥	East Pass	South 1NT 2
North HCP: 9 South HCP: 17 Contract: 4♠ S	◆ 52 ◆ K98754	◆ AKQ7 ◆ A32	Pass AP	3♣	Pass	
Board: 2 Dealer: N	North: ♠ Q7	South: ♠ AJ1054	West	North 1NT	East Pass	South 2
Vul: Both North HCP: 15	<b>♥</b> AQ974	<b>v</b> —	Pass	2♠	Pass	3♣
South HCP: 11	<b>♦</b> QJ7	<b>♦</b> 43	Pass	3♥	Pass	3NT
Contract: 3N N	♣ A95	<b>♣</b> KQJ632	AP			
Board: 3 Dealer: S	North: ♠ KJ652	South: ♠ A93	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>v</b> 6	<b>♥</b> AK95	Pass	2♥	Pass	2♠
South HCP: 17	◆ AJ9762	<b>♦</b> K8	Pass	3♦	Pass	4♠
Contract: 4♠ S	<b>♣</b> 8	<b>♣</b> QJ62	AP			
			West	North 1NT	East Pass	South 2
Board: 4	North:	South:	Pass	2♠	Pass	
Dealer: N Vul: None	<b>♦</b> A83	<b>♦</b> KQ954	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 17	♥ AKJ5	<b>v</b> 6	Pass	5 <b>♥</b> <sup>2</sup>	Pass	5♠
South HCP: 9	♦ K854 ♣ Q10	<b>♦</b> 3 <b>♣</b> KJ8742	AP			
Contract: 5♠ N	<del>*</del> (10	* NJ0/42	1. Blackwood 0314, for ♠			
			2. A=2	/5 or 5/5	5, Q(S	)=0
Board: 5			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2♥	Pass	
Vul: None	<b>♠</b> KQ982 <b>♥</b> K5	<b>♠</b> A103 <b>♥</b> A8	Pass	3♣	Pass	4♠
North HCP: 14	<b>♦</b> —	<ul><li>Ao</li><li>AQJ102</li></ul>	Pass	$4NT^{1}$	Pass	5 <b>♣</b> ²
0 4 1105 46		(	Dagg	7♠	AP	
South HCP: 16 Contract: 7♠ S	♣ AQ9654	♣ J32	Pass	/ <b>≖</b> kwood (		

1		
Board: 1 Dealer: S Vul: Both HCP: 17	<ul><li>♠ 643</li><li>♥ A108</li><li>♦ AKQ7</li><li>♠ A32</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 11	<ul><li>★ AJ1054</li><li>★ —</li><li>★ 43</li><li>★ KQJ632</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 17	<ul><li>▲ A93</li><li>✔ AK95</li><li>◆ K8</li><li>▲ QJ62</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 9	<ul><li>★ KQ954</li><li>★ 6</li><li>★ 3</li><li>★ KJ8742</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 16	<ul><li>★ A103</li><li>★ A8</li><li>★ AQJ102</li><li>★ J32</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: Both	North: ♠ KQJ72  ▼ —	South: <b>♠</b> 643 <b>♥</b> A108	West Pass	North 2♥	East Pass	South 1NT 2
North HCP: 9 South HCP: 17 Contract: 4♠ S	◆ 52 ◆ K98754	◆ AKQ7 ◆ A32	Pass AP	3♣	Pass	
Board: 2 Dealer: N	North: ♠ Q7	South: ♠ AJ1054	West	North 1NT	East Pass	South 2
Vul: Both North HCP: 15	<b>♥</b> AQ974	<b>v</b> —	Pass	2♠	Pass	3♣
South HCP: 11	<b>♦</b> QJ7	<b>♦</b> 43	Pass	3♥	Pass	3NT
Contract: 3N N	♣ A95	<b>♣</b> KQJ632	AP			
Board: 3 Dealer: S	North: ♠ KJ652	South: ♠ A93	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>v</b> 6	<b>♥</b> AK95	Pass	2♥	Pass	2♠
South HCP: 17	◆ AJ9762	<b>♦</b> K8	Pass	3♦	Pass	4♠
Contract: 4♠ S	<b>♣</b> 8	<b>♣</b> QJ62	AP			
			West	North 1NT	East Pass	South 2
Board: 4	North:	South:	Pass	2♠	Pass	
Dealer: N Vul: None	<b>♦</b> A83	<b>♦</b> KQ954	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 17	♥ AKJ5	<b>v</b> 6	Pass	5 <b>♥</b> <sup>2</sup>	Pass	5♠
South HCP: 9	♦ K854 ♣ Q10	<b>♦</b> 3 <b>♣</b> KJ8742	AP			
Contract: 5♠ N	<del>*</del> (10	* NJ0/42	1. Blackwood 0314, for ♠			
			2. A=2	/5 or 5/5	5, Q(S	)=0
Board: 5			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2♥	Pass	
Vul: None	<b>♠</b> KQ982 <b>♥</b> K5	<b>♠</b> A103 <b>♥</b> A8	Pass	3♣	Pass	4♠
North HCP: 14	<b>♦</b> —	<ul><li>Ao</li><li>AQJ102</li></ul>	Pass	$4NT^{1}$	Pass	5 <b>♣</b> ²
0 4 1105 46		(	Dagg	7♠	AP	
South HCP: 16 Contract: 7♠ S	♣ AQ9654	♣ J32	Pass	/ <b>≖</b> kwood (		

Board: 6 Dealer: N Vul: NS HCP: 17	<b>♠</b> KJ <b>♥</b> K62 <b>♦</b> AJ8 <b>♣</b> KQ1042	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: EW HCP: 7	<ul><li>★ 53</li><li>★ A8543</li><li>◆ QJ10987</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 15	<b>★</b> K9 <b>▼</b> AKQ86 <b>◆</b> 954 <b>♣</b> K53	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 12	♣— ▼ K10752 ◆ AJ7542 ♣ A10	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 16	<ul><li>A7</li><li>✓ AQ95</li><li>✓ KJ9</li><li>✓ Q642</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ  ♥ K62  ♠ AJ8  ♣ KQ1042	South:  ♠ A  ♥ A9753  ♠ KQ10965  ♠ 3	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 7 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ AJ10  ♥ Q96  ♠ A65  ♣ AQ86	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 8 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♥ S	North:  ♠ K9  ♥ AKQ86  ♦ 954  ♣ K53	South:  ♠ A8653  ♥ 3  ♦ QJ7632  ♣ 2	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 9 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 6♥ S	North:	South:  ♠ AK742  ♥ AQJ  ♦ 86  ♣ Q87	Pass Pass Pass Pass 1. Blac		Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♠²  for ♥
Board: 10 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ A7  ♥ AQ95  ♠ KJ9  ♣ Q642	South:  ♠ K10942  ♥ 6  ♠ AQ76532  ♣ —	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 6 Dealer: N Vul: NS HCP: 13	A A ▼ A9753   • KQ10965   • 3	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: EW HCP: 17	<ul><li>AJ10</li><li>♥ Q96</li><li>A65</li><li>AQ86</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 7	<ul><li>★ A8653</li><li>♥ 3</li><li>◆ QJ7632</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 16	<ul><li>★ AK742</li><li>▼ AQJ</li><li>◆ 86</li><li>★ Q87</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: None HCP: 9	<ul><li>★ K10942</li><li>★ 6</li><li>★ AQ76532</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ  ♥ K62  ♠ AJ8  ♣ KQ1042	South:  ♠ A  ♥ A9753  ♠ KQ10965  ♠ 3	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 7 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ AJ10  ♥ Q96  ♠ A65  ♣ AQ86	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 8 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♥ S	North:  ♠ K9  ♥ AKQ86  ♦ 954  ♣ K53	South:  ♠ A8653  ♥ 3  ♦ QJ7632  ♣ 2	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 9 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 6♥ S	North:	South:  ♠ AK742  ♥ AQJ  ♦ 86  ♣ Q87	Pass Pass Pass Pass 1. Blac		Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♠²  for ♥
Board: 10 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ A7  ♥ AQ95  ♠ KJ9  ♣ Q642	South:  ♠ K10942  ♥ 6  ♠ AQ76532  ♣ —	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 11 Dealer: S Vul: NS HCP: 10	<ul><li>★ A9863</li><li>★ —</li><li>★ K4</li><li>★ K109873</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 16	<ul><li>★ KJ9</li><li>★ A94</li><li>◆ J753</li><li>◆ AK4</li></ul>	The opponents are silent.  You bid first.
Board: 13 Dealer: S Vul: None HCP: 9	<ul><li>★ K3</li><li>▼ J10642</li><li>◆ —</li><li>★ AJ10852</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 17	<ul><li>AQJ10</li><li>Q62</li><li>K42</li><li>KQ9</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: None HCP: 12	<ul><li>AQ542</li><li>✓—</li><li>83</li><li>KQJ1065</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S	North:	South:	West	North	East	South
	<b>♠</b> A9863	<b>▲</b> J107				1NT
Vul: NS	<b>Y</b> —	<b>♥</b> AJ1074	Pass	2 <b>y</b>	Pass	2♠
North HCP: 10	<b>♦</b> K4	<b>♦</b> AJ5	Pass	3♣	Pass	4♠
South HCP: 16	♣ K109873	<b>♣</b> AJ	AP			
Contract: 4♠ S						
			West	North	Fast	South
Board: 12	NI 4	G 41	,, 550	1NT	Pass	
Dealer: N	North:	South:	Pass	2♥	Pass	
Vul: Both	<b>♦</b> KJ9	<b>♦</b> Q4				
North HCP: 16	♥ A94	▼ K8753	Pass	<b>4♥</b>		4NT <sup>1</sup>
South HCP: 11	♦ J753 ♣ AK4	• AQ10864	Pass	5 <b>∀</b> <sup>2</sup>	AP	
Contract: 5♥ N	₹ AN4	♣	1. Blac	kwood	0314,	for 🔻
			2. A=2	/5 or 5/3	5, Q(H	0 = 0
Board: 13	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> K3	♠ A108				1NT
Vul: None	<b>♥</b> J10642	<b>♥</b> K85	Pass	2•	Pass	2♥
North HCP: 9	<b>♦</b> —	♦ AQJ9	Pass	3♣	Pass	
South HCP: 17	♣ AJ10852	<b>♣</b> K93	AP	31	1 435	• •
Contract: 4♥ S			7 11			
Board: 14	North:	South:				
Dealer: N	♠ AQJ10	& K9865	West	North	East	South
Vul: NS	<b>♥</b> Q62	♥ J4		1NT	Pass	<b>2</b> ♥
North HCP: 17	♦ K42	<b>↓</b> J <del>4</del>	Pass	2♠	Pass	3♣
South HCP: 8	<b>♣</b> KQ9	◆ A106543	Pass	4♠	AP	
Contract: 4♠ N		* A1003+3				
			West	North	Fact	South
			WEST	Norui	Last	
Board: 15	North:	South:	D	200	D	1NT
Dealer: S	♠ AQ542	<b>★</b> K103	Pass	2 <b>Y</b>	Pass	
Vul: None	<b>∀</b> —	<b>♥</b> K63	Pass	3♣	Pass	
North HCP: 12	<b>♦</b> 83	◆ KQ10	Pass	4NT <sup>1</sup>	Pass	5 <b>♥</b> <sup>2</sup>
South HCP: 15	♣ KQJ1065	♣ A873	Pass	5♠	AP	
a		- · <del>-</del>				_
Contract: 5♠ S			1. Blac	kwood	0314,:	for 🟚

Board: 11 Dealer: S Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q4</li><li>♥ K8753</li><li>◆ AQ10864</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 17	<ul><li>★ A108</li><li>▼ K85</li><li>◆ AQJ9</li><li>◆ K93</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 8	<ul><li>★ K9865</li><li>♥ J4</li><li>◆ —</li><li>◆ A106543</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 15	<ul><li>★ K103</li><li>★ K63</li><li>★ KQ10</li><li>★ A873</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S	North:	South:	West	North	East	South
	<b>♠</b> A9863	<b>▲</b> J107				1NT
Vul: NS	<b>Y</b> —	<b>♥</b> AJ1074	Pass	2 <b>y</b>	Pass	2♠
North HCP: 10	<b>♦</b> K4	<b>♦</b> AJ5	Pass	3♣	Pass	4♠
South HCP: 16	♣ K109873	<b>♣</b> AJ	AP			
Contract: 4♠ S						
			West	North	Fast	South
Board: 12	NI 4	G 41	,, 550	1NT	Pass	
Dealer: N	North:	South:	Pass	2♥	Pass	
Vul: Both	<b>♦</b> KJ9	<b>♦</b> Q4				
North HCP: 16	♥ A94	▼ K8753	Pass	<b>4♥</b>		4NT <sup>1</sup>
South HCP: 11	♦ J753 ♣ AK4	• AQ10864	Pass	5 <b>∀</b> <sup>2</sup>	AP	
Contract: 5♥ N	₹ AN4	♣	1. Blac	kwood	0314,	for 🔻
			2. A=2	/5 or 5/3	5, Q(H	0 = 0
Board: 13	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> K3	♠ A108				1NT
Vul: None	<b>♥</b> J10642	<b>♥</b> K85	Pass	2•	Pass	2♥
North HCP: 9	<b>♦</b> —	♦ AQJ9	Pass	3♣	Pass	
South HCP: 17	♣ AJ10852	<b>♣</b> K93	AP	31	1 435	• •
Contract: 4♥ S			7 11			
Board: 14	North:	South:				
Dealer: N	♠ AQJ10	& K9865	West	North	East	South
Vul: NS	<b>♥</b> Q62	♥ J4		1NT	Pass	<b>2</b> ♥
North HCP: 17	♦ K42	<b>↓</b> J <del>4</del>	Pass	2♠	Pass	3♣
South HCP: 8	<b>♣</b> KQ9	◆ A106543	Pass	4♠	AP	
Contract: 4♠ N		* A1003+3				
			West	North	Fact	South
			WEST	Norui	Last	
Board: 15	North:	South:	D	200	D	1NT
Dealer: S	♠ AQ542	<b>★</b> K103	Pass	2 <b>Y</b>	Pass	
Vul: None	<b>∀</b> —	<b>♥</b> K63	Pass	3♣	Pass	
North HCP: 12	<b>♦</b> 83	◆ KQ10	Pass	4NT <sup>1</sup>	Pass	5 <b>♥</b> <sup>2</sup>
South HCP: 15	♣ KQJ1065	♣ A873	Pass	5♠	AP	
a		- · <del>-</del>				_
Contract: 5♠ S			1. Blac	kwood	0314,:	for 🟚

Board: 16 Dealer: N Vul: EW HCP: 17	<ul><li>★ AKJ3</li><li>★ KQ7</li><li>◆ 843</li><li>◆ A103</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q10762</li><li>♥ Q7</li><li>◆ —</li><li>♣ AKJ863</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AQ</li><li>♥ Q1097</li><li>♦ 532</li><li>♠ AK42</li></ul>	The opponents are silent.  You bid first.
Board: 19 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 15	<ul><li>♣963</li><li>♥ AQJ9</li><li>◆ J93</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 6♥ N	North:  ♠ AKJ3  ♥ KQ7  ♠ 843  ♠ A103	South:  ♣ —  ▼ AJ1096  ◆ AK  ♣ J98542	Pass Pass Pass AP 1. Black	North 1NT 2♥ 4♥ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♣ 4NT <sup>1</sup> 6♥
Board: 17 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4♠ S	North:  ♠ Q10762  ♥ Q7  ←—  ♠ AKJ863	South:  ♠ K98  ▼ A3  ♠ AK83  ♣ Q1042	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 18 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ AQ  ♥ Q1097  • 532  ♣ AK42	South:  • 108742  • 2  • AQ10976  • Q	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 19 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ  ♥ 764  ♠ A8765  ♠ AQ7	West Pass Pass Pass	North 2♥ 3♦ 3NT	East Pass Pass AP	1NT 2♠
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4 \( \mathbb{N} \)	North:	South:  ♠ A  ♥ 108653  ♦ 5  ♠ Q109864	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 16 Dealer: N Vul: EW HCP: 13	♣— ▼ AJ1096 ◆ AK ♣ J98542	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 16	<ul><li>★ K98</li><li>★ A3</li><li>◆ AK83</li><li>◆ Q1042</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 8	<ul><li>108742</li><li>2</li><li>AQ10976</li><li>Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ</li><li>▼ 764</li><li>◆ A8765</li><li>◆ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 6	<ul><li>♠ A</li><li>▼ 108653</li><li>♦ 5</li><li>♠ Q109864</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 6♥ N	North:  ♠ AKJ3  ♥ KQ7  ♠ 843  ♠ A103	South:  ♣ —  ▼ AJ1096  ◆ AK  ♣ J98542	Pass Pass Pass AP 1. Black	North 1NT 2♥ 4♥ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♣ 4NT <sup>1</sup> 6♥
Board: 17 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4♠ S	North:  ♠ Q10762  ♥ Q7  ←—  ♠ AKJ863	South:  ♠ K98  ▼ A3  ♠ AK83  ♣ Q1042	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 18 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ AQ  ♥ Q1097  • 532  ♣ AK42	South:  • 108742  • 2  • AQ10976  • Q	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 19 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ  ♥ 764  ♠ A8765  ♠ AQ7	West Pass Pass Pass	North 2♥ 3♦ 3NT	East Pass Pass AP	1NT 2♠
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4 \( \mathbb{N} \)	North:	South:  ♠ A  ♥ 108653  ♦ 5  ♠ Q109864	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: Dealer: Vul: No	S	The opponents are silent.  Partner bids first.
HCP: 1  Board: Dealer: Vul: EV	22 ♠ A74 N ♥ J4	The opponents are silent.
HCP: 1  Board: Dealer:	7 ♣ AK105 23 ♣ A8632 S ♥ 98	You bid first.  The opponents are silent.
Vul: EV HCP: 7 Board:	♣ QJ8754 24 ♠ J5	Partner bids first.  The opponents are silent.
Dealer: Vul: Bo HCP: 1	oth	You bid first.
Board: Dealer: Vul: No HCP: 1	S ♥Q10542 one • K	Partner hids first

Board: 21 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AK962  ♥ —  ♦ 42  ♣ AQ10843	South:  ♠ Q43  ♥ K107  ♠ AK1096  ♣ K9	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 22 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A74  ♥ J4  ♠ AJ97  ♣ AK105	South:  ♠ 3  ♥ AQ1086  ♠ Q  ♠ QJ8643	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 4♠ S	North:  ♠ A8632  ♥ 98  ←—  ♠ QJ8754	South:  ♠ K95  ♥ AJ65  ♦ Q42  ♣ AK6	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ J5  ♥ AK104  • QJ43  ♣ KJ9	South:  ♠ AK1076  ♥ Q8  ♦ —  ♠ Q107653	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ K  ♥ Q10542  ♠ K  ♣ K109763	South:  ♠ Q632  ♥ K97  ♠ AQ6  ♠ A84	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 21 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q43</li><li>♥ K107</li><li>◆ AK1096</li><li>♣ K9</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 11	♣3 ♥ AQ1086 ♦ Q ♣ QJ8643	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 17	<ul><li>★ K95</li><li>♥ AJ65</li><li>◆ Q42</li><li>◆ AK6</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 11	<ul><li>★ AK1076</li><li>♥ Q8</li><li>◆ —</li><li>◆ Q107653</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 15	<ul><li>♠ Q632</li><li>♥ K97</li><li>♦ AQ6</li><li>♠ A84</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AK962  ♥ —  ♦ 42  ♣ AQ10843	South:  ♠ Q43  ♥ K107  ♠ AK1096  ♣ K9	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 22 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A74  ♥ J4  ♠ AJ97  ♣ AK105	South:  ♠ 3  ♥ AQ1086  ♠ Q  ♠ QJ8643	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 4♠ S	North:  ♠ A8632  ♥ 98  ←—  ♠ QJ8754	South:  ♠ K95  ♥ AJ65  ♦ Q42  ♣ AK6	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ J5  ♥ AK104  • QJ43  ♣ KJ9	South:  ♠ AK1076  ♥ Q8  ♦ —  ♠ Q107653	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ K  ♥ Q10542  ♠ K  ♣ K109763	South:  ♠ Q632  ♥ K97  ♠ AQ6  ♠ A84	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 26 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK9</li><li>★ KQ</li><li>★ K8543</li><li>★ 742</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 7	<ul><li>▲ AJ1092</li><li>♥ 3</li><li>◆ J</li><li>♣ J87432</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK107</li><li>♥ J108</li><li>◆ AKJ9</li><li>★ 102</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: EW HCP: 11	♣ J ♥ A9762 ♦ KJ10864 ♣ Q	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 15	<ul><li>AJ1043</li><li>♥ 643</li><li>AQ7</li><li>A9</li></ul>	East Doubles 5♣ if possible. East Doubles Pass if possible. You bid first.

Board: 26 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 44 N	North:  ♠ AK9  ♥ KQ  ♠ K8543  ♣ 742	South:  ♠ Q7543  ♥ 2  ♦ 9  ♣ KQ9853	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 27 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3N S	North:  ♠ AJ1092  ♥ 3  ♦ J  ♣ J87432	South:	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AK 107  ♥ J108  ♠ AK J9  ♣ 102	South:  ♣ —  ▼ A7432  • 1087532  • K6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 29 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♣ J  ♥ A9762  ♠ KJ10864  ♣ Q	South:  ♠ AQ9  ♥ J10  ♠ A32  ♠ KJ1084	West Pass Pass AP	North  2  3	Pass	South 1NT 2♥ 3NT
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 6♥X N	North:  ♠ AJ1043  ♦ 643  ♠ AQ7  ♠ A9	South:  ♣ —  ▼ AJ985  • 105  ♣ KQ10763	Pass Pass Pass Pass 1. Black	North 1NT 2♥ 4♥ 5♣² Pass kwood 0 /5 or 3/5	Pass Pass Pass X X 0314,	2♦ 3♣ 4NT <sup>1</sup> 6♥ AP

Board: 26 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q7543</li><li>♥ 2</li><li>♦ 9</li><li>♣ KQ9853</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 15	<b>♦</b> 85 <b>♦</b> AK95 <b>♦</b> A1093 <b>♣</b> A109	The opponents are silent.  You bid first.
Board: 28 Dealer: N Vul: NS HCP: 7	♣— ▼ A7432 ◆ 1087532 ♣ K6	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 15	<ul><li>AQ9</li><li>✓ J10</li><li>A32</li><li>✓ KJ1084</li></ul>	The opponents are silent.  You bid first.
Board: 30 Dealer: N Vul: EW HCP: 10	♣— ▼ AJ985 ◆ 105 ♣ KQ10763	East Doubles 5♣ if possible. East Doubles Pass if possible. Partner bids first.

Board: 26 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 44 N	North:  ♠ AK9  ♥ KQ  ♠ K8543  ♣ 742	South:  ♠ Q7543  ♥ 2  ♦ 9  ♣ KQ9853	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 27 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3N S	North:  ♠ AJ1092  ♥ 3  ♦ J  ♣ J87432	South:	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AK 107  ♥ J108  ♠ AK J9  ♣ 102	South:  ♣ —  ▼ A7432  • 1087532  • K6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 29 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♣ J  ♥ A9762  ♠ KJ10864  ♣ Q	South:  ♠ AQ9  ♥ J10  ♠ A32  ♠ KJ1084	West Pass Pass AP	North  2  3	Pass	South 1NT 2♥ 3NT
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 6♥X N	North:  ♠ AJ1043  ♦ 643  ♠ AQ7  ♠ A9	South:  ♣—  ▼ AJ985  • 105  ♣ KQ10763	Pass Pass Pass Pass 1. Black	North 1NT 2♥ 4♥ 5♣² Pass kwood 0 /5 or 3/5	Pass Pass Pass X X 0314,	2♦ 3♣ 4NT <sup>1</sup> 6♥ AP

	Board: 31 Dealer: S Vul: Both	<b>♦</b> J9732 <b>♥</b> K2 <b>♦</b> —	The opponents are silent.
	HCP: 6	<b>♣</b> Q107432	Partner bids first.
	Board: 32 Dealer: N	<b>♠</b> QJ2 <b>♥</b> A75	The opponents are silent.
	Vul: NS HCP: 17	<ul><li>AQJ4</li><li>◆ QJ2</li></ul>	You bid first.
	Board: 33 Dealer: S	<b>♠</b> — ♥ KQ542	The opponents are silent.
	Vul: Both HCP: 6	<ul><li>→ J9</li><li>→ 965432</li></ul>	Partner bids first.
	Board: 34 Dealer: N	<b>♠</b> KQJ6 <b>♥</b> A52	The opponents are silent.
	Vul: EW HCP: 17	◆ AQ7 ◆ J65	You bid first.
	Board: 35 Dealer: S	<b>♦</b> J10963 <b>♥</b> —	The opponents are silent.
	Vul: NS HCP: 7	◆ 95 ◆ AQ9732	Partner bids first.
1			

Board: 31 Dealer: S Vul: Both	North: <b>♠</b> J9732	South: ♠ A64		North		1NT
North HCP: 6	<b>♥</b> K2	♥ Q873	Pass	2♥	Pass	
South HCP: 15	<b>♦</b> —	♦ A5	Pass	3♣	Pass	4♠
Contract: 4♠ S	♣ Q107432	♣ AJ85	AP			
Board: 32 Dealer: N	North:	South:	West	North	Fact	South
Vul: NS	♠ QJ2	<b>♠</b> K10	VV CSt	1NT	Pass	2 <b>\(\phi\)</b>
North HCP: 17	<b>♥</b> A75	<b>♥</b> QJ642	Pass	2 🗸	Pass	
South HCP: 9	♦ AQJ4	♦ K109765	Pass	<b>4</b> ♥	AP	<b>3</b> •
Contract: 4♥ N	♣ QJ2	<b>*</b> —	1 665	.,		
Board: 33	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> —	♠ AQ643				1NT
Vul: Both	<b>♥</b> KQ542	<b>♥</b> 76	Pass	<b>2</b>	Pass	2♥
North HCP: 6 South HCP: 16	<b>♦</b> J9	<b>♦</b> AK6	Pass	3♣	Pass	3♠
Contract: 3♠ S	<b>◆</b> 965432	<b>♣</b> K87	AP			
Board: 34	North:	South:				a 1
Dealer: N	<b>♠</b> KQJ6	<b>★</b> 8	West	North		
Vul: EW	<b>♥</b> A52	<b>♥</b> KJ743	D	1NT	Pass	
North HCP: 17	♦ AQ7	<b>◆</b> J108643	Pass	2 <b>y</b>	Pass	<b>3</b> ♦
South HCP: 9 Contract: 4♥ N	<b>♣</b> J65	<b>♣</b> A	Pass	4♥	AP	
Board: 35	NI4l	C 41-	West	North	Fact	South
Dealer: S	North:	South:	West	1101111	Lasi	1NT
Vul: NS	<b>♦</b> J10963 <b>♥</b> —	<b>♠</b> Q2 <b>♥</b> AQ95	Pass	2♥	Pass	
North HCP: 7	<u>√</u>	◆ AKQ6	Pass	2 <b>▼</b> 3 <b>♣</b>		3NT
South HCP: 17 Contract: 3N S	♣ AQ9732	<b>♣</b> 654	AP	J <b>T</b>	1 433	J1 1 1

Board: 31 Dealer: S Vul: Both HCP: 15	<ul><li>★ A64</li><li>♥ Q873</li><li>◆ A5</li><li>★ AJ85</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 9	<b>★</b> K10 <b>♥</b> QJ642 <b>♦</b> K109765 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 16	<ul><li>AQ643</li><li>₹76</li><li>AK6</li><li>K87</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 9	♦ 8 ♥ KJ743 ♦ J108643 ♣ A	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 17	<ul><li>Q2</li><li>✓ AQ95</li><li>✓ AKQ6</li><li>✓ 654</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both	North: <b>♠</b> J9732	South: ♠ A64		North		1NT
North HCP: 6	<b>♥</b> K2	♥ Q873	Pass	2♥	Pass	
South HCP: 15	<b>♦</b> —	♦ A5	Pass	3♣	Pass	4♠
Contract: 4♠ S	♣ Q107432	♣ AJ85	AP			
Board: 32 Dealer: N	North:	South:	West	North	Fact	South
Vul: NS	♠ QJ2	<b>♠</b> K10	VV CSt	1NT	Pass	2 <b>\(\phi\)</b>
North HCP: 17	<b>♥</b> A75	<b>♥</b> QJ642	Pass	2 🗸	Pass	
South HCP: 9	♦ AQJ4	♦ K109765	Pass	<b>4</b> ♥	AP	<b>3</b> •
Contract: 4♥ N	♣ QJ2	<b>*</b> —	1 665	.,		
Board: 33	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> —	♠ AQ643				1NT
Vul: Both	<b>♥</b> KQ542	<b>♥</b> 76	Pass	<b>2</b>	Pass	2♥
North HCP: 6 South HCP: 16	<b>♦</b> J9	<b>♦</b> AK6	Pass	3♣	Pass	3♠
Contract: 3♠ S	<b>◆</b> 965432	<b>♣</b> K87	AP			
Board: 34	North:	South:				a 1
Dealer: N	<b>♠</b> KQJ6	<b>★</b> 8	West	North		
Vul: EW	<b>♥</b> A52	<b>♥</b> KJ743	D	1NT	Pass	
North HCP: 17	♦ AQ7	<b>◆</b> J108643	Pass	2 <b>y</b>	Pass	<b>3</b> ♦
South HCP: 9 Contract: 4♥ N	<b>♣</b> J65	<b>♣</b> A	Pass	4♥	AP	
Board: 35	NI4l	C 41-	West	North	Fact	South
Dealer: S	North:	South:	West	1101111	Lasi	1NT
Vul: NS	<b>♦</b> J10963 <b>♥</b> —	<b>♠</b> Q2 <b>♥</b> AQ95	Pass	2♥	Pass	
North HCP: 7	<u>√</u>	◆ AKQ6	Pass	2 <b>▼</b> 3 <b>♣</b>		3NT
South HCP: 17 Contract: 3N S	♣ AQ9732	<b>♣</b> 654	AP	J <b>T</b>	1 433	J1 1 1

Board: 36 Dealer: N Vul: EW HCP: 17	<ul><li>★ A742</li><li>★ K3</li><li>★ K973</li><li>★ AK3</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: None HCP: 10	<ul><li>♣ J10642</li><li>♥ 10</li><li>♦ A</li><li>♣ KQ8653</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 17	<ul><li>★ K962</li><li>★ A102</li><li>◆ AK3</li><li>♣ QJ6</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 10	<b>♣</b> Q <b>♥</b> J9852 <b>♦</b> Q <b>♣</b> KQ10975	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	<ul><li>★ AKQ105</li><li>★ KQ9</li><li>★ J5</li><li>★ J43</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 7◆ S	North:  ♠ A742  ♥ K3  ♠ K973  ♣ AK3	South:  ♣ J  ♥ A7652  ♠ AQJ1052  ♣ 2	Pass Pass Pass Pass Pass 1. Blac 2. A=2	4NT <sup>1</sup> 5NT <sup>3</sup> 7  kwood 0 /5 or 5/5 gask by	Pass Pass Pass Pass Pass AP 0314, 1	2
Board: 37 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ S	North:  ◆ J10642  ◆ 10  ◆ A  ◆ KQ8653	South:  ♠ A85  ♥ AQ5  ♠ K952  ♠ A92	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2 <b>♠</b>
Board: 38 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 4♠ N	North:  ♠ K962  ♥ A102  ♠ AK3  ♠ QJ6	South:  ♠ A10753  ♥ 5  ♦ 2  ♠ AK10732	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 39 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ Q  ♥ J9852  ♠ Q  ♠ KQ10975	South:  ♠ A109  ♥ 1043  ♠ AK962  ♣ A4	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

Board: 40 North: South: West North East South Dealer: N **♠** AKQ105 **♠** J Pass 2♦ 1NT Vul: Both **♥** A8654 **♥** KQ9 North HCP: 16 Pass 2♥ Pass 3♦ **♦** J5 ♦ KQ9742 South HCP: 10 **4♥** AP Pass **♣** J43 **♣**6 Contract: 4♥ N

Board: 36 Dealer: N Vul: EW HCP: 12	<ul><li>♣ J</li><li>♥ A7652</li><li>♦ AQJ1052</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 17	<ul><li>★ A85</li><li>▼ AQ5</li><li>★ K952</li><li>★ A92</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 11	<ul><li>★ A10753</li><li>♥ 5</li><li>★ 2</li><li>★ AK10732</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 15	<ul><li>★ A109</li><li>▼ 1043</li><li>◆ AK962</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 10	<ul><li>▲ J</li><li>▼ A8654</li><li>◆ KQ9742</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 7◆ S	North:  ♠ A742  ♥ K3  ♠ K973  ♣ AK3	South:  ♣ J  ♥ A7652  ♠ AQJ1052  ♣ 2	Pass Pass Pass Pass Pass 1. Blac 2. A=2	4NT <sup>1</sup> 5NT <sup>3</sup> 7  kwood 0 /5 or 5/5 gask by	Pass Pass Pass Pass Pass AP 0314, 1	2
Board: 37 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ S	North:  ◆ J10642  ◆ 10  ◆ A  ◆ KQ8653	South:  ♠ A85  ♥ AQ5  ♠ K952  ♠ A92	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2 <b>♠</b>
Board: 38 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 4♠ N	North:  ♠ K962  ♥ A102  ♠ AK3  ♠ QJ6	South:  ♠ A10753  ♥ 5  ♦ 2  ♠ AK10732	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 39 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ Q  ♥ J9852  ♠ Q  ♠ KQ10975	South:  ♠ A109  ♥ 1043  ♠ AK962  ♣ A4	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

Board: 40 North: South: West North East South Dealer: N **♠** AKQ105 **♠** J Pass 2♦ 1NT Vul: Both **♥** A8654 **♥** KQ9 North HCP: 16 Pass 2♥ Pass 3♦ **♦** J5 ♦ KQ9742 South HCP: 10 **4♥** AP Pass **♣** J43 **♣**6 Contract: 4♥ N

Board: 41 Dealer: S Vul: EW HCP: 8	<ul><li>★ K9854</li><li>▼ —</li><li>↑ 74</li><li>★ KQ7632</li></ul>	West Doubles 4♠ if possible.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q63</li><li>♥ AK3</li><li>♦ KQ1062</li><li>♣ K8</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 13	<ul><li>AQ976</li><li>6</li><li>AK10865</li><li>10</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 45 Dealer: S Vul: NS HCP: 16	<ul><li>★ K7</li><li>▼ K10975</li><li>◆ AKQJ62</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♠XX S	North:  ♠ K9854  ▼ —  • 74  ♣ KQ7632	South:  ♠ AQ3  ♥ AQ75  ♦ J962  ♠ A8	West Pass Pass X AP	North 2♥ 3♣ Pass	East Pass Pass Pass	1NT 2♠ 4♠
Board: 42 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q63  ♥ AK3  ♠ KQ1062  ♠ K8	South:  ♣ —  ▼ J10765  ◆ AJ  ♣ J105432	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 43 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ976  ♥ 6  ♠ AK10865  ♣ 10	South:  ♠ K3  ♥ KQJ3  ♠ Q3  ♣ KJ842	West Pass Pass Pass AP	North  2♥  3♦  4♦	Pass	1NT 2♠ 3NT
Board: 44 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 \( \mathbb{N} \) N	North:  ♣ J83  ♥ A102  ♠ AQJ64  ♣ K3	South:  ♠ 6  ♥ K7653  ♠ 7  ♠ AJ8752	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 45 Dealer: S Vul: NS North HCP: 16 South HCP: 15 Contract: 6 N	North:  ♠ K7  ♥ K10975  ♠ AKQJ62  ♣ —	South:  ♠ Q8  ♥ A62  ♦ 9753  ♣ AKQ5	Pass Pass Pass Pass 1. Black	North  2  3  4NT <sup>1</sup> 6  kwood 0  /5 or 5/5	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♥ <sup>2</sup> for ♥

Board: 41 Dealer: S Vul: EW HCP: 17	<ul><li>♠ AQ3</li><li>♥ AQ75</li><li>♦ J962</li><li>♠ A8</li></ul>	West Doubles 4♠ if possible.  You bid first.
Board: 42 Dealer: N Vul: None HCP: 7	<ul><li>♣—</li><li>▼ J10765</li><li>◆ AJ</li><li>◆ J105432</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 15	<ul><li>★ K3</li><li>▼ KQJ3</li><li>◆ Q3</li><li>◆ KJ842</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 8	<ul><li>♠ 6</li><li>♥ K7653</li><li>♦ 7</li><li>♠ AJ8752</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 15	<ul><li>♠ Q8</li><li>♥ A62</li><li>♦ 9753</li><li>♠ AKQ5</li></ul>	The opponents are silent.  You bid first.

Board: 41 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4•XX S	North:  ♠ K9854  ▼ —  • 74  ♣ KQ7632	South:  ♠ AQ3  ♥ AQ75  ♦ J962  ♠ A8	West Pass Pass X AP	North 2♥ 3♣ Pass	East Pass Pass Pass	1NT 2♠ 4♠
Board: 42 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q63  ♥ AK3  ♠ KQ1062  ♠ K8	South:  ♣ —  ▼ J10765  ◆ AJ  ♣ J105432	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 43 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ976  ♥ 6  ♠ AK10865  ♣ 10	South:  ♠ K3  ♥ KQJ3  ♠ Q3  ♣ KJ842	West Pass Pass Pass AP	North  2♥  3♦  4♦	Pass	1NT 2♠ 3NT
Board: 44 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4♥ N	North:	South:  ♠ 6  ♥ K7653  ♠ 7  ♠ AJ8752	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 45 Dealer: S Vul: NS North HCP: 16 South HCP: 15 Contract: 6 N	North:  ♠ K7  ♥ K10975  ♠ AKQJ62  ♣ —	South:  ♠ Q8  ♥ A62  ♦ 9753  ♣ AKQ5	Pass Pass Pass Pass 1. Blace	North  2  3  4NT <sup>1</sup> 6  kwood 0  /5 or 5/5	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♥ <sup>2</sup> for ♥

Board: 46 Dealer: N Vul: EW HCP: 15	<ul><li>AKQ74</li><li>1063</li><li>K85</li><li>K3</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J10973</li><li>♥ 10</li><li>♦ K</li><li>♣ KQ9542</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 16	<ul><li>♣ AQ96</li><li>♥ KJ</li><li>◆ KJ63</li><li>♣ Q98</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: NS HCP: 11	♣— ▼ KQ1083 ◆ A107653 <b>♣</b> Q7	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 15	<ul><li>AQ1053</li><li>A2</li><li>976</li><li>AJ2</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ AKQ74  ♥ 1063  ♠ K85  ♠ K3	South:  ♠ —  ▼ AJ874  • AQJ1043  • 107	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•
Board: 47 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ◆ J10973  ◆ 10  ◆ K  ◆ KQ9542	South:  ♠ K86  ♥ AQ54  ♠ A86  ♣ A76	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 48 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 6 S	North:  ♠ AQ96  ♥ KJ  ♠ KJ63  ♠ Q98	South:	West Pass Pass Pass AP	North 1NT 2♥ 3NT 4♥	East Pass Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b> 4 <b>♣</b>
Board: 49 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ KQ1083  ◆ A107653  ♣ Q7	South:  ♠ QJ54  ♥ AJ  ♠ KJ82  ♣ AJ4	West Pass Pass AP	North 2♦ 3♦	Pass	1NT
Board: 50 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 6 S	North:  ♠ AQ1053  ♥ A2  ♠ 976  ♣ AJ2	South:  ♠ K  ♥ J10974  ♠ AKQJ103  ♠ 9	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 <b>♦</b> 3 <b>♦</b>

Board: 46	silent.
Dealer: N	
Board: 47	silent.
Board: 48	silent.
Board: 49	silent.
Board: 50 ♠ K Dealer: N ♥ J10974 Vul: Both HCP: 14 ♠ 9  The opponents are Partner bids first.	silent.

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ AKQ74  ♥ 1063  ♠ K85  ♠ K3	South:  ♠ —  ▼ AJ874  • AQJ1043  • 107	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•
Board: 47 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ◆ J10973  ◆ 10  ◆ K  ◆ KQ9542	South:  ♠ K86  ♥ AQ54  ♠ A86  ♣ A76	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 48 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 6 S	North:  ♠ AQ96  ♥ KJ  ♠ KJ63  ♠ Q98	South:	West Pass Pass Pass AP	North 1NT 2♥ 3NT 4♥	East Pass Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b> 4 <b>♣</b>
Board: 49 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ KQ1083  ◆ A107653  ♣ Q7	South:  ♠ QJ54  ♥ AJ  ♠ KJ82  ♣ AJ4	West Pass Pass AP	North 2♦ 3♦	Pass	1NT
Board: 50 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 6 S	North:  ♠ AQ1053  ♥ A2  ♠ 976  ♣ AJ2	South:  ♠ K  ♥ J10974  ♠ AKQJ103  ♠ 9	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 <b>♦</b> 3 <b>♦</b>

Board: 51 Dealer: S Vul: None HCP: 8	<b>♣</b> KQ1085 <b>♥</b> 92 <b>♦</b> QJ10853 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK</li><li>♥ Q8742</li><li>★ K54</li><li>★ A93</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 10	♣— ▼ AQ965 ◆ 54 ♣ KJ10973	West Doubles 5♦ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 16	<ul><li>★ K107</li><li>♥ Q82</li><li>◆ KQ9</li><li>◆ AQ52</li></ul>	The opponents are silent.  You bid first.
Board: 55 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North:  ♠ KQ1085  ♥ 92  • QJ10853  ♣ —	South:	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 52 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3 S	North:  ♠ AK  ♥ Q8742  ♠ K54  ♣ A93	South:  ♠ QJ1082  ♥ J  ♦ 10  ♣ K108762	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 53 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 5♥ S	North:  ♠—  ✓ AQ965  ✓ 54  ♠ KJ10973	South:  ♠ AKQ43  ♥ J82  ♠ K93  ♣ Q2	Pass Pass Pass X 1. Blac	North  2  3  4NT¹  5  kwood 0  /5 or 4/5	Pass Pass Pass AP 0314, t	1NT 2♥ 4♥ 5♦²
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 4♠ N	North:  ♠ K107  ♥ Q82  ♠ KQ9  ♣ AQ52	South:  ♠ Q8543  ♥ J  ♠ A76542  ♠ 8	West Pass Pass	North 1NT 2♣ 4♠		2♥
Board: 55 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North:	South:  ♠ 732  ♥ AQ6  ♠ AKQJ9  ♣ 52	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠

Board: 51 Dealer: S Vul: None HCP: 16	<ul><li>◆ 974</li><li>♥ AKQ53</li><li>◆ K2</li><li>◆ A43</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 7	<ul><li>♣ QJ1082</li><li>♥ J</li><li>♦ 10</li><li>♣ K108762</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 15	<ul><li>★ AKQ43</li><li>♥ J82</li><li>★ K93</li><li>★ Q2</li></ul>	West Doubles 5♦ if possible.  You bid first.
Board: 54 Dealer: N Vul: None HCP: 7	<ul><li>◆ Q8543</li><li>♥ J</li><li>◆ A76542</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 16	<ul><li>★ 732</li><li>▼ AQ6</li><li>◆ AKQJ9</li><li>★ 52</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ KQ1085  ♥ 92  • QJ10853  ♣ —	South:	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 52 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3 S	North:  ♠ AK  ♥ Q8742  ♠ K54  ♣ A93	South:  ♠ QJ1082  ♥ J  ♦ 10  ♣ K108762	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 53 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 5♥ S	North:  ♠—  ✓ AQ965  ✓ 54  ♠ KJ10973	South:  ♠ AKQ43  ♥ J82  ♠ K93  ♣ Q2	Pass Pass Pass X 1. Blac	North  2  3  4NT¹  5  kwood 0  /5 or 4/5	Pass Pass Pass AP 0314, t	1NT 2♥ 4♥ 5♦²
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 4♠ N	North:  ♠ K107  ♥ Q82  ♠ KQ9  ♣ AQ52	South:  ♠ Q8543  ♥ J  ♠ A76542  ♠ 8	West Pass Pass	North 1NT 2♣ 4♠		2♥
Board: 55 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North:	South:  ♠ 732  ♥ AQ6  ♠ AKQJ9  ♣ 52	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠

Board: 56 Dealer: N Vul: NS HCP: 15	<ul><li>♠ 963</li><li>♥ AQ52</li><li>♠ AJ53</li><li>♠ A4</li></ul>	The opponents are silent.  You bid first.
Board: 57 Dealer: S Vul: None HCP: 10	<ul><li>★ A9742</li><li>★ —</li><li>★ K5</li><li>★ K98542</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 15	<ul><li>★ K96</li><li>♥ J3</li><li>◆ Q86</li><li>◆ AKQ98</li></ul>	West Doubles 6♦ if possible.  You bid first.
Board: 59 Dealer: S Vul: Both HCP: 15	<b>♦</b> — <b>♥</b> AK983 <b>•</b> 82 <b>♣</b> AKJ1098	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: None HCP: 17	<ul><li>★ K92</li><li>▼ 1032</li><li>◆ AK42</li><li>◆ AK5</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ 963  ♥ AQ52  ♠ AJ53  ♣ A4	South:  ♠ KJ1042  ♥ 6  ♦ 4  ♣ KJ9852	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 57 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ A9742  ♥ —  ♦ K5  ♣ K98542	South:  ♠ Q6  ♥ AKJ97  ♠ A106  ♠ Q103	West Pass Pass Pass	North  2♥  3♣  3NT	East Pass Pass AP	1NT 2♠
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6•X S	North:  ♠ K96  ♥ J3  • Q86  ♣ AKQ98	South:  ♣ J  ♥ AK1065  ♠ AJ10953  ♣ 4	West Pass Pass Pass X	North 1NT 2♥ 3NT 5♦ AP	East Pass Pass Pass Pass	2 <b>♦</b> 3 <b>♦</b> 4 <b>♦</b>
Board: 59 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 6 S	North:  ♣ —  ▼ AK983  ◆ 82  ♣ AKJ1098	South:  ♠ A865  ♥ J72  ♠ AKQJ  ♣ Q3	Pass Pass Pass Pass 1. Blac	North  2  3  4NT¹  6  kwood 0  /5 or 5/:	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♥ <sup>2</sup> for ♥
Board: 60 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 4♠ N	North:  ♠ K92  ▼ 1032  ♠ AK42  ♣ AK5	South:  ♣ J10873  ✔ A4  ♣ —  ♣ Q109864	West Pass Pass	North 1NT 2♠ 4♠		2♥

Board: 56 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ1042</li><li>★ 6</li><li>★ 4</li><li>★ KJ9852</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q6</li><li>♥ AKJ97</li><li>◆ A106</li><li>♣ Q103</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 13	♣ J ♥ AK1065 ♦ AJ10953 ♣ 4	West Doubles 6♦ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 17	<ul><li>★ A865</li><li>♥ J72</li><li>◆ AKQJ</li><li>★ Q3</li></ul>	The opponents are silent.  You bid first.
Board: 60 Dealer: N Vul: None HCP: 7	<ul><li>J10873</li><li>✓ A4</li><li>✓ —</li><li>Q109864</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ 963  ♥ AQ52  ♠ AJ53  ♣ A4	South:  ♠ KJ1042  ♥ 6  ♦ 4  ♣ KJ9852	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 57 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ A9742  ♥ —  ♦ K5  ♣ K98542	South:  ♠ Q6  ♥ AKJ97  ♠ A106  ♠ Q103	West Pass Pass Pass	North  2♥  3♣  3NT	East Pass Pass AP	1NT 2♠
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6•X S	North:  ♠ K96  ♥ J3  • Q86  ♣ AKQ98	South:  ♣ J  ♥ AK1065  ♠ AJ10953  ♣ 4	West Pass Pass Pass X	North 1NT 2♥ 3NT 5♦ AP	East Pass Pass Pass Pass	2 <b>♦</b> 3 <b>♦</b> 4 <b>♦</b>
Board: 59 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 6 S	North:  ♣ —  ▼ AK983  ◆ 82  ♣ AKJ1098	South:  ♠ A865  ♥ J72  ♠ AKQJ  ♣ Q3	Pass Pass Pass Pass 1. Blac	North  2  3  4NT¹  6  kwood 0  /5 or 5/:	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♥ <sup>2</sup> for ♥
Board: 60 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 4♠ N	North:  ♠ K92  ▼ 1032  ♠ AK42  ♣ AK5	South:  ♣ J10873  ✔ A4  ♣ —  ♣ Q109864	West Pass Pass	North 1NT 2♠ 4♠		2♥

Board: 61 Dealer: S Vul: NS HCP: 9	♣— ♥ KJ754 • QJ7654 • Q6	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK10</li><li>★ K85</li><li>◆ 97</li><li>★ KQJ54</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 7	♣— ▼ AJ532 ◆ Q109865 ♣ 97	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 17	<ul><li>AJ5</li><li>✓ AKJ10</li><li>A972</li><li>43</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 8	<ul><li>★ K9875</li><li>★ K7</li><li>◆ Q97543</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♣ —  ▼ KJ754  ◆ QJ7654  ♣ Q6	South:  ♠ KQJ8  ♥ Q92  ♠ A82  ♣ A84	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 62 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AK10  ♥ K85  ♦ 97  ♠ KQJ54	South:	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 63 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♥ S	North:  ♠ —  ▼ AJ532  ◆ Q109865  ♣ 97	South:  ♠ K85  ♥ 984  ♠ K3  ♣ AKQJ5	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 64 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ5  ♥ AKJ10  ♠ A972  ♠ 43	South:  ♠ KQ762  ♥ 3  ♦ J  ♣ QJ8765	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 65 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ K9875  ♥ K7  ♠ Q97543  ♣ —	South:  ◆ A42  ◆ A106  ◆ AKJ2  ◆ 853	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 61 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQJ8</li><li>♥ Q92</li><li>◆ A82</li><li>◆ A84</li></ul>	The opponents are silent.  You bid first.
Board: 62 Dealer: N Vul: EW HCP: 9	<ul><li>♦ 98654</li><li>♥ A</li><li>♦ KQ10542</li><li>♦ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 16	<ul><li>★ K85</li><li>♥ 984</li><li>★ K3</li><li>★ AKQJ5</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: NS HCP: 9	<b>★</b> KQ762 <b>♥</b> 3 <b>♦</b> J <b>♣</b> QJ8765	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 16	<ul><li>★ A42</li><li>▼ A106</li><li>◆ AKJ2</li><li>◆ 853</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♣ —  ▼ KJ754  ◆ QJ7654  ♣ Q6	South:  ♠ KQJ8  ♥ Q92  ♠ A82  ♣ A84	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 62 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AK10  ♥ K85  ♦ 97  ♠ KQJ54	South:	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 63 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♥ S	North:  ♠ —  ▼ AJ532  ◆ Q109865  ♣ 97	South:  ♠ K85  ♥ 984  ♠ K3  ♣ AKQJ5	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 64 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ5  ♥ AKJ10  ♠ A972  ♠ 43	South:  ♠ KQ762  ♥ 3  ♦ J  ♣ QJ8765	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 65 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ K9875  ♥ K7  ♠ Q97543  ♣ —	South:  ◆ A42  ◆ A106  ◆ AKJ2  ◆ 853	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 66 Dealer: N Vul: Both HCP: 16	<ul><li>♠ AK</li><li>♥ J952</li><li>♦ A109</li><li>♠ A865</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 14	<ul><li>★ K9652</li><li>★ A</li><li>★ K</li><li>★ A109432</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 15	<ul><li>★ A10</li><li>▼ J9653</li><li>★ A87</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: NS HCP: 10	<ul><li>★ AK963</li><li>♥ 65</li><li>◆ K98632</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ62</li><li>♥ J65</li><li>★ A653</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3N N	North:  ♠ AK  ♥ J952  ♠ A109  ♣ A865	South:  ♠ 107652  ♥ K10  ♠ QJ8432  ♣ —	West Pass Pass	North 1NT 2• 3NT	East Pass Pass AP	2♥
Board: 67 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 6 N	North:  ♠ K9652  ♥ A  ♦ K  ♣ A109432	South:  ♠ A8  ♥ J108  ♠ AJ963  ♣ KQJ	West Pass Pass Pass	North  2♥  3♣  6♣	East Pass Pass AP	1NT 2♠
Board: 68 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♥ S	North:  ♠ A10  ▼ J9653  ♠ A87  ♣ AQ9	South:  ♠ KJ953  ♥ 4  ♠ K109543  ♣ 3	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 69 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AK963  ♥ 65  ♠ K98632  ♣ —	South:	West Pass Pass AP	North 2♥ 3◆	Pass	1NT
Board: 70 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♣ S	North:  ♠ KJ62  ♥ J65  ♠ A653  ♣ AQ	South:  ♠ Q5  ♥ AKQ98  ←—  ♠ KJ9532	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b>

Board: 66 Dealer: N Vul: Both HCP: 6	<ul><li>107652</li><li>✓ K10</li><li>✓ QJ8432</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 16	<ul><li>★ A8</li><li>♥ J108</li><li>◆ AJ963</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: None HCP: 7	<ul><li>★ KJ953</li><li>★ 4</li><li>★ K109543</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: NS HCP: 15	<ul><li>♠ 105</li><li>♥ Q43</li><li>♠ A1074</li><li>♠ AKQ4</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q5</li><li>♥ AKQ98</li><li>◆ —</li><li>♣ KJ9532</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3N N	North:  ♠ AK  ♥ J952  ♠ A109  ♣ A865	South:  ♠ 107652  ♥ K10  ♠ QJ8432  ♣ —	West Pass Pass	North 1NT 2• 3NT	East Pass Pass AP	2♥
Board: 67 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 6 N	North:  ♠ K9652  ♥ A  ♦ K  ♣ A109432	South:  ♠ A8  ♥ J108  ♠ AJ963  ♣ KQJ	West Pass Pass Pass	North  2♥  3♣  6♣	East Pass Pass AP	1NT 2♠
Board: 68 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♥ S	North:  ♠ A10  ▼ J9653  ♠ A87  ♣ AQ9	South:  ♠ KJ953  ♥ 4  ♠ K109543  ♣ 3	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 69 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AK963  ♥ 65  ♠ K98632  ♣ —	South:	West Pass Pass AP	North 2♥ 3◆	Pass	1NT
Board: 70 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♣ S	North:  ♠ KJ62  ♥ J65  ♠ A653  ♣ AQ	South:  ♠ Q5  ♥ AKQ98  ←—  ♠ KJ9532	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b>

Board: 71 Dealer: S Vul: NS Vul: NS HCP: 13  AQJ1042  Board: 72 Dealer: N Vul: EW Vul: EW HCP: 15  AJ2 HCP: 15  AJ2 HCP: 15  AJ2 HCP: 15  AJ3  AJ4  AJ5  AJ5  AJ5  AJ5  AJ5  AJ7  AJ7  AJ7			
Dealer: N	Dealer: S Vul: NS	<b>♥</b> J <b>♦</b> 4	
Dealer: S Vul: None HCP: 8  A109875 HCP: 8  A109875 HCP: 8  A109875 Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  YKQ103 Vul: Both HCP: 16  AQ4 HCP: 16  AQ4 HCP: 16  AQ84  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: N Vul: EW	<b>∀</b> AJ <b>♦</b> AJ2	11
Dealer: N	Dealer: S Vul: None	♥ 2 • A109875	
Dealer: S ▼ 108753  Vul: None ◆ AKJ1094  Partner bids first	Dealer: N Vul: Both	<b>♥</b> KQ103 <b>♦</b> AQ4	
	Dealer: S Vul: None	▼ 108753 ◆ AKJ1094	

Board: 71 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ AJ852  ♥ J  ♦ 4  ♣ AQJ1042	South:  ♠ Q10  ♥ KQ842  ♠ AQJ  ♣ K87	West Pass Pass Pass	North  2♥  3♣  3NT	East Pass Pass AP	1NT 2♠
Board: 72 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♠ QJ10  ♥ AJ  ♠ AJ2  ♣ Q10954	South:  ♠ A9762  ♥ 9  ♠ K109653  ♣ 6	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 73 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3♥ N	North:  ♠ KJ954  ♥ 2  ♠ A109875  ♣ 3	South:	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ K93  ♥ KQ103  ♠ AQ4  ♣ Q84	South:  ♠ Q10864  ♥ 7  ♦ 2  ♣ AK10962	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 75 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5 \( \) N	North:	South:  ♠ QJ5  ♥ AQ  ♠ 873  ♠ AQ987	West Pass Pass Pass Pass	North  2   3   4   5   **	Pass	1NT 2♥ 3NT

Board: 71 Dealer: S Vul: NS HCP: 17	<ul><li>♣ Q10</li><li>♥ KQ842</li><li>◆ AQJ</li><li>♣ K87</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 7	<ul><li>★ A9762</li><li>♥ 9</li><li>★ K109653</li><li>★ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 16	<ul><li>★ 82</li><li>▼ AK975</li><li>◆ QJ6</li><li>★ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 9	<ul><li>◆ Q10864</li><li>♥ 7</li><li>◆ 2</li><li>◆ AK10962</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 15	<ul><li>♣ QJ5</li><li>♥ AQ</li><li>◆ 873</li><li>♣ AQ987</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ AJ852  ♥ J  ♦ 4  ♣ AQJ1042	South:  ♠ Q10  ♥ KQ842  ♠ AQJ  ♣ K87	West Pass Pass Pass	North  2♥  3♣  3NT	East Pass Pass AP	1NT 2♠
Board: 72 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♠ QJ10  ♥ AJ  ♠ AJ2  ♣ Q10954	South:  ♠ A9762  ♥ 9  ♠ K109653  ♣ 6	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 73 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3♥ N	North:  ♠ KJ954  ♥ 2  ♠ A109875  ♣ 3	South:	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ K93  ♥ KQ103  ♠ AQ4  ♣ Q84	South:  ♠ Q10864  ♥ 7  ♦ 2  ♣ AK10962	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 75 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5 \( \) N	North:	South:  ♠ QJ5  ♥ AQ  ♠ 873  ♠ AQ987	West Pass Pass Pass Pass	North  2   3   4   5   **	Pass	1NT 2♥ 3NT

Board: 76 Dealer: N Vul: None HCP: 16	<ul><li>★ K8</li><li>▼ J976</li><li>◆ KQJ95</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 8	<ul><li>★ AKJ73</li><li>▼ —</li><li>◆ 84</li><li>★ 1097653</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 16	<ul><li>★ AQ75</li><li>★ K8</li><li>◆ KJ10</li><li>★ K853</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 12	<ul><li>4</li><li>✓ AK864</li><li>✓ AJ9853</li><li>✓ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q53</li><li>♥ AJ102</li><li>◆ A96</li><li>♣ KQ7</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K8  ♥ J976  ♠ KQJ95  ♣ AQ	South:  ♠ A9542  ♥ K  ♠ A  ♣ J98532	West Pass Pass AP	North 1NT 2♠ 3◆	Pass Pass	2♥
Board: 77 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 44 S	North:  ♠ AKJ73  ♥ —  ♦ 84  ♣ 1097653	South:	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 78 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AQ75  ♥ K8  ♠ KJ10  ♠ K853	South:	West Pass Pass	North 1NT 2♥ 3NT		2♦
Board: 79 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ AK 105  ♥ Q52  ♠ Q4  ♣ A1074	West Pass Pass AP	North  2  3	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 44 N	North:  ♠ Q53  ♥ AJ102  ♠ A96  ♠ KQ7	South:  ♠ AK987  ♥ 4  ♦ 2  ♣ A109865	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 76 Dealer: N Vul: None HCP: 12	<ul><li>★ A9542</li><li>♥ K</li><li>★ A</li><li>★ J98532</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 15	<ul><li>★ 1042</li><li>★ KQ73</li><li>★ AQ32</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 9	<ul><li>★ 8</li><li>♥ Q9542</li><li>★ 5</li><li>★ AQJ942</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK105</li><li>♥ Q52</li><li>◆ Q4</li><li>★ A1074</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: NS HCP: 11	<ul><li>★ AK987</li><li>✓ 4</li><li>◆ 2</li><li>◆ A109865</li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K8  ♥ J976  ♠ KQJ95  ♣ AQ	South:  ♠ A9542  ♥ K  ♠ A  ♣ J98532	West Pass Pass AP	North 1NT 2♠ 3◆	Pass Pass	2♥
Board: 77 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 44 S	North:  ♠ AKJ73  ♥ —  ♦ 84  ♣ 1097653	South:	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 78 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AQ75  ♥ K8  ♠ KJ10  ♠ K853	South:	West Pass Pass	North 1NT 2♥ 3NT		2♦
Board: 79 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ AK 105  ♥ Q52  ♠ Q4  ♣ A1074	West Pass Pass AP	North  2  3	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 44 N	North:  ♠ Q53  ♥ AJ102  ♠ A96  ♠ KQ7	South:  ♠ AK987  ♥ 4  ♦ 2  ♣ A109865	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 81 Dealer: S Vul: NS HCP: 7	♣— ♥ KJ1064 • QJ10876 • 109	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q43</li><li>♥ AKJ83</li><li>◆ AQ3</li><li>♣ 32</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 14	<ul><li>◆ Q9872</li><li>▼ —</li><li>◆ A2</li><li>◆ AKJ1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: EW HCP: 17	<ul><li>▲ 106</li><li>♥ A63</li><li>◆ AKQ3</li><li>▲ A973</li></ul>	The opponents are silent.  You bid first.
Board: 85 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQJ109</li><li>▼ J4</li><li>◆ AQ10543</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: NS	North: ♣— ▼ KJ1064	South: ♠ AK83	West Pass	North 2	East Pass	1NT
North HCP: 7 South HCP: 15 Contract: 3N S	◆ QJ10876 ◆ 109	♥ Q3 ♦ K32 ♣ K873	Pass AP	3♦		3NT
Board: 82	N. 4	0.4	West	North 1NT	East Pass	
Dealer: N	North: ♠ Q43	South: ♠ AK 1052	Pass	2♠	Pass	
Vul: EW	▼ AKJ83	<b>♥</b> 2	Pass	4♠		4NT <sup>1</sup>
North HCP: 16 South HCP: 13	◆ AQ3	<b>-</b>	Pass	5 <b>♠</b> <sup>2</sup>	Pass	6♠
Contract: 6♠ N	<b>♣</b> 32 <b>♣</b> KQJ10874		AP	kwood (	0314 -	for 🛦
				/5 or 5/5		
Board: 83 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> Q9872 <b>♥</b> —	<b>★</b> 65	Pass	2♥	Pass	2♠
North HCP: 14	<b>▼</b> — • A2	♥ AKQ6 • KJ4	Pass	3♣	Pass	3NT
South HCP: 15	♣ AKJ1083	♣ Q952	Pass	4♣	Pass	5♣
Contract: 6♣ N			Pass	6♣	AP	
Board: 84	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>★</b> 106 <b>★</b> A63	<b>♠</b> — ♥ KQJ108		1NT	Pass	<b>2</b> ♦
North HCP: 17	◆ AKQ3	◆ 986542	Pass	2♥	Pass	3♦
South HCP: 8 Contract: 4♥ N	♣ A973	<b>♣</b> Q2	Pass	4♥	AP	
Board: 85	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> KQJ109	<b>♠</b> A3				1NT
North HCP: 13	<b>♥</b> J4	<b>♥</b> K1062	Pass	2♥	Pass	
South HCP: 15	◆ AQ10543	◆ J72	Pass	3♦		3NT
Contract: 4♠ S	♣—	<b>♣</b> AK73	Pass	4♠	AP	

Board: 81 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK83</li><li>♥ Q3</li><li>♦ K32</li><li>♠ K873</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK1052</li><li>♥ 2</li><li>♦ —</li><li>★ KQJ10874</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 65</li><li>♥ AKQ6</li><li>♦ KJ4</li><li>♠ Q952</li></ul>	The opponents are silent.  You bid first.
Board: 84 Dealer: N Vul: EW HCP: 8	<ul><li>♣—</li><li>KQJ108</li><li>• 986542</li><li>♠ Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 15	<ul><li>★ A3</li><li>▼ K1062</li><li>◆ J72</li><li>◆ AK73</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: NS	North: ♣— ▼ KJ1064	South: ♠ AK83	West Pass	North 2	East Pass	1NT
North HCP: 7 South HCP: 15 Contract: 3N S	◆ QJ10876 ◆ 109	♥ Q3 ♦ K32 ♣ K873	Pass AP	3♦		3NT
Board: 82	N. 4	0.4	West	North 1NT	East Pass	
Dealer: N	North: ♠ Q43	South: ♠ AK 1052	Pass	2♠	Pass	
Vul: EW	▼ AKJ83	<b>♥</b> 2	Pass	4♠		4NT <sup>1</sup>
North HCP: 16 South HCP: 13	◆ AQ3	<b>-</b>	Pass	5 <b>♠</b> <sup>2</sup>	Pass	6♠
Contract: 6♠ N	<b>♣</b> 32 <b>♣</b> KQJ10874		AP	kwood (	0314 -	for 🛦
				/5 or 5/5		
Board: 83 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> Q9872 <b>♥</b> —	<b>★</b> 65	Pass	2♥	Pass	2♠
North HCP: 14	<b>▼</b> — • A2	♥ AKQ6 • KJ4	Pass	3♣	Pass	3NT
South HCP: 15	♣ AKJ1083	♣ Q952	Pass	4♣	Pass	5♣
Contract: 6♣ N			Pass	6♣	AP	
Board: 84	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>★</b> 106 <b>★</b> A63	<b>♠</b> — ♥ KQJ108		1NT	Pass	<b>2</b> ♦
North HCP: 17	◆ AKQ3	◆ 986542	Pass	2♥	Pass	3♦
South HCP: 8 Contract: 4♥ N	♣ A973	<b>♣</b> Q2	Pass	4♥	AP	
Board: 85	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> KQJ109	<b>♠</b> A3				1NT
North HCP: 13	<b>♥</b> J4	<b>♥</b> K1062	Pass	2♥	Pass	
South HCP: 15	◆ AQ10543	◆ J72	Pass	3♦		3NT
Contract: 4♠ S	♣—	<b>♣</b> AK73	Pass	4♠	AP	

Board: 86 Dealer: N Vul: None HCP: 17	<ul><li>★ KQJ</li><li>▼ KQ5</li><li>◆ KQ6</li><li>◆ J1098</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 10	<ul><li>◆ QJ972</li><li>◆ 2</li><li>◆ J</li><li>◆ AQ9843</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 15	<ul><li>★ A1072</li><li>▼ 109</li><li>◆ KQ5</li><li>★ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: Both HCP: 8	♣2 ▼ A8543 ◆ A108642 ♣ 2	The opponents are silent.  Partner bids first.

			West	North 1NT	East Pass	South 2
Board: 86	NT 4	G 4	Pass	2♠	Pass	3♦
Dealer: N	North:	South:	Pass	4♠	Pass	$4NT^{1}$
Vul: None	<b>♠</b> KQJ <b>♥</b> KQ5	<b>♦</b> A10972 <b>♥</b> —	Pass	5 <b>♦</b> <sup>2</sup>	Pass	<b>5♥</b>
North HCP: 17	• KQ6	◆ AJ10942	Pass	6 <b>♦</b> ³	Pass	6♠
South HCP: 15	<b>♣</b> J1098	<b>♣</b> AQ	AP			
Contract: 6♠ N		-	1. Blac	kwood (	0314, 1	for 🛦
			2. A=1	/5 or 4/5	5	
			3. <b>♠</b> qu	een and	♦ king	
			West	North	East	South
Board: 87	NT d	G 4				1NT
Dealer: S	North:	South: ♠ AK8	Pass	2♥	Pass	2♠
Vul: EW	<b>♠</b> QJ972 <b>♥</b> 2	<b>♥</b> AK104	Pass	3♣	Pass	4♠
North HCP: 10	• J	• 1032	Pass	4NT <sup>1</sup>	Pass	5 <b>♣</b> <sup>2</sup>
South HCP: 15	♣ AQ9843	<b>♣</b> J107	Pass	6♠	AP	
Contract: 6♠ S				kwood (		for 🛧
			2. A=0	/5 or 3/5	5	
Board: 88	North:	South:	West	North	East	South
Dealer: N	<b>★</b> A1072	<b>♦</b> 4		1NT	Pass	<b>2</b>
Vul: Both North HCP: 15	<b>v</b> 109	<b>♥</b> AQ765	Pass	2♥	Pass	<b>3</b> ♦
South HCP: 11	♦ KQ5	◆ AJ9763	Pass	3NT	Pass	<b>4</b>
Contract: 4♥ N	<b>♣</b> KQJ3	<b>♣</b> 4	Pass	4♥	AP	
Board: 89			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both North HCP: 8	<b>♠</b> 2 <b>♥</b> A8543	<b>♠</b> AJ4 <b>♥</b> 72	Pass	2♦	Pass	2♥
South HCP: 16	◆ A108642	<b>♦</b> K75	Pass	3♦	Pass	3NT
Contract: 3N S	<b>♣</b> 2	♣ AKJ53	AP			

Board: 86 Dealer: N Vul: None HCP: 15	<ul><li>★ A10972</li><li>▼ —</li><li>★ AJ10942</li><li>★ AQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK8</li><li>▼ AK104</li><li>◆ 1032</li><li>◆ J107</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: Both HCP: 11	<ul><li>4</li><li>✓ AQ765</li><li>◆ AJ9763</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 16	<ul><li>▲ AJ4</li><li>▼ 72</li><li>◆ K75</li><li>▲ AKJ53</li></ul>	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
Board: 86		G 4	Pass	2♠	Pass	3♦
Dealer: N	North:	South:	Pass	4♠	Pass	$4NT^{1}$
Vul: None	<b>♠</b> KQJ <b>♥</b> KQ5	♠ A10972 ♥ —	Pass	<b>5</b> ♦ <sup>2</sup>	Pass	<b>5</b> ♥
North HCP: 17	<b>♦</b> KQ5	◆ AJ10942	Pass	6 <b>♦</b> ³	Pass	6♠
South HCP: 15	<b>♣</b> J1098	♣ AQ	AP			
Contract: 6♠ N			1. Blac	kwood (	0314, 1	for <b>♠</b>
			2. A=1	/5 or 4/5	5	
			3. <b>♠</b> qu	een and	♦ king	
Board: 87			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2♥	Pass	2♠
Vul: EW	<b>♠</b> QJ972 <b>♥</b> 2	<b>♠</b> AK8 <b>♥</b> AK104	Pass	3♣	Pass	4♠
North HCP: 10	<b>↓</b> ∠ <b>↓</b> J	◆ 1032	Pass	$4NT^{1}$	Pass	5 <b>♣</b> <sup>2</sup>
South HCP: 15 Contract: 6♠ S	♣ AQ9843	<b>♣</b> J107	Pass	6♠	AP	
			1. Blac	kwood (	0314, 1	for 🜢
			2. A=0	/5 or 3/5	5	
Board: 88	North:	South:	West	North	East	South
Dealer: N	• A1072	<b>♦</b> 4		1NT	Pass	2•
Vul: Both	<b>v</b> 109	<b>♥</b> AQ765	Pass	2♥	Pass	3♦
North HCP: 15 South HCP: 11	♦ KQ5	◆ AJ9763	Pass	3NT	Pass	<b>4</b>
Contract: 4♥ N	<b>♣</b> KQJ3	<b>♣</b> 4	Pass	4♥	AP	
Board: 89			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both North HCP: 8	<b>★</b> 2 <b>★</b> A8543	<b>♠</b> AJ4 ♥ 72	Pass	2•	Pass	2♥
South HCP: 16	◆ A108642	♦ K75	Pass	3♦	Pass	3NT
Contract: 3N S	<b>♣</b> 2	♣ AKJ53	AP			

Board: 90 Dealer: N Vul: None HCP: 15	<ul><li>♣ J76</li><li>♥ AK965</li><li>♦ Q7</li><li>♣ KQ2</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: NS HCP: 12	<b>♦</b> 8 <b>♥</b> KQJ52 <b>♦</b> Q109762 <b>♣</b> A	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK10</li><li>★ A96</li><li>★ 103</li><li>★ A10743</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 16	<ul><li>♠ A</li><li>♥ AKQ107</li><li>♦ QJ109652</li><li>♠ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♣ J76  ✔ AK965  ♠ Q7  ♣ KQ2	South:  ♠ K10942  ♥ 104  ♠ A98632  ♣ —	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 91 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ 8  ♥ KQJ52  • Q109762  ♠ A	South:  ♠ AQJ  ♥ A9  ♦ J83  ♣ KJ874	West Pass Pass Pass AP	North  2♦ 3♦ 4♦	Pass	1NT 2♥ 3NT
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 7 N	North:  ♠ AK10  ♥ A96  ♦ 103  ♠ A10743	South:  ♠ Q7  ♥ KQ1053  ♠ AKJ942  ♣ —	Pass Pass Pass AP 1. Black	North 1NT 2▼ 4▼ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♦ 4NT¹ 7♥
Board: 93 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 6 S	North:  ♠ A  ♥ AKQ107  • QJ109652  ♣ —	South:  ♠ K10764  ♥ J83  ♠ A7  ♣ AK2	Pass Pass Pass Pass 1. Black	North  2 ♦ 3 ♦ 4NT¹ 6 ♥ kwood 0 /5 or 5/5	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♥ <sup>2</sup>

Board: 90 Dealer: N Vul: None HCP: 7	<ul><li>★K10942</li><li>▼104</li><li>◆A98632</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AQJ</li><li>♥ A9</li><li>♦ J83</li><li>♠ KJ874</li></ul>	The opponents are silent.  You bid first.
Board: 92 Dealer: N Vul: Both HCP: 15	<b>♣</b> Q7 <b>♥</b> KQ1053 <b>♦</b> AKJ942 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: None HCP: 15	<ul><li>★ K10764</li><li>▼ J83</li><li>◆ A7</li><li>◆ AK2</li></ul>	The opponents are silent. You bid first.

Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♣ J76  ✔ AK965  ♠ Q7  ♣ KQ2	South:  ♠ K10942  ♥ 104  ♠ A98632  ♣ —	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 91 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ 8  ♥ KQJ52  • Q109762  ♠ A	South:  ♠ AQJ  ♥ A9  ♦ J83  ♣ KJ874	West Pass Pass Pass AP	North  2♦ 3♦ 4♦	Pass	1NT 2♥ 3NT
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 7 N	North:  ♠ AK10  ♥ A96  ♦ 103  ♠ A10743	South:  ♠ Q7  ♥ KQ1053  ♠ AKJ942  ♣ —	Pass Pass Pass AP 1. Black	North 1NT 2▼ 4▼ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♦ 4NT¹ 7♥
Board: 93 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 6 S	North:  ♠ A  ♥ AKQ107  • QJ109652  ♣ —	South:  ♠ K10764  ♥ J83  ♠ A7  ♣ AK2	Pass Pass Pass Pass 1. Black	North  2 ♦ 3 ♦ 4NT¹ 6 ♥ kwood 0 /5 or 5/5	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♥ <sup>2</sup>

Board: 94 Dealer: N Vul: NS HCP: 15	♣ AJ4 ♥ K10 ♦ AQ1086 ♣ J102	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: NS HCP: 9	<b>♦</b> KQ1064 <b>♥</b> 4 <b>♦</b> A98632 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 15	<ul><li>★ 54</li><li>★ AKJ</li><li>★ AQJ107</li><li>★ 543</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q3</li><li>♥ K843</li><li>◆ A2</li><li>♣ AK732</li></ul>	The opponents are silent. You bid first.

Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 6♠ N	North:  ♠ AJ4  ♥ K10  ♠ AQ1086  ♣ J102	South:  ♠ K9732  ♥ AJ  ♦ —  ♣ AK9763	Pass Pass Pass AP 1. Blac	North 1NT 2♠ 4♠ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♥ 3♣ 4NT¹ 6♠
Board: 95 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3 \( \bar{V} \) N	North:  ♠ KQ1064  ♥ 4  ♠ A98632  ♣ 6	South:  ♠ A8  ♥ KQ982  ♠ KJ5  ♣ K52	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
Board: 96 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣ S	North:	South:  ♠ AJ963  ♥ —  ♦ 82  ♠ KJ10972	West Pass Pass AP	North 1NT 2♣ 3◆		2 <b>♥</b> 3♣
Board: 97 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 4♣ N	North:	South:  ♠ K.5  ▼ AJ62  ◆ QJ843  ♣ A4	West Pass Pass Pass	North  2♥  3♣  4♣	East Pass Pass AP	1NT 2♠
Board: 98 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ Q3  ♥ K843  ♠ A2  ♣ AK732	South:  • 107654  • Q7  • KQJ1065  • —	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 94 Dealer: N Vul: NS HCP: 15	<ul><li>★ K9732</li><li>★ AJ</li><li>★ —</li><li>★ AK9763</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A8</li><li>♥ KQ982</li><li>◆ KJ5</li><li>♣ K52</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 9	<ul><li>★ AJ963</li><li>▼ —</li><li>★ 82</li><li>★ KJ10972</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 15	<ul><li>★ K5</li><li>▼ AJ62</li><li>◆ QJ843</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: None HCP: 8	<ul><li>107654</li><li>♥ Q7</li><li>★ KQJ1065</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 6♠ N	North:  ♠ AJ4  ♥ K10  ♠ AQ1086  ♣ J102	South:  ♠ K9732  ♥ AJ  ♦ —  ♣ AK9763	Pass Pass Pass AP 1. Blac	North 1NT 2♠ 4♠ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♥ 3♣ 4NT¹ 6♠
Board: 95 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3 \( \bar{V} \) N	North:  ♠ KQ1064  ♥ 4  ♠ A98632  ♣ 6	South:  ♠ A8  ♥ KQ982  ♠ KJ5  ♣ K52	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
Board: 96 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣ S	North:	South:  ♠ AJ963  ♥ —  ♦ 82  ♠ KJ10972	West Pass Pass AP	North 1NT 2♣ 3◆		2 <b>♥</b> 3♣
Board: 97 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 4♣ N	North:	South:  ♠ K.5  ▼ AJ62  ◆ QJ843  ♣ A4	West Pass Pass Pass	North  2♥  3♣  4♣	East Pass Pass AP	1NT 2♠
Board: 98 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ Q3  ♥ K843  ♠ A2  ♣ AK732	South:  • 107654  • Q7  • KQJ1065  • —	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 99 Dealer: S Vul: None HCP: 8	<b>★</b> KQ753 <b>♥</b> 6 <b>♦</b> QJ10985	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 17	<ul><li>▲ AJ32</li><li>✓ AQ</li><li>◆ A432</li><li>▲ Q76</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: NS HCP: 9	<ul><li>A</li><li>✓ A10762</li><li>✓ J86432</li><li>✓ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 17	<ul><li>★ A86</li><li>♥ AK7</li><li>★ 765</li><li>★ AQ64</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 99 Dealer: S Vul: None	North: <b>★</b> KQ753 <b>♥</b> 6	South: ♠ AJ8		North		South 1NT 2♠
North HCP: 8 South HCP: 16 Contract: 4♠ S	♦ 6 ♦ QJ10985	<ul><li>✓ J872</li><li>◆ K842</li><li>◆ AK</li></ul>	Pass Pass AP	2 <b>♥</b> 3♣	Pass Pass	
Board: 100 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AJ32  ♥ AQ  ♠ A432  ♠ Q76	South:  ♠ 6  ♥ KJ542  ♦ QJ10865  ♠ 8	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2•
Board: 101 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ A  ▼ A10762  ♦ J86432  ♠ 3	South:  ♠ KJ93  ▼ J94  ♠ AKQ  ♣ J62	West Pass Pass AP	North 2♦ 3♦		1NT 2♥
Board: 102 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ A86  ♥ AK7  ♦ 765  ♣ AQ64	South:  ♠ Q4  ♥ J8632  ♠ AJ10943  ♣ —	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 103 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♣ J9632  ♥ —  ♦ 5  ♣ AKJ7532	South:  ♠ K5  ♥ AKJ7  ♠ A1084  ♣ 964	West Pass Pass AP	North 2♥ 3♣	Pass	South 1NT 2♠ 3NT

Board: 99 Dealer: S Vul: None HCP: 16	<ul><li>▲ AJ8</li><li>♥ J872</li><li>♦ K842</li><li>▲ AK</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 7	<ul><li>♠ 6</li><li>♥ KJ542</li><li>◆ QJ10865</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ93</li><li>▼ J94</li><li>◆ AKQ</li><li>◆ J62</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 8	• Q4 ▼ J8632 • AJ10943 • —	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 15	<ul><li>★ K5</li><li>▼ AKJ7</li><li>◆ A1084</li><li>◆ 964</li></ul>	The opponents are silent. You bid first.

Board: 99 Dealer: S Vul: None	North: <b>★</b> KQ753 <b>♥</b> 6	South: ♠ AJ8		North		South 1NT 2♠
North HCP: 8 South HCP: 16 Contract: 4♠ S	♦ 6 ♦ QJ10985	<ul><li>✓ J872</li><li>◆ K842</li><li>◆ AK</li></ul>	Pass Pass AP	2 <b>♥</b> 3♣	Pass Pass	
Board: 100 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AJ32  ♥ AQ  ♠ A432  ♠ Q76	South:  ♠ 6  ♥ KJ542  ♦ QJ10865  ♠ 8	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2•
Board: 101 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ A  ▼ A10762  ♦ J86432  ♠ 3	South:  ♠ KJ93  ▼ J94  ♠ AKQ  ♣ J62	West Pass Pass AP	North 2♦ 3♦		1NT 2♥
Board: 102 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ A86  ♥ AK7  ♦ 765  ♣ AQ64	South:  ♠ Q4  ♥ J8632  ♠ AJ10943  ♣ —	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 103 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♣ J9632  ♥ —  ♦ 5  ♣ AKJ7532	South:  ♠ K5  ♥ AKJ7  ♠ A1084  ♣ 964	West Pass Pass AP	North 2♥ 3♣	Pass	South 1NT 2♠ 3NT

Board: 104 Dealer: N Vul: EW HCP: 17	<ul><li>♦ 853</li><li>♥ AJ73</li><li>♦ KQ</li><li>♠ AK97</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 14	<b>♣</b> J <b>♥</b> AQ532 <b>♦</b> 5 <b>♣</b> AK9874	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: None HCP: 15	<b>♣</b> KJ5 <b>♥</b> AQ1097 <b>♦</b> Q5 <b>♣</b> K106	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ1072</li><li>▼ J6</li><li>◆ —</li><li>◆ QJ8654</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ95</li><li>★ A8</li><li>◆ 976</li><li>★ K106</li></ul>	The opponents are silent. You bid first.

Dea Vul: Nor Sout	rd: 104 ler: N EW th HCP: 17 th HCP: 11 tract: 5♠ N	North:  ♠ 853  ♥ AJ73  • KQ  ♣ AK97	South:  ♠ AK974  ♥ 106  ♠ A109852  ♣ —	Pass Pass Pass AP 1. Black	North 1NT 2♣ 4♠ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♥ 3♦ 4NT <sup>1</sup> 5♠
Dea Vul: Nor Sou	rd: 105 ler: S Both th HCP: 14 th HCP: 15 tract: 6♥ S	North:  ♣ J  ♥ AQ532  ♦ 5  ♣ AK9874	South:  ♠ A105  ♥ 1087  ♠ AKQ  ♠ Q652	Pass Pass Pass Pass 1. Black	North  2  3  4NT¹  6  kwood 0  /5 or 5/5	Pass Pass Pass AP 0314, t	1NT 2♥ 4♥ 5♥ <sup>2</sup>
Dea Vul: Nor Sout	rd: 106 ler: N None th HCP: 15 th HCP: 10 tract: 4 N	North:  ♠ KJ5  ♥ AQ1097  • Q5  ♣ K106	South:  ♠ AQ976  ♥ 2  ♠ A76432  ♠ 2	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Dea Vul: Nor Sou	rd: 107 ler: S Both th HCP: 9 th HCP: 16 tract: 5♣ N	North:  ♠ KQ1072  ▼ J6  ◆ —  ♣ QJ8654	South:	Pass	North 2♥ 3♣ 5♣	East Pass Pass AP	1NT 2♠

Board: 108 Dealer: N Vul: NS North HCP: 16 South HCP: 7

Contract: 3♠ N

North:

♠ AKQ95

♥ A8

♦ 976

♠ K106

**★**— **K**10765 **K**J8542 **A** 94

South:

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♠ AP

Board: 104 Dealer: N Vul: EW HCP: 11	<ul><li>AK974</li><li>106</li><li>A109852</li><li>✓</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 15	<ul><li>★ A105</li><li>★ 1087</li><li>◆ AKQ</li><li>★ Q652</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: None HCP: 10	<ul><li>AQ976</li><li>✓ 2</li><li>A76432</li><li>Δ</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 16	<ul><li>▶ J86</li><li>▼ AKQ7</li><li>◆ Q6</li><li>◆ A732</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 7	<ul><li>★—</li><li>K10765</li><li>KJ8542</li><li>494</li></ul>	The opponents are silent.  Partner bids first.

Dea Vul: Nor Sout	rd: 104 ler: N EW th HCP: 17 th HCP: 11 tract: 5♠ N	North:  ♠ 853  ♥ AJ73  • KQ  ♣ AK97	South:  ♠ AK974  ♥ 106  ♠ A109852  ♣ —	Pass Pass Pass AP 1. Black	North 1NT 2♣ 4♠ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♥ 3♦ 4NT <sup>1</sup> 5♠
Dea Vul: Nor Sou	rd: 105 ler: S Both th HCP: 14 th HCP: 15 tract: 6♥ S	North:  ♣ J  ♥ AQ532  ♦ 5  ♣ AK9874	South:  ♠ A105  ♥ 1087  ♠ AKQ  ♠ Q652	Pass Pass Pass Pass 1. Black	North  2  3  4NT¹  6  kwood 0  /5 or 5/5	Pass Pass Pass AP 0314, t	1NT 2♥ 4♥ 5♥ <sup>2</sup>
Dea Vul: Nor Sout	rd: 106 ler: N None th HCP: 15 th HCP: 10 tract: 4 N	North:  ♠ KJ5  ♥ AQ1097  • Q5  ♣ K106	South:  ♠ AQ976  ♥ 2  ♠ A76432  ♠ 2	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Dea Vul: Nor Sou	rd: 107 ler: S Both th HCP: 9 th HCP: 16 tract: 5♣ N	North:  ♠ KQ1072  ▼ J6  ◆ —  ♣ QJ8654	South:	Pass	North 2♥ 3♣ 5♣	East Pass Pass AP	1NT 2♠

Board: 108 Dealer: N Vul: NS North HCP: 16 South HCP: 7

Contract: 3♠ N

North:

♠ AKQ95

♥ A8

♦ 976

♠ K106

**★**— **K**10765 **K**J8542 **A** 94

South:

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3♠ AP

Board: 109 Dealer: S Vul: None HCP: 10	<ul><li>★ KJ832</li><li>✓ A</li><li>◆ Q108543</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 15	♣ 7542 ♥ A6 ♦ AJ72 ♣ AQ5	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: Both HCP: 7	<ul><li>★ 5</li><li>▼ A9832</li><li>◆ 9</li><li>◆ K96532</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK96</li><li>♥ J72</li><li>◆ Q96</li><li>◆ KQ7</li></ul>	West Doubles Pass if possible. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 13	♣— ▼ AK983 ◆ AQ108532 ♣ 5	The opponents are silent.  Partner bids first.

Board: 109 Dealer: S Vul: None	North: ♠ KJ832 ♥ A	South: ♠ A94  ▼ KJ864	West Pass	North 2♥	East Pass	1NT
North HCP: 10 South HCP: 16 Contract: 4♠ S	◆ Q108543 ◆ 9	◆ J9 ◆ AK3	Pass AP	3♦	Pass	
Board: 110 Dealer: N	North: <b>♠</b> 7542	South: ♠ 3	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	<ul><li>★ A6</li><li>★ AJ72</li><li>★ AQ5</li></ul>	♥ KQ1084 ♦ K98543 ♠ K	Pass Pass AP	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	3 <b>♦</b> 3NT
Board: 111 Dealer: S Vul: Both	North: ♠ 5	South: ♠ AKQ3	West	North	East	South 1NT
North HCP: 7 South HCP: 15 Contract: 4 S	<ul><li>★ A9832</li><li>◆ 9</li><li>◆ K96532</li></ul>	<ul><li>▼ 1065</li><li>◆ KQ6</li><li>◆ J74</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♣</b>	Pass Pass	
Board: 112 Dealer: N	North: ♠ AK96	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> J72 <b>♦</b> Q96	<b>★</b> 10 <b>★</b> K8543 <b>★</b> K108753	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass Pass	3♦ Pass
South HCP: 6 Contract: 4♥X N	<b>♣</b> KQ7	<b>♣</b> 6	X	AP		
			West	North	East	South 1NT
Board: 113 Dealer: S	North:	South:	Pass	2♦	Pass	
Vul: NS	<b>_</b>	<b>♠</b> AQ94	Pass	<b>3</b> ♦		3NT
North HCP: 13	<ul><li>★ AK983</li><li>★ AQ108532</li></ul>	♥ 54 ♦ KJ94	Pass	<b>4</b> ♦		4NT <sup>1</sup>
South HCP: 15 Contract: 6♦ N	◆ AQ108332 ◆ 5	<b>♦</b> AJ9	Pass AP	-	Pass	
				kwood ( /5 or 5/5		

Board: 109 Dealer: S Vul: None HCP: 16	<ul><li>▲ A94</li><li>♥ KJ864</li><li>◆ J9</li><li>▲ AK3</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 11	<b>♦</b> 3 <b>♥</b> KQ1084 <b>♦</b> K98543 <b>♣</b> K	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKQ3</li><li>▼ 1065</li><li>★ KQ6</li><li>♣ J74</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 6	<b>★</b> 10 <b>★</b> K8543 <b>★</b> K108753 <b>♣</b> 6	West Doubles Pass if possible.  Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 15	<ul><li>AQ94</li><li>✓ 54</li><li>KJ94</li><li>AJ9</li></ul>	The opponents are silent. You bid first.

Board: 109 Dealer: S Vul: None	North: ♠ KJ832 ♥ A	South: ♠ A94  ▼ KJ864	West Pass	North 2♥	East Pass	1NT
North HCP: 10 South HCP: 16 Contract: 4♠ S	◆ Q108543 ◆ 9	◆ J9 ◆ AK3	Pass AP	3♦	Pass	
Board: 110 Dealer: N	North: <b>♠</b> 7542	South: ♠ 3	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	<ul><li>★ A6</li><li>★ AJ72</li><li>★ AQ5</li></ul>	♥ KQ1084 ♦ K98543 ♠ K	Pass Pass AP	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	3 <b>♦</b> 3NT
Board: 111 Dealer: S Vul: Both	North: ♠ 5	South: ♠ AKQ3	West	North	East	South 1NT
North HCP: 7 South HCP: 15 Contract: 4 S	<ul><li>★ A9832</li><li>◆ 9</li><li>◆ K96532</li></ul>	<ul><li>▼ 1065</li><li>◆ KQ6</li><li>◆ J74</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♣</b>	Pass Pass	
Board: 112 Dealer: N	North: ♠ AK96	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> J72 <b>♦</b> Q96	<b>★</b> 10 <b>★</b> K8543 <b>★</b> K108753	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass Pass	3♦ Pass
South HCP: 6 Contract: 4♥X N	<b>♣</b> KQ7	<b>♣</b> 6	X	AP		
			West	North	East	South 1NT
Board: 113 Dealer: S	North:	South:	Pass	2♦	Pass	
Vul: NS	<b>_</b>	<b>♠</b> AQ94	Pass	<b>3</b> ♦		3NT
North HCP: 13	<ul><li>★ AK983</li><li>★ AQ108532</li></ul>	♥ 54 ♦ KJ94	Pass	<b>4</b> ♦		4NT <sup>1</sup>
South HCP: 15 Contract: 6♦ N	◆ AQ108332 ◆ 5	<b>♦</b> AJ9	Pass AP	-	Pass	
				kwood ( /5 or 5/5		

Board: 114 Dealer: N Val: NS Vul: NS HCP: 15  AK94  Wak open bid first.  Board: 115 Dealer: S Vul: None HCP: 10  AK94  Board: 116 Dealer: N Val: None HCP: 10  AQ942 Dealer: N Val: EW A76 HCP: 15  AJ  Board: 117 Dealer: S Vul: Both HCP: 15  AK107654 Dealer: S Vul: Both HCP: 7  Board: 118 Dealer: N AK10532 HCP: 7  Board: 118 Dealer: N Val: NS Val: N			
Dealer: S Vul: None HCP: 10  AQ942 Dealer: N Vul: EW HCP: 15  AJ  Board: 117 Dealer: S Vul: Both HCP: 7  Board: 118 Dealer: N Vul: Both HCP: 7  AK10532 HCP: 7  AK1062  AR10533  The opponents are silent. Partner bids first.  Partner bids first.  The opponents are silent. You bid first.	Dealer: N Vul: NS	<b>♥</b> AKQ <b>♦</b> K1065	**
Dealer: N Vul: EW HCP: 15  AJ  Wou bid first.  Wou bid first.  Board: 117 Dealer: S Vul: Both HCP: 7  Board: 118 Dealer: N Vul: Both HCP: 7  AK10532 Partner bids first.  Board: 118 Dealer: N Vul: NS  AK1062 Vul: NS  Vou bid first  You bid first	Dealer: S Vul: None	<b>♥</b> KJ953 <b>♦</b> Q	**
Dealer: S Vul: Both HCP: 7  Board: 118 Dealer: N Vul: NS  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first	Dealer: N Vul: EW	♥ 765 ♦ A76	
Dealer: N	Dealer: S Vul: Both	♥ 5 ♦ AK10532	**
	Dealer: N Vul: NS	<ul><li>★ AK1062</li><li>★ A8</li></ul>	**

Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♣ 743  ✔ AKQ  ♦ K1065  ♣ K94	South:  ♠ A10852  ♥ 9  ♦ 2  ♣ A107632	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 115 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 7  ♥ KJ953  ♦ Q  ♣ KJ10943	South:  ♠ A105  ♥ 87  ♠ AK963  ♠ A82	West Pass Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	1NT 2♥
Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 6♥ N	North:  ♠ AQ942  ♥ 765  ♠ A76  ♣ AJ	South:  ◆ 5  ▼ KJ1084  ◆ KQ10832  ◆ 8	Pass Pass Pass AP 1. Blace	North 1NT 2♥ 4♥ 5♣²  kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♦ 4NT¹ 6♥
Board: 117 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3N S	North:  ♠ 107654  ♥ 5  ♠ AK10532  ♠ 9	South:  ♠ AK  ▼ A863  ♦ 74  ♠ A8432	West Pass Pass AP	North 2♥ 3◆	Pass	1NT

Board: 118 Dealer: N Vul: NS North HCP: 16 South HCP: 16 Contract: 6♠ N  North:  ♦ 1094  ♦ AQJ82  ▼ AK1062  ▼ J  • KJ9743  ♣ KQ8  ♣ KQ8	West North East South  1NT Pass 2♥  Pass 2♠ Pass 3♠  Pass 4♠ Pass 4NT¹  Pass 5♥² Pass 6♠  AP  1. Blackwood 0314, for ♠  2. A=2/5 or 5/5, Q(S)=0
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Board: 114 Dealer: N Vul: NS HCP: 8	<ul><li>★ A10852</li><li>♥ 9</li><li>★ 2</li><li>★ A107632</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: None HCP: 15	<ul><li>★ A105</li><li>♥ 87</li><li>◆ AK963</li><li>◆ A82</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: EW HCP: 9	<b>♦</b> 5 <b>♥</b> KJ1084 <b>♦</b> KQ10832 <b>♣</b> 8	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK</li><li>▼ A863</li><li>◆ 74</li><li>★ A8432</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AQJ82</li><li>♥ J</li><li>♦ KJ9743</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.

Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♣ 743  ✔ AKQ  ♠ K1065  ♣ K94	South:  ♠ A10852  ♥ 9  ♦ 2  ♣ A107632	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 115 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 7  ♥ KJ953  • Q  ♣ KJ10943	South:  ♠ A105  ♥ 87  ♠ AK963  ♠ A82	West Pass Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	1NT 2♥
Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 6♥ N	North:  ♠ AQ942  ♥ 765  ♠ A76  ♣ AJ	South:  ◆ 5  ▼ KJ1084  ◆ KQ10832  ◆ 8	Pass Pass Pass AP 1. Blace	North 1NT 2♥ 4♥ 5♣²  kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♦ 4NT¹ 6♥
Board: 117 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3N S	North:  ♠ 107654  ♥ 5  ♠ AK10532  ♠ 9	South:  ♠ AK  ♥ A863  ♠ 74  ♠ A8432	West Pass Pass AP	North 2♥ 3◆	Pass	1NT

Board: 118 Dealer: N Vul: NS North HCP: 16 South HCP: 16 Contract: 6♠ N  North:  ♦ 1094  ♦ AQJ82  ▼ AK1062  ▼ J  • KJ9743  ♣ KQ8  ♣ KQ8	West North East South  1NT Pass 2♥  Pass 2♠ Pass 3♠  Pass 4♠ Pass 4NT¹  Pass 5♥² Pass 6♠  AP  1. Blackwood 0314, for ♠  2. A=2/5 or 5/5, Q(S)=0
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Board: 119 Dealer: S Vul: Both HCP: 9	<ul><li>A2</li><li>▼ J9754</li><li>◆ —</li><li>A109643</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 15	<b>★</b> KQ <b>♥</b> AKQJ5 <b>♦</b> 862 <b>♣</b> 1095	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: EW HCP: 13	<ul><li>★ KQ875</li><li>★ A8</li><li>★ —</li><li>★ KJ10943</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK543</li><li>▼ 1076</li><li>◆ K9</li><li>◆ KQ2</li></ul>	The opponents are silent.  You bid first.
Board: 123 Dealer: S Vul: EW HCP: 11	<ul><li>♠ A</li><li>♥ KJ762</li><li>◆ QJ10752</li><li>♠ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 119 Dealer: S Vul: Both	North: ♠ A2 ♥ J9754	South: <b>★</b> 864 <b>♥</b> AK10	West Pass	North 2	East Pass	1NT
North HCP: 9 South HCP: 15 Contract: 4♥ S	♦— • A109643	◆ K7542 ◆ KQ	Pass AP	3♣	Pass	
Board: 120 Dealer: N Vul: NS	North: ♠ KQ	South: <b>♠</b> J9732	West	North 1NT	East Pass	
North HCP: 15 South HCP: 13 Contract: 3N N	♥ AKQJ5 • 862 • 1095	♥ 4 • AKQ1093 • K	Pass Pass AP	2 <b>♠</b> 3 <b>♥</b>	Pass Pass	3♦ 3NT
Board: 121			West	North	East	South 1NT
Dealer: S Vul: EW	North: ♠ KQ875	South: ♠ AJ2	Pass Pass	2 <b>♥</b> 3♣	Pass Pass	2♠
North HCP: 13 South HCP: 16	<ul><li>★ A8</li><li>★ —</li><li>★ KJ10943</li></ul>	♥ QJ43 ♦ A1064 ♣ A7	Pass Pass	4NT¹ 7♠	Pass AP	5 <b>♣</b> <sup>2</sup>
Contract: 7♠ S	₩ KJ10943	<b>₹</b> A/	1. Blac	kwood ( /5 or 3/:	0314, 1	for <b>4</b>
Board: 122 Dealer: N	North: ♠ AK543	South:	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9 Contract: 4♥ N	♥ 1076 ♦ K9 ♣ KQ2	▼ KJ984 ◆ AJ10643 <b>♣</b> 108	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	3♦
Board: 123 Dealer: S Vul: EW	North: ♠ A	South: ♠ KQ976	West	North	East	South 1NT
North HCP: 11 South HCP: 15 Contract: 4 S	<ul><li>✓ KJ762</li><li>◆ QJ10752</li><li>◆ 2</li></ul>	<ul><li>★ A98</li><li>★ A63</li><li>★ Q9</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	2 <b>♥</b> 4 <b>♥</b>

Board: 119 Dealer: S Vul: Both HCP: 15	♣864 ♥ AK10 ♦ K7542 ♣ KQ	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: NS HCP: 13	<ul><li> ♣ J9732</li><li> ♥ 4</li><li> ♦ AKQ1093</li><li> ♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: EW HCP: 16	<ul><li>AJ2</li><li>✓ QJ43</li><li>◆ A1064</li><li>♠ A7</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 9	<ul><li>★—</li><li>KJ984</li><li>◆ AJ10643</li><li>◆ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ976</li><li>★ A98</li><li>★ A63</li><li>★ Q9</li></ul>	The opponents are silent. You bid first.

Board: 119 Dealer: S Vul: Both	North: ♠ A2 ♥ J9754	South: <b>★</b> 864 <b>♥</b> AK10	West Pass	North 2	East Pass	1NT
North HCP: 9 South HCP: 15 Contract: 4♥ S	♦— • A109643	◆ K7542 ◆ KQ	Pass AP	3♣	Pass	
Board: 120 Dealer: N Vul: NS	North: ♠ KQ	South: <b>♠</b> J9732	West	North 1NT	East Pass	
North HCP: 15 South HCP: 13 Contract: 3N N	♥ AKQJ5 • 862 • 1095	♥ 4 • AKQ1093 • K	Pass Pass AP	2 <b>♠</b> 3 <b>♥</b>	Pass Pass	3♦ 3NT
Board: 121			West	North	East	South 1NT
Dealer: S Vul: EW	North: ♠ KQ875	South: ♠ AJ2	Pass Pass	2 <b>♥</b> 3♣	Pass Pass	2♠
North HCP: 13 South HCP: 16	<ul><li>★ A8</li><li>★ —</li><li>★ KJ10943</li></ul>	♥ QJ43 ♦ A1064 ♣ A7	Pass Pass	4NT¹ 7♠	Pass AP	5 <b>♣</b> <sup>2</sup>
Contract: 7♠ S	₩ KJ10943	<b>₹</b> A/	1. Blac	kwood ( /5 or 3/:	0314, 1	for <b>4</b>
Board: 122 Dealer: N	North: ♠ AK543	South:	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9 Contract: 4♥ N	♥ 1076 ♦ K9 ♣ KQ2	▼ KJ984 ◆ AJ10643 <b>♣</b> 108	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	3♦
Board: 123 Dealer: S Vul: EW	North: ♠ A	South: ♠ KQ976	West	North	East	South 1NT
North HCP: 11 South HCP: 15 Contract: 4 S	<ul><li>✓ KJ762</li><li>◆ QJ10752</li><li>◆ 2</li></ul>	<ul><li>★ A98</li><li>★ A63</li><li>★ Q9</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	2 <b>♥</b> 4 <b>♥</b>

Board: 124 Dealer: N Vul: NS HCP: 16	<b>★</b> K96 <b>♥</b> KQ <b>♦</b> K10972 <b>♣</b> AJ7	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ753</li><li>▼ —</li><li>◆ 54</li><li>★ AK8743</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: None HCP: 15	<ul><li>★ K53</li><li>★ AQ</li><li>★ K85</li><li>★ QJ1097</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 6	<ul><li>10</li><li>K7642</li><li>QJ9863</li><li>7</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 17	<ul><li>▲ AJ7</li><li>♥ Q63</li><li>◆ AQ864</li><li>▲ KJ</li></ul>	The opponents are silent. You bid first.

Board: 124 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ K96  ♥ KQ  ♠ K10972  ♣ AJ7	South:  ♠ A3  ♥ A9863  ♦ —  ♠ 986432	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 125 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♣ N	North:  ♠ KJ753  ♥ —  ♦ 54  ♣ AK8743	South:  ♠ Q2  ♥ KJ107  ♠ AKQ10  ♣ Q52	West Pass Pass Pass	North  2♥  3♣  6♣	Pass	1NT
Board: 126 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ K53  ♥ AQ  ♠ K85  ♣ QJ1097	South:  ♣ 87  ▼ K7642  ♣ AQ10942  ♣ —	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 127 Dealer: S Vul: Both North HCP: 6 South HCP: 17 Contract: 4♥ S	North:  ♠ 10  ♥ K7642  ♠ QJ9863  ♣ 7	South:  ♠ AQJ6  ♥ A53  ♠ K10  ♣ K1063	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 128 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North:  ♠ AJ7  ♥ Q63  ♠ AQ864  ♠ KJ	South:  ♠ K8653  ♥ 98  ♦ —  ♠ A87632	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 124 Dealer: N Vul: NS HCP: 8	<ul><li>★ A3</li><li>★ A9863</li><li>★ —</li><li>★ 986432</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 17	<ul><li>♠ Q2</li><li>♥ KJ107</li><li>♦ AKQ10</li><li>♠ Q52</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: None HCP: 9	<ul><li>★87</li><li>▼K7642</li><li>◆AQ10942</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 17	<ul><li>AQJ6</li><li>✓ A53</li><li>✓ K10</li><li>✓ K1063</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 7	<ul><li>★ K8653</li><li>★ 98</li><li>★ —</li><li>★ A87632</li></ul>	The opponents are silent.  Partner bids first.

Board: 124 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ K96  ♥ KQ  ♠ K10972  ♣ AJ7	South:  ♠ A3  ♥ A9863  ←—  ♠ 986432	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 125 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♣ N	North:  ♠ KJ753  ♥ —  ♦ 54  ♣ AK8743	South:  ♠ Q2  ♥ KJ107  ♠ AKQ10  ♣ Q52	West Pass Pass Pass	North  2♥  3♣  6♣	Pass	1NT
Board: 126 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ K53  ♥ AQ  ♠ K85  ♣ QJ1097	South:  ♣ 87  ▼ K7642  ♣ AQ10942  ♣ —	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 127 Dealer: S Vul: Both North HCP: 6 South HCP: 17 Contract: 4♥ S	North:  ♠ 10  ♥ K7642  ♠ QJ9863  ♣ 7	South:  ♠ AQJ6  ♥ A53  ♠ K10  ♣ K1063	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 128 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North:  ♠ AJ7  ♥ Q63  ♠ AQ864  ♠ KJ	South:  ♠ K8653  ♥ 98  ♦ —  ♠ A87632	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 129 Dealer: S Vul: EW HCP: 18	♣ A ♥ AQJ103 • A97532 ♣ K	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 16	<ul><li>A74</li><li>✓ AK93</li><li>✓ 1093</li><li>✓ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: None HCP: 11	<b>♣</b> 6 <b>♥</b> AKJ107 <b>♦</b> QJ98762 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 15	<b>♠</b> KQ <b>♥</b> K72 <b>♦</b> KQ8 <b>♣</b> Q10873	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q10954</li><li>▼ 5</li><li>◆ AKJ832</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 129 Dealer: S Vul: EW	North: ♠ A	South: ♠ K10752		North		1NT
North HCP: 18	<ul><li>✓ AQJ103</li><li>◆ A97532</li></ul>	▼ K5	Pass	2	Pass	2 <b>Y</b>
South HCP: 15 Contract: 6♦ N	<b>♦</b> K	◆ KQ10 ◆ A109	Pass Pass	3 <b>♦</b> 6 <b>♦</b>	Pass AP	3♠
Board: 130 Dealer: N Vul: NS	North: ♠ A74  ▼ AK93	South: <b>♠</b> QJ1086 <b>♥</b> 7	West	North 1NT	East Pass	South 2
North HCP: 16	• 1093	<b>,</b> —	Pass	2♠	Pass	3♣
South HCP: 8 Contract: 4♠ N	♣ KQ5	♣ AJ97642	Pass	4♠	AP	
			West	North	East	South 1NT
Board: 131 Dealer: S	North:	South:	Pass	2•	Pass	11N 1 2♥
Vul: None	<b>♦</b> 6	<b>♠</b> AK8	Pass	<b>3</b> ♦	Pass	
North HCP: 11	<ul><li>✓ AKJ107</li><li>◆ QJ98762</li></ul>	♥ Q43 ♦ 43	Pass	4NT <sup>1</sup>	Pass	5 <b>♠</b> <sup>2</sup>
South HCP: 16	<b>♦</b> —	◆ AK842	Pass	<b>6♦</b>	AP	
Contract: 6♦ N				kwood ( /5 or 5/5		
D 1 100			West	North	East	South
Board: 132 Dealer: N	North:	South:		1NT	Pass	2♥
Vul: None	<b>♠</b> KQ <b>♥</b> K72	♠ A9762 ♥—	Pass	2♠	Pass	_
North HCP: 15	• KQ8	<b>→</b> A6	Pass	3NT	Pass	
South HCP: 15	♣ Q10873	♣ AK9652	Pass	5♣	Pass	7NT

Board: 133 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 5 N	North:  ◆ Q10954  ▼ 5  ◆ AKJ832  ◆ Q	South:  ♠ AK6  ♥ A73  ♠ Q64  ♠ A1052	Pass Pass Pass AP 1. Blac	North  2♥  3♦  4NT¹  kwood 0  /5 or 4/5	Pass Pass Pass	1NT 2♠ 4♠ 5♠²
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Board: 129 Dealer: S Vul: EW HCP: 15	<ul><li>★ K10752</li><li>★ K5</li><li>★ KQ10</li><li>★ A109</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ1086</li><li>♥ 7</li><li>♦ —</li><li>♣ AJ97642</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK8</li><li>♥ Q43</li><li>♦ 43</li><li>♠ AK842</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: None HCP: 15	<ul><li>★ A9762</li><li>▼ —</li><li>★ A6</li><li>★ AK9652</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK6</li><li>▼ A73</li><li>◆ Q64</li><li>◆ A1052</li></ul>	The opponents are silent. You bid first.

Board: 129 Dealer: S Vul: EW	North: ♠ A	South: ♠ K10752		North		1NT
North HCP: 18	<ul><li>✓ AQJ103</li><li>◆ A97532</li></ul>	▼ K5	Pass	2	Pass	2 <b>Y</b>
South HCP: 15 Contract: 6♦ N	<b>♦</b> K	◆ KQ10 ◆ A109	Pass Pass	3 <b>♦</b> 6 <b>♦</b>	Pass AP	3♠
Board: 130 Dealer: N Vul: NS	North: ♠ A74  ▼ AK93	South: <b>♠</b> QJ1086 <b>♥</b> 7	West	North 1NT	East Pass	South 2
North HCP: 16	• 1093	<b>,</b> —	Pass	2♠	Pass	3♣
South HCP: 8 Contract: 4♠ N	♣ KQ5	♣ AJ97642	Pass	4♠	AP	
			West	North	East	South 1NT
Board: 131 Dealer: S	North:	South:	Pass	2•	Pass	11N 1 2♥
Vul: None	<b>♦</b> 6	<b>♠</b> AK8	Pass	<b>3</b> ♦	Pass	
North HCP: 11	<ul><li>✓ AKJ107</li><li>◆ QJ98762</li></ul>	♥ Q43 ♦ 43	Pass	4NT <sup>1</sup>	Pass	5 <b>♠</b> <sup>2</sup>
South HCP: 16	<b>♦</b> —	◆ AK842	Pass	<b>6♦</b>	AP	
Contract: 6♦ N				kwood ( /5 or 5/5		
D 1 100			West	North	East	South
Board: 132 Dealer: N	North:	South:		1NT	Pass	2♥
Vul: None	<b>♠</b> KQ <b>♥</b> K72	♠ A9762 ♥—	Pass	2♠	Pass	_
North HCP: 15	• KQ8	<b>→</b> A6	Pass	3NT	Pass	
South HCP: 15	♣ Q10873	♣ AK9652	Pass	5♣	Pass	7NT

Board: 133 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 5 N	North:  ◆ Q10954  ▼ 5  ◆ AKJ832  ◆ Q	South:  ♠ AK6  ♥ A73  ♠ Q64  ♠ A1052	Pass Pass Pass AP 1. Blac	North  2♥  3♦  4NT¹  kwood 0  /5 or 4/5	Pass Pass Pass	1NT 2♠ 4♠ 5♠²
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Board: 134 Dealer: N Vul: None HCP: 16	<ul><li>AQJ8</li><li>♥ Q65</li><li>★ K743</li><li>★ A2</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: EW HCP: 10	<ul><li>♣ J9642</li><li>♥ 4</li><li>♦ AJ10654</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 136 Dealer: N Vul: None HCP: 17	<ul><li>★ K2</li><li>▼ AK54</li><li>◆ AQ842</li><li>★ J8</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ643</li><li>★ A</li><li>★ K108743</li><li>★ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q94</li><li>♥ AKQ3</li><li>◆ J873</li><li>♣ K7</li></ul>	The opponents are silent. You bid first.

Board: 134 Dealer: N Vul: None	North: ♠ AQJ8	South: ♠ 10	West	North 1NT	East Pass	
North HCP: 16	♥ Q65	<b>▼</b> A10732	Pass	2	Pass	
South HCP: 8	♦ K743	• 2 • V 17542	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	♣ A2	<b>♣</b> KJ7543				
Board: 135	North:	South:	West	North	East	South
Dealer: S	19642 <b>♦</b> J9642	<b>♦</b> A103	,,,,,,,	- ,		1NT
Vul: EW	<b>♥</b> 4	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 10 South HCP: 16	◆ AJ10654	<b>♦</b> K97	Pass	3♦	Pass	4♠
Contract: 4♠ S	<b>♣</b> A	<b>♣</b> K1084	AP			
Board: 136	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K2	AQJ97	,, 020	1NT	Pass	
Vul: None	<b>♥</b> AK54	<b>▼</b> 103	Pass	2♠	Pass	3♦
North HCP: 17 South HCP: 8	◆ AQ842	<b>♦</b> J109765	Pass	3♠	Pass	<b>5\(\phi\)</b>
Contract: 5♦ S	<b>♣</b> J8	<b>.</b> —	AP			
Board: 137			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> KJ643	<b>♠</b> A5	Pass	2♥	Pass	2♠
North HCP: 13	<b>♥</b> A <b>♦</b> K108743	♥ KQ8	Pass	3♦	Pass	3NT
South HCP: 16	• R108743	♦ AQ6 ♣ J10943	Pass	<b>4</b>	Pass	4♠
Contract: 4♠ S		₩ J109 <del>4</del> 3	AP	- '		_
Board: 138		~ .				
Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♠</b> Q94 <b>♥</b> AKQ3	<b>♦</b> AJ1063 <b>♥</b> 5		1NT	Pass	2♥
North HCP: 15	◆ J873	<b>♦</b> 6	Pass	2♠	Pass	3♣
South HCP: 11	<b>♦</b> K7	♣ AQ10853	Pass	4♠	AP	
Contract: 4♠ N						

Board: 134 Dealer: N Vul: None HCP: 8	<ul><li>10</li><li>✓ A10732</li><li>2</li><li>✓ KJ7543</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: EW HCP: 16	<ul><li>★ A103</li><li>★ AQ3</li><li>★ K97</li><li>★ K1084</li></ul>	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: None HCP: 8	<ul><li>♣ AQJ97</li><li>♥ 103</li><li>◆ J109765</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 16	<ul><li>★ A5</li><li>▼ KQ8</li><li>◆ AQ6</li><li>★ J10943</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: None HCP: 11	<ul><li>AJ1063</li><li>✓ 5</li><li>✓ 6</li><li>AQ10853</li></ul>	The opponents are silent.  Partner bids first.

Board: 134 Dealer: N Vul: None	North: ♠ AQJ8	South: ♠ 10	West	North 1NT	East Pass	
North HCP: 16	♥ Q65	<b>▼</b> A10732	Pass	2♥	Pass	
South HCP: 8	♦ K743	• 2 • V 17542	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	♣ A2	<b>♣</b> KJ7543				
Board: 135	North:	South:	West	North	East	South
Dealer: S	19642 <b>♦</b> J9642	<b>♦</b> A103	,,,,,,,	- ,		1NT
Vul: EW	<b>♥</b> 4	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 10 South HCP: 16	◆ AJ10654	<b>♦</b> K97	Pass	3♦	Pass	4♠
Contract: 4♠ S	<b>♣</b> A	<b>♣</b> K1084	AP			
Board: 136	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K2	AQJ97	,, 020	1NT	Pass	
Vul: None	<b>♥</b> AK54	<b>▼</b> 103	Pass	2♠	Pass	3♦
North HCP: 17 South HCP: 8	◆ AQ842	<b>♦</b> J109765	Pass	3♠	Pass	<b>5\(\phi\)</b>
Contract: 5♦ S	<b>♣</b> J8	<b>.</b> —	AP			
Board: 137			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> KJ643	<b>♠</b> A5	Pass	2♥	Pass	2♠
North HCP: 13	<b>♥</b> A <b>♦</b> K108743	♥ KQ8	Pass	3♦	Pass	3NT
South HCP: 16	• R108743	♦ AQ6 ♣ J10943	Pass	<b>4</b>	Pass	4♠
Contract: 4♠ S		₩ J109 <del>4</del> 3	AP	- '		_
Board: 138		~ .				
Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♠</b> Q94 <b>♥</b> AKQ3	<b>♦</b> AJ1063 <b>♥</b> 5		1NT	Pass	2♥
North HCP: 15	◆ J873	<b>♦</b> 6	Pass	2♠	Pass	3♣
South HCP: 11	<b>♦</b> K7	♣ AQ10853	Pass	4♠	AP	
Contract: 4♠ N						

Board: 139 Dealer: S Vul: NS HCP: 10	♣ A ♥ J10763 ♦ KQ10752 ♣ 9	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKQ104</li><li>★ 1042</li><li>◆ AK</li><li>★ 963</li></ul>	West Doubles Pass if possible. You bid first.
Board: 141 Dealer: S Vul: Both HCP: 13	<ul><li>AQ1054</li><li>✓—</li><li>Q7</li><li>KQ9864</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 16	<ul><li>AQ10</li><li>♥ Q103</li><li>◆ QJ5</li><li>◆ AJ102</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 7	<ul><li>★3</li><li>★ A7543</li><li>★ K109643</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 139 Dealer: S Vul: NS	North: ♠ A	South:  ♠ K2		North		1NT
North HCP: 10 South HCP: 17 Contract: 4 S	♥ J10763 ♦ KQ10752 ♣ 9	<ul><li>★ A42</li><li>★ AJ6</li><li>★ KQ873</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	
Board: 140 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AKQ104 <b>♥</b> 1042	<b>♠</b> J <b>♥</b> K8763	Pass	1NT 2♥	Pass Pass	
North HCP: 16	◆ 1042 ◆ AK	◆ Q87652	Pass	∠ <b>∀</b> 4 <b>♥</b>	Pass	
South HCP: 7 Contract: 4♥X N	<b>◆</b> 963	<b>♣</b> J	X	AP	1 435	1 433
Doord: 141			West	North	East	South 1NT
Board: 141 Dealer: S	North:	South:	Pass	2♥	Pass	2♠
Vul: Both	<b>♠</b> AQ1054	♠ KJ7	Pass	3♣	Pass	4♠
North HCP: 13	<b>♥</b> — • Q7	<ul><li>✓ AKQJ9</li><li>→ J63</li></ul>	Pass	4NT <sup>1</sup>	Pass	5 <b>♥</b> <sup>2</sup>
South HCP: 15	<b>♣</b> KQ9864	<b>♣</b> 53	Pass	5♠	AP	
Contract: 5♠ S				kwood ( /5 or 5/:		
Board: 142	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ10 <b>♥</b> Q103	<b>_</b>		1NT	Pass	
North HCP: 16 South HCP: 6 Contract: 4 N	◆ QJ5 ◆ AJ102	<ul><li>★ KJ984</li><li>◆ 1087632</li><li>◆ Q7</li></ul>	Pass Pass	2 <b>▼</b> 4 <b>▼</b>	Pass AP	3♦
Board: 143 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>★</b> 3	<b>♠</b> AQ852	D	24	Dass	1NT
North HCP: 7	<ul><li>✓ A7543</li><li>✓ K109643</li></ul>	♥ 98 ♦ AQ5	Pass Pass	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	2 <b>♥</b> 3▲
South HCP: 16 Contract: 3♠ S	◆ R105013	♣ KJ2	AP	<b>5</b> ▼	1 455	J <del>▼</del>

Board: 139 Dealer: S Vul: NS HCP: 17	<ul><li>★ K2</li><li>★ A42</li><li>★ AJ6</li><li>★ KQ873</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: EW HCP: 7	♣ J ♥ K8763 ♦ Q87652 ♣ J	West Doubles Pass if possible.  Partner bids first.
Board: 141 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ7</li><li>★ AKQJ9</li><li>◆ J63</li><li>★ 53</li></ul>	The opponents are silent.  You bid first.
Board: 142 Dealer: N Vul: EW HCP: 6	♣— ▼ KJ984 ◆ 1087632 <b>♣</b> Q7	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 16	<ul><li>AQ852</li><li>♥ 98</li><li>AQ5</li><li>KJ2</li></ul>	The opponents are silent.  You bid first.

Board: 139 Dealer: S Vul: NS	North: ♠ A	South:  ♠ K2		North		1NT
North HCP: 10 South HCP: 17 Contract: 4 S	♥ J10763 ♦ KQ10752 ♣ 9	<ul><li>★ A42</li><li>★ AJ6</li><li>★ KQ873</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	
Board: 140 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AKQ104 <b>♥</b> 1042	<b>♠</b> J <b>♥</b> K8763	Pass	1NT 2♥	Pass Pass	
North HCP: 16	◆ 1042 ◆ AK	◆ Q87652	Pass	∠ <b>∀</b> 4 <b>♥</b>	Pass	
South HCP: 7 Contract: 4♥X N	<b>◆</b> 963	<b>♣</b> J	X	AP	1 435	1 433
Doord: 141			West	North	East	South 1NT
Board: 141 Dealer: S	North:	South:	Pass	2♥	Pass	2♠
Vul: Both	<b>♠</b> AQ1054	♠ KJ7	Pass	3♣	Pass	4♠
North HCP: 13	<b>♥</b> — • Q7	<ul><li>✓ AKQJ9</li><li>→ J63</li></ul>	Pass	4NT <sup>1</sup>	Pass	5 <b>♥</b> <sup>2</sup>
South HCP: 15	<b>♣</b> KQ9864	<b>♣</b> 53	Pass	5♠	AP	
Contract: 5♠ S				kwood ( /5 or 5/:		
Board: 142	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ10 <b>♥</b> Q103	<b>_</b>		1NT	Pass	
North HCP: 16 South HCP: 6 Contract: 4 N	◆ QJ5 ◆ AJ102	<ul><li>★ KJ984</li><li>◆ 1087632</li><li>◆ Q7</li></ul>	Pass Pass	2 <b>▼</b> 4 <b>▼</b>	Pass AP	3♦
Board: 143 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>★</b> 3	<b>♠</b> AQ852	D	24	Dass	1NT
North HCP: 7	<ul><li>✓ A7543</li><li>✓ K109643</li></ul>	♥ 98 ♦ AQ5	Pass Pass	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	2 <b>♥</b> 3▲
South HCP: 16 Contract: 3♠ S	◆ R105013	♣ KJ2	AP	<b>5</b> ▼	1 455	J <del>▼</del>

Board: 144 Dealer: N Vul: NS HCP: 17	<ul><li>♣ QJ10</li><li>♥ AQ107</li><li>◆ AK3</li><li>♣ J92</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: None HCP: 8	♦ 2 ▼ K9832 ♦ Q108653 ♣ K	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 16	<ul><li>★ K3</li><li>▼ AK872</li><li>◆ Q83</li><li>◆ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: NS HCP: 11	<ul><li>★ 102</li><li>♥ Q8542</li><li>◆ AKQ932</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A8</li><li>♥ KJ104</li><li>◆ J542</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.

Board: 144 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ QJ10  ♥ AQ107  ♠ AK3  ♣ J92	South:  ♣ 7  ▼ KJ964  ◆ Q  ♣ K108543	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ 2  ♥ K9832  ♠ Q108653  ♠ K	South:  ♠ K54  ♥ A106  ♠ AK7  ♣ Q943	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 146 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ K3  ♥ AK872  ♠ Q83  ♠ KJ6	South:  ♠ QJ964  ♥ 4  ♠ A  ♣ AQ8732	West Pass Pass AP	North 1NT 2♠ 3♥	Pass Pass	2♥
Board: 147 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4 S	North:  • 102  • Q8542  • AKQ932  • —	South:  ♠ AJ963  ♥ AK6  ♠ 85  ♣ A108	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 148 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ A8  ♥ KJ104  ♦ J542  ♠ KQJ	South:  ♠ KJ1096  ♥ 2  ♠ KQ10863  ♣ 7	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 144 Dealer: N Vul: NS HCP: 9	<b>♣</b> 7 <b>♥</b> KJ964 <b>♦</b> Q <b>♣</b> K108543	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 16	<ul><li>★ K54</li><li>▼ A106</li><li>◆ AK7</li><li>◆ Q943</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: NS HCP: 13	<ul><li>♣ QJ964</li><li>♥ 4</li><li>♦ A</li><li>♣ AQ8732</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ963</li><li>✔ AK6</li><li>◆ 85</li><li>▲ A108</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ1096</li><li>♥ 2</li><li>◆ KQ10863</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 144 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ QJ10  ♥ AQ107  ♠ AK3  ♣ J92	South:  ♣ 7  ▼ KJ964  ◆ Q  ♣ K108543	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ 2  ♥ K9832  ♠ Q108653  ♠ K	South:  ♠ K54  ♥ A106  ♠ AK7  ♣ Q943	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 146 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ K3  ♥ AK872  ♠ Q83  ♠ KJ6	South:  ♠ QJ964  ♥ 4  ♠ A  ♣ AQ8732	West Pass Pass AP	North 1NT 2♠ 3♥	Pass Pass	2♥
Board: 147 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4 S	North:  • 102  • Q8542  • AKQ932  • —	South:  ♠ AJ963  ♥ AK6  ♠ 85  ♣ A108	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 148 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ A8  ♥ KJ104  ♦ J542  ♠ KQJ	South:  ♠ KJ1096  ♥ 2  ♠ KQ10863  ♣ 7	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Dealer: S ▼ 109/52 Vul: None	pponents are silent. er bids first.
Dealer: N ▼ KQ2 Vul: NS • 93	pponents are silent.
Dealer: S ▼ AJ942 Vul: None	pponents are silent. er bids first.
Dealer: N	pponents are silent.
Dealer: S ▼— Vul: None	pponents are silent. er bids first.

Board: 149 Dealer: S Vul: None	North: ♠ K9	South: ♠ 1073		North		1NT
North HCP: 7	▼ 109752	♥ AKQ	Pass	<b>2</b> ♦	Pass	
South HCP: 15 Contract: 4♥ S	◆ KJ6432 ◆ —	◆ A98 ◆ Q943	Pass AP	3♦	Pass	4♥
Board: 150 Dealer: N Vul: NS	North: ♠ AKQJ8	South: ♠—	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 4♥ N	<ul><li>▼ KQ2</li><li>◆ 93</li><li>◆ 753</li></ul>	<ul><li>▼ J9643</li><li>◆ AKJ874</li><li>◆ 84</li></ul>	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	
Board: 151 Dealer: S	North: ♠ 104	South: <b>♠</b> J953	West	North	East	South 1NT
Vul: None North HCP: 10 South HCP: 17	<ul><li>★ AJ942</li><li>★ —</li><li>AJ10752</li></ul>	<ul><li>✓ KQ3</li><li>◆ AQ8</li><li>◆ KQ3</li></ul>	Pass Pass	2 <b>♦</b> 3 <b>♣</b>	Pass Pass	
Contract: 4♥ S	♣ AJ10752	<b>♣</b> KQ3	AP			
Board: 152 Dealer: N	North:	South: ♠ AKJ73	West	North 1NT	East Pass	
Vul: NS North HCP: 15	<b>♠</b> Q9 ♥ AK742 ♦ AJ2	◆ ANJ/3 ▼ — • KQ10963	Pass Pass	2 <b>♠</b> 3 <b>♥</b>	Pass Pass	
South HCP: 13 Contract: 6♦ S	<b>♣</b> J96	<b>◆</b> 105	AP			
Board: 153	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> K9852	<b>♠</b> A64	_	_	_	1NT
North HCP: 10	<b>♥</b> — <b>♦</b> KJ10854	<b>∀</b> AQJ	Pass	2 <b>*</b>	Pass	
South HCP: 17 Contract: 4♠ S	♦ KJ10854 • K8	♦ Q963 ♣ A106	Pass AP	3♦	Pass	4 <b>♠</b>

Board: 149 Dealer: S VAKQ Vul: None HCP: 15 A98 HCP: 15 Poealer: N VJ9643 Vul: NS Vul: None VAQS Vul: None VAQS HCP: 17 AKJ373 Dealer: N Vul: NS Vul: None VQ963 HCP: 17 A106 You bid first.  The opponents are silent. Vul: NS Vul: None VQ963 You bid first.			
Dealer: N Vul: NS HCP: 9  AKJ874 HCP: 9  AKJ874 Partner bids first.  Board: 151 Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  Partner bids first.	Dealer: S Vul: None	<b>♥</b> AKQ <b>♦</b> A98	
Dealer: S Vul: None HCP: 17  AQ8 HCP: 17  AKQ3  You bid first.  Wou bid first.  Wou bid 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.  Board: 153 A64 Dealer: S Vul: None  AQJ Vul: None  You bid first.  You bid first.  You bid first.	Dealer: N Vul: NS	▼ J9643 ◆ AKJ874	11
Dealer: N Vul: NS HCP: 13  A Moderate Silent.  **None**  **None**  **None**  **The opponents are silent.  **Partner bids first.  **Partner bids first.  **Partner bids first.  **The opponents are silent.  **Partner bids first.  **Partner bids first.	Dealer: S Vul: None	<b>♥</b> KQ3 • AQ8	
Dealer: S	Dealer: N Vul: NS	<b>♥</b> — • KQ10963	
	Dealer: S Vul: None	♥ AQJ • Q963	11

Board: 149 Dealer: S Vul: None	North: ♠ K9	South: ♠ 1073		North		1NT
North HCP: 7	▼ 109752	♥ AKQ	Pass	<b>2</b> ♦	Pass	
South HCP: 15 Contract: 4♥ S	◆ KJ6432 ◆ —	◆ A98 ◆ Q943	Pass AP	3♦	Pass	4♥
Board: 150 Dealer: N Vul: NS	North: ♠ AKQJ8	South: ♠—	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 4♥ N	<ul><li>▼ KQ2</li><li>◆ 93</li><li>◆ 753</li></ul>	<ul><li>▼ J9643</li><li>◆ AKJ874</li><li>◆ 84</li></ul>	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	
Board: 151 Dealer: S	North: ♠ 104	South: <b>♠</b> J953	West	North	East	South 1NT
Vul: None North HCP: 10 South HCP: 17	<ul><li>★ AJ942</li><li>★ —</li><li>AJ10752</li></ul>	<ul><li>✓ KQ3</li><li>◆ AQ8</li><li>◆ KQ3</li></ul>	Pass Pass	2 <b>♦</b> 3 <b>♣</b>	Pass Pass	
Contract: 4♥ S	♣ AJ10752	<b>♣</b> KQ3	AP			
Board: 152 Dealer: N	North:	South: ♠ AKJ73	West	North 1NT	East Pass	
Vul: NS North HCP: 15	<b>♠</b> Q9 ♥ AK742 ♦ AJ2	◆ ANJ/3 ▼ — • KQ10963	Pass Pass	2 <b>♠</b> 3 <b>♥</b>	Pass Pass	
South HCP: 13 Contract: 6♦ S	<b>♣</b> J96	<b>◆</b> 105	AP			
Board: 153	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> K9852	<b>♠</b> A64	_	_	_	1NT
North HCP: 10	<b>♥</b> — <b>♦</b> KJ10854	<b>∀</b> AQJ	Pass	2 <b>*</b>	Pass	
South HCP: 17 Contract: 4♠ S	♦ KJ10854 • K8	♦ Q963 ♣ A106	Pass AP	3♦	Pass	4 <b>♠</b>

Board: 154 Dealer: N Vul: Both HCP: 15	<ul><li>A53</li><li>✓ AJ765</li><li>✓ K102</li><li>✓ K5</li></ul>	East Doubles Pass if possible. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: NS HCP: 17	<ul><li>★ AQJ</li><li>▼ AQ108</li><li>◆ K103</li><li>◆ J62</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 12	<b>♠</b> 6 <b>♥</b> AQJ94 <b>♦</b> 10 <b>♣</b> KQ10876	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A93</li><li>♥ J3</li><li>♦ K65</li><li>▲ AK1082</li></ul>	The opponents are silent.  You bid first.

Board: 154			West	North 1NT	East Pass	
Dealer: N	North:	South:	Pass	2♠	Pass	3♣
Vul: Both	<b>♦</b> A53 <b>♥</b> AJ765	<b>♦</b> KQ986 <b>♥</b> 3	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 15	◆ K102	<b>♦</b> 4	Pass	5 <b>♥</b> <sup>2</sup>	Pass	6♠
South HCP: 11	<b>♣</b> K5	♣ AQ9873	Pass	Pass	X	AP
Contract: 6♠X N		_	1. Blac	kwood (	0314, 1	for <b>♠</b>
			2. A=2	/5 or 5/5	5, Q(S)	)=0
Board: 155 Dealer: S	North: <b>♠</b> J8653	South: ♠ Q92	West	North	East	South 1NT
Vul: EW	<b>v</b> 3	<b>♥</b> AQ87	Pass	2♥	Pass	2♠
North HCP: 6 South HCP: 16	◆ AJ9754	<b>♦</b> K3	Pass	3♦	Pass	4♠
Contract: 4♠ S	<b>♣</b> 4	<b>♣</b> KQ92	AP			
Board: 156 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 44 N	North:  ♠ AQJ  ♥ AQ108  ♠ K103  ♣ J62	South:  ♠ K10983  ♥ 7  ♦ 9  ♣ AQ10875	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 157 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 6 <b>♥</b> AQJ94	<b>♦</b> A72	-	2 .		1NT
North HCP: 12	◆ 10	♥ K652 ♦ A93	Pass	2 <b>\(\phi\)</b>	Pass	
South HCP: 15	♣ KQ10876	◆ A32	Pass	3♣	Pass	4
Contract: 4♥ S		11.02	AP			
Board: 158	North:	South:	•		_	a .
Dealer: N	A93	<b>\$</b>	West	North		
Vul: EW	<b>♥</b> J3	♥ Q9765	ъ	1NT	Pass	
North HCP: 15 South HCP: 6	<b>♦</b> K65	♦ A87432	Pass	2 <b>V</b>	Pass	<b>3</b> ♦
Contract: 3N N	♣ AK1082	<b>♣</b> 93	Pass	3NT	AP	

Board: 154 Dealer: N Vul: Both HCP: 11	<b>★</b> KQ986 <b>♥</b> 3 <b>♦</b> 4 <b>♣</b> AQ9873	East Doubles Pass if possible.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q92</li><li>♥ AQ87</li><li>♦ K3</li><li>♣ KQ92</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: NS HCP: 9	<ul><li>★K10983</li><li>♥ 7</li><li>◆ 9</li><li>◆ AQ10875</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: EW HCP: 15	<ul><li>★ A72</li><li>▼ K652</li><li>★ A93</li><li>★ A32</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 6	◆— ♥ Q9765 • A87432 • 93	The opponents are silent.  Partner bids first.

Board: 154			West	North 1NT	East Pass	
Dealer: N	North:	South:	Pass	2♠	Pass	3♣
Vul: Both	<b>♦</b> A53 <b>♥</b> AJ765	<b>♦</b> KQ986 <b>♥</b> 3	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 15	◆ K102	<b>♦</b> 4	Pass	5 <b>♥</b> <sup>2</sup>	Pass	6♠
South HCP: 11	<b>♣</b> K5	♣ AQ9873	Pass	Pass	X	AP
Contract: 6♠X N		_	1. Blac	kwood (	0314, 1	for <b>♠</b>
			2. A=2	/5 or 5/5	5, Q(S)	)=0
Board: 155 Dealer: S	North: <b>♠</b> J8653	South: ♠ Q92	West	North	East	South 1NT
Vul: EW	<b>v</b> 3	<b>♥</b> AQ87	Pass	2♥	Pass	2♠
North HCP: 6 South HCP: 16	◆ AJ9754	<b>♦</b> K3	Pass	3♦	Pass	4♠
Contract: 4♠ S	<b>♣</b> 4	<b>♣</b> KQ92	AP			
Board: 156 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 44 N	North:  ♠ AQJ  ♥ AQ108  ♠ K103  ♣ J62	South:  ♠ K10983  ♥ 7  ♦ 9  ♣ AQ10875	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 157 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 6 <b>♥</b> AQJ94	<b>♦</b> A72	-	2 .		1NT
North HCP: 12	◆ 10	♥ K652 ♦ A93	Pass	2 <b>\(\phi\)</b>	Pass	
South HCP: 15	♣ KQ10876	◆ A32	Pass	3♣	Pass	4
Contract: 4♥ S		11.02	AP			
Board: 158	North:	South:	•		_	a .
Dealer: N	A93	<b>\$</b>	West	North		
Vul: EW	<b>♥</b> J3	♥ Q9765	ъ	1NT	Pass	
North HCP: 15 South HCP: 6	<b>♦</b> K65	♦ A87432	Pass	2 <b>V</b>	Pass	<b>3</b> ♦
Contract: 3N N	♣ AK1082	<b>♣</b> 93	Pass	3NT	AP	

Board: 159 Dealer: S Vul: Both HCP: 9	<ul><li>◆ 98</li><li>▼ AK432</li><li>◆ Q109873</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J109</li><li>♥ A105</li><li>♦ KJ105</li><li>♣ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 6</li><li>♥ AJ954</li><li>♠ KQ8753</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 16	<ul><li>A542</li><li>✓ A103</li><li>A62</li><li>A32</li></ul>	East Doubles Pass if possible. You bid first.
Board: 163 Dealer: S Vul: None HCP: 6	♦9 ▼J10765 ◆7 ♣ KQ10873	The opponents are silent.  Partner bids first.

Board: 159 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ AK6  ♥ 8765  ♠ AJ4  ♣ A62	Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 6 N	North:  ♣ J109  ♥ A105  ♠ KJ105  ♣ AQ5	South:  ♠ 8  ♥ KQJ84  ♠ A  ♠ KJ9432	Pass Pass Pass AP 1. Blac	North 1NT 2♥ 4♥ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b> 4NT <sup>1</sup> 6 <b>♥</b>
Board: 161 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ K54  ♥ Q87  ♠ A96  ♣ AQ64	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 162 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 7 X N	North:  ♠ A542  ♥ A103  ♠ A62  ♠ A32	South:  ♠ 6  ♥ KQJ64  ♦ 3  ♠ KQJ965	Pass Pass Pass Pass 1. Blac	North 1NT 2♥ 4♥ 5•² 6♥ Pass kwood 0 /5 or 4/5	Pass Pass Pass Pass Pass X	2

Board: 163 Dealer: S	North: ♠ 9	South: ♠ KQ3	West	North	East	South 1NT
Vul: None North HCP: 6	<b>♥</b> J10765	<b>♥</b> Q43	Pass	<b>2</b>	Pass	2♥
South HCP: 15	<b>♦</b> 7	♦ K983	Pass	3♣	Pass	4♥
Contract: 4 S	<b>♣</b> KQ10873	<b>♣</b> AJ6	AP			

Board: 159 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK6</li><li>▼ 8765</li><li>◆ AJ4</li><li>◆ A62</li></ul>	The opponents are silent.  You bid first.
Board: 160 Dealer: N Vul: Both HCP: 14	<b>♣</b> 8 <b>♥</b> KQJ84 <b>♦</b> A <b>♣</b> KJ9432	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: EW HCP: 15	<ul><li>★ K54</li><li>♥ Q87</li><li>◆ A96</li><li>◆ AQ64</li></ul>	The opponents are silent.  You bid first.
Board: 162 Dealer: N Vul: EW HCP: 12	<b>♣</b> 6 <b>♥</b> KQJ64 <b>♦</b> 3 <b>♣</b> KQJ965	East Doubles Pass if possible.  Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ3</li><li>♥ Q43</li><li>◆ K983</li><li>◆ AJ6</li></ul>	The opponents are silent.  You bid first.

Board: 159 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ AK6  ♥ 8765  ♠ AJ4  ♣ A62	Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 6 N	North:  ♣ J109  ♥ A105  ♠ KJ105  ♣ AQ5	South:  ♠ 8  ♥ KQJ84  ♠ A  ♠ KJ9432	Pass Pass Pass AP 1. Blac	North 1NT 2♥ 4♥ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b> 4NT <sup>1</sup> 6 <b>♥</b>
Board: 161 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ K54  ♥ Q87  ♠ A96  ♣ AQ64	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 162 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 7 X N	North:  ♠ A542  ♥ A103  ♠ A62  ♠ A32	South:  ♠ 6  ♥ KQJ64  ♦ 3  ♠ KQJ965	Pass Pass Pass Pass 1. Blac	North 1NT 2♥ 4♥ 5•² 6♥ Pass kwood 0 /5 or 4/5	Pass Pass Pass Pass Pass X	2

Board: 163 Dealer: S	North: ♠ 9	South: ♠ KQ3	West	North	East	South 1NT
Vul: None North HCP: 6	<b>♥</b> J10765	<b>♥</b> Q43	Pass	<b>2</b>	Pass	2♥
South HCP: 15	<b>♦</b> 7	♦ K983	Pass	3♣	Pass	4♥
Contract: 4 S	<b>♣</b> KQ10873	<b>♣</b> AJ6	AP			

Board: 164 Dealer: N Vul: EW HCP: 16	<ul><li>▲ AJ9</li><li>✓ AK653</li><li>◆ Q43</li><li>▲ Q2</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 15	<b>♠</b> K <b>♥</b> AK1062 <b>♦</b> AJ109762 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: NS HCP: 15	<ul><li>★ A10</li><li>▼ A1095</li><li>◆ 109</li><li>◆ AK732</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: EW HCP: 7	<ul><li>♣—</li><li>♥ 97654</li><li>◆ QJ10942</li><li>♣ A5</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 168 Dealer: N Vul: Both HCP: 17	<ul><li>★ K86</li><li>♥ 97</li><li>◆ AK62</li><li>◆ AQJ4</li></ul>	The opponents are silent.  You bid first.

Board: 164 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 4♠ N	North:  ♠ AJ9  ♥ AK653  ♠ Q43  ♣ Q2	South:  ♠ Q10852  ♥ 9  ♠ K  ♣ AKJ1086	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 165 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 6 N	North:  ♠ K  ♥ AK1062  ♠ AJ109762  ♣ —	South:  ♠ Q84  ♥ Q53  ♠ KQ  ♣ AKJ108	Pass Pass Pass Pass Pass 1. Blacc 2. A=1	North  2  3  4NT <sup>1</sup> 5  6  kwood 0  /5 or 4/5	Pass Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♦² 6♣³ for ♥
Board: 166 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 6 S	North:  ♠ A10  ♥ A1095  • 109  ♣ AK732	South:  ♠ K9863  ♥ —  ♠ AKJ874  ♣ 64	West Pass Pass AP	North 1NT 2♠ 3NT	East Pass Pass Pass	2 <b>♥</b> 3 <b>♦</b>
Board: 167 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4 VX S	North:	South:  ♠ AKQ87  ♥ K103  ♠ A86  ♠ 62	West Pass Pass Pass	North  2  3  Pass	East Pass Pass X	1NT 2♥
Board: 168 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K86  ♥ 97  ♠ AK62  ♣ AQJ4	South:  ♠ A2  ♥ AJ862  ♦ —  ♣ 976532	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦

Board: 164 Dealer: N Vul: EW HCP: 13	<ul><li>♠ Q10852</li><li>♥ 9</li><li>♦ K</li><li>♠ AKJ1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q84</li><li>♥ Q53</li><li>♦ KQ</li><li>♣ AKJ108</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: NS HCP: 11	<ul><li>★ K9863</li><li>✓ —</li><li>◆ AKJ874</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 16	<ul><li>★ AKQ87</li><li>▼ K103</li><li>◆ A86</li><li>◆ 62</li></ul>	East Doubles Pass if possible. You bid first.
Board: 168 Dealer: N Vul: Both HCP: 9	<ul><li>A2</li><li>✓ AJ862</li><li>✓ —</li><li>✓ 976532</li></ul>	The opponents are silent.  Partner bids first.

Board: 164 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 4 N	North:  ♠ AJ9  ♥ AK653  ♠ Q43  ♣ Q2	South:  ♠ Q10852  ♥ 9  ♠ K  ♣ AKJ1086	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 165 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 6 N	North:  ♠ K  ♥ AK1062  ♠ AJ109762  ♣ —	South:  ♠ Q84  ♥ Q53  ♠ KQ  ♣ AKJ108	Pass Pass Pass Pass Pass 1. Black 2. A=1	North  2  3  4NT <sup>1</sup> 5  6  kwood 0  /5 or 4/5	Pass Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♦² 6♣³ for ♥
Board: 166 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 6 S	North:  ♠ A10  ♥ A1095  ♦ 109  ♣ AK732	South:  ♠ K9863  ♥ —  ♠ AKJ874  ♣ 64	West Pass Pass AP	North 1NT 2♠ 3NT	East Pass Pass Pass	2 <b>♥</b> 3 <b>♦</b>
Board: 167 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4 VX S	North:	South:  ♠ AKQ87  ♥ K103  ♠ A86  ♠ 62	West Pass Pass Pass	North  2  3  Pass	East Pass Pass X	1NT 2♥
Board: 168 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K86  ♥ 97  ♠ AK62  ♣ AQJ4	South:  ♠ A2  ♥ AJ862  ♦ —  ♣ 976532	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦

Board: 169 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ963</li><li>♥ J7</li><li>◆ —</li><li>◆ KJ10984</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK1042</li><li>★ K86</li><li>◆ QJ8</li><li>★ Q2</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: NS HCP: 16	<ul><li>★ K9863</li><li>★ K</li><li>◆ AKQJ109</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 16	<ul><li>★ KJ1053</li><li>★ A8</li><li>★ A83</li><li>★ A109</li></ul>	The opponents are silent. You bid first.

Board: 169 Dealer: S Vul: None	North: ♠ KJ963	South: ♠ A754		North		1NT
North HCP: 9 South HCP: 15 Contract: 4 S	♥ J7 ♦— • KJ10984	▼ A103 ◆ K52 ♣ A76	Pass Pass AP	2 <b>♥</b> 3♣	Pass Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 170 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ AK1042  ♥ K86  ♠ QJ8  ♣ Q2	South:  ♠ 3  ♥ Q9742  ♠ AK7543  ♣ J	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 171 Dealer: S Vul: NS North HCP: 16 South HCP: 17 Contract: 6 N	North:  ♠ K9863  ♥ K  ♠ AKQJ109  ♣ 10	South:  ♠ A7  ♥ A876  ♠ 862  ♣ AKQ7	Pass Pass Pass Pass AP	North  2♥ 3♦ 4♦ 5♠²  kwood 0 /5 or 5/5	Pass Pass Pass Pass	1NT 2♠ 3NT 4NT 6♠  for ♦
Board: 172 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ1053  ♥ A8  ♠ A83  ♣ A109	South:  ♠ —  ▼ KJ654  ◆ 106  ♣ QJ8643	West Pass Pass	North 1NT 2♥ 3♠	East Pass Pass AP	2♦

Board: 169 Dealer: S Vul: None HCP: 15	<ul><li>★ A754</li><li>★ A103</li><li>★ K52</li><li>★ A76</li></ul>	The opponents are silent.  You bid first.
Board: 170 Dealer: N Vul: NS HCP: 10	<ul><li>★3</li><li>♥ Q9742</li><li>★ AK7543</li><li>★ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: S Vul: NS HCP: 17	<ul><li>★ A7</li><li>▼ A876</li><li>◆ 862</li><li>◆ AKQ7</li></ul>	The opponents are silent.  You bid first.
Board: 172 Dealer: N Vul: EW HCP: 7	<b>♣</b> — <b>∀</b> KJ654 <b>♦</b> 106 <b>♣</b> QJ8643	The opponents are silent.  Partner bids first.

Board: 169 Dealer: S Vul: None	North: ♠ KJ963	South: ♠ A754		North		1NT
North HCP: 9 South HCP: 15 Contract: 4 S	♥ J7 ♦— • KJ10984	▼ A103 ◆ K52 ♣ A76	Pass Pass AP	2 <b>♥</b> 3♣	Pass Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 170 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ AK1042  ♥ K86  ♠ QJ8  ♣ Q2	South:  ♠ 3  ♥ Q9742  ♠ AK7543  ♣ J	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 171 Dealer: S Vul: NS North HCP: 16 South HCP: 17 Contract: 6 N	North:  ♠ K9863  ♥ K  ♠ AKQJ109  ♣ 10	South:  ♠ A7  ♥ A876  ♠ 862  ♣ AKQ7	Pass Pass Pass Pass AP	North  2♥ 3♦ 4♦ 5♠²  kwood 0 /5 or 5/5	Pass Pass Pass Pass	1NT 2♠ 3NT 4NT 6♠  for ♦
Board: 172 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ1053  ♥ A8  ♠ A83  ♣ A109	South:  ♠ —  ▼ KJ654  ◆ 106  ♣ QJ8643	West Pass Pass	North 1NT 2♥ 3♠	East Pass Pass AP	2♦