| Board: 1<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li>♣874</li><li>♥KQ1085</li><li>◆9</li><li>♣Q1093</li></ul>     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 2<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ KJ987</li><li>★ AKJ54</li><li>◆ Q6</li><li>★ 2</li></ul>   | The opponents are silent. You bid first.       |
| Board: 3<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>♦ 952</li><li>♥ QJ1075</li><li>♦ 9</li><li>♠ A876</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 4<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ AKJ1094</li><li>★ KJ84</li><li>★ KQ</li><li>★ 3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 5<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>♣ Q73</li><li>▼ 1043</li><li>◆ A108632</li><li>♣ 5</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 1<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 14<br>Contract: 1N N | North:  ◆ 874  ▼ KQ1085  ◆ 9  ◆ Q1093 | South:  ♠ A632  ♥ AJ2  ♠ KJ875  ♣ J  | West Pass Pass     | North 1♥ 1NT            |                      | South 1  1  1  1  1  1  1  1  1  1  1  1  1 |
|---|---------------------------------------|--------------------------------------|--------------------|-------------------------|----------------------|---|
| Board: 2 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3 S                   | North:  ♠ KJ987  ♥ AKJ54  ♠ Q6  ♠ 2   | South:  ♣ 3  ♥ 86  ♣ J105  ♣ AQJ9643 | Pass<br>AP         | North 1♣ 2♥ ng 1NT      |                      | $1NT^1$                                     |
| Board: 3<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 13<br>Contract: 1N N   | North:                                | South:  ♠ K764  ▼ AK4  ◆ QJ632  ♣ 4  | West Pass Pass     | North 1♥ 1NT            |                      | South 1♦ 1♠                                 |
| Board: 4 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 5♣ S               | North:  ♠ AKJ1094  ♥ KJ84  ♠ KQ  ♠ 3  | South:                               | Pass<br>Pass<br>AP | North 1♣ 3♥ 4♠ ing Jump | Pass<br>Pass<br>Pass | 3♣¹<br>4♣<br>5♣                             |
| Board: 5<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 19<br>Contract: 3N S   | North:  ♠ Q73  ♥ 1043  ♠ A108632  ♣ 5 | South:  ♠ A84  ♥ AKQJ  ♠ Q  ♣ QJ1097 | West Pass Pass AP  | North  1   3            | Pass                 | South 1♣ 2♥ 3NT                             |

| Board: 1<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>▲ A632</li><li>♥ AJ2</li><li>◆ KJ875</li><li>▲ J</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 2<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★3</li><li>★86</li><li>★J105</li><li>★AQJ9643</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 3<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ K764</li><li>★ AK4</li><li>◆ QJ632</li><li>★ 4</li></ul>  | The opponents are silent. You bid first.       |
| Board: 4<br>Dealer: N<br>Vul: Both<br>HCP: 10 | ◆—<br>▼ 32<br>◆ A1043<br>◆ AQ109862                                 | The opponents are silent.  Partner bids first. |
| Board: 5<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>★ A84</li><li>♥ AKQJ</li><li>◆ Q</li><li>◆ QJ1097</li></ul> | The opponents are silent. You bid first.       |

| Board: 1<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 14<br>Contract: 1N N | North:  ◆ 874  ▼ KQ1085  ◆ 9  ◆ Q1093 | South:  ♠ A632  ♥ AJ2  ♠ KJ875  ♣ J  | West Pass Pass     | North 1♥ 1NT            |                      | South 1  1  1  1  1  1  1  1  1  1  1  1  1 |
|---|---------------------------------------|--------------------------------------|--------------------|-------------------------|----------------------|---|
| Board: 2 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3 S                   | North:  ♠ KJ987  ♥ AKJ54  ♠ Q6  ♠ 2   | South:  ♣ 3  ♥ 86  ♣ J105  ♣ AQJ9643 | Pass<br>AP         | North 1♣ 2♥ ng 1NT      |                      | $1NT^1$                                     |
| Board: 3<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 13<br>Contract: 1N N   | North:                                | South:  ♠ K764  ▼ AK4  ◆ QJ632  ♣ 4  | West Pass Pass     | North 1♥ 1NT            |                      | South 1♦ 1♠                                 |
| Board: 4 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 5♣ S               | North:  ♠ AKJ1094  ♥ KJ84  ♠ KQ  ♠ 3  | South:                               | Pass<br>Pass<br>AP | North 1♣ 3♥ 4♠ ing Jump | Pass<br>Pass<br>Pass | 3♣¹<br>4♣<br>5♣                             |
| Board: 5<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 19<br>Contract: 3N S   | North:  ♠ Q73  ♥ 1043  ♠ A108632  ♣ 5 | South:  ♠ A84  ♥ AKQJ  ♠ Q  ♣ QJ1097 | West Pass Pass AP  | North  1   3            | Pass                 | South 1♣ 2♥ 3NT                             |

| Board: 6<br>Dealer: N<br>Vul: EW<br>HCP: 16    | <ul><li>▲ J9543</li><li>▼ K954</li><li>◆ AK</li><li>▲ AJ</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 7<br>Dealer: S<br>Vul: Both<br>HCP: 7   | <b>♣</b> 765<br><b>♥</b> 8<br><b>♦</b> Q654<br><b>♣</b> KQ1083     | The opponents are silent.  Partner bids first. |
| Board: 8<br>Dealer: N<br>Vul: None<br>HCP: 14  | ♣8<br>♥ KQJ109<br>♦ A1073<br>♣ A72                                 | The opponents are silent. You bid first.       |
| Board: 9<br>Dealer: S<br>Vul: EW<br>HCP: 9     | <ul><li>1097653</li><li>10963</li><li>KQ</li><li>A</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 10<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>AQ84</li><li>✓ A10872</li><li>◆ A84</li><li>♣ 7</li></ul>  | The opponents are silent. You bid first.       |

| Board: 6 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 2 N                   | North:                                | South:                                | Pass               | North 1♠ 2♥ ng 1NT                  | Pass<br>AP           | South 1NT <sup>1</sup> |
|---|---------------------------------------|---------------------------------------|--------------------|-------------------------------------|----------------------|------------------------|
| Board: 7 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S                 | North:  ♣ 765  ♥ 8  ♦ Q654  ♣ KQ1083  | South:  ♠ A43  ♥ AK10952  ♠ AJ  ♣ J7  | Pass<br>AP         | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                 | 1♥                     |
| Board: 8 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3 N                 | North:  ♠ 8  ♥ KQJ109  ♠ A1073  ♠ A72 | South:  ♠ A10973  ♥ —  • Q854  ♣ QJ98 | West<br>Pass<br>AP | North<br>1♥<br>2◆                   | East<br>Pass<br>Pass | 1♠                     |
| Board: 9 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 4 N                   | North:  • 1097653  • 10963  • KQ  • A | South:  ♠ AKQ  ♥ A875  ♦ 97  ♣ KQ62   | West Pass Pass AP  | North 1♣ 3♥                         | East<br>Pass<br>Pass | 1 <b>♣</b><br>2NT      |
| Board: 10<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 6<br>Contract: 3 S | North:  ♠ AQ84  ♥ A10872  ♠ A84  ♣ 7  | South:  ♣ J752  ♥ 4  ♠ K3  ♣ Q109832  | West<br>Pass       | North<br>1♥<br>3♠                   | East<br>Pass<br>AP   |                        |

| Board: 6<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♣ 10</li><li>♥ AJ7</li><li>♦ 10765</li><li>♣ Q10964</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 7<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>★ A43</li><li>★ AK10952</li><li>★ AJ</li><li>★ J7</li></ul>   | The opponents are silent. You bid first.       |
| Board: 8<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ A10973</li><li>▼ —</li><li>◆ Q854</li><li>◆ QJ98</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 9<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>★ AKQ</li><li>▼ A875</li><li>◆ 97</li><li>◆ KQ62</li></ul>    | The opponents are silent. You bid first.       |
| Board: 10<br>Dealer: N<br>Vul: Both<br>HCP: 6 | <ul><li>♣ J752</li><li>♥ 4</li><li>♦ K3</li><li>♣ Q109832</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 6 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 2 N                   | North:                                | South:                                | Pass               | North 1♠ 2♥ ng 1NT                  | Pass<br>AP           | South 1NT <sup>1</sup> |
|---|---------------------------------------|---------------------------------------|--------------------|-------------------------------------|----------------------|------------------------|
| Board: 7 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S                 | North:  ♣ 765  ♥ 8  ♦ Q654  ♣ KQ1083  | South:  ♠ A43  ♥ AK10952  ♠ AJ  ♣ J7  | Pass<br>AP         | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                 | 1♥                     |
| Board: 8 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3 N                 | North:  ♠ 8  ♥ KQJ109  ♠ A1073  ♠ A72 | South:  ♠ A10973  ♥ —  • Q854  ♣ QJ98 | West<br>Pass<br>AP | North<br>1♥<br>2◆                   | East<br>Pass<br>Pass | 1♠                     |
| Board: 9 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 4 N                   | North:  • 1097653  • 10963  • KQ  • A | South:  ♠ AKQ  ♥ A875  ♦ 97  ♣ KQ62   | West Pass Pass AP  | North 1♣ 3♥                         | East<br>Pass<br>Pass | 1 <b>♣</b><br>2NT      |
| Board: 10<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 6<br>Contract: 3 S | North:  ♠ AQ84  ♥ A10872  ♠ A84  ♣ 7  | South:  ♣ J752  ♥ 4  ♠ K3  ♣ Q109832  | West<br>Pass       | North<br>1♥<br>3♠                   | East<br>Pass<br>AP   |                        |

| De<br>Vu | ard: 11<br>aler: S<br>1: None<br>CP: 7  | <ul><li>★8432</li><li>♥Q72</li><li>◆AJ653</li><li>◆9</li></ul>       | The opponents are silent.  Partner bids first. |
|----------|---|--|--|
| De<br>Vu | ard: 12<br>aler: N<br>1: NS<br>CP: 17   | <ul><li>★ K1063</li><li>★ KJ7</li><li>◆ AKJ107</li><li>◆ Q</li></ul> | The opponents are silent. You bid first.       |
| De<br>Vu | ard: 13<br>aler: S<br>l: Both<br>CP: 10 | <ul><li>♠ 9</li><li>♥ K104</li><li>♠ A72</li><li>♠ QJ9652</li></ul>  | The opponents are silent.  Partner bids first. |
| De<br>Vu | ard: 14<br>aler: N<br>l: None<br>CP: 15 | <ul><li>★ K765</li><li>★ AKQJ</li><li>◆ 8</li><li>◆ Q983</li></ul>   | The opponents are silent. You bid first.       |
| De<br>Vu | ard: 15<br>aler: S<br>1: NS<br>CP: 8    | <ul><li>♦ 97532</li><li>♥ K87</li><li>♦ A</li><li>♣ J1095</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 11<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 13<br>Contract: 1N S  | North:  ♠ 8432  ♥ Q72  ♠ AJ653  ♣ 9   | South:  ♠ K10  ♥ K43  ♦ 987  ♠ AK1074 |                        | North 1               |                      | South 1♣ 1NT             |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------------|----------------------|--------------------------|
| Board: 12<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N S   | North:  ♠ K1063  ♥ KJ7  ♠ AKJ107  ♠ Q | South:  ♠ AQ9  ♥ 10952  ♠ 2  ♠ A10874 | West Pass Pass Pass AP | North 1 ◆ 1 ◆ 2 ▼ 3 ◆ | Pass<br>Pass<br>Pass | 1 <b>♥</b><br>1NT        |
| Board: 13<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 16<br>Contract: 3♥ S | North:                                | South:  ♠ AKQ752  ♥ A632  ♦ 96  ♠ K   | Pass<br>AP             | North 3♣¹ ing Jump    | Pass                 | 1 <b>♠</b><br>3 <b>♥</b> |
| Board: 14 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2 S                  | North:  ♠ K765  ♥ AKQJ  ♠ 8  ♣ Q983   | South:  ♣ J1094  ♥ 76  • AKJ1062  ♣ 5 | West Pass AP           | North<br>1♣<br>1♥     | East<br>Pass<br>Pass | 1♦                       |
| Board: 15<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 18<br>Contract: 4♠ N    | North:                                | South:  ♠ KQ108  ▼ A3  ♠ KQ62  ♠ A86  | West<br>Pass<br>AP     | North<br>1♠           | East<br>Pass         | 1♦                       |

| Board: 11<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K10</li><li>★ K43</li><li>◆ 987</li><li>★ AK1074</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 12<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>AQ9</li><li>10952</li><li>2</li><li>A10874</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 13<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>AKQ752</li><li>✓ A632</li><li>✓ 96</li><li>✓ K</li></ul>     | The opponents are silent. You bid first.       |
| Board: 14<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♣ J1094</li><li>♥ 76</li><li>♦ AKJ1062</li><li>♣ 5</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 15<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>★ KQ108</li><li>★ A3</li><li>◆ KQ62</li><li>★ A86</li></ul>  | The opponents are silent. You bid first.       |

| Board: 11<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 13<br>Contract: 1N S  | North:  ♠ 8432  ♥ Q72  ♠ AJ653  ♣ 9   | South:  ♠ K10  ♥ K43  ♦ 987  ♠ AK1074 |                        | North 1               |                      | South 1♣ 1NT             |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------------|----------------------|--------------------------|
| Board: 12<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N S   | North:  ♠ K1063  ♥ KJ7  ♠ AKJ107  ♠ Q | South:  ♠ AQ9  ♥ 10952  ♠ 2  ♠ A10874 | West Pass Pass Pass AP | North 1 ◆ 1 ◆ 2 ▼ 3 ◆ | Pass<br>Pass<br>Pass | 1 <b>♥</b><br>1NT        |
| Board: 13<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 16<br>Contract: 3♥ S | North:                                | South:  ♠ AKQ752  ♥ A632  ♦ 96  ♠ K   | Pass<br>AP             | North 3♣¹ ing Jump    | Pass                 | 1 <b>♠</b><br>3 <b>♥</b> |
| Board: 14 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2 S                  | North:  ♠ K765  ♥ AKQJ  ♠ 8  ♣ Q983   | South:  ♣ J1094  ♥ 76  • AKJ1062  ♣ 5 | West Pass AP           | North<br>1♣<br>1♥     | East<br>Pass<br>Pass | 1♦                       |
| Board: 15<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 18<br>Contract: 4♠ N    | North:                                | South:  ♠ KQ108  ▼ A3  ♠ KQ62  ♠ A86  | West<br>Pass<br>AP     | North<br>1♠           | East<br>Pass         | 1♦                       |

| Board: 16<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>AK</li><li>✓ A86432</li><li>✓ 1075</li><li>✓ A2</li></ul>   | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li>◆ 543</li><li>♥ 9754</li><li>◆ QJ1064</li><li>◆ A</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 18<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ K109</li><li>★ A</li><li>◆ 642</li><li>★ AKQ973</li></ul> | The opponents are silent. You bid first.       |
| Board: 19<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>↓ J</li><li>↓ KQJ97</li><li>↓ 10852</li><li>♠ 954</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 20<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ KQJ7</li><li>♥ J5</li><li>◆ KQJ6</li><li>◆ 986</li></ul>  | The opponents are silent. You bid first.       |

| Board: 16 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2♥ N                   | North:  ♠ AK  ♥ A86432  • 1075  ♣ A2 | South:  ♣ 732  ♥ J  ♠ AK96  ♣ J9543   | Pass                 | North<br>1♥<br>2♥<br>ng 1NT       | Pass<br>AP                 | South<br>1NT <sup>1</sup> |
|---|--------------------------------------|---------------------------------------|----------------------|-----------------------------------|----------------------------|---------------------------|
| Board: 17<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 13<br>Contract: 1N S  | North:                               | South:  ♠ Q10  ♥ QJ8  ♠ K52  ♠ KQ1097 | West<br>Pass<br>AP   | North 1                           | East<br>Pass               | South<br>1♣<br>1NT        |
| Board: 18 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ S                  | North:  ♠ K109  ✔ A  ♠ 642  ♣ AKQ973 | South:  ♠ Q6543  ♥ K10832  ♠ AJ  ♠ 5  | West<br>Pass<br>Pass | North 1♣ 3♣ 4♠                    | East<br>Pass<br>Pass<br>AP | 1♠                        |
| Board: 19 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 5 S                    | North:  ♣ J  ♥ KQJ97  • 10852  ♣ 954 | South:  ♠ AK752  ♥ 2  ♠ AK73  ♠ KQ2   | Pass<br>Pass<br>AP   | North  1NT <sup>1</sup> 4  ng 1NT | East<br>Pass<br>Pass       | 1 <b>♠</b><br>3 <b>♦</b>  |
| Board: 20<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 10<br>Contract: 1N S | North:  ♠ KQJ7  ♥ J5  ♠ KQJ6  ♣ 986  | South:  ◆ A42  ◆ 98732  ◆ 2  ◆ KQJ4   | West<br>Pass<br>AP   | North<br>1♦<br>1♠                 | Pass                       | South  1   1 NT           |

| Board: 16<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★732</li><li>▼ J</li><li>◆ AK96</li><li>★ J9543</li></ul>    | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 17<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♣ Q10</li><li>♥ QJ8</li><li>♦ K52</li><li>♣ KQ1097</li></ul> | The opponents are silent. You bid first.       |
| Board: 18<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q6543</li><li>♥ K10832</li><li>◆ AJ</li><li>♣ 5</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 19<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>AK752</li><li>✓ 2</li><li>AK73</li><li>KQ2</li></ul>         | The opponents are silent. You bid first.       |
| Board: 20<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ A42</li><li>▼ 98732</li><li>◆ 2</li><li>★ KQJ4</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 16 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2♥ N                   | North:  ♠ AK  ♥ A86432  • 1075  ♣ A2 | South:  ♣ 732  ♥ J  ♠ AK96  ♣ J9543   | Pass                 | North<br>1♥<br>2♥<br>ng 1NT       | Pass<br>AP                 | South<br>1NT <sup>1</sup> |
|---|--------------------------------------|---------------------------------------|----------------------|-----------------------------------|----------------------------|---------------------------|
| Board: 17<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 13<br>Contract: 1N S  | North:                               | South:  ♠ Q10  ♥ QJ8  ♠ K52  ♠ KQ1097 | West<br>Pass<br>AP   | North 1                           | East<br>Pass               | South<br>1♣<br>1NT        |
| Board: 18 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ S                  | North:  ♠ K109  ✔ A  ♠ 642  ♣ AKQ973 | South:  ♠ Q6543  ♥ K10832  ♠ AJ  ♠ 5  | West<br>Pass<br>Pass | North 1♣ 3♣ 4♠                    | East<br>Pass<br>Pass<br>AP | 1♠                        |
| Board: 19 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 5 S                    | North:  ♣ J  ♥ KQJ97  • 10852  ♣ 954 | South:  ♠ AK752  ♥ 2  ♠ AK73  ♠ KQ2   | Pass<br>Pass<br>AP   | North  1NT <sup>1</sup> 4  ng 1NT | East<br>Pass<br>Pass       | 1 <b>♠</b><br>3 <b>♦</b>  |
| Board: 20<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 10<br>Contract: 1N S | North:  ♠ KQJ7  ♥ J5  ♠ KQJ6  ♣ 986  | South:  ◆ A42  ◆ 98732  ◆ 2  ◆ KQJ4   | West<br>Pass<br>AP   | North<br>1♦<br>1♠                 | Pass                       | South  1   1 NT           |

| Board: 21<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>◆ QJ752</li><li>▼ A</li><li>◆ 7652</li><li>◆ Q52</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 22<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>A87</li><li>✓ AQ5</li><li>A</li><li>Q87543</li></ul>       | The opponents are silent. You bid first.       |
| Board: 23<br>Dealer: S<br>Vul: EW<br>HCP: 7    | ◆2<br>▼ 98643<br>◆ 103<br>◆ AK876                                  | The opponents are silent.  Partner bids first. |
| Board: 24<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>1092</li><li>✓ AJ762</li><li>✓ AK4</li><li>№ 96</li></ul>  | The opponents are silent. You bid first.       |
| Board: 25<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★2</li><li>▼ 1096</li><li>★ KQ6</li><li>★ KJ8763</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 21<br>Dealer: S<br>Vul: Both<br>North HCP: 9 | North:<br>♠ QJ752<br>♥ A                       | South:<br>♠ A<br>♥ KJ1054                    |                  | North                 | East<br>Pass | 1♥         |
|---|--|--|------------------|-----------------------|--------------|------------|
| South HCP: 15<br>Contract: 2 S                      | ◆ 7652<br>◆ Q52                                | ◆ AQJ9<br>• 764                              | Pass<br>AP       | 1♠                    | Pass         | 2♥         |
| Board: 22<br>Dealer: N<br>Vul: None                 | North:<br>♠ A87                                | South:<br>♠ K54                              | West             | North<br>1 <b>♣</b>   | East<br>Pass |            |
| North HCP: 16<br>South HCP: 8<br>Contract: 3N S     | <ul><li>AQ5</li><li>A</li><li>Q87543</li></ul> | ♥ K1043<br>◆ Q10987<br>♣ 2                   | Pass<br>AP       | 3♣                    | Pass         | 3NT        |
| Board: 23<br>Dealer: S<br>Vul: EW                   | North:<br>♠ 2                                  | South:<br>♠ KJ765                            | West             | North                 |              | 1♠         |
| North HCP: 7  | ♥ 98643  | ♥ A  | Pass             | 1NT <sup>1</sup>      |              | 2♦         |
| South HCP: 15<br>Contract: 2♥ N                     | <ul><li>103</li><li>★ AK876</li></ul>          | ◆ KQ64<br>◆ Q42                              | Pass<br>1. forci | 2♥<br>ng 1NT          | AP           |            |
| Board: 24<br>Dealer: N                              | North:<br><b>♠</b> 1092                        | South:                                       | West             | North                 |              |            |
| Vul: Both<br>North HCP: 12                          | <b>♥</b> AJ762<br>• AK4                        | <b>★</b> KQ4<br><b>▼</b> 8<br><b>◆</b> J9652 | Pass<br>AP       | 1 <b>♥</b> 2 <b>♦</b> | Pass<br>Pass | 1NT¹<br>3♦ |
| South HCP: 9<br>Contract: 3♦ N                      | <b>♣</b> 96                                    | <b>♣</b> K853                                |                  | ng 1NT                |              |            |
| Board: 25<br>Dealer: S                              | North:<br>♠ 2                                  | South:<br>♠ AKQ864                           | West             | North                 | East         | South 1♠   |
| Vul: None<br>North HCP: 9                           | <b>▼</b> 1096                                  | ♥ AJ2  | Pass             | 1NT <sup>1</sup>      | Pass         | 3♠         |
| South HCP: 17                                       | ♦ KQ6<br>• KJ8763                              | <b>♦</b> J43<br><b>♣</b> Q                   | Pass             | 3NT                   | AP           |            |

| Board: 21<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♠ A</li><li>♥ KJ1054</li><li>♠ AQJ9</li><li>♠ 764</li></ul>  | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 22<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>★ K54</li><li>★ K1043</li><li>◆ Q10987</li><li>◆ 2</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 23<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ KJ765</li><li>★ A</li><li>★ KQ64</li><li>★ Q42</li></ul>   | The opponents are silent. You bid first.       |
| Board: 24<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ KQ4</li><li>▼ 8</li><li>◆ J9652</li><li>◆ K853</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 25<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>★ AKQ864</li><li>♥ AJ2</li><li>◆ J43</li><li>◆ Q</li></ul>   | The opponents are silent. You bid first.       |

| Board: 21<br>Dealer: S<br>Vul: Both<br>North HCP: 9 | North:<br>♠ QJ752<br>♥ A                       | South:<br>♠ A<br>♥ KJ1054                    |                  | North                 | East<br>Pass | 1♥         |
|---|--|--|------------------|-----------------------|--------------|------------|
| South HCP: 15<br>Contract: 2 S                      | ◆ 7652<br>◆ Q52                                | ◆ AQJ9<br>• 764                              | Pass<br>AP       | 1♠                    | Pass         | 2♥         |
| Board: 22<br>Dealer: N<br>Vul: None                 | North:<br>♠ A87                                | South:<br>♠ K54                              | West             | North<br>1 <b>♣</b>   | East<br>Pass |            |
| North HCP: 16<br>South HCP: 8<br>Contract: 3N S     | <ul><li>AQ5</li><li>A</li><li>Q87543</li></ul> | ♥ K1043<br>◆ Q10987<br>♣ 2                   | Pass<br>AP       | 3♣                    | Pass         | 3NT        |
| Board: 23<br>Dealer: S<br>Vul: EW                   | North:<br>♠ 2                                  | South:<br>♠ KJ765                            | West             | North                 |              | 1♠         |
| North HCP: 7  | ♥ 98643  | ♥ A  | Pass             | 1NT <sup>1</sup>      |              | 2♦         |
| South HCP: 15<br>Contract: 2♥ N                     | <ul><li>103</li><li>★ AK876</li></ul>          | ◆ KQ64<br>◆ Q42                              | Pass<br>1. forci | 2♥<br>ng 1NT          | AP           |            |
| Board: 24<br>Dealer: N                              | North:<br><b>♠</b> 1092                        | South:                                       | West             | North                 |              |            |
| Vul: Both<br>North HCP: 12                          | <b>♥</b> AJ762<br>• AK4                        | <b>★</b> KQ4<br><b>▼</b> 8<br><b>◆</b> J9652 | Pass<br>AP       | 1 <b>♥</b> 2 <b>♦</b> | Pass<br>Pass | 1NT¹<br>3♦ |
| South HCP: 9<br>Contract: 3♦ N                      | <b>♣</b> 96                                    | <b>♣</b> K853                                |                  | ng 1NT                |              |            |
| Board: 25<br>Dealer: S                              | North:<br>♠ 2                                  | South:<br>♠ AKQ864                           | West             | North                 | East         | South 1♠   |
| Vul: None<br>North HCP: 9                           | <b>▼</b> 1096                                  | ♥ AJ2  | Pass             | 1NT <sup>1</sup>      | Pass         | 3♠         |
| South HCP: 17                                       | ♦ KQ6<br>• KJ8763                              | <b>♦</b> J43<br><b>♣</b> Q                   | Pass             | 3NT                   | AP           |            |

| Board: 26<br>Dealer: N<br>Vul: NS<br>HCP: 19   | <ul><li>▲ A95</li><li>▼ A102</li><li>◆ AK10</li><li>▲ KJ103</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 27<br>Dealer: S<br>Vul: Both<br>HCP: 8  | ♣—<br>♥ K9762<br>♦ J6<br>♣ A108763                                    | The opponents are silent.  Partner bids first. |
| Board: 28<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♣ J3</li><li>♥ QJ8</li><li>◆ AJ1098</li><li>♣ KJ2</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 29<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ KJ109764</li><li>★ A54</li><li>★ —</li><li>★ Q76</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 30<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K6</li><li>▼ K10</li><li>◆ Q1084</li><li>◆ A9875</li></ul>  | The opponents are silent. You bid first.       |

| Board: 26<br>Dealer: N<br>Vul: NS<br>North HCP: 19<br>South HCP: 8<br>Contract: 4♠ S | North:  ♠ A95  ♥ A102  ♠ AK10  ♠ KJ103 | South:  ♠ KJ1063  ♥ KJ54  ♦ 965  ♣ 7  | Pass<br>Pass<br>Pass | North 1♣ 2NT 3♣ 4♠ bid, a ♥          | Pass<br>Pass<br>Pass<br>AP   | 1♠<br>3♥<br>4♥¹          |
|--|--|---------------------------------------|----------------------|--------------------------------------|------------------------------|--------------------------|
| Board: 27 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 4 N               | North:  ♣—  ▼ K9762  ◆ J6  ♣ A108763   | South:  ♠ AK10752  ♥ QJ4  ♠ A953  ♣ — | Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2♥ 4♥ ng 1NT | Pass<br>Pass<br>AP           | 1 <b>♠</b><br>2 <b>♦</b> |
| Board: 28 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 S               | North:                                 | South:  ♠ Q7654  ♥ 109754  ♦ 6  ♠ A8  | West<br>Pass<br>AP   | North<br>1♦<br>1NT                   | East<br>Pass<br>Pass         | 1♠                       |
| Board: 29 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4♠ N               | North:  ♠ KJ109764  ♥ A54  ←—  ♣ Q76   | South:                                | West Pass Pass       | North 1♠ 4♠                          | East Pass AP                 | South 1 • 1NT            |
| Board: 30<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 7<br>Contract: 3♠ S | North:  ♠ K6  ♥ K10  ♠ Q1084  ♣ A9875  | South:  ♠ AQJ1073  ♥ 96542  ♦ 9  ♣ 4  | West Pass Pass AP    | North 1♣ 1NT 2♠                      | East<br>Pass<br>Pass<br>Pass | 1 <b>♠</b><br>2♥         |

| Board: 26<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ KJ1063</li><li>▼ KJ54</li><li>◆ 965</li><li>◆ 7</li></ul>  | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 27<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ AK10752</li><li>♥ QJ4</li><li>★ A953</li><li>♣ —</li></ul> | The opponents are silent. You bid first.       |
| Board: 28<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>♣ Q7654</li><li>♥ 109754</li><li>♦ 6</li><li>♣ A8</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 29<br>Dealer: S<br>Vul: NS<br>HCP: 13   | ♣ 5<br>♥ KQ83<br>♦ A7653<br>♣ A109                                   | The opponents are silent. You bid first.       |
| Board: 30<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>AQJ1073</li><li>♥ 96542</li><li>♦ 9</li><li>♣ 4</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 26<br>Dealer: N<br>Vul: NS<br>North HCP: 19<br>South HCP: 8<br>Contract: 4♠ S | North:  ♠ A95  ♥ A102  ♠ AK10  ♠ KJ103 | South:  ♠ KJ1063  ♥ KJ54  ♦ 965  ♣ 7  | Pass<br>Pass<br>Pass | North 1♣ 2NT 3♣ 4♠ bid, a ♥          | Pass<br>Pass<br>Pass<br>AP   | 1♠<br>3♥<br>4♥¹          |
|--|--|---------------------------------------|----------------------|--------------------------------------|------------------------------|--------------------------|
| Board: 27 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 4 N               | North:  ♣—  ▼ K9762  ◆ J6  ♣ A108763   | South:  ♠ AK10752  ♥ QJ4  ♠ A953  ♣ — | Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2♥ 4♥ ng 1NT | Pass<br>Pass<br>AP           | 1 <b>♠</b><br>2 <b>♦</b> |
| Board: 28 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 S               | North:                                 | South:  ♠ Q7654  ♥ 109754  ♦ 6  ♠ A8  | West<br>Pass<br>AP   | North<br>1♦<br>1NT                   | East<br>Pass<br>Pass         | 1♠                       |
| Board: 29 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4♠ N               | North:  ♠ KJ109764  ♥ A54  ←—  ♣ Q76   | South:                                | West Pass Pass       | North 1♠ 4♠                          | East Pass AP                 | South 1 • 1NT            |
| Board: 30<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 7<br>Contract: 3♠ S | North:  ♠ K6  ♥ K10  ♠ Q1084  ♣ A9875  | South:  ♠ AQJ1073  ♥ 96542  ♦ 9  ♣ 4  | West Pass Pass AP    | North 1♣ 1NT 2♠                      | East<br>Pass<br>Pass<br>Pass | 1 <b>♠</b><br>2♥         |

| Board: 31<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>▲ A6</li><li>♥ QJ8</li><li>◆ K1086532</li><li>▲ 6</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♠ AK865</li><li>♥ 93</li><li>♦ K985</li><li>♠ A8</li></ul>  | The opponents are silent. You bid first.       |
| Board: 33<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KQ9</li><li>★ 6</li><li>◆ AJ963</li><li>◆ 8543</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 34<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ K4</li><li>✓ AJ75</li><li>◆ A8432</li><li>◆ J8</li></ul>  | The opponents are silent. You bid first.       |
| Board: 35<br>Dealer: S<br>Vul: NS<br>HCP: 8    | ◆3<br>♥ Q854<br>◆ K10765<br>◆ K103                                  | The opponents are silent.  Partner bids first. |

| Board: 31<br>Dealer: S<br>Vul: None<br>North HCP: 10                                   | North:<br><b>♠</b> A6<br><b>♥</b> QJ8 | South:<br>♠ 83<br>♥ K972              | West 1 Pass 1                    | North              | East<br>Pass       | South 1♣ 1♥ |
|--|---------------------------------------|---------------------------------------|----------------------------------|--------------------|--------------------|-------------|
| South HCP: 15<br>Contract: 3N S  | ◆ K1086532<br>◆ 6                     | ◆ A<br>◆ AKJ972                       | Pass 3<br>AP                     | 3◆                 | Pass               | 3NT         |
| Board: 32<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 3♣ S  | North:  ♠ AK865  ♥ 93  ♠ K985  ♣ A8   | South:  ♠ 2  ♥ K54  ♠ Q73  ♣ KQ10752  | West 1<br>1<br>AP<br>1. Inviting | l♠                 | Pass               | <b>3</b> ♣¹ |
| Board: 33 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 S                  | North:  ♠ KQ9  ♥ 6  ♠ AJ963  ♣ 8543   | South:  ♠ A853  ♥ K10875  ♠ K10  ♣ A2 | West 1 Pass 1 AP 1. forcing      | INT <sup>1</sup>   |                    | 1♥          |
| Board: 34<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 9<br>Contract: 1N N | North:  ♠ K4  ♥ AJ75  ♠ A8432  ♣ J8   | South:  ♠ A10753  ♥ K86  ♠ 6  ♠ Q1095 |                                  | North<br>I∳<br>INT | East<br>Pass<br>AP | South 1♠    |
| Board: 35<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 18<br>Contract: 3N N   | North:                                | South:  ♠ AKQ64  ♥ K32  ♠ Q92  ♣ A5   | West 1 Pass 1 AP 1. forcing      | INT <sup>1</sup>   |                    | 1♠          |

| Board: 31<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★83</li><li>▼K972</li><li>↑A</li><li>★ AKJ972</li></ul>      | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 32<br>Dealer: N<br>Vul: NS<br>HCP: 10   | ♣2<br>♥ K54<br>♦ Q73<br>♣ KQ10752                                    | The opponents are silent.  Partner bids first. |
| Board: 33<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ A853</li><li>▼ K10875</li><li>◆ K10</li><li>★ A2</li></ul> | The opponents are silent. You bid first.       |
| Board: 34<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ A10753</li><li>★ K86</li><li>♦ 6</li><li>★ Q1095</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 35<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>★ AKQ64</li><li>★ K32</li><li>★ Q92</li><li>★ A5</li></ul>   | The opponents are silent.  You bid first.      |

| Board: 31<br>Dealer: S<br>Vul: None<br>North HCP: 10                                   | North:<br><b>♠</b> A6<br><b>♥</b> QJ8 | South:<br>♠ 83<br>♥ K972              | West 1 Pass 1                    | North              | East<br>Pass       | South 1♣ 1♥ |
|--|---------------------------------------|---------------------------------------|----------------------------------|--------------------|--------------------|-------------|
| South HCP: 15<br>Contract: 3N S  | ◆ K1086532<br>◆ 6                     | ◆ A<br>◆ AKJ972                       | Pass 3<br>AP                     | 3◆                 | Pass               | 3NT         |
| Board: 32<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 3♣ S  | North:  ♠ AK865  ♥ 93  ♠ K985  ♣ A8   | South:  ♠ 2  ♥ K54  ♠ Q73  ♣ KQ10752  | West 1<br>1<br>AP<br>1. Inviting | l♠                 | Pass               | <b>3</b> ♣¹ |
| Board: 33 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 S                  | North:  ♠ KQ9  ♥ 6  ♠ AJ963  ♣ 8543   | South:  ♠ A853  ♥ K10875  ♠ K10  ♣ A2 | West 1 Pass 1 AP 1. forcing      | INT <sup>1</sup>   |                    | 1♥          |
| Board: 34<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 9<br>Contract: 1N N | North:  ♠ K4  ♥ AJ75  ♠ A8432  ♣ J8   | South:  ♠ A10753  ♥ K86  ♠ 6  ♠ Q1095 |                                  | North<br>I∳<br>INT | East<br>Pass<br>AP | South 1♠    |
| Board: 35<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 18<br>Contract: 3N N   | North:                                | South:  ♠ AKQ64  ♥ K32  ♠ Q92  ♣ A5   | West 1 Pass 1 AP 1. forcing      | INT <sup>1</sup>   |                    | 1♠          |

| Board: 36<br>Dealer: N<br>Vul: EW<br>HCP: 12   | ♣ Q8<br>♥ J104<br>• 107<br>• AKQ1064                                 | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 37<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <b>★</b> K73 <b>★</b> KQ632 <b>★</b> Q10763 <b>★</b> —               | The opponents are silent.  Partner bids first. |
| Board: 38<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ 8</li><li>♥ KJ9842</li><li>★ A52</li><li>★ AQ7</li></ul>   | The opponents are silent. You bid first.       |
| Board: 39<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <b>★</b> KQ74<br><b>♥</b> J10764<br><b>♦</b> K108<br><b>♣</b> 5      | The opponents are silent.  Partner bids first. |
| Board: 40<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♠ AK9</li><li>♥ Q1043</li><li>◆ QJ1052</li><li>♠ K</li></ul> | The opponents are silent.  You bid first.      |

| Board: 36 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 N                    | North:  ♠ Q8  ♥ J104  ♦ 107  ♣ AKQ1064 | South:  ♠ J10742  ♥ Q6  ♠ AJ864  ♣ 5 | Pass         | North 1♣ 2♣ 3♣    | East<br>Pass<br>Pass<br>AP | 1♠               |
|---|--|--------------------------------------|--------------|-------------------|----------------------------|------------------|
| Board: 37<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 18<br>Contract: 3N S | North:  ♠ K73  ♥ KQ632  ♦ Q10763  ♣ —  | South:  ♠ A96  ♥ A104  ♠ 82  ♠ AKQJ7 | Pass         | North  1♥ 3◆      | Pass                       | South 1♣ 2NT 3NT |
| Board: 38<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 9<br>Contract: 2♥ N  | North:  ♠ 8  ♥ KJ9842  ♠ A52  ♣ AQ7    | South:  ♣ J10972  ♥ Q  ♠ KQ  ♣ J9842 |              | North<br>1♥<br>2♥ | East<br>Pass<br>AP         |                  |
| Board: 39 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 2 S                    | North:  ♠ KQ74  ♥ J10764  ♠ K108  ♣ 5  | South:  ♠ 8  ♥ AQ8  ♠ A94  ♣ AKQ1084 |              | North<br>1♥       | East<br>Pass               | 1♣               |
| Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S                 | North:  ♠ AK9  ♥ Q1043  ♦ QJ1052  ♣ K  | South:  ♠ J542  ♥ A972  ♠ 6  ♠ AJ92  | West Pass AP | North 1 → 3 ▼     |                            | 1♥               |

| Board: 36<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♣ J10742</li><li>♥ Q6</li><li>♦ AJ864</li><li>♣ 5</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 37<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>★ A96</li><li>▼ A104</li><li>◆ 82</li><li>◆ AKQJ7</li></ul> | The opponents are silent. You bid first.       |
| Board: 38<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♣ J10972</li><li>♥ Q</li><li>♦ KQ</li><li>♣ J9842</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 39<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <b>♣</b> 8<br><b>♥</b> AQ8<br><b>♦</b> A94<br><b>♣</b> AKQ1084      | The opponents are silent. You bid first.       |
| Board: 40<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣ J542</li><li>♥ A972</li><li>♦ 6</li><li>♣ AJ92</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 36 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 N                    | North:  ♠ Q8  ♥ J104  ♦ 107  ♣ AKQ1064 | South:  ♠ J10742  ♥ Q6  ♠ AJ864  ♣ 5 | Pass         | North 1♣ 2♣ 3♣    | East<br>Pass<br>Pass<br>AP | 1♠               |
|---|--|--------------------------------------|--------------|-------------------|----------------------------|------------------|
| Board: 37<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 18<br>Contract: 3N S | North:  ♠ K73  ♥ KQ632  ♦ Q10763  ♣ —  | South:  ♠ A96  ♥ A104  ♠ 82  ♠ AKQJ7 | Pass         | North  1♥ 3◆      | Pass                       | South 1♣ 2NT 3NT |
| Board: 38<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 9<br>Contract: 2♥ N  | North:  ♠ 8  ♥ KJ9842  ♠ A52  ♣ AQ7    | South:  ♣ J10972  ♥ Q  ♠ KQ  ♣ J9842 |              | North<br>1♥<br>2♥ | East<br>Pass<br>AP         |                  |
| Board: 39 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 2 S                    | North:  ♠ KQ74  ♥ J10764  ♠ K108  ♣ 5  | South:  ♠ 8  ♥ AQ8  ♠ A94  ♣ AKQ1084 |              | North<br>1♥       | East<br>Pass               | 1♣               |
| Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S                 | North:  ♠ AK9  ♥ Q1043  ♦ QJ1052  ♣ K  | South:  ♠ J542  ♥ A972  ♠ 6  ♠ AJ92  | West Pass AP | North 1 → 3 ▼     |                            | 1♥               |

| Board: 41<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>1076</li><li>✓ Q104</li><li>AQJ652</li><li>3</li></ul>       | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 42<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li>★—</li><li>KQ73</li><li>AK764</li><li>AQ72</li></ul>         | The opponents are silent. You bid first.       |
| Board: 43<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ QJ97</li><li>♥ AQ8752</li><li>◆ J3</li><li>♣ 3</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 44<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ A109852</li><li>▼ 105</li><li>◆ A3</li><li>◆ KJ4</li></ul> | The opponents are silent. You bid first.       |
| Board: 45<br>Dealer: S<br>Vul: NS<br>HCP: 9    | ♣—<br>♥ J10963<br>♦ K<br>♣ KQ109875                                  | The opponents are silent.  Partner bids first. |

| Board: 41<br>Dealer: S<br>Vul: None                        | North:<br><b>♠</b> 1076<br><b>♥</b> Q104                | South:<br>♠ K852<br>▼ A963    | West   | North                   | East         | South 1♣                 |
|--|---|-------------------------------|--|-------------------------|--------------|--------------------------|
| North HCP: 9<br>South HCP: 15<br>Contract: 2♦ N            | ◆ AQJ652<br>◆ 3   | ◆ 7<br>◆ AKJ9                 | Pass<br>Pass   | 1 <b>♦</b> 2 <b>♦</b>   | Pass<br>AP   | 1♥                       |
| Board: 42<br>Dealer: N                                     | North:  | South:<br>♠ AKJ942            | West   | North 1                 | East<br>Pass |                          |
| Vul: NS<br>North HCP: 18<br>South HCP: 8<br>Contract: 4♥ N | <ul><li>★ KQ73</li><li>◆ AK764</li><li>◆ AQ72</li></ul> | ♥ 865<br>♦ 2<br>♣ 854         | Pass<br>Pass<br>AP   | 2 <b>▼</b><br>3NT       | Pass<br>Pass |                          |
|  |   |                               | West   | North                   | East         | South                    |
| Board: 43  |   |                               | Pass   | 1♥                      | Pass         | 1 <b>∞</b><br>1 <b>♠</b> |
| Dealer: S  | North:  | South:                        | Pass   | 4♠                      | Pass         | 4NT <sup>1</sup>         |
| Vul: Both  | <b>♠</b> QJ97<br><b>♥</b> AQ8752                        | <b>♦</b> K10532               | Pass   | <b>5</b> ♦ <sup>2</sup> | Pass         | 5♥                       |
| North HCP: 10<br>South HCP: 15<br>Contract: 6♠ S           | ◆ J3<br>◆ 3   | ◆ A8<br>◆ AKJ1075             | Pass<br>AP   | 5NT <sup>3</sup>        | Pass         | 6♠                       |
| Contract. 02 3   |   |                               | <ol> <li>Blackwood 0314, for ♠</li> <li>A=1/5 or 4/5</li> <li>♠ queen no ♠ king no ♦ king no ♥ king</li> </ol> |                         |              |                          |
| Board: 44<br>Dealer: N<br>Vul: None                        | North:<br>♠ A109852                                     | South:<br>♠ 3                 | West   | North                   | East         | South                    |
| North HCP: 12<br>South HCP: 6<br>Contract: 1♠ N            | <ul><li>105</li><li>★ A3</li><li>♣ KJ4</li></ul>        | ✓ A64<br>• 109752<br>• Q632   |  | 1♠                      | AP           |                          |
| Board: 45<br>Dealer: S                                     | North:  | South:<br>♠ AQ1063            | West   | North                   | East         | South 1♠                 |
| Vul: NS<br>North HCP: 9<br>South HCP: 19<br>Contract: 3N N | ✓ J10963<br>✓ K<br>◆ KQ109875                           | ▼ KQ<br>◆ QJ86<br><b>♣</b> AJ | AP   | 1NT <sup>1</sup>        | Pass         |                          |

| Board: 41<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K852</li><li>▼ A963</li><li>◆ 7</li><li>◆ AKJ9</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 42<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ AKJ942</li><li>▼ 865</li><li>◆ 2</li><li>◆ 854</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 43<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ K10532</li><li>▼ —</li><li>★ A8</li><li>★ AKJ1075</li></ul> | The opponents are silent. You bid first.       |
| Board: 44<br>Dealer: N<br>Vul: None<br>HCP: 6  | <b>★</b> 3  | The opponents are silent.  Partner bids first. |
| Board: 45<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>AQ1063</li><li>KQ</li><li>QJ86</li><li>AJ</li></ul>           | The opponents are silent. You bid first.       |

| Board: 41<br>Dealer: S<br>Vul: None                        | North:<br><b>♠</b> 1076<br><b>♥</b> Q104                | South:<br>♠ K852<br>▼ A963    | West               | North                   | East   | South 1♣                 |  |  |
|--|---|-------------------------------|--------------------|-------------------------|--|--------------------------|--|--|
| North HCP: 9<br>South HCP: 15<br>Contract: 2♦ N            | ◆ AQJ652<br>◆ 3   | ◆ 7<br>◆ AKJ9                 | Pass<br>Pass       | 1 <b>♦</b> 2 <b>♦</b>   | Pass<br>AP   | 1♥                       |  |  |
| Board: 42<br>Dealer: N                                     | North:  | South:<br>♠ AKJ942            | West               | North 1                 | East<br>Pass   |                          |  |  |
| Vul: NS<br>North HCP: 18<br>South HCP: 8<br>Contract: 4♥ N | <ul><li>★ KQ73</li><li>◆ AK764</li><li>◆ AQ72</li></ul> | ♥ 865<br>♦ 2<br>♣ 854         | Pass<br>Pass<br>AP | 2 <b>▼</b><br>3NT       | Pass<br>Pass   |                          |  |  |
|  |   |                               | West               | North                   | East   | South                    |  |  |
| Board: 43  |   |                               | Pass               | 1♥                      | Pass   | 1 <b>∞</b><br>1 <b>♠</b> |  |  |
| Dealer: S  | North:  | South:                        | Pass               | 4♠                      | Pass   | 4NT <sup>1</sup>         |  |  |
| Vul: Both  | <b>♠</b> QJ97<br><b>♥</b> AQ8752                        | <b>♦</b> K10532               | Pass               | <b>5</b> ♦ <sup>2</sup> | Pass   | 5♥                       |  |  |
| North HCP: 10<br>South HCP: 15<br>Contract: 6♠ S           | ◆ J3<br>◆ 3   | ◆ A8<br>◆ AKJ1075             | Pass<br>AP         | 5NT <sup>3</sup>        | Pass   | 6♠                       |  |  |
| Contract. 02 3   |   |                               |                    |                         | <ol> <li>Blackwood 0314, for ♠</li> <li>A=1/5 or 4/5</li> <li>♠ queen no ♠ king no ♦ king no ♥ king</li> </ol> |                          |  |  |
| Board: 44<br>Dealer: N<br>Vul: None                        | North:<br>♠ A109852                                     | South:<br>♠ 3                 | West               | North                   | East   | South                    |  |  |
| North HCP: 12<br>South HCP: 6<br>Contract: 1♠ N            | <ul><li>105</li><li>★ A3</li><li>♣ KJ4</li></ul>        | ✓ A64<br>• 109752<br>• Q632   |                    | 1♠                      | AP   |                          |  |  |
| Board: 45<br>Dealer: S                                     | North:  | South:<br>♠ AQ1063            | West               | North                   | East   | South 1♠                 |  |  |
| Vul: NS<br>North HCP: 9<br>South HCP: 19<br>Contract: 3N N | ✓ J10963<br>✓ K<br>◆ KQ109875                           | ▼ KQ<br>◆ QJ86<br><b>♣</b> AJ | AP                 | 1NT <sup>1</sup>        | Pass   |                          |  |  |

| Board: 46<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>♣ QJ54</li><li>♥ AK983</li><li>◆ AQ4</li><li>♣ 5</li></ul>   | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 47<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ A863</li><li>★ —</li><li>★ AJ8764</li><li>★ J104</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 48<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q102</li><li>★ A97</li><li>◆ 98</li><li>♣ AK942</li></ul>  | The opponents are silent. You bid first.       |
| Board: 49<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♠—</li><li>✓ AKJ632</li><li>◆ J53</li><li>♠ 10732</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 50<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♣ 9</li><li>♥ AJ109865</li><li>◆ Q4</li><li>♣ AK5</li></ul>  | The opponents are silent. You bid first.       |

| Board: 46<br>Dealer: N<br>Vul: EW                              | North:  ♠ QJ54  | South:<br>♠ K6   | West<br>Pass   | North 1♥ 2◆           |              | $1NT^{1}$ |
|--|---|--|----------------|-----------------------|--------------|-----------|
| North HCP: 16<br>South HCP: 8<br>Contract: 5♦ N                | <ul><li>★ AK983</li><li>★ AQ4</li><li>★ 5</li></ul>     | <ul><li>✓ J</li><li>◆ J10762</li><li>◆ K8764</li></ul> | Pass<br>Pass   | 3♠<br>5♦<br>ng 1NT    | Pass<br>AP   |           |
|  |   |  | 1. IOICI       | ng INI                |              |           |
| Board: 47<br>Dealer: S   | North:<br>♠ A863  | South:<br>♠ 75   | West           | North                 | East         | South 1   |
| Vul: None<br>North HCP: 10                                     | <b>v</b> —  | <b>▼</b> AK10943                                       | Pass           | <b>3</b> ♦¹           | Pass         | 3♥        |
| South HCP: 14  | ♦ AJ8764<br>♣ J104                                      | ♦—<br>• AK952  | AP             |                       | C1 'C        |           |
| Contract: 3♥ S   | 2 3101  | ¥ 111()32  | 1. Invit       | ing Jump              | Shifts       |           |
| Board: 48<br>Dealer: N<br>Vul: NS                              | North:<br>♠ Q102<br>♥ A97                               | South:<br><b>♠</b> 843<br><b>♥</b> Q642                | West           | North 1♣              | East<br>Pass |           |
| North HCP: 13<br>South HCP: 10<br>Contract: 1N N               | ◆ 98<br>◆ AK942   | ◆ AKJ62<br>◆ 10  | Pass           | 1NT                   | AP           |           |
| Board: 49<br>Dealer: S   | North:  | South:   | West           | North                 | East         | South 1♠  |
| Vul: EW  | <b>♥</b> AKJ632   | <b>♦</b> A98764 <b>♥</b> 5                             | Pass           | 1NT <sup>1</sup>      | Pass         | 3♠        |
| North HCP: 9<br>South HCP: 17<br>Contract: 3♠ S                | ◆ J53<br>◆ 10732  | ◆ A7<br><b>♣</b> AKQ6                                  | AP<br>1. forci | ng 1NT                |              |           |
| Board: 50<br>Dealer: N   | North:  | South:   |                |                       |              |           |
| Vul: Both  | <b>♠</b> 9  | <b>♠</b> Q1054   | West           | North                 |              |           |
| North HCP: 14<br>South HCP: 10<br>Contract: 4 \( \mathbf{N} \) | <ul><li>◆ AJ109865</li><li>◆ Q4</li><li>◆ AK5</li></ul> | ♥ Q<br>♦ AJ732<br>♣ J86                                | Pass           | 1 <b>♥</b> 4 <b>♥</b> | Pass<br>AP   | 12        |

| Board: 46<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ K6</li><li>♥ J</li><li>◆ J10762</li><li>◆ K8764</li></ul>  | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 47<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ 75</li><li>★ AK10943</li><li>★ —</li><li>★ AK952</li></ul> | The opponents are silent. You bid first.       |
| Board: 48<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ 843</li><li>♥ Q642</li><li>★ AKJ62</li><li>★ 10</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 49<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>▲ A98764</li><li>♥ 5</li><li>◆ A7</li><li>◆ AKQ6</li></ul>   | The opponents are silent. You bid first.       |
| Board: 50<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q1054</li><li>♥ Q</li><li>◆ AJ732</li><li>♣ J86</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 46<br>Dealer: N<br>Vul: EW                              | North:  ♠ QJ54  | South:<br>♠ K6   | West<br>Pass   | North 1♥ 2◆           |              | $1NT^{1}$ |
|--|---|--|----------------|-----------------------|--------------|-----------|
| North HCP: 16<br>South HCP: 8<br>Contract: 5♦ N                | <ul><li>★ AK983</li><li>★ AQ4</li><li>★ 5</li></ul>     | <ul><li>✓ J</li><li>◆ J10762</li><li>◆ K8764</li></ul> | Pass<br>Pass   | 3♠<br>5♦<br>ng 1NT    | Pass<br>AP   |           |
|  |   |  | 1. IOICI       | ng INI                |              |           |
| Board: 47<br>Dealer: S   | North:<br>♠ A863  | South:<br>♠ 75   | West           | North                 | East         | South 1   |
| Vul: None<br>North HCP: 10                                     | <b>v</b> —  | <b>▼</b> AK10943                                       | Pass           | <b>3</b> ♦¹           | Pass         | 3♥        |
| South HCP: 14  | ♦ AJ8764<br>♣ J104                                      | ♦—<br>• AK952  | AP             |                       | C1 'C        |           |
| Contract: 3♥ S   | 2 3101  | ¥ 111()32  | 1. Invit       | ing Jump              | Shifts       |           |
| Board: 48<br>Dealer: N<br>Vul: NS                              | North:<br>♠ Q102<br>♥ A97                               | South:<br><b>♠</b> 843<br><b>♥</b> Q642                | West           | North 1♣              | East<br>Pass |           |
| North HCP: 13<br>South HCP: 10<br>Contract: 1N N               | ◆ 98<br>◆ AK942   | ◆ AKJ62<br>◆ 10  | Pass           | 1NT                   | AP           |           |
| Board: 49<br>Dealer: S   | North:  | South:   | West           | North                 | East         | South 1♠  |
| Vul: EW  | <b>♥</b> AKJ632   | <b>♦</b> A98764 <b>♥</b> 5                             | Pass           | 1NT <sup>1</sup>      | Pass         | 3♠        |
| North HCP: 9<br>South HCP: 17<br>Contract: 3♠ S                | ◆ J53<br>◆ 10732  | ◆ A7<br><b>♣</b> AKQ6                                  | AP<br>1. forci | ng 1NT                |              |           |
| Board: 50<br>Dealer: N   | North:  | South:   |                |                       |              |           |
| Vul: Both  | <b>♠</b> 9  | <b>♠</b> Q1054   | West           | North                 |              |           |
| North HCP: 14<br>South HCP: 10<br>Contract: 4 \( \mathbf{N} \) | <ul><li>◆ AJ109865</li><li>◆ Q4</li><li>◆ AK5</li></ul> | ♥ Q<br>♦ AJ732<br>♣ J86                                | Pass           | 1 <b>♥</b> 4 <b>♥</b> | Pass<br>AP   | 12        |

| Board: 51<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>AJ64</li><li>♥ Q1072</li><li>★ K</li><li>♣ 7643</li></ul>    | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 52<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ KQ7642</li><li>♥ 9</li><li>◆ Q7</li><li>◆ AQJ9</li></ul>   | The opponents are silent. You bid first.       |
| Board: 53<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ AKQ108643</li><li>♥ J103</li><li>♦ 7</li><li>♣ 3</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 54<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>★ K</li><li>▼ AK643</li><li>◆ A987</li><li>◆ AQJ</li></ul>   | The opponents are silent. You bid first.       |
| Board: 55<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <b>♦</b> —<br><b>♥</b> Q96<br><b>•</b> 943<br><b>•</b> AKJ8654       | The opponents are silent.  Partner bids first. |

| Board: 51 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N S                  | North:  ♠ AJ64  ♥ Q1072  ♠ K  ♣ 7643  | South:  ♠ Q98  ♥ K96  ♠ A10865  ♠ KJ  | West Pass AP                    | North<br>1♥                                 |                                       | South 1 • 1NT            |
|---|---------------------------------------|---------------------------------------|---------------------------------|---|---------------------------------------|--------------------------|
| Board: 52<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 7<br>Contract: 3♠ N    | North:  ♠ KQ7642  ♥ 9  • Q7  ♣ AQJ9   | South:  ♠ 9  ♥ A753  ♦ K8642  ♣ 1053  | Pass<br>Pass                    | North 1♠ 2♠ 3♠ ng 1NT                       | Pass<br>Pass<br>AP                    | 1NT <sup>1</sup>         |
| Board: 53<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ AKQ108643  ♥ J103  ♦ 7  ♣ 3 | South:  ♣ J  ♥ 84  ♠ K1032  ♣ AKJ976  | West Pass Pass                  | North 1♣ 4♣                                 | East<br>Pass<br>AP                    | 1♣                       |
| Board: 54 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♠ S                 | North:  ♠ K  ♥ AK643  ♠ A987  ♣ AQJ   | South:  ♠ AQ1097643  ♥ 10  • QJ  ♠ 98 | Pass<br>Pass<br>Pass<br>1. Blac | North  1♥  3♦  4NT¹  6♠  kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, t | 1♠<br>4♠<br>5♠²          |
| Board: 55 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 N                 | North:  ♣ —  ♥ Q96  • 943  ♣ AKJ8654  | South:  ♠ AQ543  ♥ KJ104  ♠ KQ7  ♣ 7  | Pass<br>Pass                    | North  3♣¹  4♣  ing Jump                    | Pass<br>AP                            | 1 <b>♠</b><br>3 <b>♥</b> |

| Board: 51<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q98</li><li>♥ K96</li><li>◆ A10865</li><li>♣ KJ</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 52<br>Dealer: N<br>Vul: EW<br>HCP: 7    | ♦ 9<br>▼ A753<br>◆ K8642<br>♣ 1053                                  | The opponents are silent.  Partner bids first. |
| Board: 53<br>Dealer: S<br>Vul: Both<br>HCP: 12 | ♣ J<br>♥ 84<br>♦ K1032<br>♣ AKJ976                                  | The opponents are silent. You bid first.       |
| Board: 54<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>AQ1097643</li><li>▼ 10</li><li>◆ QJ</li><li>◆ 98</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 55<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>AQ543</li><li>✓ KJ104</li><li>✓ KQ7</li><li>✓ 7</li></ul>   | The opponents are silent. You bid first.       |

| Board: 51 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N S                  | North:  ♠ AJ64  ♥ Q1072  ♠ K  ♣ 7643  | South:  ♠ Q98  ♥ K96  ♠ A10865  ♠ KJ  | West Pass AP                    | North<br>1♥                                 |                                       | South 1 • 1NT            |
|---|---------------------------------------|---------------------------------------|---------------------------------|---|---------------------------------------|--------------------------|
| Board: 52<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 7<br>Contract: 3♠ N    | North:  ♠ KQ7642  ♥ 9  • Q7  ♣ AQJ9   | South:  ♠ 9  ♥ A753  ♦ K8642  ♣ 1053  | Pass<br>Pass                    | North 1♠ 2♠ 3♠ ng 1NT                       | Pass<br>Pass<br>AP                    | 1NT <sup>1</sup>         |
| Board: 53<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ AKQ108643  ♥ J103  ♦ 7  ♣ 3 | South:  ♣ J  ♥ 84  ♠ K1032  ♣ AKJ976  | West Pass Pass                  | North 1♣ 4♣                                 | East<br>Pass<br>AP                    | 1♣                       |
| Board: 54 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♠ S                 | North:  ♠ K  ♥ AK643  ♠ A987  ♣ AQJ   | South:  ♠ AQ1097643  ♥ 10  • QJ  ♠ 98 | Pass<br>Pass<br>Pass<br>1. Blac | North  1♥  3♦  4NT¹  6♠  kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, t | 1♠<br>4♠<br>5♠²          |
| Board: 55 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 N                 | North:  ♣ —  ♥ Q96  • 943  ♣ AKJ8654  | South:  ♠ AQ543  ♥ KJ104  ♠ KQ7  ♣ 7  | Pass<br>Pass                    | North  3♣¹  4♣  ing Jump                    | Pass<br>AP                            | 1 <b>♠</b><br>3 <b>♥</b> |

| Board: 56<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♣ AJ5</li><li>♥ —</li><li>♦ A97654</li><li>♣ AK52</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 57<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>♣ QJ965</li><li>♥ A9752</li><li>♦ 7</li><li>♣ Q2</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 58<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♦ 943</li><li>♥ A532</li><li>♦ AQ</li><li>♠ A1052</li></ul> | The opponents are silent. You bid first.       |
| Board: 59<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>★ K762</li><li>▼ 72</li><li>◆ KQ9875</li><li>◆ 9</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 60<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ K</li><li>♥ Q94</li><li>◆ A76</li><li>◆ AJ8753</li></ul>  | The opponents are silent. You bid first.       |

| Board: 56 Dealer: N Vul: None North HCP: 16               | North:<br>♠ AJ5 ▼ —                                  | South:<br><b>♠</b> 97<br><b>♥</b> KQJ76532               | West<br>Pass | North 1♦ 2♣              | East<br>Pass<br>Pass | 1♥       |
|---|--|--|--------------|--------------------------|----------------------|----------|
| South HCP: 8 Contract: 4♥ S                               | ◆ A97654<br>◆ AK52                                   | ◆ 3<br>◆ Q10   | AP           | 2 <del>4</del>           | 1 455                | <b>→</b> |
| Board: 57<br>Dealer: S<br>Vul: NS                         | North:<br>♠ QJ965                                    | South:<br>♠ 4  | West         | North                    | East                 | South 1  |
| North HCP: 9 South HCP: 16 Contract: 4 \( \mathbf{N} \) N | <ul><li>◆ A9752</li><li>◆ 7</li><li>◆ Q2</li></ul>   | <ul><li>★ K6</li><li>◆ AKQ10852</li><li>◆ A103</li></ul> | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♥</b> | Pass<br>AP           |          |
| Board: 58<br>Dealer: N<br>Vul: Both                       | North:<br><b>♠</b> 943                               | South:<br>♠ Q72  | West         | North 1♣                 |                      | South 1  |
| Vul: Both North HCP: 14 South HCP: 6 Contract: 2♥ N       | <ul><li>▶ J974</li><li>◆ K8753</li><li>◆ 7</li></ul> | Pass<br>AP   | 1            | Pass                     |                      |          |
| Board: 59<br>Dealer: S                                    | North:   | South:<br>♠ 9  | West         | North                    | East                 | South 1♣ |
| Vul: None<br>North HCP: 8                                 | <b>♠</b> K762 <b>♥</b> 72                            | <b>♥</b> AJ95  | Pass         | 1♦                       | Pass                 | 1♥       |
| South HCP: 15<br>Contract: 5♦ N                           | ◆ KQ9875<br>◆ 9                                      | ◆ A62<br>◆ AQ852   | Pass<br>AP   | 2♦                       | Pass                 | 5♦       |
| Board: 60<br>Dealer: N                                    | North:   | South:   |              |                          |                      |          |
| Vul: NS   | <b>♠</b> K<br><b>♥</b> Q94                           | <b>▲</b> A964<br><b>♥</b> A10865                         | West         | North 1♣                 | East<br>Pass         | South 1  |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♣ N          | ◆ A76<br>◆ AJ8753                                    | ◆ 942<br>◆ Q   | Pass         | 2 <b>♣</b>               | AP                   | . 1      |

| Board: 56<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>◆97</li><li>✓ KQJ76532</li><li>◆3</li><li>◆ Q10</li></ul>    | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 57<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ 4</li><li>▼ K6</li><li>◆ AKQ10852</li><li>◆ A103</li></ul> | The opponents are silent. You bid first.       |
| Board: 58<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>♣ Q72</li><li>♥ J974</li><li>♦ K8753</li><li>♣ 7</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 59<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>◆ 9</li><li>♥ AJ95</li><li>◆ A62</li><li>◆ AQ852</li></ul>   | The opponents are silent. You bid first.       |
| Board: 60<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ A964</li><li>♥ A10865</li><li>◆ 942</li><li>◆ Q</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 56 Dealer: N Vul: None North HCP: 16               | North:<br>♠ AJ5 ▼ —                                  | South:<br><b>♠</b> 97<br><b>♥</b> KQJ76532               | West<br>Pass | North 1♦ 2♣              | East<br>Pass<br>Pass | 1♥       |
|---|--|--|--------------|--------------------------|----------------------|----------|
| South HCP: 8 Contract: 4♥ S                               | ◆ A97654<br>◆ AK52                                   | ◆ 3<br>◆ Q10   | AP           | 2 <del>4</del>           | 1 455                | <b>→</b> |
| Board: 57<br>Dealer: S<br>Vul: NS                         | North:<br>♠ QJ965                                    | South:<br>♠ 4  | West         | North                    | East                 | South 1  |
| North HCP: 9 South HCP: 16 Contract: 4 \( \mathbf{N} \) N | <ul><li>◆ A9752</li><li>◆ 7</li><li>◆ Q2</li></ul>   | <ul><li>★ K6</li><li>◆ AKQ10852</li><li>◆ A103</li></ul> | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♥</b> | Pass<br>AP           |          |
| Board: 58<br>Dealer: N<br>Vul: Both                       | North:<br><b>♠</b> 943                               | South:<br>♠ Q72  | West         | North 1♣                 |                      | South 1  |
| Vul: Both North HCP: 14 South HCP: 6 Contract: 2♥ N       | <ul><li>▶ J974</li><li>◆ K8753</li><li>◆ 7</li></ul> | Pass<br>AP   | 1            | Pass                     |                      |          |
| Board: 59<br>Dealer: S                                    | North:   | South:<br>♠ 9  | West         | North                    | East                 | South 1♣ |
| Vul: None<br>North HCP: 8                                 | <b>♠</b> K762 <b>♥</b> 72                            | <b>♥</b> AJ95  | Pass         | 1♦                       | Pass                 | 1♥       |
| South HCP: 15<br>Contract: 5♦ N                           | ◆ KQ9875<br>◆ 9                                      | ◆ A62<br>◆ AQ852   | Pass<br>AP   | 2♦                       | Pass                 | 5♦       |
| Board: 60<br>Dealer: N                                    | North:   | South:   |              |                          |                      |          |
| Vul: NS   | <b>♠</b> K<br><b>♥</b> Q94                           | <b>▲</b> A964<br><b>♥</b> A10865                         | West         | North 1♣                 | East<br>Pass         | South 1  |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♣ N          | ◆ A76<br>◆ AJ8753                                    | ◆ 942<br>◆ Q   | Pass         | 2 <b>♣</b>               | AP                   | . 1      |

| Board: 61<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♣ Q6</li><li>♥ —</li><li>♦ AQJ109642</li><li>♣ J73</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 62<br>Dealer: N<br>Vul: None<br>HCP: 19 | <ul><li>★ AK632</li><li>★ AK2</li><li>◆ QJ4</li><li>★ Q10</li></ul>  | The opponents are silent. You bid first.       |
| Board: 63<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>★73</li><li>♥QJ104</li><li>★KJ8753</li><li>★4</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 64<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>AJ1062</li><li>✓ KJ76</li><li>A43</li><li>✓ K</li></ul>      | The opponents are silent. You bid first.       |
| Board: 65<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ532</li><li>▼ 10</li><li>◆ KQ</li><li>◆ J10975</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 61<br>Dealer: S          | North:<br>♠ Q6  | South:<br>♠ K3     | West       | North                   | East   | South 1♥         |
|---------------------------------|-----------------|--------------------|------------|-------------------------|--------|------------------|
| Vul: EW<br>North HCP: 10        | <b>V</b> —      | <b>▼</b> AKQ109873 | Pass       | <b>3</b> ♦ <sup>1</sup> | Pass   | <b>4♥</b>        |
| South HCP: 15                   | ◆ AQJ109642     | <b>•</b> —         | AP         |                         |        |                  |
| Contract: 4♥ S                  | <b>♣</b> J73    | <b>♣</b> K96       | 1. Inviti  | ing Jump                | Shifts |                  |
| Board: 62                       | North:          | South:             | <b>W</b>   | NI d                    | Б .    | G 4              |
| Dealer: N                       | <b>♠</b> AK632  | ♣ J                | West       | North                   |        |                  |
| Vul: None                       | <b>♥</b> AK2    | <b>♥</b> J85       |            | 1♠                      |        | 1NT <sup>1</sup> |
| North HCP: 19                   | <b>♦</b> QJ4    | <b>♦</b> 632       | Pass       | 3NT                     | AP     |                  |
| South HCP: 9<br>Contract: 3N S  | <b>♣</b> Q10    | ♣ AK9832           | 1. forci   | ng 1NT                  |        |                  |
| Board: 63<br>Dealer: S          | North:<br>♠ 73  | South:<br>♠ AKJ84  | West       | North                   | East   | South 1♣         |
| Vul: NS                         | ♥ QJ104         | ♥ 92               | Pass       | 1♦                      | Pass   | 1 <b>♣</b>       |
| North HCP: 7                    | ♦ KJ8753        | <b>♦</b> —         | Pass       | 2                       | Pass   |                  |
| South HCP: 15<br>Contract: 2♠ S | <b>♣</b> 4      | ♣ AK8752           | AP         | 2                       | 1 433  | 24               |
| Contract. 24 5                  |                 |                    |            |                         |        |                  |
| Board: 64                       | North:          | South:             |            |                         |        |                  |
| Dealer: N                       | <b>♠</b> AJ1062 | <b>♦</b> 8         |            |                         |        |                  |
| Vul: EW                         | <b>♥</b> KJ76   | <b>♥</b> 542       | West       | North                   |        | South            |
| North HCP: 16                   | ♦ A43           | ♦ KQJ2             |            | 1♠                      | AP     |                  |
| South HCP: 6                    | <b>♣</b> K      | <b>♣</b> 107643    |            |                         |        |                  |
| Contract: 1♠ N                  |                 |                    |            |                         |        |                  |
| Board: 65                       | North:          | South:             | West       | North                   | Fact   | South            |
| Dealer: S<br>Vul: Both          | <b>♠</b> KJ532  | <b>♠</b> A4        | WCSL       | TNOIUI                  | Lasi   | 1 <b>y</b>       |
| vui: Boin<br>North HCP: 10      | <b>♥</b> 10     | <b>▼</b> AK8765    | Pass       | 1♠                      | Pass   |                  |
| South HCP: 19                   | ♦ KQ            | ♦ A95              | Pass<br>AP | 17                      | гаѕѕ   | ∠▼               |
| Contract: 2 S                   | <b>♣</b> J10975 | <b>♣</b> A6        | AP         |                         |        |                  |

| Board: 61<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ K3</li><li>▼ AKQ109873</li><li>◆ —</li><li>★ K96</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 62<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 63<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ AKJ84</li><li>♥ 92</li><li>◆ —</li><li>★ AK8752</li></ul>  | The opponents are silent. You bid first.       |
| Board: 64<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <b>♦</b> 8 <b>♥</b> 542 <b>♦</b> KQJ2 <b>♣</b> 107643                | The opponents are silent.  Partner bids first. |
| Board: 65<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <ul><li>A4</li><li>✓ AK8765</li><li>A95</li><li>A6</li></ul>         | The opponents are silent. You bid first.       |

| Board: 61<br>Dealer: S          | North:<br>♠ Q6  | South:<br>♠ K3     | West       | North                   | East   | South 1♥         |
|---------------------------------|-----------------|--------------------|------------|-------------------------|--------|------------------|
| Vul: EW<br>North HCP: 10        | <b>V</b> —      | <b>▼</b> AKQ109873 | Pass       | <b>3</b> ♦ <sup>1</sup> | Pass   | <b>4♥</b>        |
| South HCP: 15                   | ◆ AQJ109642     | <b>•</b> —         | AP         |                         |        |                  |
| Contract: 4♥ S                  | <b>♣</b> J73    | <b>♣</b> K96       | 1. Inviti  | ing Jump                | Shifts |                  |
| Board: 62                       | North:          | South:             | <b>W</b>   | NI d                    | Б .    | G 4              |
| Dealer: N                       | <b>♠</b> AK632  | ♣ J                | West       | North                   |        |                  |
| Vul: None                       | <b>♥</b> AK2    | <b>♥</b> J85       |            | 1♠                      |        | 1NT <sup>1</sup> |
| North HCP: 19                   | <b>♦</b> QJ4    | <b>♦</b> 632       | Pass       | 3NT                     | AP     |                  |
| South HCP: 9<br>Contract: 3N S  | <b>♣</b> Q10    | ♣ AK9832           | 1. forci   | ng 1NT                  |        |                  |
| Board: 63<br>Dealer: S          | North:<br>♠ 73  | South:<br>♠ AKJ84  | West       | North                   | East   | South 1♣         |
| Vul: NS                         | ♥ QJ104         | ♥ 92               | Pass       | 1♦                      | Pass   | 1 <b>♣</b>       |
| North HCP: 7                    | ♦ KJ8753        | <b>♦</b> —         | Pass       | 2                       | Pass   |                  |
| South HCP: 15<br>Contract: 2♠ S | <b>♣</b> 4      | ♣ AK8752           | AP         | 2                       | 1 433  | 24               |
| Contract. 24 5                  |                 |                    |            |                         |        |                  |
| Board: 64                       | North:          | South:             |            |                         |        |                  |
| Dealer: N                       | <b>♠</b> AJ1062 | <b>♦</b> 8         |            |                         |        |                  |
| Vul: EW                         | <b>♥</b> KJ76   | <b>♥</b> 542       | West       | North                   |        | South            |
| North HCP: 16                   | ♦ A43           | ♦ KQJ2             |            | 1♠                      | AP     |                  |
| South HCP: 6                    | <b>♣</b> K      | <b>♣</b> 107643    |            |                         |        |                  |
| Contract: 1♠ N                  |                 |                    |            |                         |        |                  |
| Board: 65                       | North:          | South:             | West       | North                   | Fact   | South            |
| Dealer: S<br>Vul: Both          | <b>♠</b> KJ532  | <b>♠</b> A4        | WCSL       | TNOIUI                  | Lasi   | 1 <b>y</b>       |
| vui: Boin<br>North HCP: 10      | <b>♥</b> 10     | <b>▼</b> AK8765    | Pass       | 1♠                      | Pass   |                  |
| South HCP: 19                   | ♦ KQ            | ♦ A95              | Pass<br>AP | 17                      | гаѕѕ   | ∠▼               |
| Contract: 2 S                   | <b>♣</b> J10975 | <b>♣</b> A6        | AP         |                         |        |                  |

| Board: 66<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <b>♣</b> Q<br><b>♥</b> A1086<br><b>♦</b> AKQ43<br><b>♣</b> AQ7     | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 67<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ KJ6</li><li>♥ 7</li><li>◆ AJ8753</li><li>◆ 762</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 68<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ K86</li><li>♥ KJ985</li><li>★ K2</li><li>★ K96</li></ul> | The opponents are silent. You bid first.       |
| Board: 69<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>AQ93</li><li>♥ 98765</li><li>◆ Q98</li><li>◆ 4</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 70<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♠ A72</li><li>♥ 64</li><li>♦ AK654</li><li>♠ QJ8</li></ul> | The opponents are silent. You bid first.       |

| Board: 66<br>Dealer: N  | North:<br>♠ Q                       | South:<br>♠ A762                                      | West         | North 1♦                | East<br>Pass       | South 1♥                |
|---|-------------------------------------|---|--------------|-------------------------|--------------------|-------------------------|
| Vul: NS   | ♥ A1086                             | ♥ QJ943   | Pass         | <b>3</b> ♠ <sup>1</sup> | Pass               | <b>4</b> ♦ <sup>2</sup> |
| North HCP: 21   | ♦ AKQ43                             | <b>♦</b> 7  | Pass         | <b>4♥</b>               | AP                 |                         |
| South HCP: 8<br>Contract: 4♥ S  | <b>♣</b> AQ7                        | <b>♣</b> J102   | 1. Splir     |                         |                    |                         |
| Contract. 4V 5  |                                     |   | 2. Cue       | bid, a ♦                | stoppe             | er                      |
| Board: 67<br>Dealer: S  | North:<br>♠ KJ6                     | South:<br><b>♦</b> 5432                               | West         | North                   | East               | South 1                 |
| Vul: EW<br>North HCP: 9   | <b>v</b> 7                          | <b>♥</b> AKQ964                                       | Pass         | 1NT <sup>1</sup>        | Pass               | 2♥                      |
| South HCP: 13   | ◆ AJ8753                            | <b>♦</b> 4  | AP           |                         |                    |                         |
| Contract: 2♥ S  | <b>♣</b> 762                        | <b>♣</b> A5   | 1. forci     | ng 1NT                  |                    |                         |
| Board: 68 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 1N N | North:  ♠ K86  ♥ KJ985  ♠ K2  ♣ K96 | South:  ♠ A972  ♥ A  ♦ J9653  ♣ 753                   | West<br>Pass | North<br>1♥<br>1NT      | East<br>Pass<br>AP |                         |
| Board: 69<br>Dealer: S  | North:<br>♠ AQ93                    | South:<br>♠ K105                                      | West         | North                   | East               |                         |
| Vul: None<br>North HCP: 8<br>South HCP: 12<br>Contract: 1N S            | ♥ 98765<br>♦ Q98<br>♣ 4             | <ul><li>✓ KJ</li><li>◆ 1075</li><li>◆ KQ982</li></ul> | Pass<br>AP   | 1♥                      | Pass               | 1 <b>♣</b><br>1NT       |
| Board: 70<br>Dealer: N<br>Vul: EW                                       | North:<br>♠ A72                     | South:<br>♠ KJ1065                                    |              | North 1♦                | Pass               | 1♠                      |
| North HCP: 14   | <b>♥</b> 64                         | <b>♥</b> AJ103  | Pass         | 1NT                     | Pass               |                         |
| South HCP: 9 Contract: 4♠ S   | ◆ AK654<br>◆ QJ8                    | <ul><li>10</li><li>◆ 962</li></ul>                    | Pass<br>AP   | 3♠                      | Pass               | 4♠                      |

| Board: 66<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ A762</li><li>♥ QJ943</li><li>◆ 7</li><li>★ J102</li></ul>   | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 67<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>\$5432</li><li>▼ AKQ964</li><li>◆ 4</li><li>♣ A5</li></ul>    | The opponents are silent. You bid first.       |
| Board: 68<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ A972</li><li>★ A</li><li>★ J9653</li><li>★ 753</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 69<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ K105</li><li>★ KJ</li><li>★ 1075</li><li>★ KQ982</li></ul>  | The opponents are silent. You bid first.       |
| Board: 70<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ KJ1065</li><li>★ AJ103</li><li>★ 10</li><li>★ 962</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 66<br>Dealer: N  | North:<br>♠ Q                       | South:<br>♠ A762                                      | West         | North 1♦                | East<br>Pass       | South 1♥                |
|---|-------------------------------------|---|--------------|-------------------------|--------------------|-------------------------|
| Vul: NS   | ♥ A1086                             | ♥ QJ943   | Pass         | <b>3</b> ♠ <sup>1</sup> | Pass               | <b>4</b> ♦ <sup>2</sup> |
| North HCP: 21   | ♦ AKQ43                             | <b>♦</b> 7  | Pass         | <b>4♥</b>               | AP                 |                         |
| South HCP: 8<br>Contract: 4♥ S  | <b>♣</b> AQ7                        | <b>♣</b> J102   | 1. Splir     |                         |                    |                         |
| Contract. 4V 5  |                                     |   | 2. Cue       | bid, a ♦                | stoppe             | er                      |
| Board: 67<br>Dealer: S  | North:<br>♠ KJ6                     | South:<br><b>♦</b> 5432                               | West         | North                   | East               | South 1                 |
| Vul: EW<br>North HCP: 9   | <b>v</b> 7                          | <b>♥</b> AKQ964                                       | Pass         | 1NT <sup>1</sup>        | Pass               | 2♥                      |
| South HCP: 13   | ◆ AJ8753                            | <b>♦</b> 4  | AP           |                         |                    |                         |
| Contract: 2♥ S  | <b>♣</b> 762                        | <b>♣</b> A5   | 1. forci     | ng 1NT                  |                    |                         |
| Board: 68 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 1N N | North:  ♠ K86  ♥ KJ985  ♠ K2  ♣ K96 | South:  ♠ A972  ♥ A  ♦ J9653  ♣ 753                   | West<br>Pass | North<br>1♥<br>1NT      | East<br>Pass<br>AP |                         |
| Board: 69<br>Dealer: S  | North:<br>♠ AQ93                    | South:<br>♠ K105                                      | West         | North                   | East               |                         |
| Vul: None<br>North HCP: 8<br>South HCP: 12<br>Contract: 1N S            | ♥ 98765<br>♦ Q98<br>♣ 4             | <ul><li>✓ KJ</li><li>◆ 1075</li><li>◆ KQ982</li></ul> | Pass<br>AP   | 1♥                      | Pass               | 1 <b>♣</b><br>1NT       |
| Board: 70<br>Dealer: N<br>Vul: EW                                       | North:<br>♠ A72                     | South:<br>♠ KJ1065                                    |              | North 1♦                | Pass               | 1♠                      |
| North HCP: 14   | <b>♥</b> 64                         | <b>♥</b> AJ103  | Pass         | 1NT                     | Pass               |                         |
| South HCP: 9 Contract: 4♠ S   | ◆ AK654<br>◆ QJ8                    | <ul><li>10</li><li>◆ 962</li></ul>                    | Pass<br>AP   | 3♠                      | Pass               | 4♠                      |

| Board: 71<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>▲ A106</li><li>♥ 7</li><li>◆ Q5432</li><li>◆ J1075</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 72<br>Dealer: N<br>Vul: None<br>HCP: 19 | <ul><li>♠ AK</li><li>♥ A43</li><li>♠ KJ85</li><li>♠ A1085</li></ul>  | The opponents are silent. You bid first.       |
| Board: 73<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 74<br>Dealer: N<br>Vul: Both<br>HCP: 15 | ♣ J<br>♥ KQJ2<br>♦ A8743<br>♣ KJ2                                    | The opponents are silent. You bid first.       |
| Board: 75<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♦ 8652</li><li>♥ Q854</li><li>♦ A</li><li>♦ Q762</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 71<br>Dealer: S                     | North:<br>♠ A106                                      | South:<br>♠ Q9               | West       | North            | East         | South 1    |
|--|---|------------------------------|------------|------------------|--------------|------------|
| Vul: Both<br>North HCP: 7<br>South HCP: 15 | <ul><li>▼ 7</li><li>◆ Q5432</li><li>◆ J1075</li></ul> | ▼ AKQJ952<br>◆ K8<br>• 63    | Pass<br>AP | 1NT <sup>1</sup> | Pass         | 4♥         |
| Contract: 4♥ S                             |   |                              | 1. 10101   | ng 1NT           |              |            |
| Board: 72<br>Dealer: N<br>Vul: None        | North:<br>♠ AK<br>♥ A43                               | South:<br>♠ Q9874  ▼ KQ5     | West       | North 1♦         | East<br>Pass | South 1♠   |
| North HCP: 19                              | ◆ KJ85  | ◆ KQ3<br>◆ 3                 | Pass       | 2NT              | Pass         | 3♣         |
| South HCP: 10<br>Contract: 3N N            | ♣ A1085   | ♣ K962                       | Pass       | 3NT              | AP           |            |
| Board: 73<br>Dealer: S                     | North:  | South:                       | West       | North            | East         | South 1    |
| Vul: NS                                    | <ul><li></li></ul>                                    | <b>♦</b> Q106<br><b>♥</b> 85 | Pass       | 1♠               | Pass         | ı•<br>1NT  |
| North HCP: 9                               | • 3   | ◆ AKQ105                     | Pass       | 2 <b>♥</b>       | Pass         |            |
| South HCP: 14<br>Contract: 4♠ N            | <b>♣</b> Q  | <b>♦</b> K109                | Pass       |                  | AP           | 34         |
| Board: 74                                  | North:  | South:                       | West       | North            |              |            |
| Dealer: N<br>Vul: Both                     | <b>♠</b> J  | <b>♦</b> KQ65                |            | 1♦               |              | 1♥         |
| North HCP: 15                              | <b>♥</b> KQJ2   | <b>♥</b> 108764              | Pass       | 3♥               | Pass         | 4♥         |
| South HCP: 9<br>Contract: 4♥ S             | ◆ A8743<br>◆ KJ2                                      | ◆ 2<br>◆ A73                 | AP         |                  |              |            |
| Board: 75<br>Dealer: S                     | North:  | South:                       | West       | North            | Fast         | South      |
| Vul: None                                  | <b>★</b> 8652   | <b>♠</b> A4                  | 11051      | 1 101111         | LMSI         | 1 <b>♦</b> |
| North HCP: 8                               | ♥ Q854  | <b>♥</b> K63                 | Pass       | 1♥               | Pass         | 2NT        |
| South HCP: 18<br>Contract: 3N S            | ◆ A<br>◆ Q762   | ◆ KJ654<br>◆ AK10            | Pass       | 3NT              | AP           |            |

| Board: 71<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♠ Q9</li><li>♥ AKQJ952</li><li>♦ K8</li><li>♠ 63</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 72<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♣ Q9874</li><li>♥ KQ5</li><li>♦ 3</li><li>♣ K962</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 73<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q106</li><li>♥ 85</li><li>◆ AKQ105</li><li>♣ K109</li></ul> | The opponents are silent. You bid first.       |
| Board: 74<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ KQ65</li><li>▼ 108764</li><li>◆ 2</li><li>◆ A73</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 75<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ A4</li><li>▼ K63</li><li>◆ KJ654</li><li>★ AK10</li></ul>   | The opponents are silent. You bid first.       |

| Board: 71<br>Dealer: S                     | North:<br>♠ A106                                      | South:<br>♠ Q9               | West       | North            | East         | South 1    |
|--|---|------------------------------|------------|------------------|--------------|------------|
| Vul: Both<br>North HCP: 7<br>South HCP: 15 | <ul><li>▼ 7</li><li>◆ Q5432</li><li>◆ J1075</li></ul> | ▼ AKQJ952<br>◆ K8<br>• 63    | Pass<br>AP | 1NT <sup>1</sup> | Pass         | 4♥         |
| Contract: 4♥ S                             |   |                              | 1. 10101   | ng 1NT           |              |            |
| Board: 72<br>Dealer: N<br>Vul: None        | North:<br>♠ AK<br>♥ A43                               | South:<br>♠ Q9874  ▼ KQ5     | West       | North 1♦         | East<br>Pass | South 1♠   |
| North HCP: 19                              | ◆ KJ85  | ◆ KQ3<br>◆ 3                 | Pass       | 2NT              | Pass         | 3♣         |
| South HCP: 10<br>Contract: 3N N            | ♣ A1085   | ♣ K962                       | Pass       | 3NT              | AP           |            |
| Board: 73<br>Dealer: S                     | North:  | South:                       | West       | North            | East         | South 1    |
| Vul: NS                                    | <ul><li></li></ul>                                    | <b>♦</b> Q106<br><b>♥</b> 85 | Pass       | 1♠               | Pass         | ı•<br>1NT  |
| North HCP: 9                               | • 3   | ◆ AKQ105                     | Pass       | 2 <b>♥</b>       | Pass         |            |
| South HCP: 14<br>Contract: 4♠ N            | <b>♣</b> Q  | <b>♦</b> K109                | Pass       |                  | AP           | 34         |
| Board: 74                                  | North:  | South:                       | West       | North            |              |            |
| Dealer: N<br>Vul: Both                     | <b>♠</b> J  | <b>♦</b> KQ65                |            | 1♦               |              | 1♥         |
| North HCP: 15                              | <b>♥</b> KQJ2   | <b>♥</b> 108764              | Pass       | 3♥               | Pass         | 4♥         |
| South HCP: 9<br>Contract: 4♥ S             | ◆ A8743<br>◆ KJ2                                      | ◆ 2<br>◆ A73                 | AP         |                  |              |            |
| Board: 75<br>Dealer: S                     | North:  | South:                       | West       | North            | Fast         | South      |
| Vul: None                                  | <b>★</b> 8652   | <b>♠</b> A4                  | 11051      | 1 101111         | LMSI         | 1 <b>♦</b> |
| North HCP: 8                               | ♥ Q854  | <b>♥</b> K63                 | Pass       | 1♥               | Pass         | 2NT        |
| South HCP: 18<br>Contract: 3N S            | ◆ A<br>◆ Q762   | ◆ KJ654<br>◆ AK10            | Pass       | 3NT              | AP           |            |

| Board: 76<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★ K</li><li>▼ A10875</li><li>◆ AQ6</li><li>◆ A842</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 77<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ K654</li><li>▼ 5</li><li>◆ Q83</li><li>◆ QJ973</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 78<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ K</li><li>✓ AK42</li><li>◆ A10842</li><li>◆ K52</li></ul> | The opponents are silent. You bid first.       |
| Board: 79<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <b>♣</b> 3<br><b>♥</b> Q954<br><b>♦</b> J54<br><b>♣</b> AJ974       | The opponents are silent.  Partner bids first. |
| Board: 80<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>↓ J</li><li>↓ Q5432</li><li>↓ AKQ93</li><li>♠ A5</li></ul>  | The opponents are silent. You bid first.       |

| Board: 76 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 2♣ N                  | North:  ♠ K  ▼ A10875  ♠ AQ6  ♣ A842 | South:                                 | West<br>Pass | North<br>1♥<br>2♣              | East<br>Pass<br>AP |              |
|--|--------------------------------------|--|--------------|--------------------------------|--------------------|--------------|
| Board: 77<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 15<br>Contract: 3♠ N   | North:  ♠ K654  ▼ 5  ◆ Q83  ♣ QJ973  | South:  ♠ QJ73  ♥ KQ1098  ♠ AK106  ♠ — | West Pass AP | North 1♣                       | East<br>Pass       | 1♥           |
| Board: 78<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 6<br>Contract: 2N S | North:  ♠ K  ♥ AK42  ♠ A10842  ♣ K52 | South:  ♠ QJ743  ♥ 106  ♦ 5  ♠ QJ1097  | West Pass AP | North<br>1♦<br>2♥              | Pass               | South 1♠ 2NT |
| Board: 79<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 19<br>Contract: 3N N   | North:  ♠ 3  ♥ Q954  ♦ J54  ♣ AJ974  | South:  ♠ AK875  ♥ J82  ♠ AKQ  ♠ Q10   | Pass<br>AP   | North  1NT <sup>1</sup> ng 1NT |                    | 1♠           |
| Board: 80<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 7<br>Contract: 2 N    | North:  ♣ J  ♥ Q5432  ♠ AKQ93  ♣ A5  | South:  ♠ K10953  ♥ K  ♦ J865  ♣ 1096  | West<br>Pass | North<br>1♥<br>2◆              | East<br>Pass<br>AP | South 1♣     |

| Board: 76<br>Dealer: N<br>Vul: NS<br>HCP: 9   | <ul><li>♦ 86542</li><li>♥ Q</li><li>♦ K32</li><li>♣ KJ65</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 77<br>Dealer: S<br>Vul: EW<br>HCP: 15  | ♣ QJ73<br>♥ KQ1098<br>♦ AK106<br>♣ —                                 | The opponents are silent.  You bid first.      |
| Board: 78<br>Dealer: N<br>Vul: None<br>HCP: 6 | <ul><li>♣ QJ743</li><li>♥ 106</li><li>♦ 5</li><li>♣ QJ1097</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 79<br>Dealer: S<br>Vul: NS<br>HCP: 19  | <ul><li>★ AK875</li><li>▼ J82</li><li>◆ AKQ</li><li>★ Q10</li></ul>  | The opponents are silent. You bid first.       |
| Board: 80<br>Dealer: N<br>Vul: EW<br>HCP: 7   | <ul><li>★ K10953</li><li>★ K</li><li>◆ J865</li><li>◆ 1096</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 76 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 2♣ N                  | North:  ♠ K  ▼ A10875  ♠ AQ6  ♣ A842 | South:                                 | West<br>Pass | North<br>1♥<br>2♣              | East<br>Pass<br>AP |              |
|--|--------------------------------------|--|--------------|--------------------------------|--------------------|--------------|
| Board: 77<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 15<br>Contract: 3♠ N   | North:  ♠ K654  ▼ 5  ◆ Q83  ♣ QJ973  | South:  ♠ QJ73  ♥ KQ1098  ♠ AK106  ♠ — | West Pass AP | North 1♣                       | East<br>Pass       | 1♥           |
| Board: 78<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 6<br>Contract: 2N S | North:  ♠ K  ♥ AK42  ♠ A10842  ♣ K52 | South:  ♠ QJ743  ♥ 106  ♦ 5  ♠ QJ1097  | West Pass AP | North<br>1♦<br>2♥              | Pass               | South 1♠ 2NT |
| Board: 79<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 19<br>Contract: 3N N   | North:  ♠ 3  ♥ Q954  ♦ J54  ♣ AJ974  | South:  ♠ AK875  ♥ J82  ♠ AKQ  ♠ Q10   | Pass<br>AP   | North  1NT <sup>1</sup> ng 1NT |                    | 1♠           |
| Board: 80<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 7<br>Contract: 2 N    | North:  ♣ J  ♥ Q5432  ♠ AKQ93  ♣ A5  | South:  ♠ K10953  ♥ K  ♦ J865  ♣ 1096  | West<br>Pass | North<br>1♥<br>2◆              | East<br>Pass<br>AP | South 1♣     |

| Board: 81<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♠ 7</li><li>♥ Q9653</li><li>♦ J6</li><li>♠ KQJ85</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 82<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ K9</li><li>▼ J43</li><li>◆ AJ9</li><li>★ A9764</li></ul> | The opponents are silent. You bid first.       |
| Board: 83<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <b>★</b> K109<br><b>♥</b> 1094<br><b>♦</b> 4<br><b>♣</b> KJ10982   | The opponents are silent.  Partner bids first. |
| Board: 84<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ AKJ7643</li><li>▼ 54</li><li>◆ 98</li><li>◆ KJ</li></ul> | The opponents are silent. You bid first.       |
| Board: 85<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>A53</li><li>▼ 10432</li><li>◆ AJ973</li><li>♣ 10</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 81 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 S               | North:  ♣ 7  ▼ Q9653  ◆ J6  ♣ KQJ85    | South:  ♠ AKJ9832  ♥ A8  ♠ K108  ♣ 7  | Pass<br>AP     | North  1NT <sup>1</sup> ng 1NT |                    | 1♠                     |
|--|--|---------------------------------------|----------------|--------------------------------|--------------------|------------------------|
| Board: 82<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 6<br>Contract: 1N N | North:  ♠ K9  ♥ J43  ♠ AJ9  ♣ A9764    | South:  ♠ 87632  ♥ K107  ♠ 10754  ♣ K |                | North<br>1♣<br>1NT             |                    | South 1♠               |
| Board: 83<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 19<br>Contract: 3N N | North:  ♠ K109  ▼ 1094  ♦ 4  ♣ KJ10982 | South:  ♠ Q63  ▼ A83  ♠ AK863  ♠ AQ   | West Pass Pass | North 1NT 3NT                  | East<br>Pass<br>AP | South 1   2NT          |
| Board: 84 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ N              | North:  ♠ AKJ7643  ♥ 54  ♦ 98  ♠ KJ    | South:  ♠ —  ▼ KQ83  • Q10753  • Q985 | Pass           | North<br>1♠<br>4♠<br>ng 1NT    | East<br>Pass<br>AP | South 1NT <sup>1</sup> |
| Board: 85<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 12<br>Contract: 1N N | North:  ♠ A53  ♥ 10432  ♠ AJ973  ♣ 10  | South:  ♠ KQ86  ♥ K  ♠ Q52  ♣ Q8532   | West Pass Pass | North  1   1NT                 | East Pass AP       | South 1♣ 1♠            |

| Board: 81<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ AKJ9832</li><li>★ A8</li><li>★ K108</li><li>★ 7</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 82<br>Dealer: N<br>Vul: NS<br>HCP: 6    | ♦ 87632<br>♥ K107<br>♦ 10754<br>♣ K                                 | The opponents are silent.  Partner bids first. |
| Board: 83<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>♣ Q63</li><li>♥ A83</li><li>♦ AK863</li><li>♣ AQ</li></ul>  | The opponents are silent. You bid first.       |
| Board: 84<br>Dealer: N<br>Vul: None<br>HCP: 9  | ♣—<br>▼ KQ83<br>◆ Q10753<br><b>♣</b> Q985                           | The opponents are silent.  Partner bids first. |
| Board: 85<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ KQ86</li><li>★ K</li><li>◆ Q52</li><li>◆ Q8532</li></ul>  | The opponents are silent. You bid first.       |

| Board: 81 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 S               | North:  ♣ 7  ▼ Q9653  ◆ J6  ♣ KQJ85    | South:  ♠ AKJ9832  ♥ A8  ♠ K108  ♣ 7  | Pass<br>AP     | North  1NT <sup>1</sup> ng 1NT |                    | 1♠                     |
|--|--|---------------------------------------|----------------|--------------------------------|--------------------|------------------------|
| Board: 82<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 6<br>Contract: 1N N | North:  ♠ K9  ♥ J43  ♠ AJ9  ♣ A9764    | South:  ♠ 87632  ♥ K107  ♠ 10754  ♣ K |                | North<br>1♣<br>1NT             |                    | South 1♠               |
| Board: 83<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 19<br>Contract: 3N N | North:  ♠ K109  ▼ 1094  ♦ 4  ♣ KJ10982 | South:  ♠ Q63  ▼ A83  ♠ AK863  ♠ AQ   | West Pass Pass | North 1NT 3NT                  | East<br>Pass<br>AP | South 1   2NT          |
| Board: 84 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ N              | North:  ♠ AKJ7643  ♥ 54  ♦ 98  ♠ KJ    | South:  ♠ —  ▼ KQ83  • Q10753  • Q985 | Pass           | North<br>1♠<br>4♠<br>ng 1NT    | East<br>Pass<br>AP | South 1NT <sup>1</sup> |
| Board: 85<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 12<br>Contract: 1N N | North:  ♠ A53  ♥ 10432  ♠ AJ973  ♣ 10  | South:  ♠ KQ86  ♥ K  ♠ Q52  ♣ Q8532   | West Pass Pass | North  1   1NT                 | East Pass AP       | South 1♣ 1♠            |

| Board: 86<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQ9764</li><li>♥ 7</li><li>◆ AQ</li><li>◆ K843</li></ul>  | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 87<br>Dealer: S<br>Vul: None<br>HCP: 7  | <b>♦</b> KQ1065<br><b>♥</b> Q9<br><b>♦</b> —<br><b>•</b> 976432     | The opponents are silent.  Partner bids first. |
| Board: 88<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>♠ AQJ98</li><li>♥ K2</li><li>♦ K5</li><li>♠ QJ103</li></ul> | The opponents are silent. You bid first.       |
| Board: 89<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ A965</li><li>★ KQ97</li><li>★ 10874</li><li>★ 7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 90<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>A A</li><li>✓ AK1053</li><li>✓ A975</li><li>✓ Q43</li></ul> | The opponents are silent. You bid first.       |

| Board: 86 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3 S                 | North:  ♠ KQ9764  ♥ 7  ♠ AQ  ♣ K843  | South:  ♣ —  ▼ QJ3  • KJ108632  • Q106 | Pass<br>Pass<br>AP           | North 1♠ 2♣ 2♠ ng 1NT                                   | Pass<br>Pass<br>Pass      | 1NT¹<br>2♦                       |
|--|--------------------------------------|--|------------------------------|---|---------------------------|----------------------------------|
| Board: 87<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 18<br>Contract: 3N S | North:  ♠ KQ1065  ♥ Q9  ♦—  ♣ 976432 | South:  ♠ A8  ♥ J73  ♠ A9642  ♠ AKQ    | West Pass Pass AP            | North 1♠ 3♣   | Pass                      | South 1  2NT 3NT                 |
| Board: 88<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N S   | North:  ♠ AQJ98  ♥ K2  ♦ K5  ♣ QJ103 | South:  ♣ 7  ▼ A865  ◆ J973  ♣ A872    | Pass<br>AP                   | North<br>1♠<br>2NT<br>ng 1NT                            | Pass<br>Pass              | South<br>1NT <sup>1</sup><br>3NT |
| Board: 89 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S                | North:  ♠ A965  ♥ KQ97  ♦ 10874  ♠ 7 | South:                                 | West Pass Pass AP            | North  1♥  3♠   | East Pass Pass            | 1 <b>♣</b><br>1 <b>♠</b>         |
| Board: 90 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 6 S                | North:  ♠ A  ♥ AK1053  ♠ A975  ♠ Q43 | South:  ♠ KQJ8  ♥ 7  • 63  ♣ KJ8765    | Pass Pass 1. Inviti 2. Black | North 1♥ 4NT <sup>2</sup> 6♣ ing Jump kwood 0 /5 or 4/5 | Pass Pass AP Shifts 0314, | 3♠¹<br>5♠³                       |

| Board: 86<br>Dealer: N<br>Vul: Both<br>HCP: 9  | ♣—<br>♥ QJ3<br>♦ KJ108632<br>♣ Q106                                | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 87<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>A8</li><li>▼ J73</li><li>◆ A9642</li><li>◆ AKQ</li></ul>   | The opponents are silent. You bid first.       |
| Board: 88<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ 7</li><li>♥ A865</li><li>◆ J973</li><li>♣ A872</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 89<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♦ 8742</li><li>♥ A</li><li>♦ Q9</li><li>♦ AKQ654</li></ul> | The opponents are silent. You bid first.       |
| Board: 90<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ KQJ8</li><li>▼ 7</li><li>◆ 63</li><li>◆ KJ8765</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 86 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3 S                 | North:  ♠ KQ9764  ♥ 7  ♠ AQ  ♣ K843  | South:  ♣ —  ▼ QJ3  • KJ108632  • Q106 | Pass<br>Pass<br>AP           | North 1♠ 2♣ 2♠ ng 1NT                                   | Pass<br>Pass<br>Pass      | 1NT¹<br>2♦                       |
|--|--------------------------------------|--|------------------------------|---|---------------------------|----------------------------------|
| Board: 87<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 18<br>Contract: 3N S | North:  ♠ KQ1065  ♥ Q9  ♦—  ♣ 976432 | South:  ♠ A8  ♥ J73  ♠ A9642  ♠ AKQ    | West Pass Pass AP            | North 1♠ 3♣   | Pass                      | South 1  2NT 3NT                 |
| Board: 88<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N S   | North:  ♠ AQJ98  ♥ K2  ♦ K5  ♣ QJ103 | South:  ♣ 7  ▼ A865  ◆ J973  ♣ A872    | Pass<br>AP                   | North<br>1♠<br>2NT<br>ng 1NT                            | Pass<br>Pass              | South<br>1NT <sup>1</sup><br>3NT |
| Board: 89 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S                | North:  ♠ A965  ♥ KQ97  ♦ 10874  ♠ 7 | South:                                 | West Pass Pass AP            | North  1♥  3♠   | East Pass Pass            | 1 <b>♣</b><br>1 <b>♠</b>         |
| Board: 90 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 6 S                | North:  ♠ A  ♥ AK1053  ♠ A975  ♠ Q43 | South:  ♠ KQJ8  ♥ 7  • 63  ♣ KJ8765    | Pass Pass 1. Inviti 2. Black | North 1♥ 4NT <sup>2</sup> 6♣ ing Jump kwood 0 /5 or 4/5 | Pass Pass AP Shifts 0314, | 3♠¹<br>5♠³                       |

| Board: 91<br>Dealer: S<br>Vul: NS<br>HCP: 7   | <ul><li>♣8743</li><li>♥5</li><li>♦ AQ73</li><li>♣ J654</li></ul>     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 92<br>Dealer: N<br>Vul: EW<br>HCP: 12  | <ul><li>A2</li><li>★ K743</li><li>★ 105</li><li>★ KQ972</li></ul>    | The opponents are silent. You bid first.       |
| Board: 93<br>Dealer: S<br>Vul: None<br>HCP: 8 | <ul><li>★ A7432</li><li>★ A9753</li><li>★ 1098</li><li>★ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 94<br>Dealer: N<br>Vul: NS<br>HCP: 19  | <ul><li>★ KQJ74</li><li>★ AKQ</li><li>★ A873</li><li>★ 5</li></ul>   | The opponents are silent. You bid first.       |
| Board: 95<br>Dealer: S<br>Vul: EW<br>HCP: 10  | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 91<br>Dealer: S          | North:<br><b>♠</b> 8743      | South:<br>♠ Q62                 | West     | North                   | East   | South            |
|---------------------------------|------------------------------|---------------------------------|----------|-------------------------|--------|------------------|
| Vul: NS                         | ♥ 5                          | ♥ AKQJ4                         |          |                         |        | 1♥               |
| North HCP: 7                    | ◆ AQ73                       | ◆ J92                           | Pass     | 1♠                      | Pass   | 1NT              |
| South HCP: 13<br>Contract: 1N S | <b>♣</b> J654                | <b>♣</b> 98                     | AP       |                         |        |                  |
| Contract. 11V 5                 |                              |                                 |          |                         |        |                  |
| Board: 92                       | NI d                         | G 4                             |          |                         |        |                  |
| Dealer: N                       | North:<br>♠ A2               | South:<br>♠ J973                | West     | North                   | East   | South            |
| Vul: EW                         | <b>♣</b> A2<br><b>♥</b> K743 | <b>₹</b> 1973<br><b>₹</b> Q86   |          | 1♣                      | Pass   | 1♦               |
| North HCP: 12                   | ◆ 105                        | ◆ KJ632                         | Pass     | 1♥                      | Pass   | 1NT              |
| South HCP: 7                    | ♣ KQ972                      | <b>♣</b> 3                      | AP       |                         |        |                  |
| Contract: 1N S                  | •                            |                                 |          |                         |        |                  |
| Board: 93                       | NI A                         | 0 4                             |          |                         |        |                  |
| Dealer: S                       | North:<br><b>♠</b> A7432     | South:<br>♠ K1095               | West     | North                   | East   | South            |
| Vul: None                       | ◆ A/432<br>▼ A9753           | <b>♣</b> K1095<br><b>♥</b> KJ86 |          |                         |        | 1♣               |
| North HCP: 8                    | ◆ 1098                       | <ul><li>★ AQ</li></ul>          | Pass     | 1♠                      | Pass   | 4♠               |
| South HCP: 18                   | <b>♦</b> —                   | ◆ AJ5                           | AP       |                         |        |                  |
| Contract: 4♠ N                  | •                            | 1100                            |          |                         |        |                  |
| Board: 94                       | North:                       | 0 4                             |          |                         |        |                  |
| Dealer: N                       | ♠ KQJ74                      | South:<br>♠ 3                   | West     | North                   | East   | South            |
| Vul: NS                         | <b>♥</b> AKQ                 | <b>▼</b> 3 <b>▼</b> 1082        |          | 1♠                      | Pass   | <b>3♣</b> ¹      |
| North HCP: 19                   | ◆ A873                       | ◆ KQ10                          | Pass     | 3NT                     | AP     |                  |
| South HCP: 10<br>Contract: 3N N | <b>♣</b> 5                   | ♣ AJ9743                        | 1. Invit | ing Jump                | Shifts |                  |
| Contract. 51V 1V                |                              |                                 |          |                         |        |                  |
|                                 |                              |                                 | West     | North                   | East   | South            |
|                                 |                              |                                 |          |                         |        | 1♣               |
| Board: 95                       | North:                       | South:                          | Pass     | 1♦                      | Pass   | 1♥               |
| Dealer: S                       | <b>♣</b> J10932              | <b>♦</b> AK74                   | Pass     | 3♦                      | Pass   | 3NT              |
| Vul: EW<br>North HCP: 10        | <b>v</b> 10                  | <b>♥</b> KQ32                   | Pass     | 4♠                      | Pass   | 4NT <sup>1</sup> |
| South HCP: 19                   | ◆ AKQ872                     | <b>\</b>                        | Pass     | <b>5</b> ♦ <sup>2</sup> | Pass   | 5♠               |
| Contract: 5♠ N                  | <b>♣</b> 8                   | ♣ AQJ32                         | AP       |                         |        |                  |
|                                 |                              |                                 | 1. Blac  | kwood (                 | 0314,  | for 🜢            |
|                                 |                              |                                 |          | /5 or 4/5               |        |                  |

| Board: 91<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q62</li><li>♥ AKQJ4</li><li>◆ J92</li><li>♣ 98</li></ul>  | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 92<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>▲ J973</li><li>♥ Q86</li><li>◆ KJ632</li><li>♣ 3</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 93<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ K1095</li><li>★ KJ86</li><li>★ AQ</li><li>★ AJ5</li></ul> | The opponents are silent. You bid first.       |
| Board: 94<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <b>♣</b> 3<br><b>♥</b> 1082<br><b>♦</b> KQ10<br><b>♣</b> AJ9743     | The opponents are silent.  Partner bids first. |
| Board: 95<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>★ AK74</li><li>▼ KQ32</li><li>◆ —</li><li>★ AQJ32</li></ul> | The opponents are silent. You bid first.       |

| Board: 91<br>Dealer: S          | North:<br><b>♠</b> 8743      | South:<br>♠ Q62                 | West     | North                   | East   | South            |
|---------------------------------|------------------------------|---------------------------------|----------|-------------------------|--------|------------------|
| Vul: NS                         | ♥ 5                          | ♥ AKQJ4                         |          |                         |        | 1♥               |
| North HCP: 7                    | ◆ AQ73                       | ◆ J92                           | Pass     | 1♠                      | Pass   | 1NT              |
| South HCP: 13<br>Contract: 1N S | <b>♣</b> J654                | <b>♣</b> 98                     | AP       |                         |        |                  |
| Contract. 11V 5                 |                              |                                 |          |                         |        |                  |
| Board: 92                       | NI d                         | G 4                             |          |                         |        |                  |
| Dealer: N                       | North:<br>♠ A2               | South:<br>♠ J973                | West     | North                   | East   | South            |
| Vul: EW                         | <b>♣</b> A2<br><b>♥</b> K743 | <b>₹</b> 1973<br><b>₹</b> Q86   |          | 1♣                      | Pass   | 1♦               |
| North HCP: 12                   | ◆ 105                        | ◆ KJ632                         | Pass     | 1♥                      | Pass   | 1NT              |
| South HCP: 7                    | ♣ KQ972                      | <b>♣</b> 3                      | AP       |                         |        |                  |
| Contract: 1N S                  | •                            |                                 |          |                         |        |                  |
| Board: 93                       | NI A                         | 0 4                             |          |                         |        |                  |
| Dealer: S                       | North:<br><b>♠</b> A7432     | South:<br>♠ K1095               | West     | North                   | East   | South            |
| Vul: None                       | ◆ A/432<br>▼ A9753           | <b>♣</b> K1095<br><b>♥</b> KJ86 |          |                         |        | 1♣               |
| North HCP: 8                    | ◆ 1098                       | <ul><li>★ AQ</li></ul>          | Pass     | 1♠                      | Pass   | 4♠               |
| South HCP: 18                   | <b>♦</b> —                   | ◆ AJ5                           | AP       |                         |        |                  |
| Contract: 4♠ N                  | •                            | 1100                            |          |                         |        |                  |
| Board: 94                       | North:                       | 0 4                             |          |                         |        |                  |
| Dealer: N                       | ♠ KQJ74                      | South:<br>♠ 3                   | West     | North                   | East   | South            |
| Vul: NS                         | <b>♥</b> AKQ                 | <b>▼</b> 3 <b>▼</b> 1082        |          | 1♠                      | Pass   | <b>3♣</b> ¹      |
| North HCP: 19                   | ◆ A873                       | ◆ KQ10                          | Pass     | 3NT                     | AP     |                  |
| South HCP: 10<br>Contract: 3N N | <b>♣</b> 5                   | ♣ AJ9743                        | 1. Invit | ing Jump                | Shifts |                  |
| Contract. 51V 1V                |                              |                                 |          |                         |        |                  |
|                                 |                              |                                 | West     | North                   | East   | South            |
|                                 |                              |                                 |          |                         |        | 1♣               |
| Board: 95                       | North:                       | South:                          | Pass     | 1♦                      | Pass   | 1♥               |
| Dealer: S                       | <b>♣</b> J10932              | <b>♦</b> AK74                   | Pass     | 3♦                      | Pass   | 3NT              |
| Vul: EW<br>North HCP: 10        | <b>v</b> 10                  | <b>♥</b> KQ32                   | Pass     | 4♠                      | Pass   | 4NT <sup>1</sup> |
| South HCP: 19                   | ◆ AKQ872                     | <b>\</b>                        | Pass     | <b>5</b> ♦ <sup>2</sup> | Pass   | 5♠               |
| Contract: 5♠ N                  | <b>♣</b> 8                   | ♣ AQJ32                         | AP       |                         |        |                  |
|                                 |                              |                                 | 1. Blac  | kwood (                 | 0314,  | for 🜢            |
|                                 |                              |                                 |          | /5 or 4/5               |        |                  |

| Board: 96<br>Dealer: N<br>Vul: Both<br>HCP: 12  | <ul><li>J4</li><li>✓ J954</li><li>◆ A9654</li><li>◆ AQ</li></ul>     | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 97<br>Dealer: S<br>Vul: NS<br>HCP: 9     | <ul><li>★ 109642</li><li>♥ K</li><li>◆ J7</li><li>◆ AJ1085</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 98<br>Dealer: N<br>Vul: EW<br>HCP: 16    | <ul><li>★ AK10762</li><li>♥ QJ105</li><li>★ A</li><li>♣ Q5</li></ul> | The opponents are silent. You bid first.       |
| Board: 99<br>Dealer: S<br>Vul: Both<br>HCP: 9   | <ul><li>★ K87</li><li>▼ 10</li><li>◆ QJ96</li><li>◆ K10643</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 100<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>A2</li><li>✓ J9</li><li>108642</li><li>AK96</li></ul>        | The opponents are silent. You bid first.       |

| Board: 96<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 7<br>Contract: 1N N | North:  ♣ J4  ♥ J954  ♠ A9654  ♣ AQ   | South:  ♠ A10752  ♥ K103  ♠ 3  ♣ 7542 | West<br>Pass       | North 1  1NT                        | East<br>Pass<br>AP |                           |
|--|---------------------------------------|---------------------------------------|--------------------|-------------------------------------|--------------------|---------------------------|
| Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 2♥ S                  | North:  • 109642  • K  • J7  • AJ1085 | South:  ♠ AQ  ♥ AQ10762  ♠ A102  ♠ K2 | West<br>Pass<br>AP | North<br>1♠                         | East<br>Pass       | 1♥                        |
| Board: 98 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2♥ N                  | North:  ♠ AK10762  ♥ QJ105  ♠ A  ♣ Q5 | South:                                | Pass               | North<br>1♠<br>2♥<br>ng 1NT         |                    | South<br>1NT <sup>1</sup> |
| Board: 99<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 20<br>Contract: 3N N | North:  ♠ K87  ▼ 10  ◆ QJ96  ♣ K10643 | South:  ♣ J95  ✔ AKJ83  ♣ AK73  ♣ A   | Pass<br>Pass       | North  1NT <sup>1</sup> 3NT  ng 1NT | Pass<br>AP         | 1♥                        |
| Board: 100 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2♣ N               | North:  ♠ A2  ♥ J9  ♦ 108642  ♠ AK96  | South:  ♠ K954  ♥ K10753  ♦ J  ♣ J75  | West<br>Pass       | North<br>1♦<br>2♣                   |                    | South 1♥                  |

| Board: 96<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>★ A10752</li><li>▼ K103</li><li>★ 3</li><li>♣ 7542</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 97<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>AQ</li><li>✓ AQ10762</li><li>✓ A102</li><li>✓ K2</li></ul>   | The opponents are silent. You bid first.       |
| Board: 98<br>Dealer: N<br>Vul: EW<br>HCP: 8    | ♣9<br>▼ A82<br>◆ J109643<br>♣ K98                                    | The opponents are silent.  Partner bids first. |
| Board: 99<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♣ J95</li><li>♥ AKJ83</li><li>♦ AK73</li><li>♣ A</li></ul>   | The opponents are silent. You bid first.       |
| Board: 100<br>Dealer: N<br>Vul: None<br>HCP: 8 | <ul><li>★ K954</li><li>▼ K10753</li><li>◆ J</li><li>♣ J75</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 96<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 7<br>Contract: 1N N | North:  ♣ J4  ♥ J954  ♠ A9654  ♣ AQ   | South:  ♠ A10752  ♥ K103  ♠ 3  ♣ 7542 | West<br>Pass       | North 1  1NT                        | East<br>Pass<br>AP |                           |
|--|---------------------------------------|---------------------------------------|--------------------|-------------------------------------|--------------------|---------------------------|
| Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 2♥ S                  | North:  • 109642  • K  • J7  • AJ1085 | South:  ♠ AQ  ♥ AQ10762  ♠ A102  ♠ K2 | West<br>Pass<br>AP | North<br>1♠                         | East<br>Pass       | 1♥                        |
| Board: 98 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2♥ N                  | North:  ♠ AK10762  ♥ QJ105  ♠ A  ♣ Q5 | South:                                | Pass               | North<br>1♠<br>2♥<br>ng 1NT         |                    | South<br>1NT <sup>1</sup> |
| Board: 99<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 20<br>Contract: 3N N | North:  ♠ K87  ▼ 10  ◆ QJ96  ♣ K10643 | South:  ♣ J95  ✔ AKJ83  ♣ AK73  ♣ A   | Pass<br>Pass       | North  1NT <sup>1</sup> 3NT  ng 1NT | Pass<br>AP         | 1♥                        |
| Board: 100 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2♣ N               | North:  ♠ A2  ♥ J9  ♦ 108642  ♠ AK96  | South:  ♠ K954  ♥ K10753  ♦ J  ♣ J75  | West<br>Pass       | North<br>1♦<br>2♣                   |                    | South 1♥                  |

| Board: 101<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ K92</li><li>♥ J4</li><li>◆ 5</li><li>◆ KQJ10962</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 102<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>♣ AJ108</li><li>♥ 5</li><li>♦ K762</li><li>♣ AKQ4</li></ul> | The opponents are silent. You bid first.       |
| Board: 103<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ AJ10963</li><li>★ A</li><li>★ 52</li><li>★ J532</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 104<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ J73</li><li>♥ AK9864</li><li>◆ 876</li><li>♠ A</li></ul>  | The opponents are silent. You bid first.       |
| Board: 105<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 101 Dealer: S Vul: EW North HCP: 10 South HCP: 18 Contract: 5♣ N                  | North:  ♠ K92  ♥ J4  ♦ 5  ♣ KQJ10962                        | South:  ♠ AQJ  ♠ AK53  ♠ A987  ♣ 85   | West North East South  1  Pass 3♣¹ Pass 3♥  Pass 4♣ Pass 5♣  AP  1. Inviting Jump Shifts  |
|--|---|---------------------------------------|---|
| Board: 102 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ N                 | North:  ♠ AJ108  ♥ 5  ♠ K762  ♣ AKQ4                        | South:  ♠ KQ32  ♥ 109743  ♠ A  ♣ 1062 | West North East South  1  Pass 1  Pass 1  Pass 3  Pass 3  Pass 3NT¹ Pass 4  P |
| Board: 103<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 12<br>Contract: 2♠ N | North:  ♠ AJ10963  ♥ A  ♦ 52  ♣ J532                        | South:  ♠ K7  ▼ J8652  ◆ KJ4  ♣ A106  | West North East South  1♥  Pass 1♠ Pass 1NT  Pass 2♠ AP   |
| Board: 104 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 N                    | North: <b>♣</b> J73 <b>♣</b> AK9864 <b>♣</b> 876 <b>♣</b> A | South:  ♠ Q10965  ♥ Q  ♠ A94  ♣ J732  | West North East South  1♥ Pass 1♠  Pass 2♥ AP   |
| Board: 105<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 19<br>Contract: 3N N | North:  | South:  ♠ AKQ9  ♥ AK1092  ♠ K54  ♣ 5  | West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT   |

| Board: 101<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>♣ AQJ</li><li>♥ AK53</li><li>◆ A987</li><li>♣ 85</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 102<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <b>★</b> KQ32<br><b>▼</b> 109743<br><b>♦</b> A<br><b>♣</b> 1062     | The opponents are silent.  Partner bids first. |
| Board: 103<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ K7</li><li>▼ J8652</li><li>◆ KJ4</li><li>◆ A106</li></ul> | The opponents are silent. You bid first.       |
| Board: 104<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>◆ Q10965</li><li>♥ Q</li><li>◆ A94</li><li>◆ J732</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 105<br>Dealer: S<br>Vul: None<br>HCP: 19 | <ul><li>★ AKQ9</li><li>▼ AK1092</li><li>★ K54</li><li>★ 5</li></ul> | The opponents are silent. You bid first.       |

| Board: 101 Dealer: S Vul: EW North HCP: 10 South HCP: 18 Contract: 5♣ N                  | North:  ♠ K92  ♥ J4  ♦ 5  ♣ KQJ10962                        | South:  ♠ AQJ  ♠ AK53  ♠ A987  ♣ 85   | West North East South  1  Pass 3♣¹ Pass 3♥  Pass 4♣ Pass 5♣  AP  1. Inviting Jump Shifts  |
|--|---|---------------------------------------|---|
| Board: 102 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ N                 | North:  ♠ AJ108  ♥ 5  ♠ K762  ♣ AKQ4                        | South:  ♠ KQ32  ♥ 109743  ♠ A  ♣ 1062 | West North East South  1  Pass 1  Pass 1  Pass 3  Pass 3  Pass 3NT¹ Pass 4  P |
| Board: 103<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 12<br>Contract: 2♠ N | North:  ♠ AJ10963  ♥ A  ♦ 52  ♣ J532                        | South:  ♠ K7  ▼ J8652  ◆ KJ4  ♣ A106  | West North East South  1♥  Pass 1♠ Pass 1NT  Pass 2♠ AP   |
| Board: 104 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 N                    | North: <b>♣</b> J73 <b>♣</b> AK9864 <b>♣</b> 876 <b>♣</b> A | South:  ♠ Q10965  ♥ Q  ♠ A94  ♣ J732  | West North East South  1♥ Pass 1♠  Pass 2♥ AP   |
| Board: 105<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 19<br>Contract: 3N N | North:  | South:  ♠ AKQ9  ♥ AK1092  ♠ K54  ♣ 5  | West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT   |

| Board: 106<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ AK105</li><li>▼ 764</li><li>★ K</li><li>★ AQ984</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 107<br>Dealer: S<br>Vul: EW<br>HCP: 9    | ♣8<br>▼ AJ72<br>◆ KJ107653<br>♣ 2                                   | The opponents are silent.  Partner bids first. |
| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>AQ3</li><li>♥ Q654</li><li>♦ Q6</li><li>♣ Q973</li></ul>    | The opponents are silent. You bid first.       |
| Board: 109<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <b>★</b> KQ975<br><b>♥</b> 3<br><b>♦</b> Q1098743<br><b>♣</b> —     | The opponents are silent.  Partner bids first. |
| Board: 110<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>A532</li><li>✓ A1086</li><li>→ AKQ3</li><li>♣ J</li></ul>   | The opponents are silent. You bid first.       |

| Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 7<br>Contract: 2♥ S                 | North:  ♠ AK105  ♥ 764  ♠ K  ♣ AQ984  | South:                                | Pass<br>Pass               | North 1♣ 1♠ 2♥                        | Pass                 | South<br>1♥<br>1NT     |
|---|---------------------------------------|---------------------------------------|----------------------------|---------------------------------------|----------------------|------------------------|
| Board: 107<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 13<br>Contract: 3♥ S   | North:  ♣ 8  ✔ AJ72  ♣ KJ107653  ♣ 2  | South:  ♠ AJ1092  ♥ K543  ♦ —  ♠ KQ53 | Pass<br>Pass               | North  1NT <sup>1</sup> 3♥ ng 1NT     |                      | South 1♠ 2♥            |
| Board: 108<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 9<br>Contract: 1N S | North:  ♠ AQ3  ♥ Q654  ♠ Q6  ♠ Q973   | South:  ♠ KJ96  ♥ AJ3  ♠ 87432  ♣ 6   | West<br>Pass<br>AP         | North<br>1♣<br>1♥                     | Pass                 | South 1 • 1NT          |
| Board: 109 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6♠ N                  | North:  ♠ KQ975  ♥ 3  • Q1098743  ♣ — | South:  ♣ J104  ♥ AJ954  ♠ A  ♣ AKQJ  | Pass<br>Pass<br>Pass<br>AP | North  1♠  3♠  5♠²  kwood 0 /5 or 4/5 | Pass<br>Pass<br>Pass | 1♥<br>3♣<br>4NT¹<br>6♠ |
| Board: 110 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 4 S                   | North:  ♠ A532  ♥ A1086  ♠ AKQ3  ♠ J  | South:  ♠ QJ8  ♥ Q732  ♦ 8  ♣ A7654   | Pass<br>Pass<br>1. Splin   | North 1 → 4 ♣ ¹ 4 ▼ ater bid, sur     | Pass<br>Pass<br>AP   | 1♥                     |

| Board: 106<br>Dealer: N<br>Vul: NS<br>HCP: 7   | <ul><li>◆93</li><li>▼ A10532</li><li>◆98652</li><li>◆ K</li></ul>    | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 107<br>Dealer: S<br>Vul: EW<br>HCP: 13  | <ul><li>★ AJ1092</li><li>★ K543</li><li>★ —</li><li>★ KQ53</li></ul> | The opponents are silent. You bid first.       |
| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 9 | <ul><li>★ KJ96</li><li>★ AJ3</li><li>◆ 87432</li><li>★ 6</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 109<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li>♣ J104</li><li>♥ AJ954</li><li>♦ A</li><li>♣ AKQJ</li></ul>  | The opponents are silent. You bid first.       |
| Board: 110<br>Dealer: N<br>Vul: EW<br>HCP: 9   | <ul><li>♣ QJ8</li><li>♥ Q732</li><li>♦ 8</li><li>♣ A7654</li></ul>   | The opponents are silent.  Partner bids first. |

| Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 7<br>Contract: 2♥ S                 | North:  ♠ AK105  ♥ 764  ♠ K  ♣ AQ984  | South:                                | Pass<br>Pass               | North 1♣ 1♠ 2♥                         | Pass                 | South<br>1♥<br>1NT     |
|---|---------------------------------------|---------------------------------------|----------------------------|--|----------------------|------------------------|
| Board: 107<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 13<br>Contract: 3♥ S   | North:  ♣ 8  ✔ AJ72  ♣ KJ107653  ♣ 2  | South:  ♠ AJ1092  ♥ K543  ♦ —  ♠ KQ53 | Pass<br>Pass               | North  1NT <sup>1</sup> 3♥ ng 1NT      |                      | South 1♠ 2♥            |
| Board: 108<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 9<br>Contract: 1N S | North:  ♠ AQ3  ♥ Q654  ♠ Q6  ♠ Q973   | South:  ♠ KJ96  ♥ AJ3  ♠ 87432  ♠ 6   | West<br>Pass<br>AP         | North<br>1♣<br>1♥                      | Pass                 | South 1 • 1NT          |
| Board: 109 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6♠ N                  | North:  ♠ KQ975  ♥ 3  • Q1098743  ♣ — | South:  ♣ J104  ♥ AJ954  ♠ A  ♣ AKQJ  | Pass<br>Pass<br>Pass<br>AP | North  1♠  3♠  5♠²  kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass | 1♥<br>3♣<br>4NT¹<br>6♠ |
| Board: 110 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 4 S                   | North:  ♠ A532  ♥ A1086  ♠ AKQ3  ♠ J  | South:  ♠ QJ8  ♥ Q732  ♦ 8  ♣ A7654   | Pass<br>Pass<br>1. Splin   | North 1 → 4 ♣ ¹ 4 ▼ ater bid, sur      | Pass<br>Pass<br>AP   | 1♥                     |

| Board: 111<br>Dealer: S<br>Vul: Both<br>HCP: 8  | ♣—<br>▼ AJ765<br>◆ QJ9432<br>♣ 42                                   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★ K94</li><li>★ A5</li><li>★ K</li><li>★ AQJ10974</li></ul> | The opponents are silent. You bid first.       |
| Board: 113<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 114<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <b>♠</b> Q<br><b>♥</b> KQ93<br><b>♦</b> KQ10854<br><b>♣</b> K6      | The opponents are silent.  You bid first.      |
| Board: 115<br>Dealer: S<br>Vul: None<br>HCP: 6  | <ul><li>J9764</li><li>✓ J109</li><li>A862</li><li>№ 10</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 111<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 19<br>Contract: 3N N | North:  ♣—  ▼ AJ765  ◆ QJ9432  ♣ 42                           | South:  ♠ AK1052  ♥ K4  ♠ K7  ♣ AQ87  | Pass<br>AP                  | North  1NT <sup>1</sup> ing 1NT             | Pass                                | 1♠                       |
|---|---|---------------------------------------|-----------------------------|---|-------------------------------------|--------------------------|
| Board: 112 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 5 S                   | North:  ♠ K94  ♥ A5  ♠ K  ♣ AQJ10974                          | South:  ♠ Q1085  ♥ J3  ♠ A876532  ♠ — | West Pass Pass Pass         | North 1♣ 3♣ 4♣ 5♦                           | East<br>Pass<br>Pass<br>Pass<br>AP  | 1 <b>♦</b><br>3 <b>♦</b> |
| Board: 113 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 5♠ N                  | North:  ♠ J742  ♥ J6543  ♦ 9  ♣ AK7                           | South:  ♠ AKQ9  ♥ A108  ♠ AJ85  ♣ 96  | Pass Pass Pass Pass 1. Blac | North  1♥  3♠  4NT¹  5♠  kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, | 1 ◆ 2NT 4 ◆ 5 ◆ 2        |
| Board: 114 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N                 | North:<br>♠ Q<br>♥ KQ93<br>♠ KQ10854<br>♣ K6                  | South:  ♠ A98643  ♥ 42  ♠ —  ♠ Q9874  | West<br>Pass                | North 1♦ 3♦                                 |                                     |                          |
| Board: 115 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3  S                | North: <b>▲</b> J9764 <b>♥</b> J109 <b>♦</b> A862 <b>♣</b> 10 | South:  ♠ A3  ♥ AK5  ♠ Q3  ♣ KQ9643   | West Pass AP                | North 1♣                                    | East<br>Pass                        | 1♣                       |

| Board: 111<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <ul><li>★ AK1052</li><li>♥ K4</li><li>♦ K7</li><li>♣ AQ87</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 7    | ◆ Q1085<br>♥ J3<br>◆ A876532<br>◆ —                                 | The opponents are silent.  Partner bids first. |
| Board: 113<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>★ AKQ9</li><li>▼ A108</li><li>◆ AJ85</li><li>◆ 96</li></ul> | The opponents are silent. You bid first.       |
| Board: 114<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>★ A98643</li><li>★ 42</li><li>★ —</li><li>★ Q9874</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 115<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ A3</li><li>▼ AK5</li><li>◆ Q3</li><li>◆ KQ9643</li></ul>  | The opponents are silent. You bid first.       |

| Board: 111<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 19<br>Contract: 3N N | North:  ♣—  ▼ AJ765  ◆ QJ9432  ♣ 42                           | South:  ♠ AK1052  ♥ K4  ♠ K7  ♣ AQ87  | Pass<br>AP                  | North  1NT <sup>1</sup> ing 1NT             | Pass                                | 1♠                       |
|---|---|---------------------------------------|-----------------------------|---|-------------------------------------|--------------------------|
| Board: 112 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 5 S                   | North:  ♠ K94  ♥ A5  ♠ K  ♣ AQJ10974                          | South:  ♠ Q1085  ♥ J3  ♠ A876532  ♠ — | West Pass Pass Pass         | North 1♣ 3♣ 4♣ 5♦                           | East<br>Pass<br>Pass<br>Pass<br>AP  | 1 <b>♦</b><br>3 <b>♦</b> |
| Board: 113 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 5♠ N                  | North:  ♠ J742  ♥ J6543  ♦ 9  ♣ AK7                           | South:  ♠ AKQ9  ♥ A108  ♠ AJ85  ♣ 96  | Pass Pass Pass Pass 1. Blac | North  1♥  3♠  4NT¹  5♠  kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, | 1 ◆ 2NT 4 ◆ 5 ◆ 2        |
| Board: 114 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N                 | North:<br>♠ Q<br>♥ KQ93<br>♠ KQ10854<br>♣ K6                  | South:  ♠ A98643  ♥ 42  ♠ —  ♠ Q9874  | West<br>Pass                | North 1♦ 3♦                                 |                                     |                          |
| Board: 115 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3  S                | North: <b>▲</b> J9764 <b>♥</b> J109 <b>♦</b> A862 <b>♣</b> 10 | South:  ♠ A3  ♥ AK5  ♠ Q3  ♣ KQ9643   | West Pass AP                | North 1♣                                    | East<br>Pass                        | 1♣                       |

| Board: 116<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>♠ AK5</li><li>♥ A85</li><li>♦ KQ6532</li><li>♠ Q</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 117<br>Dealer: S<br>Vul: Both<br>HCP: 6  | <ul><li>★8654</li><li>▼KQ94</li><li>★6</li><li>★J1065</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 118<br>Dealer: N<br>Vul: None<br>HCP: 16 | <b>♠</b> K<br><b>♥</b> AQ1087<br><b>♦</b> QJ10<br><b>♠</b> KJ86     | The opponents are silent. You bid first.       |
| Board: 119<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>♣ QJ62</li><li>♥ K</li><li>◆ J1082</li><li>♣ Q854</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 120<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>★ KJ54</li><li>★ AK763</li><li>★ AK6</li><li>★ 7</li></ul>  | The opponents are silent. You bid first.       |

| Board: 116<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 10<br>Contract: 3N N   | North:  ♠ AK5  ♥ A85  ♠ KQ6532  ♠ Q   | South:  ♠ Q42  ♥ QJ7  ♠ 7  ♠ AJ10432  | Pass               | North<br>1•<br>3NT<br>ing Jump | Pass<br>AP   | <b>3</b> ♣¹                      |
|--|---------------------------------------|---------------------------------------|--------------------|--------------------------------|--------------|----------------------------------|
| Board: 117 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 \( \mathbb{N} \) N | North:  ♠ 8654  ♥ KQ94  ♠ 6  ♣ J1065  | South:  ♠ AJ107  ♥ 10875  ♠ AKQ3  ♠ 8 | West<br>Pass<br>AP | North<br>1♥                    | East<br>Pass | 1♦                               |
| Board: 118 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2 N                  | North:  ♠ K  ♥ AQ1087  • QJ10  ♣ KJ86 | South:  ♠ 107643  ♥ 6  ♠ AK942  ♣ 94  | West<br>Pass       | North<br>1♥<br>2♣              |              | South 1♠                         |
| Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N                    | North:  ♠ QJ62  ♥ K  ♦ J1082  ♣ Q854  | South:  ♠ K874  ♥ AQ872  ♠ K  ♣ A109  | West Pass Pass     | North 1♣ 4♠                    | East Pass AP | 1♥                               |
| Board: 120<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 7<br>Contract: 3N S  | North:  ♠ KJ54  ♥ AK763  ♠ AK6  ♠ 7   | South:  ♠ A82  ♥ 10  ♦ Q987  ♣ J5432  | Pass<br>AP         | North 1♥ 2♠ ng 1NT             | Pass         | South<br>1NT <sup>1</sup><br>3NT |

| Board: 116<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>Q42</li><li>QJ7</li><li>↑7</li><li>AJ10432</li></ul>         | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 117<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>▲ AJ107</li><li>▼ 10875</li><li>◆ AKQ3</li><li>◆ 8</li></ul> | The opponents are silent. You bid first.       |
| Board: 118<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>107643</li><li>6</li><li>AK942</li><li>94</li></ul>          | The opponents are silent.  Partner bids first. |
| Board: 119<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ K874</li><li>★ AQ872</li><li>★ K</li><li>★ A109</li></ul>  | The opponents are silent. You bid first.       |
| Board: 120<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>★ A82</li><li>▼ 10</li><li>◆ Q987</li><li>◆ J5432</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 116<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 10<br>Contract: 3N N   | North:  ♠ AK5  ♥ A85  ♠ KQ6532  ♠ Q   | South:  ♠ Q42  ♥ QJ7  ♠ 7  ♠ AJ10432  | Pass               | North<br>1•<br>3NT<br>ing Jump | Pass<br>AP   | <b>3</b> ♣¹                      |
|--|---------------------------------------|---------------------------------------|--------------------|--------------------------------|--------------|----------------------------------|
| Board: 117 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 \( \mathbb{N} \) N | North:  ♠ 8654  ♥ KQ94  ♠ 6  ♣ J1065  | South:  ♠ AJ107  ♥ 10875  ♠ AKQ3  ♠ 8 | West<br>Pass<br>AP | North<br>1♥                    | East<br>Pass | 1♦                               |
| Board: 118 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2 N                  | North:  ♠ K  ♥ AQ1087  • QJ10  ♣ KJ86 | South:  ♠ 107643  ♥ 6  ♠ AK942  ♣ 94  | West<br>Pass       | North<br>1♥<br>2♣              |              | South 1♠                         |
| Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N                    | North:  ♠ QJ62  ♥ K  ♦ J1082  ♣ Q854  | South:  ♠ K874  ♥ AQ872  ♠ K  ♣ A109  | West Pass Pass     | North 1♣ 4♠                    | East Pass AP | 1♥                               |
| Board: 120<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 7<br>Contract: 3N S  | North:  ♠ KJ54  ♥ AK763  ♠ AK6  ♠ 7   | South:  ♠ A82  ♥ 10  ♦ Q987  ♣ J5432  | Pass<br>AP         | North 1♥ 2♠ ng 1NT             | Pass         | South<br>1NT <sup>1</sup><br>3NT |

| Board: 121<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♣ Q1087</li><li>♥ J952</li><li>♦ KQ53</li><li>♣ 5</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 122<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ A75432</li><li>★ AK</li><li>★ 632</li><li>★ Q4</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 123<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ A7653</li><li>▼ KQJ103</li><li>◆ 95</li><li>◆ 9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 124<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>▲ A76</li><li>♥ K</li><li>◆ AKQ84</li><li>▲ 10984</li></ul> | The opponents are silent. You bid first.       |
| Board: 125<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>AQ72</li><li>✓ A1072</li><li>✓ —</li><li>№ 108752</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 121<br>Dealer: S<br>Vul: None<br>North HCP: 8 | North:<br>♠ Q1087<br>♥ J952                            | South:<br><b>♠</b> 96<br><b>♥</b> K3                     | West<br>Pass       | North                    | East<br>Pass | 1♣                     |
|--|--|--|--------------------|--------------------------|--------------|------------------------|
| South HCP: 16<br>Contract: 3♣ S                      | ◆ KQ53<br>◆ 5  | ◆ A106<br>◆ AKQ1084                                      | AP                 | 1 🔻                      | 1 ass        | 34                     |
| Board: 122<br>Dealer: N<br>Vul: NS                   | North:<br>♠ A75432                                     | South:<br>♠ J  | West               | North                    |              | South 1NT <sup>1</sup> |
| North HCP: 13<br>South HCP: 7<br>Contract: 2♠ N      | ◆ AK<br>◆ 632<br>♣ Q4                                  | ♥ 8742<br>♦ KQ105<br>♣ J972                              | Pass<br>1. forci   | 2♠<br>ng 1NT             | AP           | 1111                   |
| Board: 123<br>Dealer: S<br>Vul: EW                   | North:<br>♠ A7653                                      | South:<br>♠—   |                    | North                    |              | 1♣                     |
| North HCP: 10<br>South HCP: 18<br>Contract: 5♣ S     | <ul><li>▼ KQJ103</li><li>◆ 95</li><li>◆ 9</li></ul>    | <ul><li>★ A4</li><li>★ AQ43</li><li>★ AKJ10753</li></ul> | Pass<br>Pass<br>AP | 1 <b>♠</b><br>4 <b>♥</b> | Pass<br>Pass |                        |
| Board: 124<br>Dealer: N                              | North:   | South:   | West               | North                    |              |                        |
| Vul: None  | <b>♠</b> A76<br><b>♥</b> K                             | <b>★</b> K43 <b>★</b> A1074                              | Pass               | 1 <b>♦</b><br>2 <b>♣</b> | Pass<br>Pass | 1 <b>♥</b><br>3♣       |
| North HCP: 16<br>South HCP: 9<br>Contract: 5♣ N      | ◆ AKQ84<br>◆ 10984                                     | ◆ 2<br>◆ Q7652   | Pass<br>AP         | 3NT                      | Pass         |                        |
| Board: 125<br>Dealer: S<br>Vul: NS                   | North:<br>♠ AQ72                                       | South:<br>♠ KJ105  | West               | North                    | East         | South 1                |
| North HCP: 10<br>South HCP: 14<br>Contract: 4♠ S     | <ul><li>★ A1072</li><li>★ —</li><li>★ 108752</li></ul> | <b>♥</b> KJ<br><b>♦</b> KJ765<br><b>♣</b> Q4             | Pass<br>Pass       | 1 <b>♥</b> 4♠            | Pass<br>AP   |                        |

| Board: 121<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♠ 96</li><li>♥ K3</li><li>♦ A106</li><li>♠ AKQ1084</li></ul> | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 122<br>Dealer: N<br>Vul: NS<br>HCP: 7    | ♣ J<br>♥ 8742<br>♦ KQ105<br>♣ J972                                   | The opponents are silent.  Partner bids first. |
| Board: 123<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>♣—</li><li>✓ A4</li><li>◆ AQ43</li><li>◆ AKJ10753</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 124<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ K43</li><li>▼ A1074</li><li>◆ 2</li><li>◆ Q7652</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 125<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ KJ105</li><li>★ KJ</li><li>★ KJ765</li><li>★ Q4</li></ul>  | The opponents are silent. You bid first.       |

| Board: 121<br>Dealer: S<br>Vul: None<br>North HCP: 8 | North:<br>♠ Q1087<br>♥ J952                            | South:<br><b>♠</b> 96<br><b>♥</b> K3                     | West<br>Pass       | North                    | East<br>Pass | 1♣                     |
|--|--|--|--------------------|--------------------------|--------------|------------------------|
| South HCP: 16<br>Contract: 3♣ S                      | ◆ KQ53<br>◆ 5  | ◆ A106<br>◆ AKQ1084                                      | AP                 | 1 🔻                      | 1 ass        | 34                     |
| Board: 122<br>Dealer: N<br>Vul: NS                   | North:<br>♠ A75432                                     | South:<br>♠ J  | West               | North                    |              | South 1NT <sup>1</sup> |
| North HCP: 13<br>South HCP: 7<br>Contract: 2♠ N      | ◆ AK<br>◆ 632<br>♣ Q4                                  | ♥ 8742<br>♦ KQ105<br>♣ J972                              | Pass<br>1. forci   | 2♠<br>ng 1NT             | AP           | 1111                   |
| Board: 123<br>Dealer: S<br>Vul: EW                   | North:<br>♠ A7653                                      | South:<br>♠—   |                    | North                    |              | 1♣                     |
| North HCP: 10<br>South HCP: 18<br>Contract: 5♣ S     | <ul><li>▼ KQJ103</li><li>◆ 95</li><li>◆ 9</li></ul>    | <ul><li>★ A4</li><li>★ AQ43</li><li>★ AKJ10753</li></ul> | Pass<br>Pass<br>AP | 1 <b>♠</b><br>4 <b>♥</b> | Pass<br>Pass |                        |
| Board: 124<br>Dealer: N                              | North:   | South:   | West               | North                    |              |                        |
| Vul: None  | <b>♠</b> A76<br><b>♥</b> K                             | <b>★</b> K43 <b>★</b> A1074                              | Pass               | 1 <b>♦</b><br>2 <b>♣</b> | Pass<br>Pass | 1 <b>♥</b><br>3♣       |
| North HCP: 16<br>South HCP: 9<br>Contract: 5♣ N      | ◆ AKQ84<br>◆ 10984                                     | ◆ 2<br>◆ Q7652   | Pass<br>AP         | 3NT                      | Pass         |                        |
| Board: 125<br>Dealer: S<br>Vul: NS                   | North:<br>♠ AQ72                                       | South:<br>♠ KJ105  | West               | North                    | East         | South 1                |
| North HCP: 10<br>South HCP: 14<br>Contract: 4♠ S     | <ul><li>★ A1072</li><li>★ —</li><li>★ 108752</li></ul> | <b>♥</b> KJ<br><b>♦</b> KJ765<br><b>♣</b> Q4             | Pass<br>Pass       | 1 <b>♥</b> 4♠            | Pass<br>AP   |                        |

| Board: 126<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ K86</li><li>★ AK972</li><li>★ AK72</li><li>★ 8</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 127<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>10864</li><li>2</li><li>KJ82</li><li>AJ96</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 128<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ KQ3</li><li>★ A3</li><li>★ K964</li><li>★ Q862</li></ul>  | The opponents are silent. You bid first.       |
| Board: 129<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ J109865</li><li>♥ Q62</li><li>◆ QJ7</li><li>♣ Q</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 130<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>A2</li><li>♥ 87</li><li>AJ10876</li><li>A102</li></ul>      | The opponents are silent. You bid first.       |

| Board: 126<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N N  | North:  ♠ K86  ♥ AK972  ♠ AK72  ♣ 8                          | South:                               | Pass                 | North<br>1♥<br>3NT<br>ing Jump | Pass<br>AP         | <b>3♣</b> ¹ |
|---|--|--------------------------------------|----------------------|--------------------------------|--------------------|-------------|
| Board: 127<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 4♠ N | North:   | South:  ♠ AKJ2  ♥ AQ963  ♠ Q96  ♣ 2  | West<br>Pass<br>Pass | North 1♣ 4♠                    | East<br>Pass<br>AP | 1♥          |
| Board: 128<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 9<br>Contract: 1N N   | North:  ♠ KQ3  ♥ A3  ♠ K964  ♣ Q862                          | South:  ♣ 7642  ♥ Q862  ♦ 3  ♣ AK109 | West<br>Pass         | North 1  1NT                   |                    | South 1♥    |
| Board: 129 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3 S                   | North: <b>♠</b> J109865 <b>♥</b> Q62 <b>♦</b> QJ7 <b>♠</b> Q | South:  ♠ Q72  ♥ 5  ♠ AK3  ♣ AKJ862  | West<br>Pass<br>AP   | North 1♣                       | East<br>Pass       | 1♣          |
| Board: 130<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 10<br>Contract: 2 N | North:  ♠ A2  ♥ 87  ♠ AJ10876  ♣ A102                        | South:                               | West<br>Pass         | North<br>1♦<br>2♦              | East<br>Pass<br>AP | South 1♥    |

| Board: 126<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>1092</li><li>3</li><li>Q96</li><li>AKJ1053</li></ul>        | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 127<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ AKJ2</li><li>▼ AQ963</li><li>◆ Q96</li><li>◆ 2</li></ul>  | The opponents are silent. You bid first.       |
| Board: 128<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ 7642</li><li>♥ Q862</li><li>★ 3</li><li>★ AK109</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 129<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>♣ Q72</li><li>♥ 5</li><li>♦ AK3</li><li>♣ AKJ862</li></ul>  | The opponents are silent. You bid first.       |
| Board: 130<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>◆ 9843</li><li>♥ J1092</li><li>◆ K</li><li>◆ KQJ9</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 126<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N N  | North:  ♠ K86  ♥ AK972  ♠ AK72  ♣ 8                          | South:                               | Pass                 | North<br>1♥<br>3NT<br>ing Jump | Pass<br>AP         | <b>3♣</b> ¹ |
|---|--|--------------------------------------|----------------------|--------------------------------|--------------------|-------------|
| Board: 127<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 4♠ N | North:   | South:  ♠ AKJ2  ♥ AQ963  ♠ Q96  ♣ 2  | West<br>Pass<br>Pass | North 1♣ 4♠                    | East<br>Pass<br>AP | 1♥          |
| Board: 128<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 9<br>Contract: 1N N   | North:  ♠ KQ3  ♥ A3  ♠ K964  ♣ Q862                          | South:  ♣ 7642  ♥ Q862  ♦ 3  ♣ AK109 | West<br>Pass         | North 1  1NT                   |                    | South 1♥    |
| Board: 129 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3 S                   | North: <b>♠</b> J109865 <b>♥</b> Q62 <b>♦</b> QJ7 <b>♠</b> Q | South:  ♠ Q72  ♥ 5  ♠ AK3  ♣ AKJ862  | West<br>Pass<br>AP   | North 1♣                       | East<br>Pass       | 1♣          |
| Board: 130<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 10<br>Contract: 2 N | North:  ♠ A2  ♥ 87  ♠ AJ10876  ♣ A102                        | South:                               | West<br>Pass         | North<br>1♦<br>2♦              | East<br>Pass<br>AP | South 1♥    |

| Board: 131<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>★3</li><li>★ KQ103</li><li>★ 963</li><li>★ QJ752</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 132<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ AK75</li><li>♥ 4</li><li>♦ KQJ</li><li>★ A10964</li></ul> | The opponents are silent. You bid first.       |
| Board: 133<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>▲ AJ75</li><li>♥ K94</li><li>◆ J9876</li><li>▲ J</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 134<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♠ AJ</li><li>♥ 9853</li><li>♠ AJ63</li><li>♠ A98</li></ul>  | The opponents are silent. You bid first.       |

| Board: 131<br>Dealer: S<br>Vul: None | North:<br>♠ 3    | South:<br>♠ KJ987   | West     | North                   | East                    | South 1♠               |  |
|--------------------------------------|------------------|---------------------|----------|-------------------------|-------------------------|------------------------|--|
| North HCP: 8                         | <b>♥</b> KQ103   | <b>♥</b> J          | Pass     | 1NT <sup>1</sup>        | Pass                    | <b>2</b> ♦             |  |
| South HCP: 15                        | ♦ 963            | ♦ AKQJ              | Pass     | 2♠                      | AP                      |                        |  |
| Contract: 2♠ S                       | <b>♣</b> QJ752   | <b>♣</b> 1084       | 1. forci | ng 1NT                  |                         |                        |  |
|                                      |                  |                     | West     | North                   | East                    | South                  |  |
|                                      |                  |                     |          | 1♣                      | Pass                    | 1♥                     |  |
| Board: 132                           | North:           | South:              | Pass     | 1♠                      | Pass                    | 3♠                     |  |
| Dealer: N<br>Vul: EW                 | <b>♦</b> AK75    | <b>◆</b> 9642       | Pass     | $3NT^{1}$               | Pass                    | <b>4♣</b> <sup>2</sup> |  |
| North HCP: 17                        | <b>v</b> 4       | <b>♥</b> AK853      | Pass     | <b>4</b> ◆ <sup>3</sup> | Pass                    | 4♠                     |  |
| South HCP: 10                        | ♦ KQJ            | <b>♦</b> 754        | AP       |                         |                         |                        |  |
| Contract: 4♠ N                       | ♣ A10964 ♣ K     | 1. Cue bid, surplus |          |                         |                         |                        |  |
|                                      |                  |                     |          |                         | 2. Cue bid, a ♣ stopper |                        |  |
|                                      |                  |                     | 3. Cue   | bid, a ♦                | stoppe                  | er                     |  |
| Board: 133<br>Dealer: S<br>Vul: Both | North:<br>♠ AJ75 | South:<br>♠ Q10     | West     | North                   | East                    | South                  |  |
| North HCP: 10                        | <b>♥</b> K94     | <b>v</b> 103        | Pass     | 1•                      | Pass                    | 2♣                     |  |
| South HCP: 12                        | ♦ J9876          | • AK2               | Pass     | 2                       | AP                      |                        |  |
| Contract: 2♦ N                       | <b>♣</b> J       | <b>♣</b> K96542     |          |                         |                         |                        |  |
| Board: 134                           | North:           | South:              | West     | North                   | East                    | South                  |  |
| Dealer: N                            | ♠ AJ             | <b>♦</b> 976432     |          | 1♦                      | Pass                    | 1♠                     |  |
| Vul: None                            | <b>y</b> 9853    | <b>♥</b> AQ         | Pass     | 1NT                     | Pass                    |                        |  |
| North HCP: 14                        | ◆ AJ63           | <b>♦</b> 10         | -        |                         |                         |                        |  |
| South HCP: 9                         | ♣ A98            | ♣ K1052             | Pass     | 3♠                      | AP                      |                        |  |

| Board: 131<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ KJ987</li><li>♥ J</li><li>◆ AKQJ</li><li>◆ 1084</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 132<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>♦ 9642</li><li>♥ AK853</li><li>♦ 754</li><li>♠ K</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 133<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q10</li><li>♥ 103</li><li>♦ AK2</li><li>♣ K96542</li></ul> | The opponents are silent. You bid first.       |
| Board: 134<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♦ 976432</li><li>♥ AQ</li><li>♦ 10</li><li>♠ K1052</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 131<br>Dealer: S<br>Vul: None | North:<br>♠ 3    | South:<br>♠ KJ987   | West     | North                   | East                    | South 1♠               |  |
|--------------------------------------|------------------|---------------------|----------|-------------------------|-------------------------|------------------------|--|
| North HCP: 8                         | <b>♥</b> KQ103   | <b>♥</b> J          | Pass     | 1NT <sup>1</sup>        | Pass                    | <b>2</b> ♦             |  |
| South HCP: 15                        | ♦ 963            | ♦ AKQJ              | Pass     | 2♠                      | AP                      |                        |  |
| Contract: 2♠ S                       | <b>♣</b> QJ752   | <b>♣</b> 1084       | 1. forci | ng 1NT                  |                         |                        |  |
|                                      |                  |                     | West     | North                   | East                    | South                  |  |
|                                      |                  |                     |          | 1♣                      | Pass                    | 1♥                     |  |
| Board: 132                           | North:           | South:              | Pass     | 1♠                      | Pass                    | 3♠                     |  |
| Dealer: N<br>Vul: EW                 | <b>♦</b> AK75    | <b>◆</b> 9642       | Pass     | $3NT^{1}$               | Pass                    | <b>4♣</b> <sup>2</sup> |  |
| North HCP: 17                        | <b>v</b> 4       | <b>♥</b> AK853      | Pass     | <b>4</b> ◆ <sup>3</sup> | Pass                    | 4♠                     |  |
| South HCP: 10                        | ♦ KQJ            | <b>♦</b> 754        | AP       |                         |                         |                        |  |
| Contract: 4♠ N                       | ♣ A10964 ♣ K     | 1. Cue bid, surplus |          |                         |                         |                        |  |
|                                      |                  |                     |          |                         | 2. Cue bid, a ♣ stopper |                        |  |
|                                      |                  |                     | 3. Cue   | bid, a ♦                | stoppe                  | er                     |  |
| Board: 133<br>Dealer: S<br>Vul: Both | North:<br>♠ AJ75 | South:<br>♠ Q10     | West     | North                   | East                    | South                  |  |
| North HCP: 10                        | <b>♥</b> K94     | <b>v</b> 103        | Pass     | 1•                      | Pass                    | 2♣                     |  |
| South HCP: 12                        | ♦ J9876          | • AK2               | Pass     | 2                       | AP                      |                        |  |
| Contract: 2♦ N                       | <b>♣</b> J       | <b>♣</b> K96542     |          |                         |                         |                        |  |
| Board: 134                           | North:           | South:              | West     | North                   | East                    | South                  |  |
| Dealer: N                            | ♠ AJ             | <b>♦</b> 976432     |          | 1♦                      | Pass                    | 1♠                     |  |
| Vul: None                            | <b>y</b> 9853    | <b>♥</b> AQ         | Pass     | 1NT                     | Pass                    |                        |  |
| North HCP: 14                        | ◆ AJ63           | <b>♦</b> 10         | -        |                         |                         |                        |  |
| South HCP: 9                         | ♣ A98            | ♣ K1052             | Pass     | 3♠                      | AP                      |                        |  |

| Board: 135<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 136<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>AJ85</li><li>KQ9</li><li>A764</li><li>KQ</li></ul>           | The opponents are silent. You bid first.       |
| Board: 137<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ KJ7</li><li>★ K9643</li><li>★ 3</li><li>★ J1098</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 138<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣—</li><li>♥ Q72</li><li>◆ AJ10753</li><li>♣ AJ76</li></ul>  | The opponents are silent. You bid first.       |
| Board: 139<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>★ K632</li><li>▼ J7632</li><li>◆ QJ108</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |

|                                |                               |   | West               | North                             | East   | South 1          |
|--------------------------------|-------------------------------|---|--------------------|-----------------------------------|--------|------------------|
| Board: 135                     | North:                        | South:                                  | Pass               | 1♠                                |        | 2♥               |
| Dealer: S                      | Norui.<br><b>♦</b> J8542      | soun.<br>♠ A                            | Pass               | 3 <b>♣</b> ¹                      | Pass   |                  |
| Vul: NS<br>North HCP: 10       | <b>♥</b> QJ54                 | <b>♥</b> AK102                          | Pass               | 4♥                                |        | 4NT <sup>2</sup> |
| South HCP: 20                  | <b>♦</b> J<br><b>♣</b> AJ8    | ◆ AQ942<br>◆ K75                        | Pass<br>AP         | 5 <b>♦</b> <sup>3</sup>           | Pass   | 6♥               |
| Contract: 6♥ S                 |                               |   | 1. Four<br>2. Blac | th suit g<br>kwood (<br>/5 or 4/: | 0314,  |                  |
| Board: 136<br>Dealer: N        | North:                        | South:                                  | West               | North                             | Fast   | South            |
| Vul: Both                      | <b>♠</b> AJ85                 | <b>★</b> 1073                           | West               | 1 <b>\(\)</b>                     | Pass   | 1 🗸              |
| North HCP: 19                  | <b>♥</b> KQ9<br><b>♦</b> A764 | <b>♥</b> AJ104<br><b>♦</b> 5            | Pass               | 2NT                               | Pass   | 3NT              |
| South HCP: 9<br>Contract: 3N N | <b>★</b> KQ                   | ♣ A10986                                | AP                 |                                   |        |                  |
|                                |                               |   | West               | North                             | East   | South            |
| Board: 137                     | North:                        | South:                                  |                    |                                   |        | 1♦               |
| Dealer: S<br>Vul: EW           | <b>♠</b> KJ7                  | <b>♠</b> 6                              | Pass               | 1♥                                | Pass   | 3 <b>♠</b> ¹     |
| North HCP: 8                   | ♥ K9643                       | ♥ AQJ2                                  | Pass               | <b>4</b> ♦ <sup>2</sup>           | Pass   | 4♥               |
| South HCP: 21                  | ♦ 3<br>♣ J1098                | <ul><li>◆ AKJ5</li><li>◆ AQ63</li></ul> | AP                 |                                   |        |                  |
| Contract: 4♥ N                 | 101000                        | 111003                                  | 1. Splir           |                                   | atoma  | ~~               |
|                                |                               |   | 2. Cue             | bid, a ♦                          | stoppe | ær               |
| Board: 138                     | North:                        | South:                                  | West               | North                             | East   | South            |
| Dealer: N<br>Vul: None         | <b>_</b>                      | <b>★</b> KJ1097                         |                    | 1♦                                | Pass   | 1♠               |
| North HCP: 12                  | ♥ Q72<br>♦ AJ10753            | ♥ A953<br>♦—                            | Pass               | 2♣                                | Pass   | 3♣               |
| South HCP: 8                   | ◆ AJ10733<br><b>♣</b> AJ76    | <b>↓</b> 10832                          | AP                 |                                   |        |                  |
| Contract: 3♣ N                 | <u> </u>                      | 1 10001                                 |                    |                                   |        |                  |

Board: 139 North: South: West North East South Dealer: S **★** K632 **♠** J5 1♣ Vul: NS **♥** J7632 **v** 85 North HCP: 7 Pass 1♥ Pass 2♣ ♦ A93 **♦** QJ108 South HCP: 12 AP **♣** AQJ1084 ♣— Contract: 2♣ S

| Board: 135<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li>♠ A</li><li>♥ AK102</li><li>♠ AQ942</li><li>♠ K75</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 136<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li>1073</li><li>✓ AJ104</li><li>5</li><li>▲ A10986</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 137<br>Dealer: S<br>Vul: EW<br>HCP: 21  | <ul><li>♠ 6</li><li>♥ AQJ2</li><li>♠ AKJ5</li><li>♠ AQ63</li></ul>  | The opponents are silent. You bid first.       |
| Board: 138<br>Dealer: N<br>Vul: None<br>HCP: 8 | <b>♦</b> KJ1097<br><b>♥</b> A953<br><b>♦</b> —<br><b>♣</b> 10832    | The opponents are silent.  Partner bids first. |
| Board: 139<br>Dealer: S<br>Vul: NS<br>HCP: 12  | <ul><li>♣ J5</li><li>♥ 85</li><li>◆ A93</li><li>♣ AQJ1084</li></ul> | The opponents are silent. You bid first.       |

|                                |                               |   | West               | North                             | East   | South 1          |
|--------------------------------|-------------------------------|---|--------------------|-----------------------------------|--------|------------------|
| Board: 135                     | North:                        | South:                                  | Pass               | 1♠                                |        | 2♥               |
| Dealer: S                      | Norui.<br><b>♦</b> J8542      | soun.<br>♠ A                            | Pass               | 3 <b>♣</b> ¹                      | Pass   |                  |
| Vul: NS<br>North HCP: 10       | <b>♥</b> QJ54                 | <b>♥</b> AK102                          | Pass               | 4♥                                |        | 4NT <sup>2</sup> |
| South HCP: 20                  | <b>♦</b> J<br><b>♣</b> AJ8    | ◆ AQ942<br>◆ K75                        | Pass<br>AP         | 5 <b>♦</b> <sup>3</sup>           | Pass   | 6♥               |
| Contract: 6♥ S                 |                               |   | 1. Four<br>2. Blac | th suit g<br>kwood (<br>/5 or 4/: | 0314,  |                  |
| Board: 136<br>Dealer: N        | North:                        | South:                                  | West               | North                             | Fast   | South            |
| Vul: Both                      | <b>♠</b> AJ85                 | <b>★</b> 1073                           | West               | 1 <b>\(\)</b>                     | Pass   | 1 🗸              |
| North HCP: 19                  | <b>♥</b> KQ9<br><b>♦</b> A764 | <b>♥</b> AJ104<br><b>♦</b> 5            | Pass               | 2NT                               | Pass   | 3NT              |
| South HCP: 9<br>Contract: 3N N | <b>★</b> KQ                   | ♣ A10986                                | AP                 |                                   |        |                  |
|                                |                               |   | West               | North                             | East   | South            |
| Board: 137                     | North:                        | South:                                  |                    |                                   |        | 1♦               |
| Dealer: S<br>Vul: EW           | <b>♠</b> KJ7                  | <b>♠</b> 6                              | Pass               | 1♥                                | Pass   | 3 <b>♠</b> ¹     |
| North HCP: 8                   | ♥ K9643                       | ♥ AQJ2                                  | Pass               | <b>4</b> ♦ <sup>2</sup>           | Pass   | 4♥               |
| South HCP: 21                  | ♦ 3<br>♣ J1098                | <ul><li>◆ AKJ5</li><li>◆ AQ63</li></ul> | AP                 |                                   |        |                  |
| Contract: 4♥ N                 | 101000                        | 111003                                  | 1. Splir           |                                   | atoma  | ~                |
|                                |                               |   | 2. Cue             | bid, a ♦                          | stoppe | ær               |
| Board: 138                     | North:                        | South:                                  | West               | North                             | East   | South            |
| Dealer: N<br>Vul: None         | <b>_</b>                      | <b>★</b> KJ1097                         |                    | 1♦                                | Pass   | 1♠               |
| North HCP: 12                  | ♥ Q72<br>♦ AJ10753            | ♥ A953<br>♦—                            | Pass               | 2♣                                | Pass   | 3♣               |
| South HCP: 8                   | ◆ AJ10733<br><b>♣</b> AJ76    | <b>↓</b> 10832                          | AP                 |                                   |        |                  |
| Contract: 3♣ N                 | <u> </u>                      | 1 10001                                 |                    |                                   |        |                  |

Board: 139 North: South: West North East South Dealer: S **★** K632 **♠** J5 1♣ Vul: NS **♥** J7632 **v** 85 North HCP: 7 Pass 1♥ Pass 2♣ ♦ A93 **♦** QJ108 South HCP: 12 AP **♣** AQJ1084 ♣— Contract: 2♣ S

| Board: 140<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>AQJ</li><li>KQ98762</li><li>—</li><li>QJ2</li></ul>         | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 141<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ 109543</li><li>♥ KJ86</li><li>★ A75</li><li>♣ Q</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 142<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ A83</li><li>✓ —</li><li>★ AKQJ542</li><li>★ 742</li></ul> | The opponents are silent. You bid first.       |
| Board: 143<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>J1074</li><li>✓—</li><li>K9432</li><li>AQ104</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 144<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>♠ Q95</li><li>♥ KQJ864</li><li>♦ A10</li><li>♠ A8</li></ul> | The opponents are silent. You bid first.       |

| Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 4 N                  | North:  ♠ AQJ  ♥ KQ98762  • —  ♣ QJ2   | South:                               | West<br>Pass       | North<br>1♥<br>4♥  |              | South 1♠                  |
|--|--|--------------------------------------|--------------------|--------------------|--------------|---------------------------|
| Board: 141 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 N               | North:  ♠ 109543  ♥ KJ86  ♠ A75  ♠ Q   | South:  ♠ J2  ♥ A54  ♠ QJ6  ♠ KJ643  | West Pass Pass     | North 1♣ 2♥        | East Pass AP | South<br>1♣<br>1NT        |
| Board: 142<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 7<br>Contract: 3N S  | North:  ♠ A83  ♥ —  ♠ AKQJ542  ♣ 742   | South:                               | West<br>Pass<br>AP | North<br>1♦<br>3♦  | Pass         | South<br>1♥<br>3NT        |
| Board: 143<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 19<br>Contract: 3N S | North:  ◆ J1074  ▼ —  • K9432  ◆ AQ104 | South:  ♠ AQ  ♥ AKJ74  ♠ Q108  ♣ K86 | West Pass Pass AP  | North 1♣ 3◆        | Pass         | South  1 v  2NT  3NT      |
| Board: 144 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N                | North:  ♠ Q95  ♥ KQJ864  ♠ A10  ♣ A8   | South:  ♣ 76  ♥ A  ♦ 7532  ♣ QJ9754  | Pass               | North 1♥ 3♥ ng 1NT |              | South<br>1NT <sup>1</sup> |

| Board: 140<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♦ 98762</li><li>♥ —</li><li>♦ QJ643</li><li>♠ A98</li></ul>    | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 141<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li> ♣ J2</li><li> ♥ A54</li><li> ♦ QJ6</li><li> ♣ KJ643</li></ul> | The opponents are silent. You bid first.       |
| Board: 142<br>Dealer: N<br>Vul: NS<br>HCP: 7    | ♦ 964<br>♥ AK1098<br>♦ 8<br>♣ 10863                                    | The opponents are silent.  Partner bids first. |
| Board: 143<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>♠ AQ</li><li>♥ AKJ74</li><li>♦ Q108</li><li>♠ K86</li></ul>    | The opponents are silent. You bid first.       |
| Board: 144<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>★ 76</li><li>▼ A</li><li>◆ 7532</li><li>◆ QJ9754</li></ul>     | The opponents are silent.  Partner bids first. |

| Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 4 N                  | North:  ♠ AQJ  ♥ KQ98762  • —  ♣ QJ2   | South:                               | West<br>Pass       | North<br>1♥<br>4♥  |              | South 1♠                  |
|--|--|--------------------------------------|--------------------|--------------------|--------------|---------------------------|
| Board: 141 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 N               | North:  ♠ 109543  ♥ KJ86  ♠ A75  ♠ Q   | South:  ♠ J2  ♥ A54  ♠ QJ6  ♠ KJ643  | West Pass Pass     | North 1♣ 2♥        | East Pass AP | South<br>1♣<br>1NT        |
| Board: 142<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 7<br>Contract: 3N S  | North:  ♠ A83  ♥ —  ♠ AKQJ542  ♣ 742   | South:                               | West<br>Pass<br>AP | North<br>1♦<br>3♦  | Pass         | South<br>1♥<br>3NT        |
| Board: 143<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 19<br>Contract: 3N S | North:  ◆ J1074  ▼ —  • K9432  ◆ AQ104 | South:  ♠ AQ  ♥ AKJ74  ♠ Q108  ♣ K86 | West Pass Pass AP  | North 1♣ 3◆        | Pass         | South  1 v  2NT  3NT      |
| Board: 144 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N                | North:  ♠ Q95  ♥ KQJ864  ♠ A10  ♣ A8   | South:  ♣ 76  ♥ A  ♦ 7532  ♣ QJ9754  | Pass               | North 1♥ 3♥ ng 1NT |              | South<br>1NT <sup>1</sup> |

| Board: 145<br>Dealer: S<br>Vul: None<br>HCP: 8  | <b>★</b> K843<br><b>♥</b> Q10876<br><b>♦</b> K97<br><b>♣</b> 4        | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 146<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ AJ103</li><li>♥ QJ10642</li><li>♦ —</li><li>★ KQ9</li></ul> | The opponents are silent. You bid first.       |
| Board: 147<br>Dealer: S<br>Vul: Both<br>HCP: 10 | ♦ 874<br>♥ K874<br>♦ 8<br>♣ AK643                                     | The opponents are silent.  Partner bids first. |
| Board: 148<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>A8</li><li>✓ A9</li><li>✓ K1097</li><li>✓ QJ1064</li></ul>    | The opponents are silent. You bid first.       |
| Board: 149<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>★ 5</li><li>▼ KJ843</li><li>◆ Q1093</li><li>◆ 853</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 145 Dealer: S Vul: None                             | North:<br><b>★</b> K843<br><b>♥</b> Q10876           | South:<br><b>♠</b> J102<br><b>♥</b> A2               |            | North         |            | 1♣         |
|--|--|--|------------|---------------|------------|------------|
| North HCP: 8<br>South HCP: 14<br>Contract: 1N S            | • K97<br>• 4   | ◆ QJ3<br>◆ AQ932                                     | Pass<br>AP | 1♥            | Pass       | 1NT        |
| Board: 146<br>Dealer: N<br>Vul: EW                         | North:  ♠ AJ103                                      | South:<br>♠ 8542                                     | West       | North         |            |            |
| North HCP: 13<br>South HCP: 8<br>Contract: 3♠ S            | ♥ QJ10642<br>♦ —<br>• KQ9                            | <b>∨</b> K<br><b>◆</b> KQ643<br><b>♣</b> 1074        | Pass       | 1 <b>♥</b> 3♠ | Pass<br>AP | 1♠         |
| Board: 147<br>Dealer: S<br>Vul: Both                       | North:<br>♠ 874                                      | South: • AQ5   | West       | North         | East       | South 1    |
| North HCP: 10<br>South HCP: 13<br>Contract: 1N S           | <ul><li>★ K874</li><li>◆ 8</li><li>♣ AK643</li></ul> | ♥ QJ6<br>♦ KJ1092<br>♣ 82                            | Pass<br>AP | 1♥            | Pass       | 1NT        |
| Board: 148<br>Dealer: N<br>Vul: None                       | North:<br><b>♠</b> A8<br><b>♥</b> A9                 | South:<br>♠ 10654                                    | West       | North         |            |            |
| North HCP: 14<br>South HCP: 7<br>Contract: 1N N            | ◆ K1097<br>◆ QJ1064                                  | <ul><li>★ K1074</li><li>◆ 8542</li><li>◆ A</li></ul> | Pass       | 1♣<br>1NT     | Pass<br>AP | I <b>▼</b> |
| Board: 149<br>Dealer: S                                    | North:<br>♠ 5  | South:<br><b>♦</b> 98764                             | West       | North         | East       | South      |
| Vul: NS<br>North HCP: 6<br>South HCP: 15<br>Contract: 1♠ S | ▼ KJ843<br>◆ Q1093<br><b>◆</b> 853                   | ▼ A<br>• K42<br>• AKJ7                               | AP         |               |            | 1♠         |

| Board: 145<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ J102</li><li>♥ A2</li><li>◆ QJ3</li><li>♣ AQ932</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 146<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♣ 8542</li><li>♥ K</li><li>♦ KQ643</li><li>♣ 1074</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 147<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>AQ5</li><li>♥ QJ6</li><li>◆ KJ1092</li><li>◆ 82</li></ul>   | The opponents are silent. You bid first.       |
| Board: 148<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>10654</li><li>✓ K1074</li><li>◆ 8542</li><li>♠ A</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 149<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>◆ 98764</li><li>♥ A</li><li>◆ K42</li><li>◆ AKJ7</li></ul>  | The opponents are silent. You bid first.       |

| Board: 145<br>Dealer: S<br>Vul: None                       | North:<br><b>★</b> K843<br><b>♥</b> Q10876              | South:<br><b>♠</b> J102<br><b>♥</b> A2        | West       | North         | East       | 1♣      |
|--|---|---|------------|---------------|------------|---------|
| North HCP: 8<br>South HCP: 14<br>Contract: 1N S            | ♦ K97<br>♣ 4  | ◆ QJ3<br>◆ AQ932                              | Pass<br>AP | 1♥            | Pass       | 1NT     |
| Board: 146<br>Dealer: N<br>Vul: EW                         | North:<br>♠ AJ103                                       | South:<br>♠ 8542                              | West       | North         |            |         |
| North HCP: 13<br>South HCP: 8<br>Contract: 3♠ S            | ♥ QJ10642<br>♦ —<br>• KQ9                               | <b>∨</b> K<br><b>◆</b> KQ643<br><b>♣</b> 1074 | Pass       | 1 <b>♥</b> 3♠ | Pass<br>AP | 1♠      |
| Board: 147<br>Dealer: S<br>Vul: Both                       | North:<br>♠ 874   | South: • AQ5                                  | West       | North         | East       | South 1 |
| North HCP: 10<br>South HCP: 13<br>Contract: 1N S           | ♥ K874<br>◆ 8<br>♣ AK643                                | ♥ QJ6<br>♦ KJ1092<br>♣ 82                     | Pass<br>AP | 1♥            | Pass       | 1NT     |
| Board: 148<br>Dealer: N<br>Vul: None                       | North:<br><b>♠</b> A8<br><b>♥</b> A9                    | South:<br><b>♠</b> 10654<br><b>♥</b> K1074    | West       | North 1♣      |            | South 1 |
| North HCP: 14<br>South HCP: 7<br>Contract: 1N N            | ◆ K1097<br>◆ QJ1064                                     | ♦ 8542<br>• A                                 | Pass       | 1NT           | AP         | 1       |
| Board: 149<br>Dealer: S                                    | North:<br>♠ 5   | South:<br><b>№</b> 98764                      | West       | North         | East       | South   |
| Vul: NS<br>North HCP: 6<br>South HCP: 15<br>Contract: 1♠ S | <ul><li>✓ KJ843</li><li>✓ Q1093</li><li>◆ 853</li></ul> | ▼ A<br>• K42<br>• AKJ7                        | AP         |               |            | 1♠      |

| Board: 150<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>▲ AJ63</li><li>✓ A3</li><li>◆ 95</li><li>▲ AJ964</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 151<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★K109</li><li>▼1097</li><li>↑7</li><li>★AQ8542</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 152<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ AKQ1093</li><li>★ 8</li><li>★ J8</li><li>★ KQ95</li></ul> | The opponents are silent. You bid first.       |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★K10965</li><li>♥Q10876</li><li>◆ —</li><li>★K32</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 154<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ KQJ95</li><li>♥ KJ</li><li>◆ KJ</li><li>◆ Q952</li></ul>  | The opponents are silent. You bid first.       |

| Board: 150<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 7                         | North:  ♠ AJ63  ♥ A3  ♦ 95  ♣ AJ964   | South:  ♠ K54  ♥ KJ10762  ♦ 1064  ♣ 5 | West Pass Pass AP | North 1♣ 1♠ 3♥                         | East<br>Pass<br>Pass<br>Pass | 1♥<br>2♥          |
|---|---------------------------------------|---------------------------------------|-------------------|--|------------------------------|-------------------|
| Contract: 4♥ S  Board: 151  Dealer: S  Vul: None  North HCP: 9  South HCP: 13  Contract: 1N N | North:  ♠ K109  ▼ 1097  ◆ 7  ♣ AQ8542 | South:  ♠ Q5  ♥ AJ4  ♠ KQJ10  ♣ 9763  |                   | North<br>1NT                           | East<br>AP                   | South 1           |
| Board: 152 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N                        | North:  ♠ AKQ1093  ♥ 8  ♦ J8  ♣ KQ95  | South:  ♣ J  ▼ 109754  ◆ K974  ♣ A87  | Pass<br>Pass      | North 1♣ 2♣ 4♠ ng 1NT                  |                              | 1NT <sup>1</sup>  |
| Board: 153 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4♠ N                        | North:  ♠ K10965  ♥ Q10876  ←—  ♣ K32 | South:  ♠ Q42  ♥ K4  ♠ AKJ10  ♠ AJ65  | West Pass Pass AP | North 1♣ 3♥                            |                              | 1 <b>♦</b><br>2NT |
| Board: 154<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N N      | North:  ♠ KQJ95  ♥ KJ  ♠ KJ  ♣ Q952   | South:  ♣ —  ▼ A862  • AQ6532  • 1064 | Pass              | North<br>1 <b>♠</b><br>3NT<br>ing Jump | Pass<br>AP                   | <b>3</b> ♦¹       |

| Board: 150<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <b>♦</b> K54<br><b>♥</b> KJ10762<br><b>♦</b> 1064<br><b>♣</b> 5     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 151<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♣ Q5</li><li>♥ AJ4</li><li>♦ KQJ10</li><li>♣ 9763</li></ul> | The opponents are silent. You bid first.       |
| Board: 152<br>Dealer: N<br>Vul: NS<br>HCP: 8    | ♣ J<br>♥ 109754<br>♦ K974<br>♣ A87                                  | The opponents are silent.  Partner bids first. |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>♠ Q42</li><li>♥ K4</li><li>♦ AKJ10</li><li>♠ AJ65</li></ul> | The opponents are silent.  You bid first.      |
| Board: 154<br>Dealer: N<br>Vul: None<br>HCP: 10 | ♣—<br>▼ A862<br>◆ AQ6532<br>♣ 1064                                  | The opponents are silent.  Partner bids first. |

| Board: 150<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 7                         | North:  ♠ AJ63  ♥ A3  ♦ 95  ♣ AJ964   | South:  ♠ K54  ♥ KJ10762  ♦ 1064  ♣ 5 | West Pass Pass AP | North 1♣ 1♠ 3♥                         | East<br>Pass<br>Pass<br>Pass | 1♥<br>2♥          |
|---|---------------------------------------|---------------------------------------|-------------------|--|------------------------------|-------------------|
| Contract: 4♥ S  Board: 151  Dealer: S  Vul: None  North HCP: 9  South HCP: 13  Contract: 1N N | North:  ♠ K109  ▼ 1097  ◆ 7  ♣ AQ8542 | South:  ♠ Q5  ♥ AJ4  ♠ KQJ10  ♣ 9763  |                   | North<br>1NT                           | East<br>AP                   | South 1           |
| Board: 152 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N                        | North:  ♠ AKQ1093  ♥ 8  ♦ J8  ♣ KQ95  | South:  ♣ J  ▼ 109754  ◆ K974  ♣ A87  | Pass<br>Pass      | North 1♣ 2♣ 4♠ ng 1NT                  |                              | 1NT <sup>1</sup>  |
| Board: 153 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4♠ N                        | North:  ♠ K10965  ♥ Q10876  ←—  ♣ K32 | South:  ♠ Q42  ♥ K4  ♠ AKJ10  ♠ AJ65  | West Pass Pass AP | North 1♣ 3♥                            |                              | 1 <b>♦</b><br>2NT |
| Board: 154<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N N      | North:  ♠ KQJ95  ♥ KJ  ♠ KJ  ♣ Q952   | South:  ♣ —  ▼ A862  • AQ6532  • 1064 | Pass              | North<br>1 <b>♠</b><br>3NT<br>ing Jump | Pass<br>AP                   | <b>3</b> ♦¹       |

| Board: 155<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>4</li><li>✓ K109753</li><li>✓ J1054</li><li>✓ K7</li></ul>   | The opponents are silent.  Partner bids first.      |
|---|--|---|
| Board: 156<br>Dealer: N<br>Vul: EW<br>HCP: 19   | <ul><li>♠ AK83</li><li>♥ A4</li><li>♠ AKJ63</li><li>♠ 53</li></ul>   | The opponents are silent. You bid first.            |
| Board: 157<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ10942</li><li>★ —</li><li>★ K74</li><li>★ QJ62</li></ul> | The opponents are silent.  Partner bids first.      |
| Board: 158<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ K10954</li><li>★ KJ65</li><li>★ KQ8</li><li>★ 4</li></ul>  | The opponents are silent. You bid first.            |
| Board: 159<br>Dealer: S<br>Vul: EW<br>HCP: 6    | <ul><li>◆ 2</li><li>♥ J32</li><li>◆ J9754</li><li>◆ KJ87</li></ul>   | East Doubles Pass if possible.  Partner bids first. |

| Board: 155 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4 \( \mathbf{N} \) N | North:                                | South:  ♠ A10982  ♥ AJ4  ♠ A  ♣ AJ43 | Pass<br>Pass<br>AP | North  1NT <sup>1</sup> 3♥  ng 1NT | Pass<br>Pass | 1 <b>♠</b><br>3 <b>♣</b> |
|--|---------------------------------------|--------------------------------------|--------------------|------------------------------------|--------------|--------------------------|
| Board: 156 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 44 N                 | North:  ♠ AK83  ♥ A4  ♠ AKJ63  ♣ 53   | South:  ♠ Q754  ♥ 10876  ♦ 4  ♣ AJ98 | West<br>Pass<br>AP | North 1  2  ♣                      |              | 1,                       |
| Board: 157 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♥ S              | North:  ♠ KJ10942  ♥ —  ♠ K74  ♣ QJ62 | South:  ♣ 7  ▼ AQJ10984  ♠ AQJ  ♣ 54 | West Pass AP       | North<br>1♠                        | East<br>Pass | 1,                       |
| Board: 158 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 N                  | North:  ♠ K10954  ♥ KJ65  ♠ KQ8  ♣ 4  | South:                               | Pass               | North<br>1♠<br>2♥<br>ng 1NT        |              | South 1NT <sup>1</sup>   |
| Board: 159 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 3♠ S                 | North:  ♠ 2  ♥ J32  ♦ J9754  ♠ KJ87   | South:  ♠ AKQ875  ♥ K6  ♠ KQ8  ♠ 106 | West Pass AP       | North<br>Pass                      | East<br>X    | South 1♠ 3♠              |

| Board: 155<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>★ A10982</li><li>★ AJ4</li><li>★ A</li><li>★ AJ43</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 156<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♣ Q754</li><li>♥ 10876</li><li>♦ 4</li><li>♣ AJ98</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 157<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ 7</li><li>♥ AQJ10984</li><li>♦ AQJ</li><li>♣ 54</li></ul>  | The opponents are silent. You bid first.       |
| Board: 158<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣—</li><li>▼ 1083</li><li>◆ J974</li><li>♣ AK10753</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 159<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>★ AKQ875</li><li>★ K6</li><li>★ KQ8</li><li>★ 106</li></ul>  | East Doubles Pass if possible. You bid first.  |

| Board: 155 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4 \( \mathbf{N} \) N | North:                                | South:  ♠ A10982  ♥ AJ4  ♠ A  ♣ AJ43 | Pass<br>Pass<br>AP | North  1NT <sup>1</sup> 3♥  ng 1NT | Pass<br>Pass | 1 <b>♠</b><br>3 <b>♣</b> |
|--|---------------------------------------|--------------------------------------|--------------------|------------------------------------|--------------|--------------------------|
| Board: 156 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 44 N                 | North:  ♠ AK83  ♥ A4  ♠ AKJ63  ♣ 53   | South:  ♠ Q754  ♥ 10876  ♦ 4  ♣ AJ98 | West<br>Pass<br>AP | North 1  2  ♣                      |              | 1,                       |
| Board: 157 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♥ S              | North:  ♠ KJ10942  ♥ —  ♠ K74  ♣ QJ62 | South:  ♣ 7  ▼ AQJ10984  ♠ AQJ  ♣ 54 | West Pass AP       | North<br>1♠                        | East<br>Pass | 1,                       |
| Board: 158 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 N                  | North:  ♠ K10954  ♥ KJ65  ♠ KQ8  ♣ 4  | South:                               | Pass               | North<br>1♠<br>2♥<br>ng 1NT        |              | South 1NT <sup>1</sup>   |
| Board: 159 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 3♠ S                 | North:  ♠ 2  ♥ J32  ♦ J9754  ♠ KJ87   | South:  ♠ AKQ875  ♥ K6  ♠ KQ8  ♠ 106 | West Pass AP       | North<br>Pass                      | East<br>X    | South 1♠ 3♠              |

| Board: 160<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ A9852</li><li>★ AQ753</li><li>★ K62</li><li>★ —</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 161<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>♣ Q10</li><li>♥ Q9843</li><li>◆ K9642</li><li>♣ 5</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 162<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <b>♣</b> K<br><b>♥</b> 63<br><b>♦</b> AK9763<br><b>♣</b> AK72       | The opponents are silent. You bid first.       |
| Board: 163<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>A742</li><li>✓—</li><li>J764</li><li>KQ1083</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 164<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>A75</li><li>♥ 965</li><li>AKQ753</li><li>♥ 9</li></ul>      | The opponents are silent. You bid first.       |

| Board: 160 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3  S | North:  ♠ A9852  ♥ AQ753  ♠ K62  ♠ —  | South:  ♠ K  ▼ 109  ♠ A843  ♠ J86543 | Pass<br>AP         | North 1♣ 2♥ ng 1NT | Pass<br>Pass         | $1NT^1$                  |
|--|---------------------------------------|--------------------------------------|--------------------|--------------------|----------------------|--------------------------|
| Board: 161 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 2 N    | North:  ♠ Q10  ♥ Q9843  ♠ K9642  ♠ 5  | South:  ♠ AK85  ♥ AJ5  ♦ 8  ♠ K10632 | West Pass Pass AP  | North 1♥ 1NT       | East<br>Pass<br>Pass | 1 <b>.</b><br>1 <b>.</b> |
| Board: 162 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2♠ S | North:  ♠ K  ♥ 63  ♠ AK9763  ♣ AK72   | South:                               | West<br>Pass<br>AP | North<br>1♦<br>2♣  |                      | 1♠                       |
| Board: 163 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 S | North:  ♠ A742  ♥ —  ♦ J764  ♣ KQ1083 | South:  ♠ J103  ♥ KQ9543  ♠ A32  ♠ A | West Pass AP       | North 1♣           | East<br>Pass         | 1♥                       |
| Board: 164 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 N   | North:  ♠ A75  ♥ 965  ♠ AKQ753  ♠ 9   | South:                               | West<br>Pass       | North<br>1♦<br>2♦  | East<br>Pass<br>AP   |                          |

| Board: 160<br>Dealer: N<br>Vul: None<br>HCP: 8  | <b>♠</b> K<br><b>♥</b> 109<br><b>♦</b> A843<br><b>♣</b> J86543      | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 161<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ AK85</li><li>▼ AJ5</li><li>◆ 8</li><li>◆ K10632</li></ul> | The opponents are silent. You bid first.       |
| Board: 162<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>♦ 876532</li><li>♥ KJ109</li><li>♦ J</li><li>♠ Q6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 163<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ J103</li><li>♥ KQ9543</li><li>◆ A32</li><li>♣ A</li></ul> | The opponents are silent. You bid first.       |
| Board: 164<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 160 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3  S | North:  ♠ A9852  ♥ AQ753  ♠ K62  ♠ —  | South:  ♠ K  ▼ 109  ♠ A843  ♠ J86543 | Pass<br>AP         | North 1♣ 2♥ ng 1NT | Pass<br>Pass         | $1NT^1$                  |
|--|---------------------------------------|--------------------------------------|--------------------|--------------------|----------------------|--------------------------|
| Board: 161 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 2 N    | North:  ♠ Q10  ♥ Q9843  ♠ K9642  ♠ 5  | South:  ♠ AK85  ♥ AJ5  ♦ 8  ♠ K10632 | West Pass Pass AP  | North 1♥ 1NT       | East<br>Pass<br>Pass | 1 <b>.</b><br>1 <b>.</b> |
| Board: 162 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2♠ S | North:  ♠ K  ♥ 63  ♠ AK9763  ♣ AK72   | South:                               | West<br>Pass<br>AP | North<br>1♦<br>2♣  |                      | 1♠                       |
| Board: 163 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 S | North:  ♠ A742  ♥ —  ♦ J764  ♣ KQ1083 | South:  ♠ J103  ♥ KQ9543  ♠ A32  ♠ A | West Pass AP       | North 1♣           | East<br>Pass         | 1♥                       |
| Board: 164 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 N   | North:  ♠ A75  ♥ 965  ♠ AKQ753  ♠ 9   | South:                               | West<br>Pass       | North<br>1♦<br>2♦  | East<br>Pass<br>AP   |                          |

| Board: 165<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♣ AJ3</li><li>♥ J10876</li><li>♠ 6</li><li>♣ A1085</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 166<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>◆ 9</li><li>▼ AKQJ87</li><li>◆ J62</li><li>◆ K53</li></ul>   | The opponents are silent. You bid first.       |
| Board: 167<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ K4</li><li>▼ J108763</li><li>◆ 2</li><li>◆ AJ102</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 168<br>Dealer: N<br>Vul: None<br>HCP: 19 | <b>♠</b> KQ<br><b>♥</b> A<br><b>♦</b> KQ9864<br><b>♣</b> AJ85        | The opponents are silent.  You bid first.      |
| Board: 169<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <b>♣</b> 7<br><b>♥</b> J1092<br><b>♦</b> 109854<br><b>♣</b> AKQ      | The opponents are silent.  Partner bids first. |

| Board: 165 Dealer: S Vul: None                   | North:<br>♠ AJ3<br>♥ J10876                            | South:<br>♠ KQ2<br>♥ AK5   |            | North            |              | 1♦       |
|--|--|----------------------------|------------|------------------|--------------|----------|
| North HCP: 10<br>South HCP: 21<br>Contract: 2♦ S | ♦ 6<br>♣ A1085   | ◆ KQJ832<br>◆ K            | Pass<br>AP | 1♥               | Pass         | 2•       |
| Board: 166<br>Dealer: N<br>Vul: NS               | North:<br>♠ 9  | South:<br>♠ Q106543        | West       | North<br>1♥      |              | South 1♠ |
| North HCP: 14<br>South HCP: 7<br>Contract: 2♠ S  | <ul><li>★ AKQJ87</li><li>★ J62</li><li>★ K53</li></ul> | ▼ 3<br>◆ A7<br>♣ J1094     | Pass<br>AP | 2.               | Pass         |          |
| Board: 167<br>Dealer: S                          | North:<br>♠ K4   | South:<br>♠ J108           | West       | North            | East         | South 1  |
| Vul: EW<br>North HCP: 9                          | <b>♥</b> J108763                                       | <b>v</b> —                 | Pass       | 1♥               | Pass         | 2♦       |
| South HCP: 13<br>Contract: 3♦ S                  | ◆ 2<br>◆ AJ102   | ◆ AKQ8643<br>◆ K74         | Pass<br>AP | 2♥               | Pass         | 3♦       |
| Board: 168                                       | North:   | South:                     | West       | North 1♦         | East<br>Pass |          |
| Dealer: N<br>Vul: None                           | <b>♠</b> KQ  | ♠ A8743                    | Pass       | <b>3♣</b>        | Pass         |          |
| North HCP: 19                                    | <b>♥</b> A<br><b>♦</b> KQ9864                          | ♥ Q8743<br>♦—              | Pass       | 3NT              | Pass         | 4♥       |
| South HCP: 9                                     | ♣ AJ85   | <b>▼</b> —<br><b>♣</b> K76 | Pass       | 4♠               | AP           |          |
| Contract: 4♠ S                                   |  |                            | 1. Four    | th suit g        | ame fo       | rce      |
| Board: 169<br>Dealer: S                          | North:<br>♠ 7  | South:<br>♠ AJ1053         | West       | North            | East         | South 14 |
| Vul: NS<br>North HCP: 10                         | ♥ J1092  | <b>♥</b> AK6               | Pass       | 1NT <sup>1</sup> | Pass         | 2♣       |
| South HCP: 14                                    | ◆ 109854   | • Q                        | Pass       | 2♠               | AP           |          |
| Contract: 2♠ S                                   | <b>♣</b> AKQ   | <b>♣</b> 9763              | 1. forci   | ng 1NT           |              |          |

| Board: 165<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>★ KQ2</li><li>★ AK5</li><li>◆ KQJ832</li><li>★ K</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 166<br>Dealer: N<br>Vul: NS<br>HCP: 7    | <ul><li>♣ Q106543</li><li>♥ 3</li><li>♦ A7</li><li>♣ J1094</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 167<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li></li></ul>   | The opponents are silent. You bid first.       |
| Board: 168<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ A8743</li><li>♥ Q8743</li><li>♦ —</li><li>★ K76</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 169<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>▲ AJ1053</li><li>♥ AK6</li><li>◆ Q</li><li>◆ 9763</li></ul>  | The opponents are silent. You bid first.       |

| Board: 165 Dealer: S Vul: None                   | North:<br>♠ AJ3<br>♥ J10876                            | South:<br>♠ KQ2<br>♥ AK5   |            | North            |              | 1♦       |
|--|--|----------------------------|------------|------------------|--------------|----------|
| North HCP: 10<br>South HCP: 21<br>Contract: 2♦ S | ♦ 6<br>♣ A1085   | ◆ KQJ832<br>◆ K            | Pass<br>AP | 1♥               | Pass         | 2•       |
| Board: 166<br>Dealer: N<br>Vul: NS               | North:<br>♠ 9  | South:<br>♠ Q106543        | West       | North<br>1♥      |              | South 1♠ |
| North HCP: 14<br>South HCP: 7<br>Contract: 2♠ S  | <ul><li>★ AKQJ87</li><li>★ J62</li><li>★ K53</li></ul> | ▼ 3<br>◆ A7<br>♣ J1094     | Pass<br>AP | 2.               | Pass         |          |
| Board: 167<br>Dealer: S                          | North:<br>♠ K4   | South:<br>♠ J108           | West       | North            | East         | South 1  |
| Vul: EW<br>North HCP: 9                          | <b>♥</b> J108763                                       | <b>v</b> —                 | Pass       | 1♥               | Pass         | 2♦       |
| South HCP: 13<br>Contract: 3♦ S                  | ◆ 2<br>◆ AJ102   | ◆ AKQ8643<br>◆ K74         | Pass<br>AP | 2♥               | Pass         | 3♦       |
| Board: 168                                       | North:   | South:                     | West       | North 1♦         | East<br>Pass |          |
| Dealer: N<br>Vul: None                           | <b>♠</b> KQ  | ♠ A8743                    | Pass       | <b>3♣</b>        | Pass         |          |
| North HCP: 19                                    | <b>♥</b> A<br><b>♦</b> KQ9864                          | ♥ Q8743<br>♦—              | Pass       | 3NT              | Pass         | 4♥       |
| South HCP: 9                                     | ♣ AJ85   | <b>▼</b> —<br><b>♣</b> K76 | Pass       | 4♠               | AP           |          |
| Contract: 4♠ S                                   |  |                            | 1. Four    | th suit g        | ame fo       | rce      |
| Board: 169<br>Dealer: S                          | North:<br>♠ 7  | South:<br>♠ AJ1053         | West       | North            | East         | South 14 |
| Vul: NS<br>North HCP: 10                         | ♥ J1092  | <b>♥</b> AK6               | Pass       | 1NT <sup>1</sup> | Pass         | 2♣       |
| South HCP: 14                                    | ◆ 109854   | • Q                        | Pass       | 2♠               | AP           |          |
| Contract: 2♠ S                                   | <b>♣</b> AKQ   | <b>♣</b> 9763              | 1. forci   | ng 1NT           |              |          |

| Board: 170<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ A874</li><li>▼ AJ</li><li>◆ 763</li><li>◆ QJ43</li></ul>    | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 171<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★—</li><li>★ K75432</li><li>◆ J9</li><li>◆ AJ753</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 172<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>AKQ10964</li><li>♥ Q2</li><li>A8</li><li>J5</li></ul>         | The opponents are silent. You bid first.       |
| Board: 173<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ A10872</li><li>★ K96</li><li>★ K10765</li><li>★ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 174<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>▲ 10</li><li>▼ AJ7</li><li>◆ KJ8754</li><li>▲ K106</li></ul>  | The opponents are silent. You bid first.       |

| Board: 170<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 9<br>Contract: 2♥ S | North:  ◆ A874  ▼ AJ  ◆ 763  ◆ QJ43    | South:  ♠ KJ3  ♥ KQ10863  ♦ 1042  ♠ 9 | West Pass AP      | North<br>1♣<br>1♠              | East<br>Pass<br>Pass | 1♥                       |
|---|--|---------------------------------------|-------------------|--------------------------------|----------------------|--------------------------|
| Board: 171 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 S               | North:  ♣—  ▼ K75432  ◆ J9  ♣ AJ753    | South:  ♠ AKJ98653  ♥ Q  ♠ A43  ♠ 10  | Pass<br>AP        | North  1NT <sup>1</sup> ng 1NT | Pass                 | 1♠                       |
| Board: 172 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N                | North:  ♠ AKQ10964  ♥ Q2  ♠ A8  ♣ J5   | South:                                | Pass              | North<br>1♠<br>4♠<br>ng 1NT    |                      | South 1NT <sup>1</sup>   |
| Board: 173 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 44 N               | North:  ♠ A10872  ♥ K96  ♠ K10765  ♣ — | South:  ♠ Q95  ♥ 52  ♠ A  ♣ AQ87654   | West Pass Pass AP | North 1♣ 2◆                    | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b> |
| Board: 174 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S              | North:  ▲ 10  ▼ AJ7  ◆ KJ8754  ♣ K106  | South:  ♠ KJ9876  ♥ 1086  ♦ —  ♠ AJ53 | West Pass AP      | North 1  2                     |                      | 1♠                       |

| Board: 170<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <b>♦</b> KJ3<br><b>♥</b> KQ10863<br><b>♦</b> 1042<br><b>♣</b> 9      | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 171<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AKJ98653</li><li>♥ Q</li><li>A43</li><li>10</li></ul>        | The opponents are silent. You bid first.       |
| Board: 172<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>◆ 5</li><li>♥ J8765</li><li>◆ J62</li><li>◆ AK93</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 173<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q95</li><li>♥ 52</li><li>♦ A</li><li>♣ AQ87654</li></ul>   | The opponents are silent. You bid first.       |
| Board: 174<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ KJ9876</li><li>▼ 1086</li><li>◆ —</li><li>◆ AJ53</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 170<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 9<br>Contract: 2♥ S | North:  ◆ A874  ▼ AJ  ◆ 763  ◆ QJ43    | South:  ♠ KJ3  ♥ KQ10863  ♦ 1042  ♠ 9 | West Pass AP      | North<br>1♣<br>1♠              | East<br>Pass<br>Pass | 1♥                       |
|---|--|---------------------------------------|-------------------|--------------------------------|----------------------|--------------------------|
| Board: 171 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 S               | North:  ♣—  ▼ K75432  ◆ J9  ♣ AJ753    | South:  ♠ AKJ98653  ♥ Q  ♠ A43  ♠ 10  | Pass<br>AP        | North  1NT <sup>1</sup> ng 1NT | Pass                 | 1♠                       |
| Board: 172 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N                | North:  ♠ AKQ10964  ♥ Q2  ♠ A8  ♣ J5   | South:                                | Pass              | North<br>1♠<br>4♠<br>ng 1NT    |                      | South 1NT <sup>1</sup>   |
| Board: 173 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 44 N               | North:  ♠ A10872  ♥ K96  ♠ K10765  ♣ — | South:  ♠ Q95  ♥ 52  ♠ A  ♣ AQ87654   | West Pass Pass AP | North 1♣ 2◆                    | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b> |
| Board: 174 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S              | North:  ▲ 10  ▼ AJ7  ◆ KJ8754  ♣ K106  | South:  ♠ KJ9876  ♥ 1086  ♦ —  ♠ AJ53 | West Pass AP      | North 1  2                     |                      | 1♠                       |

| Board: 175<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>◆ Q865</li><li>▼ 10</li><li>◆ J54</li><li>◆ AQ532</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 176<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>♠ AKJ6</li><li>♥ AKJ64</li><li>◆ Q104</li><li>♠ 10</li></ul> | The opponents are silent. You bid first.       |
| Board: 177<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>♣—</li><li>★ A1086</li><li>◆ 98732</li><li>♣ KJ87</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 178<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♠ AQ8</li><li>♥ Q</li><li>♠ A964</li><li>♠ KJ854</li></ul>   | The opponents are silent. You bid first.       |
| Board: 179<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ K109632</li><li>★ AK5</li><li>◆ 5</li><li>★ 862</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 175 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2 S  | North:  ♠ Q865  ♥ 10  ♦ J54  ♠ AQ532  | South:  ♠ K9  ♥ AKQ976  ♠ Q106  ♣ 84          | West Pass AP       | North 1♣                            | East<br>Pass | 1♥                               |
|--|---------------------------------------|---|--------------------|-------------------------------------|--------------|----------------------------------|
| Board: 176 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 3N S  | North:  ♠ AKJ6  ♥ AKJ64  ♠ Q104  ♠ 10 | South:  ♠ 1074  ♥ 3  ♠ K987  ♣ AK843          | Pass<br>AP         | North 1♥ 2♠ ng 1NT                  | Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 177 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♠ S | North:  ♠ —  ▼ A1086  ◆ 98732  ♠ KJ87 | South:  ♠ AJ10874  ♥ KQ9  ♠ K  ♠ Q65          | Pass<br>AP         | North<br>1NT <sup>1</sup><br>ng 1NT | Pass         | 1♠                               |
| Board: 178 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3N S | North:  ♠ AQ8  ♥ Q  ♠ A964  ♣ KJ854   | South:  | West<br>Pass<br>AP | North<br>1♣<br>2•                   | Pass         | South<br>1♥<br>3NT               |
| Board: 179 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2♠ N  | North:  ♠ K109632  ♥ AK5  ♦ 5  ♣ 862  | South:<br>♠ Q<br>♥ Q10<br>♠ AQ9864<br>♠ KQ109 | West Pass Pass     | North 1♣ 2♠                         | East Pass AP | <b>1</b> ♦                       |

| Board: 175<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K9</li><li>✓ AKQ976</li><li>◆ Q106</li><li>◆ 84</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 176<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>1074</li><li>✓ 3</li><li>✓ K987</li><li>△ AK843</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 177<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ AJ10874</li><li>♥ KQ9</li><li>♦ K</li><li>♣ Q65</li></ul> | The opponents are silent. You bid first.       |
| Board: 178<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>10643</li><li>✓ K10832</li><li>✓ KQ2</li><li>✓ 7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 179<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <b>♠</b> Q<br>♥ Q10<br>• AQ9864<br>• KQ109                          | The opponents are silent. You bid first.       |

| Board: 175 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♥ S                | North:  ♠ Q865  ♥ 10  ♦ J54  ♣ AQ532  | South:  ♠ K9  ▼ AKQ976  ♠ Q106  ♣ 84  | West<br>Pass<br>AP | North 1♣                            | East<br>Pass | 1♥                               |
|---|---------------------------------------|---------------------------------------|--------------------|-------------------------------------|--------------|----------------------------------|
| Board: 176<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 10<br>Contract: 3N S  | North:  ♠ AKJ6  ♥ AKJ64  ♠ Q104  ♠ 10 | South:                                | Pass<br>AP         | North<br>1♥<br>2♠<br>ng 1NT         | Pass<br>Pass | South<br>1NT <sup>1</sup><br>3NT |
| Board: 177 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♠ S                | North:  ♠ —  ▼ A1086  ◆ 98732  ♠ KJ87 | South:  ♠ AJ10874  ♥ KQ9  ♠ K  ♠ Q65  | Pass<br>AP         | North<br>1NT <sup>1</sup><br>ng 1NT | Pass         | 1♠                               |
| Board: 178<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 3N S | North:  ♠ AQ8  ♥ Q  ♠ A964  ♣ KJ854   | South:                                | West<br>Pass<br>AP | North<br>1♣<br>2◆                   | Pass         | South<br>1♥<br>3NT               |
| Board: 179 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 24 N                 | North:  ♠ K109632  ♥ AK5  ♦ 5  ♣ 862  | South:  ♠ Q  ♥ Q10  ♠ AQ9864  ♣ KQ109 | West Pass Pass     | North 1♣ 2♠                         | East Pass AP | 1♦                               |

| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>AKQ8542</li><li>✓ A5</li><li>8</li><li>Q65</li></ul>        | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>1098764</li><li>✓ QJ1032</li><li>✓ —</li><li>AJ</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 182<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>★ K2</li><li>♥ Q3</li><li>◆ AKQJ102</li><li>◆ AQ9</li></ul> | The opponents are silent. You bid first.       |
| Board: 183<br>Dealer: S<br>Vul: EW<br>HCP: 9    | ♦9<br>▼ A10532<br>♦ K5<br>♠ Q10843                                  | The opponents are silent.  Partner bids first. |
| Board: 184<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>A</li><li>✓ AJ10943</li><li>✓ AJ9</li><li>✓ A63</li></ul>   | The opponents are silent. You bid first.       |

| Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N                 | North:  ♠ AKQ8542  ♥ A5  ♠ 8  ♣ Q65  | South:  ♠ 10  ♥ 109763  ♦ J92  ♣ AKJ2 | Pass           | North<br>1♠<br>4♠<br>ng 1NT         | Pass<br>AP                 | South<br>1NT <sup>1</sup>        |
|--|--------------------------------------|---------------------------------------|----------------|-------------------------------------|----------------------------|----------------------------------|
| Board: 181 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4 \( \mathbb{N} \) N | North:                               | South:  ♠ KJ  ♥ A6  ♠ AQ10963  ♣ K106 | West Pass Pass | North 1♣ 4♥                         | East<br>Pass<br>AP         | 1♦                               |
| Board: 182<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ K2  ♥ Q3  ♠ AKQJ102  ♣ AQ9 | South:  ♠ A1087  ♥ AJ874  ♠ 6  ♠ 862  | West Pass Pass | North  1   2NT  3NT                 | East<br>Pass<br>Pass<br>AP | 1♥                               |
| Board: 183<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 18<br>Contract: 3N N    | North:                               | South:  ♠ AK842  ♥ KJ  ♠ A106  ♠ K75  | Pass<br>AP     | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                       | 1♠                               |
| Board: 184<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 9<br>Contract: 3N S  | North:  ♠ A  ♥ AJ10943  ♠ AJ9  ♣ A63 | South:  ♠ Q94  ♥ Q  ♦ 107542  ♠ KQ92  | Pass<br>AP     | North 1♥ 3♥ ng 1NT                  | Pass<br>Pass               | South<br>1NT <sup>1</sup><br>3NT |

| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>10</li><li>109763</li><li>J92</li><li>AKJ2</li></ul>        | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 17 | <b>♠</b> KJ<br><b>♥</b> A6<br><b>♦</b> AQ10963<br><b>♣</b> K106     | The opponents are silent. You bid first.       |
| Board: 182<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ A1087</li><li>▼ AJ874</li><li>♦ 6</li><li>★ 862</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 183<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>AK842</li><li>KJ</li><li>A106</li><li>K75</li></ul>         | The opponents are silent. You bid first.       |
| Board: 184<br>Dealer: N<br>Vul: None<br>HCP: 9  | • Q94<br>• Q<br>• 107542<br>• KQ92                                  | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N                 | North:  ♠ AKQ8542  ♥ A5  ♠ 8  ♣ Q65  | South:  ♠ 10  ♥ 109763  ♦ J92  ♣ AKJ2 | Pass           | North<br>1♠<br>4♠<br>ng 1NT         | Pass<br>AP                 | South<br>1NT <sup>1</sup>        |
|--|--------------------------------------|---------------------------------------|----------------|-------------------------------------|----------------------------|----------------------------------|
| Board: 181 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4 \( \mathbb{N} \) N | North:                               | South:  ♠ KJ  ♥ A6  ♠ AQ10963  ♣ K106 | West Pass Pass | North 1♣ 4♥                         | East<br>Pass<br>AP         | 1♦                               |
| Board: 182<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ K2  ♥ Q3  ♠ AKQJ102  ♣ AQ9 | South:  ♠ A1087  ♥ AJ874  ♠ 6  ♠ 862  | West Pass Pass | North  1   2NT  3NT                 | East<br>Pass<br>Pass<br>AP | 1♥                               |
| Board: 183<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 18<br>Contract: 3N N    | North:                               | South:  ♠ AK842  ♥ KJ  ♠ A106  ♠ K75  | Pass<br>AP     | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                       | 1♠                               |
| Board: 184<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 9<br>Contract: 3N S  | North:  ♠ A  ♥ AJ10943  ♠ AJ9  ♣ A63 | South:  ♠ Q94  ♥ Q  ♦ 107542  ♠ KQ92  | Pass<br>AP     | North 1♥ 3♥ ng 1NT                  | Pass<br>Pass               | South<br>1NT <sup>1</sup><br>3NT |

| Board: 185<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q8753</li><li>♥ Q</li><li>♦ K832</li><li>♣ QJ9</li></ul>      | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 186<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li> ♣ J3</li><li> ♥ AKQ1063</li><li> ♠ K6</li><li> ♣ AJ9</li></ul> | The opponents are silent.  You bid first.      |
| Board: 187<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ AK542</li><li>♥ J74</li><li>◆ 9</li><li>◆ Q1065</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 188<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ K42</li><li>▼ A9854</li><li>◆ 4</li><li>◆ AQ52</li></ul>      | The opponents are silent. You bid first.       |
| Board: 189<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>J2</li><li>K954</li><li>7</li><li>KJ10752</li></ul>             | The opponents are silent.  Partner bids first. |

| Board: 185 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S                   | North:  ♠ Q8753  ♥ Q  ♠ K832  ♠ QJ9   | South:  ♣ —  ▼ AK1064  ◆ QJ4  ♣ A8742  | West<br>Pass<br>AP | North 1♠          | East<br>Pass       | 1♥                  |
|--|---------------------------------------|--|--------------------|-------------------|--------------------|---------------------|
| Board: 186 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 N                    | North:  ♣ J3  ♥ AKQ1063  ♠ K6  ♣ AJ9  | South:  ♠ AK10986  ♥ —  ♦ 952  ♣ 10875 | West<br>Pass       | North<br>1♥<br>3♥ | East<br>Pass<br>AP | South 1♠            |
| Board: 187<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 14<br>Contract: 1N S | North:  ♠ AK 542  ♥ J74  ♦ 9  ♠ Q1065 | South:  ♣ J107  ♥ K3  ♣ AQ107  ♣ A942  | West Pass AP       | North<br>1♠       |                    | South 1 • 1NT       |
| Board: 188 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 N                    | North:  ♠ K42  ✔ A9854  ♠ 4  ♣ AQ52   | South:  ♠ A865  ♥ 6  ♠ A1075  ♣ 10984  | West<br>Pass       | North<br>1♥<br>2♣ |                    | South 1♠            |
| Board: 189<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 18<br>Contract: 3N S    | North:                                | South:  ♠ AQ7  ♥ AJ8  ♠ K10862  ♣ A6   | West Pass Pass AP  | North  1♥  3♣     | Pass               | South  1   2NT  3NT |

| Board: 185<br>Dealer: S<br>Vul: NS<br>HCP: 14   | ♣—<br>▼ AK1064<br>◆ QJ4<br>♣ A8742                                    | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 186<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>★ AK10986</li><li>♥ —</li><li>◆ 952</li><li>◆ 10875</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 187<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ J107</li><li>♥ K3</li><li>♦ AQ107</li><li>♣ A942</li></ul>  | The opponents are silent. You bid first.       |
| Board: 188<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ A865</li><li>♥ 6</li><li>★ A1075</li><li>★ 10984</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 189<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>AQ7</li><li>✓ AJ8</li><li>✓ K10862</li><li>♠ A6</li></ul>     | The opponents are silent. You bid first.       |

| Board: 185 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S                   | North:  ♠ Q8753  ♥ Q  ♠ K832  ♠ QJ9   | South:  ♣ —  ▼ AK1064  ◆ QJ4  ♣ A8742  | West<br>Pass<br>AP | North 1♠          | East<br>Pass       | 1♥                  |
|--|---------------------------------------|--|--------------------|-------------------|--------------------|---------------------|
| Board: 186 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 N                    | North:  ♣ J3  ♥ AKQ1063  ♠ K6  ♣ AJ9  | South:  ♠ AK10986  ♥ —  ♦ 952  ♣ 10875 | West<br>Pass       | North<br>1♥<br>3♥ | East<br>Pass<br>AP | South 1♠            |
| Board: 187<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 14<br>Contract: 1N S | North:  ♠ AK 542  ♥ J74  ♦ 9  ♠ Q1065 | South:  ♣ J107  ♥ K3  ♣ AQ107  ♣ A942  | West Pass AP       | North<br>1♠       |                    | South 1 • 1NT       |
| Board: 188 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 N                    | North:  ♠ K42  ✔ A9854  ♠ 4  ♣ AQ52   | South:  ♠ A865  ♥ 6  ♠ A1075  ♣ 10984  | West<br>Pass       | North<br>1♥<br>2♣ |                    | South 1♠            |
| Board: 189<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 18<br>Contract: 3N S    | North:                                | South:  ♠ AQ7  ♥ AJ8  ♠ K10862  ♣ A6   | West Pass Pass AP  | North  1♥  3♣     | Pass               | South  1   2NT  3NT |

| Board: 190<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♣85</li><li>♥ KQ105</li><li>◆ J3</li><li>♣ AK765</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 191<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♠ A</li><li>♥ 96542</li><li>♠ A743</li><li>♠ J105</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 192<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ K</li><li>✓ AKJ963</li><li>◆ KQJ53</li><li>◆ 7</li></ul>  | The opponents are silent. You bid first.       |
| Board: 193<br>Dealer: S<br>Vul: Both<br>HCP: 9  | ♣ J<br>♥ Q8743<br>♦ AQ963<br>♣ 82                                   | The opponents are silent.  Partner bids first. |
| Board: 194<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣82</li><li>♥Q</li><li>◆A9853</li><li>♣AKQ109</li></ul>     | The opponents are silent. You bid first.       |

| Board: 190 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S                | North:  ♦ 85  ▼ KQ105  • J3  ♣ AK765 | South:  ♠ KJ1074  ♥ A863  ♠ 8742  ♠ —  | West<br>Pass<br>AP | North<br>1♣<br>1NT                 | East<br>Pass<br>Pass | 1♠                               |
|--|--------------------------------------|--|--------------------|------------------------------------|----------------------|----------------------------------|
| Board: 191 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 4 S                | North:  ♠ A  ♥ 96542  ♠ A743  ♣ J105 | South:  ♠ KJ1072  ♥ A1073  ♠ 106  ♠ KQ | Pass<br>Pass       | North  1NT <sup>1</sup> 4♥  ng 1NT | Pass<br>AP           | 1♠                               |
| Board: 192<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 9<br>Contract: 3N S  | North:  ♠ K  ♥ AKJ963  ♠ KQJ53  ♣ 7  | South:                                 | Pass<br>AP         | North 1♥ 3♥ ng 1NT                 | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 193<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 14<br>Contract: 2 N | North:  ♣ J  ♥ Q8743  ♠ AQ963  ♣ 82  | South:  ♠ KQ765  ♥ J5  ♠ K102  ♠ KQ7   | Pass<br>Pass       | North  1NT <sup>1</sup> 2  ng 1NT  | Pass<br>AP           | 1♠                               |
| Board: 194 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2 S               | North:  ♣ 82  ♥ Q  ♠ A9853  ♣ AKQ109 | South:  ♠ Q74  ♥ KJ9752  ♦ K  ♣ J62    | West<br>Pass<br>AP | North 1                            | East<br>Pass<br>Pass | 1♥                               |

| Board: 190<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <b>♦</b> KJ1074<br><b>♥</b> A863<br><b>♦</b> 8742<br><b>♣</b> —     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 191<br>Dealer: S<br>Vul: None<br>HCP: 13 | <b>♦</b> KJ1072<br><b>♥</b> A1073<br><b>♦</b> 106<br><b>♣</b> KQ    | The opponents are silent. You bid first.       |
| Board: 192<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>1032</li><li>✓ 4</li><li>★ A107</li><li>★ KQ9865</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 193<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQ765</li><li>♥ J5</li><li>◆ K102</li><li>◆ KQ7</li></ul> | The opponents are silent. You bid first.       |
| Board: 194<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♣ Q74</li><li>♥ KJ9752</li><li>♦ K</li><li>♣ J62</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 190 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S                | North:  ♦ 85  ▼ KQ105  • J3  ♣ AK765 | South:  ♠ KJ1074  ♥ A863  ♠ 8742  ♠ —  | West<br>Pass<br>AP | North<br>1♣<br>1NT                 | East<br>Pass<br>Pass | 1♠                               |
|--|--------------------------------------|--|--------------------|------------------------------------|----------------------|----------------------------------|
| Board: 191 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 4 S                | North:  ♠ A  ♥ 96542  ♠ A743  ♣ J105 | South:  ♠ KJ1072  ♥ A1073  ♠ 106  ♠ KQ | Pass<br>Pass       | North  1NT <sup>1</sup> 4♥  ng 1NT | Pass<br>AP           | 1♠                               |
| Board: 192<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 9<br>Contract: 3N S  | North:  ♠ K  ♥ AKJ963  ♠ KQJ53  ♣ 7  | South:                                 | Pass<br>AP         | North 1♥ 3♥ ng 1NT                 | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 193<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 14<br>Contract: 2 N | North:  ♣ J  ♥ Q8743  ♠ AQ963  ♣ 82  | South:  ♠ KQ765  ♥ J5  ♠ K102  ♠ KQ7   | Pass<br>Pass       | North  1NT <sup>1</sup> 2  ng 1NT  | Pass<br>AP           | 1♠                               |
| Board: 194 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2 S               | North:  ♣ 82  ♥ Q  ♠ A9853  ♣ AKQ109 | South:  ♠ Q74  ♥ KJ9752  ♦ K  ♣ J62    | West<br>Pass<br>AP | North 1                            | East<br>Pass<br>Pass | 1♥                               |

| Board: 195<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>♠ 6</li><li>♥ J9863</li><li>♦ KQ652</li><li>♠ 62</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>A</li><li>✓ AK82</li><li>✓ AK1085</li><li>✓ Q98</li></ul>  | The opponents are silent. You bid first.       |
| Board: 197<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 198<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★ KQ73</li><li>★ KQ6</li><li>◆ AK952</li><li>◆ 7</li></ul> | The opponents are silent. You bid first.       |
| Board: 199<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ K32</li><li>▼ J954</li><li>◆ KQ953</li><li>◆ J</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 195 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 1♠ S   | North:  ♠ 6  ♥ J9863  ♠ KQ652  ♠ 62  | South:  ♠ AJ542  ♥ A7  ♠ A107  ♣ KQ3  | West<br>AP         | North             | East                       | South 1♠    |
|--|--------------------------------------|---------------------------------------|--------------------|-------------------|----------------------------|-------------|
| Board: 196 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N | North:  ♠ A  ♥ AK82  ♠ AK1085  ♠ Q98 | South:  ♠ QJ10865  ♥ QJ9  ←—  ♣ J1054 | West Pass Pass     | North 1  2  3NT   | East<br>Pass<br>Pass<br>AP | 1♠          |
| Board: 197 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S | North:                               | South:                                | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass               | 1♥          |
| Board: 198 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 5 S    | North:  ♠ KQ73  ♥ KQ6  ♠ AK952  ♣ 7  | South:  ♣ J4  ♥ 52  ♠ 6  ♣ AK1098653  | West<br>Pass<br>AP | North<br>1♦<br>2♠ | East<br>Pass<br>Pass       | 1NT         |
| Board: 199 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 S   | North:  ♠ K32  ♥ J954  ♠ KQ953  ♣ J  | South:  ♠ A4  ♥ Q732  ♠ A84  ♣ A983   | West Pass Pass     | North  1  3  ▼    | East<br>Pass<br>AP         | South 1♣ 1♥ |

| Board: 195<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>AJ542</li><li>✓ A7</li><li>✓ A107</li><li>✓ KQ3</li></ul>        | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 7  | ◆ QJ10865         ▼ QJ9         ◆ —         ◆ J1054                      | The opponents are silent.  Partner bids first. |
| Board: 197<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>◆ 94</li><li>♥ AQ9732</li><li>◆ A4</li><li>◆ K52</li></ul>       | The opponents are silent. You bid first.       |
| Board: 198<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul> <li>↓ J4</li> <li>↓ 52</li> <li>↓ 6</li> <li>♠ AK1098653</li> </ul> | The opponents are silent.  Partner bids first. |
| Board: 199<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ A4</li><li>♥ Q732</li><li>★ A84</li><li>★ A983</li></ul>       | The opponents are silent. You bid first.       |

| Board: 195 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 1♠ S   | North:  ♠ 6  ♥ J9863  ♠ KQ652  ♠ 62  | South:  ♠ AJ542  ♥ A7  ♠ A107  ♣ KQ3  | West<br>AP         | North             | East                       | South 1♠    |
|--|--------------------------------------|---------------------------------------|--------------------|-------------------|----------------------------|-------------|
| Board: 196 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N | North:  ♠ A  ♥ AK82  ♠ AK1085  ♠ Q98 | South:  ♠ QJ10865  ♥ QJ9  ←—  ♣ J1054 | West Pass Pass     | North 1  2  3NT   | East<br>Pass<br>Pass<br>AP | 1♠          |
| Board: 197 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S | North:                               | South:                                | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass               | 1♥          |
| Board: 198 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 5 S    | North:  ♠ KQ73  ♥ KQ6  ♠ AK952  ♣ 7  | South:  ♣ J4  ♥ 52  ♠ 6  ♣ AK1098653  | West<br>Pass<br>AP | North<br>1♦<br>2♠ | East<br>Pass<br>Pass       | 1NT         |
| Board: 199 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 S   | North:  ♠ K32  ♥ J954  ♠ KQ953  ♣ J  | South:  ♠ A4  ♥ Q732  ♠ A84  ♣ A983   | West Pass Pass     | North  1  3  ▼    | East<br>Pass<br>AP         | South 1♣ 1♥ |

| Board: 200<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>♠ AKJ6</li><li>♥ 6</li><li>♦ Q63</li><li>♠ AKJ86</li></ul>  | West Doubles 3♦ if possible.  You bid first.   |
|---|---|--|
| Board: 201<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ K753</li><li>★ 3</li><li>★ 975</li><li>★ AK932</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 202<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ AK6</li><li>▼ KJ6</li><li>◆ J1075</li><li>◆ J42</li></ul> | The opponents are silent.  You bid first.      |
| Board: 203<br>Dealer: S<br>Vul: Both<br>HCP: 8  | ◆—<br>♥ Q982<br>◆ AQ84<br>◆ 97642                                   | The opponents are silent.  Partner bids first. |
| Board: 204<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>▲ AJ6</li><li>▼ AQJ985</li><li>◆ AJ9</li><li>◆ 2</li></ul>  | The opponents are silent. You bid first.       |

| Board: 200<br>Dealer: N<br>Vul: None             | North:<br>♠ AKJ6                    | South:<br>◆ 98                             | West     | North<br>1♣      | East<br>Pass  | South 1♥                |
|--|-------------------------------------|--|----------|------------------|---------------|-------------------------|
| North HCP: 18                                    | <b>v</b> 6                          | <b>♥</b> AQ10974                           | Pass     | 2♠               | Pass          | <b>3</b> ♦ <sup>1</sup> |
| South HCP: 10                                    | • Q63                               | ◆ KJ54                                     | X        | 3NT              | AP            |                         |
| Contract: 3N N                                   | <b>♣</b> AKJ86                      | <b>♣</b> 4                                 | 1. Four  | th suit g        | ame fo        | rce                     |
| Board: 201<br>Dealer: S<br>Vul: NS               | North:<br>♠ K753                    | South:<br>♠ A86                            | West     | North            | East          | South                   |
| North HCP: 10                                    | <b>∀</b> 3                          | <ul><li>★ AK1095</li><li>★ A1032</li></ul> | Pass     | 1♠               | Pass          | 3♦                      |
| South HCP: 17<br>Contract: 3N N                  | ♦ 975<br>♣ AK932                    | <b>♦</b> Q                                 | Pass     | 3NT              | AP            |                         |
| Board: 202<br>Dealer: N                          | North:<br>♠ AK6                     | South:<br><b>♠</b> 109874                  | West     | North            | Fast          | South                   |
| Vul: EW  | <b>♥</b> KJ6                        | ♥ Q73                                      | ,, esc   | 1                | Pass          | 1 <b>4</b>              |
| North HCP: 13<br>South HCP: 10<br>Contract: 1N N | <ul><li>J1075</li><li>J42</li></ul> | ♦ A<br>• A1097                             | Pass     | 1NT              | AP            |                         |
| Board: 203<br>Dealer: S                          | North:                              | South:<br>♠ AKJ103                         | West     | North            | East          | South 1♠                |
| Vul: Both  | <b>♠</b> —<br><b>♥</b> Q982         | <b>♥</b> AKJ3                              | Pass     | 1NT <sup>1</sup> | Pass          | 3♥                      |
| North HCP: 8                                     | • Q982<br>• AQ84                    | <b>♦</b> 1065                              | Pass     | 4♥               | AP            |                         |
| South HCP: 17<br>Contract: 4♥ S                  | <b>◆</b> 97642                      | <b>♣</b> J                                 | 1. forci | ng 1NT           |               |                         |
| Board: 204                                       | North:                              | South:                                     | West     | North            | East          | South                   |
| Dealer: N  | Norui.<br>AJ6                       | \$60an.<br><b>♦</b> 853                    |          | 1♥               | Pass          |                         |
| Vul: NS<br>North HCP: 17                         | <b>♥</b> AQJ985                     | <b>v</b> 2                                 | Pass     | 3♥               | Pass          | _                       |
| South HCP: 10                                    | <b>♦</b> AJ9                        | • Q2                                       | AP       |                  |               |                         |
| Contract: 4 S                                    | <b>♣</b> 2                          | <b>♣</b> AKJ10965                          | 1. Invit | ing Jump         | <b>Shifts</b> |                         |

| Board: 200<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>◆ 98</li><li>♥ AQ10974</li><li>◆ KJ54</li><li>◆ 4</li></ul>  | West Doubles 3♦ if possible.  Partner bids first. |
|---|--|---|
| Board: 201<br>Dealer: S<br>Vul: NS<br>HCP: 17   | <ul><li>★ A86</li><li>▼ AK1095</li><li>★ A1032</li><li>★ Q</li></ul> | The opponents are silent.  You bid first.         |
| Board: 202<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>109874</li><li>Q73</li><li>A</li><li>A A1097</li></ul>       | The opponents are silent.  Partner bids first.    |
| Board: 203<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>♠ AKJ103</li><li>♥ AKJ3</li><li>♦ 1065</li><li>♠ J</li></ul> | The opponents are silent. You bid first.          |
| Board: 204<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♦ 853</li><li>♥ 2</li><li>♦ Q2</li><li>♦ AKJ10965</li></ul>  | The opponents are silent.  Partner bids first.    |

| Board: 200<br>Dealer: N<br>Vul: None             | North:<br>♠ AKJ6                    | South:<br>◆ 98                             | West     | North<br>1♣      | East<br>Pass  | South 1♥                |
|--|-------------------------------------|--|----------|------------------|---------------|-------------------------|
| North HCP: 18                                    | <b>v</b> 6                          | <b>♥</b> AQ10974                           | Pass     | 2♠               | Pass          | <b>3</b> ♦ <sup>1</sup> |
| South HCP: 10                                    | • Q63                               | ◆ KJ54                                     | X        | 3NT              | AP            |                         |
| Contract: 3N N                                   | <b>♣</b> AKJ86                      | <b>♣</b> 4                                 | 1. Four  | th suit g        | ame fo        | rce                     |
| Board: 201<br>Dealer: S<br>Vul: NS               | North:<br>♠ K753                    | South:<br>♠ A86                            | West     | North            | East          | South                   |
| North HCP: 10                                    | <b>∀</b> 3                          | <ul><li>★ AK1095</li><li>★ A1032</li></ul> | Pass     | 1♠               | Pass          | 3♦                      |
| South HCP: 17<br>Contract: 3N N                  | ♦ 975<br>♣ AK932                    | <b>♦</b> Q                                 | Pass     | 3NT              | AP            |                         |
| Board: 202<br>Dealer: N                          | North:<br>♠ AK6                     | South:<br><b>♠</b> 109874                  | West     | North            | Fast          | South                   |
| Vul: EW  | <b>♥</b> KJ6                        | ♥ Q73                                      | ,, esc   | 1                | Pass          | 1 <b>4</b>              |
| North HCP: 13<br>South HCP: 10<br>Contract: 1N N | <ul><li>J1075</li><li>J42</li></ul> | ♦ A<br>• A1097                             | Pass     | 1NT              | AP            |                         |
| Board: 203<br>Dealer: S                          | North:                              | South:<br>♠ AKJ103                         | West     | North            | East          | South 1♠                |
| Vul: Both  | <b>♠</b> —<br><b>♥</b> Q982         | <b>♥</b> AKJ3                              | Pass     | 1NT <sup>1</sup> | Pass          | 3♥                      |
| North HCP: 8                                     | • Q982<br>• AQ84                    | <b>♦</b> 1065                              | Pass     | 4♥               | AP            |                         |
| South HCP: 17<br>Contract: 4♥ S                  | <b>◆</b> 97642                      | <b>♣</b> J                                 | 1. forci | ng 1NT           |               |                         |
| Board: 204                                       | North:                              | South:                                     | West     | North            | East          | South                   |
| Dealer: N  | Norui.<br>AJ6                       | \$60an.<br><b>♦</b> 853                    |          | 1♥               | Pass          |                         |
| Vul: NS<br>North HCP: 17                         | <b>♥</b> AQJ985                     | <b>v</b> 2                                 | Pass     | 3♥               | Pass          | _                       |
| South HCP: 10                                    | <b>♦</b> AJ9                        | • Q2                                       | AP       |                  |               |                         |
| Contract: 4 S                                    | <b>♣</b> 2                          | <b>♣</b> AKJ10965                          | 1. Invit | ing Jump         | <b>Shifts</b> |                         |

| Board: 205 Dealer: S Vul: EW HCP: 10  Board: 206 Dealer: N Vul: Both HCP: 13  Board: 207 Dealer: S Vul: None HCP: 6  Board: 208 HCP: 6  Board: 208 HCP: 13  Board: 208 HCP: 13  Board: 208 HCP: 13  Board: 208 HCP: 13  Board: 208 Dealer: N Vul: EW HCP: 13  Board: 208 Vul: Both HCP: 13  Board: 208 Vul: Both HCP: 13  Board: 208 Vul: EW V |                        |                                       |    |
|--|------------------------|---------------------------------------|----|
| Dealer: N Vul: Both HCP: 13  AQ1064 HCP: 13    | Dealer: S<br>Vul: EW   | ♥ J<br>• J108                         |    |
| Dealer: S Vul: None HCP: 6   AKQ975 Dealer: N Vul: EW HCP: 13   Board: 209 Dealer: S Vul: Both  The opponents are silent.  Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.   | Dealer: N<br>Vul: Both | ♥ 532<br>♦ AQ1064                     | 11 |
| Dealer: N  | Dealer: S<br>Vul: None | ♥ 2<br>• 986532                       |    |
| Dealer: S Vul: Both AQ6432  The opponents are silent.  Partner bids first  | Dealer: N<br>Vul: EW   | <ul><li>▼ KJ92</li><li>◆ 73</li></ul> |    |
|  | Dealer: S<br>Vul: Both | <b>▼</b> 1073 <b>♦</b> AQ6432         |    |

| Board: 205 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 5♣ S                  | North:  ♠ KJ1075  ♥ J  ♦ J108  ♣ A1065 | South:  ♠ A  ♥ AQ9654  ♠ Q4  ♣ KJ72    | Pass Pass Pass AP | North  1♠  3♠  3♠               | East Pass Pass Pass | 1♥<br>2♣<br>3♥   |
|--|--|--|-------------------|---------------------------------|---------------------|------------------|
| Board: 206 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3 S                 | North:  ♠ AQ94  ♥ 532  ♠ AQ1064  ♣ J   | South:                                 | AP                | North<br>1 <b>♦</b><br>ing Jump | Pass                | <b>3</b> ♣¹      |
| Board: 207<br>Dealer: S<br>Vul: None<br>North HCP: 6<br>South HCP: 13<br>Contract: 2 N   | North:  ♠ KQJ82  ♥ 2  ♦ 986532  ♣ 8    | South:  ♠ A5  ♥ Q1073  ♦ 10  ♣ AK10972 | West Pass Pass    | North 1♦ 2♦                     | East<br>Pass<br>AP  | South 1♣ 1♥      |
| Board: 208 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 N                   | North:  ♠ AKQ975  ♥ KJ92  ♠ 73  ♣ 2    | South:  ♠ 6  ♥ Q85  ♠ K96  ♣ AJ10965   | Pass              | North 1♣ 3♥ ing Jump            | Pass<br>AP          | <b>3♣</b> ¹      |
| Board: 209<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 13<br>Contract: 3N S | North:  ♠ KJ87  ♥ 1073  ♠ AQ6432  ♠ —  | South:  ♠ Q109  ♥ J2  ♠ K105  ♣ AQJ52  | West Pass Pass AP | North 1♦ 2♦                     | Pass                | South 1♣ 1NT 3NT |

| Board: 205<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>♠ A</li><li>♥ AQ9654</li><li>♠ Q4</li><li>♠ KJ72</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 206<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♦ 852</li><li>♥ KQ9</li><li>♦ 5</li><li>♠ KQ9854</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 207<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>A5</li><li>♥ Q1073</li><li>10</li><li>AK10972</li></ul>      | The opponents are silent. You bid first.       |
| Board: 208<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <b>♦</b> 6<br><b>♥</b> Q85<br><b>♦</b> K96<br><b>♣</b> AJ10965       | The opponents are silent.  Partner bids first. |
| Board: 209<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♣ Q109</li><li>♥ J2</li><li>◆ K105</li><li>♣ AQJ52</li></ul> | The opponents are silent. You bid first.       |

| Board: 205 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 5♣ S                  | North:  ♠ KJ1075  ♥ J  ♦ J108  ♣ A1065 | South:  ♠ A  ♥ AQ9654  ♠ Q4  ♣ KJ72    | Pass Pass Pass AP | North  1♠  3♠  3♠               | East Pass Pass Pass | 1♥<br>2♣<br>3♥   |
|--|--|--|-------------------|---------------------------------|---------------------|------------------|
| Board: 206 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3 S                 | North:  ♠ AQ94  ♥ 532  ♠ AQ1064  ♣ J   | South:                                 | AP                | North<br>1 <b>♦</b><br>ing Jump | Pass                | <b>3</b> ♣¹      |
| Board: 207<br>Dealer: S<br>Vul: None<br>North HCP: 6<br>South HCP: 13<br>Contract: 2 N   | North:  ♠ KQJ82  ♥ 2  ♦ 986532  ♣ 8    | South:  ♠ A5  ♥ Q1073  ♦ 10  ♣ AK10972 | West Pass Pass    | North 1♦ 2♦                     | East<br>Pass<br>AP  | South 1♣ 1♥      |
| Board: 208 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 N                   | North:  ♠ AKQ975  ♥ KJ92  ♠ 73  ♣ 2    | South:  ♠ 6  ♥ Q85  ♠ K96  ♣ AJ10965   | Pass              | North 1♣ 3♥ ing Jump            | Pass<br>AP          | <b>3♣</b> ¹      |
| Board: 209<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 13<br>Contract: 3N S | North:  ♠ KJ87  ♥ 1073  ♠ AQ6432  ♠ —  | South:  ♠ Q109  ♥ J2  ♠ K105  ♣ AQJ52  | West Pass Pass AP | North 1♦ 2♦                     | Pass                | South 1♣ 1NT 3NT |

| Board: 210<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>AQ862</li><li>KJ107</li><li>Q</li><li>943</li></ul>         | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 211<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★K1082</li><li>♥ 943</li><li>◆ AQJ73</li><li>◆ 9</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 212<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>AQ10</li><li>✓ 4</li><li>AQJ1062</li><li>AJ8</li></ul>      | The opponents are silent. You bid first.       |
| Board: 213<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ KQ732</li><li>♥ Q1093</li><li>◆ QJ4</li><li>◆ 7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 214<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>AQJ1072</li><li>✓—</li><li>A983</li><li>AQ5</li></ul>       | The opponents are silent. You bid first.       |

| Board: 210 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3◆ S | North:  ♠ AQ862  ♥ KJ107  ♠ Q  ♠ 943  | South:  ♠ 3  ♥ A53  ♠ A1098763  ♠ Q8 | AP                   | North<br>1 <b>∲</b><br>ing Jump | Pass               | <b>3</b> ♦¹        |
|---|---------------------------------------|--------------------------------------|----------------------|---------------------------------|--------------------|--------------------|
| Board: 211 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♠ S   | North:  ♠ K1082  ♥ 943  ♠ AQJ73  ♠ 9  | South:  ♠ A964  ♥ Q5  ♠ 85  ♣ AQJ73  | West<br>Pass<br>Pass | North 1  3  4                   | East<br>Pass<br>AP | 1♣                 |
| Board: 212 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3 N   | North:  ♠ AQ10  ♥ 4  ♠ AQJ1062  ♠ AJ8 | South:                               | West<br>Pass         | North 1♦ 3♦                     | East<br>Pass<br>AP |                    |
| Board: 213 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 N  | North:  ♠ KQ732  ♥ Q1093  ♠ QJ4  ♣ 7  | South:  ♠ A5  ♥ K74  ♠ K82  ♣ KJ532  | West Pass Pass       | North 1♣ 2♥                     | East<br>Pass<br>AP | South<br>1♣<br>1NT |
| Board: 214 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 4♥ S    | North:  ♠ AQJ1072  ♥ —  ♠ A983  ♠ AQ5 | South:                               | Pass<br>AP           | North 1♣ 3♠ ng 1NT              | Pass<br>Pass       | 1NT <sup>1</sup>   |

| Board: 210<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> 3<br><b>♥</b> A53<br><b>♦</b> A1098763<br><b>♣</b> Q8      | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 211<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>▲ A964</li><li>♥ Q5</li><li>◆ 85</li><li>▲ AQJ73</li></ul>  | The opponents are silent. You bid first.       |
| Board: 212<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>♦ 9653</li><li>♥ A1083</li><li>♦ 5</li><li>♠ K965</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 213<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ A5</li><li>★ K74</li><li>★ K82</li><li>★ KJ532</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 214<br>Dealer: N<br>Vul: NS<br>HCP: 7    | <ul><li>★ 5</li><li>▼ AQ98752</li><li>◆ J42</li><li>◆ 98</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 210 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3◆ S | North:  ♠ AQ862  ♥ KJ107  ♠ Q  ♠ 943  | South:  ♠ 3  ♥ A53  ♠ A1098763  ♠ Q8 | AP                   | North<br>1 <b>∲</b><br>ing Jump | Pass               | <b>3</b> ♦¹        |
|---|---------------------------------------|--------------------------------------|----------------------|---------------------------------|--------------------|--------------------|
| Board: 211 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♠ S   | North:  ♠ K1082  ♥ 943  ♠ AQJ73  ♠ 9  | South:  ♠ A964  ♥ Q5  ♠ 85  ♣ AQJ73  | West<br>Pass<br>Pass | North 1  3  4                   | East<br>Pass<br>AP | 1♣                 |
| Board: 212 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3 N   | North:  ♠ AQ10  ♥ 4  ♠ AQJ1062  ♠ AJ8 | South:                               | West<br>Pass         | North 1♦ 3♦                     | East<br>Pass<br>AP |                    |
| Board: 213 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 N  | North:  ♠ KQ732  ♥ Q1093  ♠ QJ4  ♣ 7  | South:  ♠ A5  ♥ K74  ♠ K82  ♣ KJ532  | West Pass Pass       | North 1♣ 2♥                     | East<br>Pass<br>AP | South<br>1♣<br>1NT |
| Board: 214 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 4♥ S    | North:  ♠ AQJ1072  ♥ —  ♠ A983  ♠ AQ5 | South:                               | Pass<br>AP           | North 1♣ 3♠ ng 1NT              | Pass<br>Pass       | 1NT <sup>1</sup>   |

| Board: 215<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ AKJ96</li><li>▼ 543</li><li>◆ 9865</li><li>◆ 6</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 216<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>♠ 6</li><li>♥ AKJ953</li><li>♠ Q76</li><li>♠ AK2</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 217<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>♦ 954</li><li>♥ 2</li><li>♦ J1054</li><li>♠ AJ973</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 218<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>★ A108642</li><li>★ K</li><li>★ A6</li><li>★ AQJ10</li></ul> | The opponents are silent. You bid first.       |
| Board: 219<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>★762</li><li>★ A10853</li><li>★ 4</li><li>★ K1076</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 215<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 18<br>Contract: 3N S | North:  ♠ AKJ96  ♥ 543  ♦ 9865  ♠ 6   | South:  ◆ 52  ▼ AKQ9  ◆ AK3  ◆ Q1085  | Pass Pass Pass AP | North  1♠ 3♦ 3♠    | Pass<br>Pass       | 1 <b>♣</b><br>2NT      |
|---|---------------------------------------|---------------------------------------|-------------------|--------------------|--------------------|------------------------|
| Board: 216 Dealer: N Vul: None North HCP: 17 South HCP: 6 Contract: 3 \( \bar{V} \) N | North:  ♠ 6  ♥ AKJ953  ♠ Q76  ♣ AK2   | South:  ♠ AQ874  ♥ 10  • 10432  ♣ 986 | West<br>Pass      | North<br>1♥<br>3♥  | East<br>Pass<br>AP | South 1♠               |
| Board: 217 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 1 S                 | North:                                | South:  ♠ A1032  ♥ Q10753  ♠ AK  ♠ Q5 | West<br>AP        | North              | East               | South 1♥               |
| Board: 218 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3♠ N                | North:  ♠ A108642  ♥ K  ♠ A6  ♠ AQJ10 | South:  ♣ 7  ▼ AQJ103  ◆ 9754  ♣ 865  | Pass              | North 1♠ 3♠ ng 1NT |                    | South 1NT <sup>1</sup> |
| Board: 219 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N N              | North:  ♣ 762  ♥ A10853  ♦ 4  ♣ K1076 | South:  ♠ K1094  ♥ Q  ♠ A8752  ♣ A82  | West Pass Pass    | North 1♥ 1NT       | East Pass AP       | South 1 ◆ 1 ◆          |

| Board: 215<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>★ 52</li><li>▼ AKQ9</li><li>◆ AK3</li><li>◆ Q1085</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 216<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>AQ874</li><li>✓ 10</li><li>10432</li><li>♠ 986</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 217<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ A1032</li><li>♥ Q10753</li><li>♦ AK</li><li>♣ Q5</li></ul> | The opponents are silent. You bid first.       |
| Board: 218<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♣ 7</li><li>♥ AQJ103</li><li>♦ 9754</li><li>♣ 865</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 219<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ K1094</li><li>♥ Q</li><li>◆ A8752</li><li>◆ A82</li></ul>  | The opponents are silent. You bid first.       |

| Board: 215<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 18<br>Contract: 3N S | North:  ♠ AKJ96  ♥ 543  ♦ 9865  ♠ 6   | South:  ◆ 52  ▼ AKQ9  ◆ AK3  ◆ Q1085  | Pass Pass Pass AP | North  1♠ 3♦ 3♠    | Pass<br>Pass       | 1 <b>♣</b><br>2NT         |
|---|---------------------------------------|---------------------------------------|-------------------|--------------------|--------------------|---------------------------|
| Board: 216 Dealer: N Vul: None North HCP: 17 South HCP: 6 Contract: 3 \( \bar{V} \) N | North:  ♠ 6  ♥ AKJ953  ♠ Q76  ♣ AK2   | South:  ♠ AQ874  ♥ 10  • 10432  ♣ 986 | West<br>Pass      | North<br>1♥<br>3♥  | East<br>Pass<br>AP | South 1♠                  |
| Board: 217 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 1 S                 | North:                                | South:  ♠ A1032  ♥ Q10753  ♠ AK  ♠ Q5 | West<br>AP        | North              | East               | South 1♥                  |
| Board: 218 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3♠ N                | North:  ♠ A108642  ♥ K  ♠ A6  ♠ AQJ10 | South:  ♣ 7  ▼ AQJ103  ◆ 9754  ♣ 865  | Pass              | North 1♠ 3♠ ng 1NT |                    | South<br>1NT <sup>1</sup> |
| Board: 219 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N N              | North:  ♣ 762  ♥ A10853  ♦ 4  ♣ K1076 | South:  ♠ K1094  ♥ Q  ♠ A8752  ♣ A82  | West Pass Pass    | North 1♥ 1NT       | East Pass AP       | South 1 ◆ 1 ◆             |

| Board: 220<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>AJ86</li><li>♥ Q10973</li><li>★ KQ3</li><li>★ K</li></ul>    | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 221<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>★ AK87652</li><li>♥ 7</li><li>◆ 96</li><li>◆ 754</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 222<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ 1063</li><li>★ K8</li><li>★ AK832</li><li>★ A73</li></ul>  | The opponents are silent. You bid first.       |
| Board: 223<br>Dealer: S<br>Vul: None<br>HCP: 9  | ♣—<br>▼ KQJ83<br>◆ J106<br>• Q10432                                  | The opponents are silent.  Partner bids first. |
| Board: 224<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ AQ105</li><li>★ K6</li><li>★ A54</li><li>★ 10972</li></ul> | The opponents are silent. You bid first.       |

| Board: 220 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S                   | North:  ♠ AJ86  ♥ Q10973  ♠ KQ3  ♠ K   | South:  ♠ 10543  ♥ 5  ♠ AJ985  ♣ AJ10 | West<br>Pass<br>Pass | North 1♥ 2♠ 4♠         | East<br>Pass<br>Pass<br>AP   | 1♠          |
|--|--|---------------------------------------|----------------------|------------------------|------------------------------|-------------|
| Board: 221<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 19<br>Contract: 4♠ N    | North:  ♠ AK87652  ♥ 7  • 96  ♣ 754    | South:  ♣ J3  ✔ AKJ984  ♣ KQ5  ♣ KQ   | West<br>Pass<br>Pass | North 1♣ 4♠            |                              | South 1♥ 2♥ |
| Board: 222<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 1N N | North:                                 | South:  ♠ AK97  ♥ 10952  ♦ 10  ♠ K952 | West<br>Pass         | North 1  1NT           | East<br>Pass<br>AP           | South 1♥    |
| Board: 223 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2 \( \mathbb{N} \) N | North:  ♠ —  ▼ KQJ83  • J106  • Q10432 | South:  ♠ A9853  ♥ 10  ♠ AK32  ♠ K97  | Pass<br>Pass         | North  1NT¹ 2♥  ng 1NT | Pass<br>AP                   | 1♠          |
| Board: 224 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4♥ S                  | North:  ♠ AQ105  ♥ K6  ♠ A54  ♣ 10972  | South:  ♣ J  ♥ QJ9874  • KJ987  ♣ Q   | West Pass Pass AP    | North 1♣ 1♠ 3♥         | East<br>Pass<br>Pass<br>Pass | 1♥<br>2♥    |

| Board: 220<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>10543</li><li>5</li><li>AJ985</li><li>AJ10</li></ul>         | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 221<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>J3</li><li>✓ AKJ984</li><li>✓ KQ5</li><li>✓ KQ</li></ul>     | The opponents are silent. You bid first.       |
| Board: 222<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ AK97</li><li>▼ 10952</li><li>◆ 10</li><li>◆ K952</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 223<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>▲ A9853</li><li>▼ 10</li><li>◆ AK32</li><li>◆ K97</li></ul>  | The opponents are silent. You bid first.       |
| Board: 224<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>▲ J</li><li>♥ QJ9874</li><li>◆ KJ987</li><li>◆ Q</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 220 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S                   | North:  ♠ AJ86  ♥ Q10973  ♠ KQ3  ♠ K   | South:  ♠ 10543  ♥ 5  ♠ AJ985  ♣ AJ10 | West<br>Pass<br>Pass | North 1♥ 2♠ 4♠         | East<br>Pass<br>Pass<br>AP   | 1♠          |
|--|--|---------------------------------------|----------------------|------------------------|------------------------------|-------------|
| Board: 221<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 19<br>Contract: 4♠ N    | North:  ♠ AK87652  ♥ 7  • 96  ♣ 754    | South:  ♣ J3  ♣ AKJ984  ♣ KQ5  ♣ KQ   | West<br>Pass<br>Pass | North 1♣ 4♠            |                              | South 1♥ 2♥ |
| Board: 222<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 1N N | North:                                 | South:  ♠ AK97  ♥ 10952  ♦ 10  ♠ K952 | West<br>Pass         | North 1  1NT           | East<br>Pass<br>AP           | South 1♥    |
| Board: 223 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2 \( \mathbb{N} \) N | North:  ♠ —  ▼ KQJ83  • J106  • Q10432 | South:  ♠ A9853  ♥ 10  ♠ AK32  ♠ K97  | Pass<br>Pass         | North  1NT¹ 2♥  ng 1NT | Pass<br>AP                   | 1♠          |
| Board: 224 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4♥ S                  | North:  ♠ AQ105  ♥ K6  ♠ A54  ♣ 10972  | South:  ♣ J  ♥ QJ9874  • KJ987  ♣ Q   | West Pass Pass AP    | North 1♣ 1♠ 3♥         | East<br>Pass<br>Pass<br>Pass | 1♥<br>2♥    |

| Board: 225<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★862</li><li>▼A742</li><li>★KQ1052</li><li>★9</li></ul>     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 226<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q943</li><li>♥ A7</li><li>♦ KJ43</li><li>♣ A76</li></ul>  | The opponents are silent. You bid first.       |
| Board: 227<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>AQ852</li><li>▼ 1092</li><li>◆ Q</li><li>♣ J632</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 228<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>AJ107643</li><li>♥ 97</li><li>AQJ</li><li>8</li></ul>       | The opponents are silent. You bid first.       |
| Board: 229<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ A10863</li><li>★ A3</li><li>★ Q9743</li><li>★ 9</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2 S                 | North:                               | South:  ♠ AK105  ♥ J6  ♠ J  ♣ AK8642  | West Pass Pass AP  | North  1 • 1NT                              | East<br>Pass<br>Pass | 1 <b>♣</b><br>1 <b>♠</b>  |
|---|--------------------------------------|---------------------------------------|--------------------|---|----------------------|---------------------------|
| Board: 226<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 9<br>Contract: 1N S   | North:  ♠ Q943  ♥ A7  ♦ KJ43  ♣ A76  | South:  ♠ 106  ♥ KQJ83  ♠ 7  ♠ QJ1042 | West Pass AP       | North 1  1  1  1  1  1  1  1  1  1  1  1  1 | Pass                 | South 1♥ 1NT              |
| Board: 227<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 17<br>Contract: 3N S | North:  ♠ AQ852  ♥ 1092  ♠ Q  ♣ J632 | South:  ♠ K  ♥ AKJ6  ♠ K98753  ♠ K8   | Pass<br>Pass<br>AP | North  1♠  3♣¹  th suit g                   | Pass<br>Pass         | 1 <b>♦</b> 2 <b>♥</b> 3NT |
| Board: 228 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N               | North:  ♠ AJ107643  ♥ 97  ♠ AQJ  ♣ 8 | South:  ♠ K  ♥ AK105  ♠ 876  ♣ 75432  | Pass               | North<br>1♠<br>4♠<br>ng 1NT                 |                      | South 1NT <sup>1</sup>    |
| Board: 229 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N S                 | North:  ♠ A10863  ♥ A3  ♠ Q9743  ♠ 9 | South:  ♠ K7  ♥ K75  ♠ K52  ♣ A7652   | West Pass AP       | North<br>1♠                                 |                      | South 1♣ 1NT              |

| Board: 225<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>AK105</li><li>✓ J6</li><li>J</li><li>AK8642</li></ul>      | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 226<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>106</li><li>KQJ83</li><li>7</li><li>QJ1042</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 227<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <b>♦</b> K<br><b>♥</b> AKJ6<br><b>♦</b> K98753<br><b>♣</b> K8      | The opponents are silent. You bid first.       |
| Board: 228<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> K<br><b>♥</b> AK105<br><b>♦</b> 876<br><b>♣</b> 75432     | The opponents are silent.  Partner bids first. |
| Board: 229<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ K7</li><li>▼ K75</li><li>◆ K52</li><li>◆ A7652</li></ul> | The opponents are silent. You bid first.       |

| Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2 S                 | North:                               | South:  ♠ AK105  ♥ J6  ♠ J  ♣ AK8642  | West Pass Pass AP  | North  1 • 1NT                              | East<br>Pass<br>Pass | 1 <b>♣</b><br>1 <b>♠</b>  |
|---|--------------------------------------|---------------------------------------|--------------------|---|----------------------|---------------------------|
| Board: 226<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 9<br>Contract: 1N S   | North:  ♠ Q943  ♥ A7  ♦ KJ43  ♣ A76  | South:  ♠ 106  ♥ KQJ83  ♠ 7  ♠ QJ1042 | West Pass AP       | North 1  1  1  1  1  1  1  1  1  1  1  1  1 | Pass                 | South 1♥ 1NT              |
| Board: 227<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 17<br>Contract: 3N S | North:  ♠ AQ852  ♥ 1092  ♠ Q  ♣ J632 | South:  ♠ K  ♥ AKJ6  ♠ K98753  ♠ K8   | Pass<br>Pass<br>AP | North  1♠  3♣¹  th suit g                   | Pass<br>Pass         | 1 <b>♦</b> 2 <b>♥</b> 3NT |
| Board: 228 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N               | North:  ♠ AJ107643  ♥ 97  ♠ AQJ  ♣ 8 | South:  ♠ K  ♥ AK105  ♠ 876  ♣ 75432  | Pass               | North<br>1♠<br>4♠<br>ng 1NT                 |                      | South 1NT <sup>1</sup>    |
| Board: 229 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N S                 | North:  ♠ A10863  ♥ A3  ♠ Q9743  ♠ 9 | South:  ♠ K7  ♥ K75  ♠ K52  ♣ A7652   | West Pass AP       | North<br>1♠                                 |                      | South 1♣ 1NT              |

| Board: 230<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <b>♦</b> K75<br><b>♥</b> AK8642<br><b>♦</b> 1082<br><b>♣</b> A      | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 231<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 232<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li>★ K7</li><li>▼ KQ10862</li><li>◆ AQ</li><li>◆ A53</li></ul> | The opponents are silent. You bid first.       |
| Board: 233<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>★ K10765</li><li>♥ 7</li><li>◆ J43</li><li>◆ K864</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 234<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ K9863</li><li>★ A</li><li>◆ QJ93</li><li>★ K76</li></ul>  | The opponents are silent. You bid first.       |

| Board: 230 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 \( \bar{V} \) N     | North:  ♠ K75  ▼ AK8642  ♦ 1082  ♣ A | South:                               | Pass                 | North<br>1♥<br>2♥<br>ng 1NT |                            | South<br>1NT <sup>1</sup> |
|---|--------------------------------------|--------------------------------------|----------------------|-----------------------------|----------------------------|---------------------------|
| Board: 231<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 18<br>Contract: 3N S | North:                               | South:  ♠ AQ  ♥ K8  ♠ AKJ1074  ♣ J85 | West Pass Pass AP    | North 1♣ 3♥                 | Pass                       | 1♦                        |
| Board: 232 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 4♠ S                  | North:  ♠ K7  ▼ KQ10862  ♠ AQ  ♠ A53 | South:  ◆ A98652  ▼ 9  ◆ J103  ◆ KJ6 | West<br>Pass<br>Pass | North 1♥ 3♥ 4♠              | East<br>Pass<br>Pass<br>AP | 1♠                        |
| Board: 233 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3 S                   | North:  ♠ K10765  ♥ 7  • J43  ♣ K864 | South:  ♠ Q98  ♥ AK10863  ♠ A6  ♠ AJ | West<br>Pass<br>AP   | North 1♣                    | East<br>Pass               | 1♥                        |
| Board: 234 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2 S                 | North:  ♠ K9863  ✔ A  ♠ QJ93  ♣ K76  | South:  ♣ J  ♥ QJ854  ♦ 10854  ♣ QJ9 | Pass<br>AP           | North 1♣ 2♦ ng 1NT          |                            | 1NT <sup>1</sup>          |

| Board: 230<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♦ 932</li><li>♥ —</li><li>♦ AK73</li><li>♦ Q98764</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 231<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>AQ</li><li>✓ K8</li><li>AKJ1074</li><li>J85</li></ul>       | The opponents are silent. You bid first.       |
| Board: 232<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ A98652</li><li>♥ 9</li><li>♦ J103</li><li>♣ KJ6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 233<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>♣ Q98</li><li>♥ AK10863</li><li>♦ A6</li><li>♣ AJ</li></ul> | The opponents are silent. You bid first.       |
| Board: 234<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>↓ J</li><li>♥ QJ854</li><li>↓ 10854</li><li>♠ QJ9</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 230 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 \( \bar{V} \) N     | North:  ♠ K75  ▼ AK8642  ♦ 1082  ♣ A | South:                               | Pass                 | North<br>1♥<br>2♥<br>ng 1NT |                            | South<br>1NT <sup>1</sup> |
|---|--------------------------------------|--------------------------------------|----------------------|-----------------------------|----------------------------|---------------------------|
| Board: 231<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 18<br>Contract: 3N S | North:                               | South:  ♠ AQ  ♥ K8  ♠ AKJ1074  ♣ J85 | West Pass Pass AP    | North 1♣ 3♥                 | Pass                       | 1♦                        |
| Board: 232 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 4♠ S                  | North:  ♠ K7  ▼ KQ10862  ♠ AQ  ♠ A53 | South:  ◆ A98652  ▼ 9  ◆ J103  ◆ KJ6 | West<br>Pass<br>Pass | North 1♥ 3♥ 4♠              | East<br>Pass<br>Pass<br>AP | 1♠                        |
| Board: 233 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3 S                   | North:  ♠ K10765  ♥ 7  • J43  ♣ K864 | South:  ♠ Q98  ♥ AK10863  ♠ A6  ♠ AJ | West<br>Pass<br>AP   | North 1♣                    | East<br>Pass               | 1♥                        |
| Board: 234 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2 S                 | North:  ♠ K9863  ✔ A  ♠ QJ93  ♣ K76  | South:  ♣ J  ♥ QJ854  ♦ 10854  ♣ QJ9 | Pass<br>AP           | North 1♣ 2♦ ng 1NT          |                            | 1NT <sup>1</sup>          |

| Board: 235<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>Q54</li><li>✓ J876</li><li>✓ AK872</li><li>✓ 6</li></ul>     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 236<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K4</li><li>✓ AKJ982</li><li>◆ 632</li><li>◆ J6</li></ul>   | The opponents are silent. You bid first.       |
| Board: 237<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ QJ74</li><li>♥ AQ87</li><li>◆ 9</li><li>♣ 10763</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 238<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ AKQ72</li><li>▼ 10</li><li>◆ K42</li><li>◆ Q1085</li></ul> | The opponents are silent. You bid first.       |
| Board: 239<br>Dealer: S<br>Vul: Both<br>HCP: 7  | ♣—<br>♥ J10654<br>• Q754<br>• KJ74                                   | The opponents are silent.  Partner bids first. |

| Board: 235 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3 N                  | North:  ♠ Q54  ♥ J876  ♠ AK872  ♠ 6   | South:  ♠ A6  ♥ 53  ♠ QJ9  ♠ KQJ974    | West Pass Pass AP | North  1  2  •                      | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b>                    |
|---|---------------------------------------|--|-------------------|-------------------------------------|----------------------|---|
| Board: 236 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♥ N                  | North:  ♠ K4  ♥ AKJ982  ♦ 632  ♣ J6   | South:  ♠ QJ98  ♥ 6  ♠ A875  ♠ Q843    | West<br>Pass      | North<br>1♥<br>2♥                   | East<br>Pass<br>AP   | South 1♣                                    |
| Board: 237<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 13<br>Contract: 3♠ S | North:  ♠ QJ74  ♥ AQ87  ♦ 9  ♠ 10763  | South:  ♠ AK 109  ♥ J10  ♠ KQ8542  ♠ 2 | West Pass Pass    | North  1♥ 3♠                        | East<br>Pass<br>AP   | South 1  1  1  1  1  1  1  1  1  1  1  1  1 |
| Board: 238 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3 N                | North:  ♠ AKQ72  ♥ 10  ♠ K42  ♣ Q1085 | South:                                 | Pass<br>AP        | North<br>1♠<br>2♣<br>ng 1NT         |                      | $1NT^1$                                     |
| Board: 239 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2♠ S                | North:  ♣ —  ▼ J10654  ◆ Q754  ♣ KJ74 | South:  ♠ AQJ1064  ♥ 83  ♠ KJ9  ♠ A3   | Pass<br>AP        | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                 | 1♠  |

| Board: 235<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♠ A6</li><li>♥ 53</li><li>♦ QJ9</li><li>♠ KQJ974</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 236<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♣ QJ98</li><li>♥ 6</li><li>♦ A875</li><li>♣ Q843</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 237<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ AK109</li><li>♥ J10</li><li>◆ KQ8542</li><li>★ 2</li></ul> | The opponents are silent. You bid first.       |
| Board: 238<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ 4</li><li>★ KQJ74</li><li>★ 105</li><li>★ KJ632</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 239<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ AQJ1064</li><li>♥ 83</li><li>◆ KJ9</li><li>★ A3</li></ul>  | The opponents are silent. You bid first.       |

| Board: 235<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 13<br>Contract: 3 N | North:  ♠ Q54  ♥ J876  ♠ AK872  ♠ 6   | South:  ♠ A6  ♥ 53  ♦ QJ9  ♣ KQJ974   | West Pass Pass AP | North 1                             | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b>                    |
|---|---------------------------------------|---------------------------------------|-------------------|-------------------------------------|----------------------|---|
| Board: 236 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2 N                 | North:  ♠ K4  ▼ AKJ982  ♦ 632  ♣ J6   | South:  ♠ QJ98  ♥ 6  ♠ A875  ♠ Q843   | West<br>Pass      | North<br>1♥<br>2♥                   | East<br>Pass<br>AP   | South 1♣                                    |
| Board: 237 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3 S               | North:  ♠ QJ74  ♥ AQ87  ♦ 9  ♠ 10763  | South:  ♠ AK109  ♥ J10  ♠ KQ8542  ♣ 2 | West Pass Pass    | North  1♥ 3♠                        | East<br>Pass<br>AP   | South 1  1  1  1  1  1  1  1  1  1  1  1  1 |
| Board: 238 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3♣ N             | North:  ♠ AKQ72  ♥ 10  ♠ K42  ♣ Q1085 | South:                                | Pass<br>AP        | North<br>1♠<br>2♣<br>ng 1NT         |                      | $1NT^1$                                     |
| Board: 239 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2♠ S              | North:  ♣ —  ▼ J10654  • Q754  ♣ KJ74 | South:  ♠ AQJ1064  ♥ 83  ♠ KJ9  ♣ A3  | Pass<br>AP        | North<br>1NT <sup>1</sup><br>ng 1NT |                      | 1♠  |

| Board: 240<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ K6</li><li>▼ A76</li><li>◆ A8</li><li>◆ KQJ963</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 241<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>10</li><li>✓ J82</li><li>✓ K875</li><li>✓ A9752</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 242<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♣ 7</li><li>♥ AQ</li><li>♦ J652</li><li>♣ AQJ764</li></ul>  | The opponents are silent. You bid first.       |
| Board: 243<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♠ 9</li><li>♥ AQ1052</li><li>♦ J765</li><li>♠ Q43</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 244<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li>AQ864</li><li>♥ QJ</li><li>AQ7</li><li>K94</li></ul>        | The opponents are silent. You bid first.       |

| Board: 240 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3 N | North:  ♠ K6  ♥ A76  ♠ A8  ♠ KQJ963  | South:  ♣ J10854  ♥ QJ10  • QJ72  ♣ 10 | West<br>Pass   | North 1♣ 3♣                         | East<br>Pass<br>AP         |         |
|---|--------------------------------------|--|----------------|-------------------------------------|----------------------------|---------|
| Board: 241 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2♥ S  | North:  ♠ 10  ♥ J82  ♠ K875  ♠ A9752 | South:  ♠ AJ9752  ♥ AQ976  ♦ 9  ♠ K    | Pass<br>AP     | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                       | 1♠      |
| Board: 242 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4 S | North:  ♣ 7  ✔ AQ  ♣ J652  ♣ AQJ764  | South:  ♠ Q962  ♥ KJ8742  ♠ Q8  ♣ 10   | West Pass Pass | North 1♣ 2♣ 4♥                      | East<br>Pass<br>Pass<br>AP | 1♥      |
| Board: 243 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2 N | North:  ♠ 9  ▼ AQ1052  ◆ J765  ♣ Q43 | South:  ♠ AKQ83  ♥ 6  ♠ A432  ♠ K109   | Pass<br>Pass   | North  1NT <sup>1</sup> 2♥ ng 1NT   | Pass<br>AP                 | 1♠      |
| Board: 244 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4▼ S  | North:  ♠ AQ864  ♥ QJ  ♠ AQ7  ♣ K94  | South:                                 | Pass<br>AP     | North 1♣ 3NT ng 1NT                 |                            | $1NT^1$ |

| Board: 240<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 241<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>AJ9752</li><li>✓ AQ976</li><li>✓ 9</li><li>✓ K</li></ul>    | The opponents are silent.  You bid first.      |
| Board: 242<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>♣ Q962</li><li>♥ KJ8742</li><li>◆ Q8</li><li>♣ 10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 243<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ AKQ83</li><li>♥ 6</li><li>★ A432</li><li>★ K109</li></ul> | The opponents are silent. You bid first.       |
| Board: 244<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ 5</li><li>▼ K98432</li><li>◆ J83</li><li>◆ A62</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 240 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3 N | North:  ♠ K6  ♥ A76  ♠ A8  ♠ KQJ963  | South:  ♣ J10854  ♥ QJ10  • QJ72  ♣ 10 | West<br>Pass   | North 1♣ 3♣                         | East<br>Pass<br>AP         |         |
|---|--------------------------------------|--|----------------|-------------------------------------|----------------------------|---------|
| Board: 241 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2♥ S  | North:  ♠ 10  ♥ J82  ♠ K875  ♠ A9752 | South:  ♠ AJ9752  ♥ AQ976  ♦ 9  ♠ K    | Pass<br>AP     | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                       | 1♠      |
| Board: 242 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4 S | North:  ♣ 7  ✔ AQ  ♣ J652  ♣ AQJ764  | South:  ♠ Q962  ♥ KJ8742  ♠ Q8  ♣ 10   | West Pass Pass | North 1♣ 2♣ 4♥                      | East<br>Pass<br>Pass<br>AP | 1♥      |
| Board: 243 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2 N | North:  ♠ 9  ▼ AQ1052  ◆ J765  ♣ Q43 | South:  ♠ AKQ83  ♥ 6  ♠ A432  ♠ K109   | Pass<br>Pass   | North  1NT <sup>1</sup> 2♥ ng 1NT   | Pass<br>AP                 | 1♠      |
| Board: 244 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4▼ S  | North:  ♠ AQ864  ♥ QJ  ♠ AQ7  ♣ K94  | South:                                 | Pass<br>AP     | North 1♣ 3NT ng 1NT                 |                            | $1NT^1$ |

| Board: 245<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>▲ A987</li><li>♥ 6</li><li>◆ K107</li><li>◆ J10862</li></ul> | The opponents are silent.  Partner bids first.                                |
|---|--|---|
| Board: 246<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>1085</li><li>KQ852</li><li>AKQ10</li><li>A</li></ul>         | The opponents are silent. You bid first.                                      |
| Board: 247<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>◆ 9</li><li>♥ J6532</li><li>◆ J10875</li><li>◆ AJ</li></ul>  | The opponents are silent.  Partner bids first.                                |
| Board: 248<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>♠ AK52</li><li>♥ K3</li><li>♦ Q987</li><li>♠ AQ4</li></ul>   | The opponents are silent. You bid first.                                      |
| Board: 249<br>Dealer: S<br>Vul: Both<br>HCP: 6  | ♣ J<br>♥ 1064<br>♦ K8764<br>♣ Q1064                                  | East Doubles Pass if possible. West Bids 2♥ if possible.  Partner bids first. |

| Board: 245 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S                   | North:  ♠ A987  ♥ 6  ♦ K107  ♣ J10862         | South:  ♠ 6  ♥ AQJ875  ♠ AQ86  ♠ 73   | West Pass AP       | North 1♠                          | East<br>Pass | 1♥                       |
|---|---|---------------------------------------|--------------------|-----------------------------------|--------------|--------------------------|
| Board: 246<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 6<br>Contract: 3N N | North:  ♠ 1085  ♥ KQ852  ♠ AKQ10  ♠ A         | South:  ♠ A763  ♥ 10  ♠ J743  ♣ J1096 | West<br>Pass       | North<br>1♥<br>3NT                |              | South 1♠                 |
| Board: 247 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2♠ S                  | North:  ♠ 9  ♥ J6532  ♦ J10875  ♠ AJ          | South:  ♠ QJ8654  ♥ K7  ♠ A  ♣ K985   | Pass<br>Pass<br>AP | North  1NT <sup>1</sup> 2  ng 1NT |              | 1 <b>♠</b><br>2 <b>♣</b> |
| Board: 248<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ AK52  ♥ K3  ♠ Q987  ♣ AQ4           | South:                                | West Pass Pass AP  | North 1  2NT 3  ♣                 | Pass<br>Pass | 1♥                       |
| Board: 249 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 W                 | North:<br>♣ J<br>♥ 1064<br>♦ K8764<br>♣ Q1064 | South:  ♠ AQ8752  ♥ 72  ♠ Q  ♠ A832   | West Pass 2♥       | North Pass AP                     | East<br>X    | South 14 Pass            |

| Board: 245<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♠ 6</li><li>♥ AQJ875</li><li>♠ AQ86</li><li>♠ 73</li></ul>   | The opponents are silent. You bid first.                                 |
|---|--|--|
| Board: 246<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>★ A763</li><li>★ 10</li><li>★ J743</li><li>★ J1096</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 247<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ QJ8654</li><li>♥ K7</li><li>♦ A</li><li>♣ K985</li></ul>   | The opponents are silent. You bid first.                                 |
| Board: 248<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♠ 64</li><li>♥ AQ964</li><li>♠ 4</li><li>♠ K10852</li></ul>  | The opponents are silent.  Partner bids first.                           |
| Board: 249<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>AQ8752</li><li>₹72</li><li>Q</li><li>A832</li></ul>          | East Doubles Pass if possible. West Bids 2♥ if possible.  You bid first. |

| Board: 245 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S                   | North:  ♠ A987  ♥ 6  ♦ K107  ♣ J10862         | South:  ♠ 6  ♥ AQJ875  ♠ AQ86  ♠ 73   | West Pass AP       | North 1♠                          | East<br>Pass | 1♥                       |
|---|---|---------------------------------------|--------------------|-----------------------------------|--------------|--------------------------|
| Board: 246<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 6<br>Contract: 3N N | North:  ♠ 1085  ♥ KQ852  ♠ AKQ10  ♠ A         | South:  ♠ A763  ♥ 10  ♠ J743  ♣ J1096 | West<br>Pass       | North<br>1♥<br>3NT                |              | South 1♠                 |
| Board: 247 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2♠ S                  | North:  ♠ 9  ♥ J6532  ♦ J10875  ♠ AJ          | South:  ♠ QJ8654  ♥ K7  ♠ A  ♣ K985   | Pass<br>Pass<br>AP | North  1NT <sup>1</sup> 2  ng 1NT |              | 1 <b>♠</b><br>2 <b>♣</b> |
| Board: 248<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ AK52  ♥ K3  ♠ Q987  ♣ AQ4           | South:                                | West Pass Pass AP  | North 1  2NT 3  ♣                 | Pass<br>Pass | 1♥                       |
| Board: 249 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 W                 | North:<br>♣ J<br>♥ 1064<br>♦ K8764<br>♣ Q1064 | South:  ♠ AQ8752  ♥ 72  ♠ Q  ♠ A832   | West Pass 2♥       | North Pass AP                     | East<br>X    | South 14 Pass            |

| Board: 250<br>Dealer: N<br>Vul: NS<br>HCP: 19   | <ul><li>♣ Q10</li><li>♥ A106</li><li>◆ AKQ103</li><li>♣ A107</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 251<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <b>♣</b> Q3<br><b>♥</b> J876<br><b>♦</b> —<br><b>♣</b> AK96543         | The opponents are silent.  Partner bids first. |
| Board: 252<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★ AKJ108</li><li>★ A</li><li>★ Q97</li><li>★ Q876</li></ul>    | The opponents are silent. You bid first.       |
| Board: 253<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 254<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>AQ87</li><li>♥874</li><li>A</li><li>AK1072</li></ul>           | The opponents are silent. You bid first.       |

| Board: 250<br>Dealer: N<br>Vul: NS<br>North HCP: 19<br>South HCP: 9<br>Contract: 3N N | North:  ♠ Q10  ♥ A106  ♠ AKQ103  ♠ A107 | South:  ♠ K8743  ♥ KQ542  ♦—  ♣ J94   | Pass              | North<br>1♦<br>2NT<br>3NT       | East<br>Pass<br>Pass<br>AP   | 1♠                |
|---|---|---------------------------------------|-------------------|---------------------------------|------------------------------|-------------------|
| Board: 251 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 N                | North:  ♠ Q3  ♥ J876  ←—  ♠ AK96543     | South:  ♠ A76  ♥ KQ9  ♦ J10986  ♠ Q10 | Pass              | North 3♣¹ ing Jump              | AP                           | 1♦                |
| Board: 252 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3 S              | North:  ♠ AKJ108  ♥ A  ♦ Q97  ♠ Q876    | South:                                | AP                | North<br>1 <b>♠</b><br>ing Jump | Pass                         | <b>3</b> ♦¹       |
| Board: 253 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 4♠ N              | North:                                  | South:                                | West Pass Pass AP | North 1♠ 3♠                     |                              | 1 <b>▼</b><br>2NT |
| Board: 254 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3♠ N                | North:  ♠ AQ87  ♥ 874  ♠ A  ♣ AK1072    | South:  ♠ 632  ♥ A1053  ♦ K10542  ♣ 4 | West Pass Pass AP | North 1♣ 1♠ 2NT                 | East<br>Pass<br>Pass<br>Pass | 1 <b>♦</b><br>1NT |

| Board: 250<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ K8743</li><li>★ KQ542</li><li>★ —</li><li>★ J94</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 251<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ A76</li><li>★ KQ9</li><li>★ J10986</li><li>★ Q10</li></ul> | The opponents are silent. You bid first.       |
| Board: 252<br>Dealer: N<br>Vul: Both<br>HCP: 10 | ♣5<br>♥ J85<br>♦ AJ10542<br>♣ KJ10                                   | The opponents are silent.  Partner bids first. |
| Board: 253<br>Dealer: S<br>Vul: None<br>HCP: 19 | <ul><li>♠ 96</li><li>♥ AKQ104</li><li>♦ AK2</li><li>♠ QJ5</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 254<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♠ 632</li><li>♥ A1053</li><li>♦ K10542</li><li>♠ 4</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 250<br>Dealer: N<br>Vul: NS<br>North HCP: 19<br>South HCP: 9<br>Contract: 3N N | North:  ♠ Q10  ♥ A106  ♠ AKQ103  ♠ A107 | South:  ♠ K8743  ♥ KQ542  ♦—  ♣ J94   | Pass              | North<br>1♦<br>2NT<br>3NT       | East<br>Pass<br>Pass<br>AP   | 1♠                |
|---|---|---------------------------------------|-------------------|---------------------------------|------------------------------|-------------------|
| Board: 251 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 N                | North:  ♠ Q3  ♥ J876  ←—  ♠ AK96543     | South:  ♠ A76  ♥ KQ9  ♦ J10986  ♠ Q10 | Pass              | North 3♣¹ ing Jump              | AP                           | 1♦                |
| Board: 252 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3 S              | North:  ♠ AKJ108  ♥ A  ♦ Q97  ♠ Q876    | South:                                | AP                | North<br>1 <b>♠</b><br>ing Jump | Pass                         | <b>3</b> ♦¹       |
| Board: 253 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 4♠ N              | North:                                  | South:                                | West Pass Pass AP | North 1♠ 3♠                     |                              | 1 <b>▼</b><br>2NT |
| Board: 254 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3♠ N                | North:  ♠ AQ87  ♥ 874  ♠ A  ♣ AK1072    | South:  ♠ 632  ♥ A1053  ♦ K10542  ♣ 4 | West Pass Pass AP | North 1♣ 1♠ 2NT                 | East<br>Pass<br>Pass<br>Pass | 1 <b>♦</b><br>1NT |

| Board: 255<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>1043</li><li>✓ 3</li><li>✓ QJ1098</li><li>♠ AJ106</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 256<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q74</li><li>♥ Q</li><li>♦ AQJ9</li><li>♣ J10987</li></ul>   | The opponents are silent. You bid first.       |
| Board: 257<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♠ 6</li><li>♥ QJ54</li><li>♠ K94</li><li>♠ KJ764</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 258<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>AQJ10543</li><li>✓ —</li><li>AJ</li><li>K1093</li></ul>       | The opponents are silent. You bid first.       |
| Board: 259<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ AK10</li><li>▼ 109873</li><li>◆ Q965</li><li>◆ 10</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 255<br>Dealer: S<br>Vul: Both | North:<br><b>♠</b> 1043 | South:<br>♠ AQJ                           | West     | North            | East | South 1          |
|--------------------------------------|-------------------------|---|----------|------------------|------|------------------|
| North HCP: 8                         | <b>♥</b> 3              | <b>♥</b> AJ9865                           | Pass     | 1NT <sup>1</sup> | Pass | 3♥               |
| South HCP: 19                        | ◆ QJ1098                | ♦ A3                                      | Pass     | 4♥               | AP   |                  |
| Contract: 4♥ S                       | <b>♣</b> AJ106          | <b>♣</b> K9                               | 1. forci | ng 1NT           |      |                  |
| Board: 256                           | North:                  | South:                                    |          |                  |      |                  |
| Dealer: N                            | Norui.<br>• Q74         | <b>♦</b> A652                             | West     | North            | East | South            |
| Vul: None                            | ¥Q/1<br>♥Q              | ♥ 9743                                    | ,, 531   | 1.               | Pass |                  |
| North HCP: 12                        | ♦ AQJ9                  | <b>♦</b> 10542                            | Pass     | 1NT              | AP   |                  |
| South HCP: 6<br>Contract: 1N N       | <b>♣</b> J10987         | <b>♣</b> Q                                |          |                  |      |                  |
| Board: 257                           | North:                  | South:                                    | West     | North            | East | South            |
| Dealer: S<br>Vul: NS                 | <b>♠</b> 6              | <b>♦</b> AJ1085                           |          |                  |      | 1♠               |
| North HCP: 10                        | <b>♥</b> QJ54           | <b>▼</b> A72                              | Pass     | 1NT <sup>1</sup> | Pass | <b>2</b> ♦       |
| South HCP: 12                        | ♦ K94                   | ◆ QJ32                                    | Pass     | 2♠               | AP   |                  |
| Contract: 2♠ S                       | <b>♣</b> KJ764          | <b>♣</b> 8                                | 1. forci | ng 1NT           |      |                  |
| Board: 258                           | North:                  | South:                                    | West     | North            | East | South            |
| Dealer: N                            | ♠ AQJ10543              | <b>♦</b> —                                |          | 1♠               | Pass | 1NT <sup>1</sup> |
| Vul: Both<br>North HCP: 15           | <b>∨</b> —<br>• AJ      | <ul><li>▼ KQ1052</li><li>◆ K653</li></ul> | Pass     | 4♠               | AP   |                  |
| South HCP: 9<br>Contract: 4♠ N       | ♣ K1093                 | ♣ J875                                    | 1. forci | ng 1NT           |      |                  |
| Board: 259                           | Nouth.                  | Conthu                                    |          |                  |      |                  |
| Dealer: S                            | North:<br>♠ AK10        | South:<br>♠ 742                           | West     | North            | East |                  |
| Vul: None                            | ♥ 109873                | ♥ KQJ                                     | _        |                  | _    | 1♣               |
| North HCP: 9                         | ◆ Q965                  | ♦ AK3                                     | Pass     | 1♥               | Pass | 1NT              |
| South HCP: 13<br>Contract: 1N S      | <b>♣</b> 10             | <b>♣</b> 8643                             | AP       |                  |      |                  |

| Board: 255<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <ul><li>AQJ</li><li>✓ AJ9865</li><li>A3</li><li>✓ K9</li></ul>      | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 256<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>★ A652</li><li>♥ 9743</li><li>♦ 10542</li><li>♠ Q</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 257<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ AJ1085</li><li>♥ A72</li><li>◆ QJ32</li><li>◆ 8</li></ul> | The opponents are silent. You bid first.       |
| Board: 258<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <b>♣</b> — <b>∀</b> KQ1052 <b>♦</b> K653 <b>♣</b> J875              | The opponents are silent.  Partner bids first. |
| Board: 259<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ 742</li><li>▼ KQJ</li><li>◆ AK3</li><li>◆ 8643</li></ul>  | The opponents are silent. You bid first.       |

| Board: 255<br>Dealer: S<br>Vul: Both | North:<br><b>♠</b> 1043 | South:<br>♠ AQJ                           | West     | North            | East | South 1          |
|--------------------------------------|-------------------------|---|----------|------------------|------|------------------|
| North HCP: 8                         | <b>♥</b> 3              | <b>♥</b> AJ9865                           | Pass     | 1NT <sup>1</sup> | Pass | 3♥               |
| South HCP: 19                        | ◆ QJ1098                | ♦ A3                                      | Pass     | 4♥               | AP   |                  |
| Contract: 4♥ S                       | <b>♣</b> AJ106          | <b>♣</b> K9                               | 1. forci | ng 1NT           |      |                  |
| Board: 256                           | North:                  | South:                                    |          |                  |      |                  |
| Dealer: N                            | Norui.<br>• Q74         | <b>♦</b> A652                             | West     | North            | East | South            |
| Vul: None                            | ¥Q/1<br>♥Q              | ♥ 9743                                    | ,, 531   | 1.               | Pass |                  |
| North HCP: 12                        | ♦ AQJ9                  | <b>♦</b> 10542                            | Pass     | 1NT              | AP   |                  |
| South HCP: 6<br>Contract: 1N N       | <b>♣</b> J10987         | <b>♣</b> Q                                |          |                  |      |                  |
| Board: 257                           | North:                  | South:                                    | West     | North            | East | South            |
| Dealer: S<br>Vul: NS                 | <b>♠</b> 6              | <b>♦</b> AJ1085                           |          |                  |      | 1♠               |
| North HCP: 10                        | <b>♥</b> QJ54           | <b>▼</b> A72                              | Pass     | 1NT <sup>1</sup> | Pass | <b>2</b> ♦       |
| South HCP: 12                        | ♦ K94                   | ◆ QJ32                                    | Pass     | 2♠               | AP   |                  |
| Contract: 2♠ S                       | <b>♣</b> KJ764          | <b>♣</b> 8                                | 1. forci | ng 1NT           |      |                  |
| Board: 258                           | North:                  | South:                                    | West     | North            | East | South            |
| Dealer: N                            | ♠ AQJ10543              | <b>♦</b> —                                |          | 1♠               | Pass | 1NT <sup>1</sup> |
| Vul: Both<br>North HCP: 15           | <b>∨</b> —<br>• AJ      | <ul><li>▼ KQ1052</li><li>◆ K653</li></ul> | Pass     | 4♠               | AP   |                  |
| South HCP: 9<br>Contract: 4♠ N       | ♣ K1093                 | ♣ J875                                    | 1. forci | ng 1NT           |      |                  |
| Board: 259                           | Nouth.                  | Conthu                                    |          |                  |      |                  |
| Dealer: S                            | North:<br>♠ AK10        | South:<br>♠ 742                           | West     | North            | East |                  |
| Vul: None                            | ♥ 109873                | ♥ KQJ                                     | _        |                  | _    | 1♣               |
| North HCP: 9                         | ◆ Q965                  | ♦ AK3                                     | Pass     | 1♥               | Pass | 1NT              |
| South HCP: 13<br>Contract: 1N S      | <b>♣</b> 10             | <b>♣</b> 8643                             | AP       |                  |      |                  |

| Board: 260<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♣ QJ4</li><li>♥ AQ10763</li><li>♦ KJ6</li><li>♣ Q</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 261<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ 7653</li><li>♥ 7</li><li>★ A83</li><li>★ AQ1063</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 262<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ KJ9643</li><li>★ A2</li><li>★ A64</li><li>★ J10</li></ul> | The opponents are silent. You bid first.       |
| Board: 263<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <b>♠</b> K <b>♥</b> 76543 <b>♦</b> Q107 <b>♣</b> KQ76               | The opponents are silent.  Partner bids first. |
| Board: 264<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>AQ543</li><li>♥ QJ3</li><li>A1085</li><li>8</li></ul>       | The opponents are silent. You bid first.       |

| Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2 N                   | North:  ♠ QJ4  ♥ AQ10763  ♠ KJ6  ♠ Q | South:  ♠ A82  ♥ 2  ♠ A8754  ♣ 8732  | West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT  |
|---|--------------------------------------|--------------------------------------|--|
| Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 44 N                 | North:  ♣ 7653  ♥ 7  ♦ A83  ♣ AQ1063 | South:  ♠ AKQJ  ♠ AJ652  ♠ Q72  ♣ 7  | West North East South  1 ♥  Pass 1 ♠ Pass 4 ♣  Pass 4 ♥ 2 Pass 4 ♠  AP  1. Splinter  2. Cue bid, surplus |
| Board: 262<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 7<br>Contract: 2♠ N | North:  ♠ KJ9643  ♥ A2  ♠ A64  ♣ J10 | South:  ♣ —  ♥ Q765  • Q87  ♣ K97642 | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT  |
| Board: 263 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 \(\neq \) N        | North:  ♠ K  ♥ 76543  • Q107  ♣ KQ76 | South:  ♠ AJ643  ♥ QJ10  ♠ AKJ4  ♣ 2 | West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT                |
| Board: 264 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2 S                   | North:  ♠ AQ543  ♥ QJ3  ♠ A1085  ♣ 8 | South:  ♠ K  ♥ 98765  ♦ J3  ♣ K6432  | West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT                                     |

| Board: 260 Dealer: N Vul: NS Vul: NS HCP: 8  Board: 261 Dealer: S Vul: EW HCP: 17  Board: 262 Dealer: N Vul: None HCP: 7  Board: 263 Dealer: S Vul: None HCP: 7  Board: 264 Dealer: S Vul: None HCP: 7  Board: 263 Dealer: S Vul: None Vul: None HCP: 7  Board: 263 Dealer: S Vul: NS Vul: EW Vyerner |                        |   |    |
|---|------------------------|---|----|
| Dealer: S Vul: EW HCP: 17  Board: 262 Dealer: N Vul: None HCP: 7  Board: 263 Dealer: S Vul: None HCP: 7  Board: 263 Dealer: S Vul: NS Dealer: S Vul: NS Vul:  | Dealer: N<br>Vul: NS   | ♥ 2<br>• A8754                          | ** |
| Dealer: N Vul: None HCP: 7  A Mark Partner bids first.  Board: 263 Dealer: S Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS HCP: 16  A Mark Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.  | Dealer: S<br>Vul: EW   | <ul><li>✓ AJ652</li><li>✓ Q72</li></ul> |    |
| Dealer: S   | Dealer: N<br>Vul: None | ◆ Q87                                   |    |
| Dealer: N • 98765  Vul: EW • J3  Partner bids first   | Dealer: S<br>Vul: NS   | ♥ QJ10<br>• AKJ4                        |    |
|   | Dealer: N<br>Vul: EW   | ♥ 98765<br>♦ J3                         |    |

| Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2 N                   | North:  ♠ QJ4  ♥ AQ10763  ♠ KJ6  ♠ Q | South:  ♠ A82  ♥ 2  ♠ A8754  ♣ 8732  | West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT  |
|---|--------------------------------------|--------------------------------------|--|
| Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 44 N                 | North:  ♣ 7653  ♥ 7  ♦ A83  ♣ AQ1063 | South:  ♠ AKQJ  ♠ AJ652  ♠ Q72  ♣ 7  | West North East South  1 ♥  Pass 1 ♠ Pass 4 ♣  Pass 4 ♥ 2 Pass 4 ♠  AP  1. Splinter  2. Cue bid, surplus |
| Board: 262<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 7<br>Contract: 2♠ N | North:  ♠ KJ9643  ♥ A2  ♠ A64  ♣ J10 | South:  ♣ —  ♥ Q765  • Q87  ♣ K97642 | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT  |
| Board: 263 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 \(\neq \) N        | North:  ♠ K  ♥ 76543  • Q107  ♣ KQ76 | South:  ♠ AJ643  ♥ QJ10  ♠ AKJ4  ♣ 2 | West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT                |
| Board: 264 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2 S                   | North:  ♠ AQ543  ♥ QJ3  ♠ A1085  ♣ 8 | South:  ♠ K  ♥ 98765  ♦ J3  ♣ K6432  | West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT                                     |

| Board: 265<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♠ A</li><li>♥ A108543</li><li>♦ 3</li><li>♠ Q8763</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 266<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ A10764</li><li>♥ AK97</li><li>◆ 94</li><li>◆ K10</li></ul> | The opponents are silent. You bid first.       |
| Board: 267<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>▲ AJ106</li><li>♥ 2</li><li>◆ J642</li><li>♣ A843</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 268<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>★ K</li><li>▼ AKQ43</li><li>◆ K432</li><li>◆ KQJ</li></ul>   | The opponents are silent. You bid first.       |
| Board: 269<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ K1083</li><li>♥ 6</li><li>♦ KQ4</li><li>♠ Q9875</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 265 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3 \( \bar{V} \) N | North:  ♠ A  ♥ A108543  ♠ 3  ♠ Q8763  | South:  ♠ Q9543  ♥ J  ♠ AKQ84  ♣ 109  | West North East South  1♠  Pass 3♥¹ AP  1. Inviting Jump Shifts |
|--|---------------------------------------|---------------------------------------|---|
| Board: 266 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 \( \bar{V} \) N    | North:  ♠ A10764  ♥ AK97  ♠ 94  ♣ K10 | South:  ♠ 3  ♥ J108  ♠ A862  ♠ A8432  | West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT |
| Board: 267<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 12<br>Contract: 1N S | North:  ♠ AJ106  ♥ 2  ♦ J642  ♣ A843  | South:                                | West North East South  1♥  Pass 1♠ Pass 1NT  AP                 |
| Board: 268 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N               | North:  ♠ K  ♥ AKQ43  ♠ K432  ♣ KQJ   | South:  ♠ AJ742  ♥ 9  ♦ J108  ♣ 10632 | West North East South  1♥ Pass 1♠  Pass 3♠ Pass 3♠  Pass 3NT AP |
| Board: 269 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ N              | North:  ♠ K1083  ♥ 6  ♠ KQ4  ♠ Q9875  | South:  ♠ A954  ♥ AKJ843  ♠ A  ♣ J6   | West North East South  1♥  Pass 1♠ Pass 4♠  AP                  |

| Board: 265<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q9543</li><li>♥ J</li><li>◆ AKQ84</li><li>♣ 109</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 266<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★3</li><li>▼J108</li><li>★A862</li><li>★A8432</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 267<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>42</li><li>✓ A8643</li><li>✓ KQ9</li><li>✓ K62</li></ul>     | The opponents are silent. You bid first.       |
| Board: 268<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>▲ AJ742</li><li>♥ 9</li><li>◆ J108</li><li>◆ 10632</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 269<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>★ A954</li><li>▼ AKJ843</li><li>◆ A</li><li>★ J6</li></ul>   | The opponents are silent. You bid first.       |

| Board: 265 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3 \( \bar{V} \) N | North:  ♠ A  ♥ A108543  ♠ 3  ♠ Q8763  | South:  ♠ Q9543  ♥ J  ♠ AKQ84  ♣ 109  | West North East South  1♠  Pass 3♥¹ AP  1. Inviting Jump Shifts |
|--|---------------------------------------|---------------------------------------|---|
| Board: 266 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 \( \bar{V} \) N    | North:  ♠ A10764  ♥ AK97  ♠ 94  ♣ K10 | South:  ♠ 3  ♥ J108  ♠ A862  ♠ A8432  | West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT |
| Board: 267<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 12<br>Contract: 1N S | North:  ♠ AJ106  ♥ 2  ♠ J642  ♣ A843  | South:                                | West North East South  1♥  Pass 1♠ Pass 1NT  AP                 |
| Board: 268 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N               | North:  ♠ K  ♥ AKQ43  ♠ K432  ♣ KQJ   | South:  ♠ AJ742  ♥ 9  ♦ J108  ♣ 10632 | West North East South  1♥ Pass 1♠  Pass 3♠ Pass 3♠  Pass 3NT AP |
| Board: 269 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ N              | North:  ♠ K1083  ♥ 6  ♠ KQ4  ♠ Q9875  | South:  ♠ A954  ♥ AKJ843  ♠ A  ♣ J6   | West North East South  1♥  Pass 1♠ Pass 4♠  AP                  |

| Board: 270<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>1084</li><li>✓ AK10842</li><li>✓ A</li><li>✓ J109</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 271<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>♦ 962</li><li>♥ K853</li><li>♦ KQ943</li><li>♠ 7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 272<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♦ 973</li><li>♥ 3</li><li>♦ AQ963</li><li>♣ AKQ8</li></ul>  | The opponents are silent. You bid first.       |
| Board: 273<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ A9862</li><li>▼ 75</li><li>◆ 3</li><li>◆ AJ1076</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 274<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ A953</li><li>▼ AKJ</li><li>◆ 32</li><li>◆ Q1096</li></ul> | The opponents are silent. You bid first.       |

| Board: 270 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♥ N                  | North:  ♠ 1084  ♥ AK10842  ♠ A  ♣ J109 | South:  ♠ A652  ♥ 5  ♦ J9543  ♣ K64   | West<br>Pass         | North<br>1♥<br>2♥ |              | South 1♣    |
|---|--|---------------------------------------|----------------------|-------------------|--------------|-------------|
| Board: 271<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 15<br>Contract: 1N N | North:  ◆ 962  ▼ K853  ◆ KQ943  • 7    | South:  ♠ AJ105  ♥ AJ10  ♦ J  ♣ A6432 | West<br>Pass<br>Pass | North  1   1 NT   |              | South 1♣ 1♠ |
| Board: 272<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 8<br>Contract: 2♥ S | North:  ◆ 973  ▼ 3  ◆ AQ963  ♣ AKQ8    | South:  ♠ A86  ♥ QJ8642  ♠ 7  ♣ J32   | West Pass AP         | North<br>1♦<br>2♣ |              | 1♥          |
| Board: 273 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4♠ N                  | North:  ♠ A9862  ♥ 75  ♠ 3  ♣ AJ1076   | South:  ♠ KQ43  ♥ KJ6  ♠ AKJ54  ♣ K   | West Pass AP         | North 1♠          | East<br>Pass | 1♦          |
| Board: 274 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 3N N               | North:  ♠ A953  ♥ AKJ  ♦ 32  ♠ Q1096   | South:  ♠ 8  ♥ 107643  ♠ AQJ874  ♠ K  | West<br>Pass<br>Pass | North 1♣ 1♠ 3NT   |              | 1♦          |

| Board: 270<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>A652</li><li>✓ 5</li><li>✓ J9543</li><li>✓ K64</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 271<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>AJ105</li><li>✓ AJ10</li><li>J</li><li>A6432</li></ul>     | The opponents are silent. You bid first.       |
| Board: 272<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>▲ A86</li><li>♥ QJ8642</li><li>♦ 7</li><li>♣ J32</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 273<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ KQ43</li><li>▼ KJ6</li><li>◆ AKJ54</li><li>◆ K</li></ul> | The opponents are silent. You bid first.       |
| Board: 274<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <b>♦</b> 8<br><b>♥</b> 107643<br><b>♦</b> AQJ874<br><b>♣</b> K     | The opponents are silent.  Partner bids first. |

| Board: 270 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♥ N                  | North:  ♠ 1084  ♥ AK10842  ♠ A  ♣ J109 | South:  ♠ A652  ♥ 5  ♦ J9543  ♣ K64   | West<br>Pass         | North<br>1♥<br>2♥ |              | South 1♣    |
|---|--|---------------------------------------|----------------------|-------------------|--------------|-------------|
| Board: 271<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 15<br>Contract: 1N N | North:  ◆ 962  ▼ K853  ◆ KQ943  • 7    | South:  ♠ AJ105  ♥ AJ10  ♦ J  ♣ A6432 | West<br>Pass<br>Pass | North  1   1 NT   |              | South 1♣ 1♠ |
| Board: 272<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 8<br>Contract: 2♥ S | North:  ◆ 973  ▼ 3  ◆ AQ963  ♣ AKQ8    | South:  ♠ A86  ♥ QJ8642  ♠ 7  ♣ J32   | West Pass AP         | North<br>1♦<br>2♣ |              | 1♥          |
| Board: 273 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4♠ N                  | North:  ♠ A9862  ♥ 75  ♠ 3  ♣ AJ1076   | South:  ♠ KQ43  ♥ KJ6  ♠ AKJ54  ♣ K   | West Pass AP         | North 1♠          | East<br>Pass | 1♦          |
| Board: 274 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 3N N               | North:  ♠ A953  ♥ AKJ  ♦ 32  ♠ Q1096   | South:  ♠ 8  ♥ 107643  ♠ AQJ874  ♠ K  | West<br>Pass<br>Pass | North 1♣ 1♠ 3NT   |              | 1♦          |

| Board: 275<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★KQJ10942</li><li>▼ 7</li><li>◆ A1087</li><li>◆ 8</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 276<br>Dealer: N<br>Vul: NS<br>HCP: 19   | <b>♠</b> Q<br><b>♥</b> AK953<br><b>♦</b> K753<br><b>♠</b> AQJ       | East Doubles Pass if possible. You bid first.  |
| Board: 277<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♠ Q4</li><li>♥ KJ742</li><li>♦ 6</li><li>♠ A9842</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 278<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ AKQJ95</li><li>♥ —</li><li>♦ Q65</li><li>★ A432</li></ul> | The opponents are silent. You bid first.       |
| Board: 279<br>Dealer: S<br>Vul: NS<br>HCP: 8    | ◆—<br>♥ QJ1095<br>◆ A10543<br>◆ J42                                 | The opponents are silent.  Partner bids first. |

| Board: 275 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4 N               | North:  ♠ KQJ10942  ♥ 7  • A1087  ♣ 8  | South:  ♠ A  ♥ AQ952  ♠ 654  ♠ KJ52   | West Pass Pass          | North 1♠ 4♠                                  | East<br>Pass<br>AP                 | 1♥                                 |
|--|--|---------------------------------------|-------------------------|--|------------------------------------|------------------------------------|
| Board: 276 Dealer: N Vul: NS North HCP: 19 South HCP: 10 Contract: 6•X N               | North:  ♠ Q  ♠ AK953  ♠ K753  ♠ AQJ    | South:  ♠ A9652  ♥ Q  ♦ J10964  ♣ K6  | Pass Pass Pass 1. Black | North  1♥  3♦  5♣²  Pass  kwood 0  /5 or 3/5 | Pass<br>Pass<br>Pass<br>X<br>0314, | 1♠<br>4NT <sup>1</sup><br>6♠<br>AP |
| Board: 277<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 1N N | North:  ♠ Q4  ♥ KJ742  ♦ 6  ♣ A9842    | South:  ♠ AJ109  ♥ 1083  ♠ KQ95  ♣ KJ | West Pass Pass          | North 1♥ 1NT                                 | East<br>Pass<br>AP                 | 1♦                                 |
| Board: 278 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N S              | North:  ♠ AKQJ95  ♥ —  • Q65  ♣ A432   | South:  ♠ 6  ♥ AKQ62  ♠ 10873  ♣ J105 | Pass<br>AP              | North 1♠ 3♠ ng 1NT                           | Pass<br>Pass                       | South<br>1NT <sup>1</sup><br>3NT   |
| Board: 279 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3♠ S                 | North:  ♠ —  ♥ QJ1095  • A10543  • J42 | South:  ♠ KQJ963  ♥ K  ♠ KJ6  ♣ K96   | Pass<br>AP              | North<br>1NT <sup>1</sup><br>ng 1NT          | Pass                               | 1♠                                 |

| Board: 275  Dealer: S  Vul: None  HCP: 14  A  AQ952  Colored  AQ952  Colored  AVISE  AVISE | The opponents are silent.  You bid first.           |
|---|---|
| Board: 276  | East Doubles Pass if possible.  Partner bids first. |
| Board: 277  Dealer: S  Vul: EW  HCP: 14    AJ109  1083  KQ95  KJ  | The opponents are silent.  You bid first.           |
| Board: 278  Dealer: N  Vul: None  HCP: 10   | The opponents are silent.  Partner bids first.      |
| Board: 279  Dealer: S  Vul: NS  HCP: 16  ★ KQJ96  ★ K  KJ6  ★ K96   | The opponents are silent.  You bid first.           |

| Board: 275 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4 N               | North:  ♠ KQJ10942  ♥ 7  • A1087  ♣ 8  | South:  ♠ A  ♥ AQ952  ♠ 654  ♠ KJ52   | West Pass Pass          | North 1♠ 4♠                                  | East<br>Pass<br>AP                 | 1♥                                 |
|--|--|---------------------------------------|-------------------------|--|------------------------------------|------------------------------------|
| Board: 276 Dealer: N Vul: NS North HCP: 19 South HCP: 10 Contract: 6•X N               | North:  ♠ Q  ♠ AK953  ♠ K753  ♠ AQJ    | South:  ♠ A9652  ♥ Q  ♦ J10964  ♣ K6  | Pass Pass Pass 1. Black | North  1♥  3♦  5♣²  Pass  kwood 0  /5 or 3/5 | Pass<br>Pass<br>Pass<br>X<br>0314, | 1♠<br>4NT <sup>1</sup><br>6♠<br>AP |
| Board: 277<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 1N N | North:  ♠ Q4  ♥ KJ742  ♦ 6  ♣ A9842    | South:  ♠ AJ109  ♥ 1083  ♠ KQ95  ♣ KJ | West Pass Pass          | North 1♥ 1NT                                 | East<br>Pass<br>AP                 | 1♦                                 |
| Board: 278 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N S              | North:  ♠ AKQJ95  ♥ —  • Q65  ♣ A432   | South:  ♠ 6  ♥ AKQ62  ♠ 10873  ♠ J105 | Pass<br>AP              | North 1♠ 3♠ ng 1NT                           | Pass<br>Pass                       | South<br>1NT <sup>1</sup><br>3NT   |
| Board: 279 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3♠ S                 | North:  ♠ —  ♥ QJ1095  • A10543  • J42 | South:  ♠ KQJ963  ♥ K  ♠ KJ6  ♣ K96   | Pass<br>AP              | North<br>1NT <sup>1</sup><br>ng 1NT          | Pass                               | 1♠                                 |

| Board: 280<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQ2</li><li>▼ KQ985</li><li>◆ —</li><li>◆ QJ652</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 281<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>104</li><li>✓ K98642</li><li>✓ J</li><li>✓ AJ103</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 282<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li></li></ul>  | The opponents are silent. You bid first.       |
| Board: 283<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>▶ J853</li><li>♥ K83</li><li>♦ K</li><li>♠ 107653</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 284<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>AQJ85</li><li>Q2</li><li>AQ107</li><li>A7</li></ul>         | The opponents are silent. You bid first.       |

| Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♣ N                | North:  ♠ KQ2  ♥ KQ985  ←—  ♣ QJ652  | South:  ♠ A106  ♥ 4  ♠ AJ1073  ♣ 9873 | Pass                 | North<br>1♥<br>2♣<br>ng 1NT | Pass<br>AP   | South 1NT <sup>1</sup> |
|---|--------------------------------------|---------------------------------------|----------------------|-----------------------------|--------------|------------------------|
| Board: 281 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N               | North:                               | South:  ♠ A986  ♥ J  ♠ KQ963  ♠ Q84   | West<br>Pass<br>Pass | North 1♥ 2♥                 |              | South 1 ◆ 1 ◆          |
| Board: 282<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N | North:  ♣ J987  ✔ AK104  ♠ K  ♣ AK84 | South:  ♠ A105  ♥ Q98  ♦ 1096542  ♠ Q | West Pass Pass       | North 1♣ 1♥ 3NT             |              | 1♦                     |
| Board: 283<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 14<br>Contract: 2♠ N | North:                               | South:  ♠ AQ96  ♥ J10  ♦ J754  ♣ AQ2  | West<br>Pass<br>AP   | North<br>1♣                 | East<br>Pass | 1♦                     |
| Board: 284 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 5 \( \) N         | North:  ♠ AQJ85  ♥ Q2  ♠ AQ107  ♣ A7 | South:  ♠ K  ♥ J853  ♠ K864  ♠ 9853   | Pass<br>Pass         | North 1♠ 3♦ 5♦ ng 1NT       |              | 1NT <sup>1</sup>       |

| Board: 280<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>▲ A106</li><li>✓ 4</li><li>◆ AJ1073</li><li>♣ 9873</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 281<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>▲ A986</li><li>♥ J</li><li>◆ KQ963</li><li>▲ Q84</li></ul>   | The opponents are silent. You bid first.       |
| Board: 282<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>▲ A105</li><li>♥ Q98</li><li>◆ 1096542</li><li>♠ Q</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 283<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>AQ96</li><li>✓ J10</li><li>✓ J754</li><li>AQ2</li></ul>      | The opponents are silent. You bid first.       |
| Board: 284<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <b>♠</b> K<br>♥ J853<br><b>♦</b> K864<br><b>♣</b> 9853               | The opponents are silent.  Partner bids first. |

| Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♣ N                | North:  ♠ KQ2  ♥ KQ985  ←—  ♣ QJ652  | South:  ♠ A106  ♥ 4  ♠ AJ1073  ♣ 9873 | Pass                 | North<br>1♥<br>2♣<br>ng 1NT | Pass<br>AP   | South 1NT <sup>1</sup> |
|---|--------------------------------------|---------------------------------------|----------------------|-----------------------------|--------------|------------------------|
| Board: 281 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N               | North:                               | South:  ♠ A986  ♥ J  ♠ KQ963  ♠ Q84   | West<br>Pass<br>Pass | North 1♥ 2♥                 |              | South 1 ◆ 1 ◆          |
| Board: 282<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N | North:  ♣ J987  ✔ AK104  ♠ K  ♣ AK84 | South:  ♠ A105  ♥ Q98  ♦ 1096542  ♠ Q | West Pass Pass       | North 1♣ 1♥ 3NT             |              | 1♦                     |
| Board: 283<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 14<br>Contract: 2♠ N | North:                               | South:  ♠ AQ96  ♥ J10  ♦ J754  ♣ AQ2  | West<br>Pass<br>AP   | North<br>1♣                 | East<br>Pass | 1♦                     |
| Board: 284 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 5 \( \) N         | North:  ♠ AQJ85  ♥ Q2  ♠ AQ107  ♣ A7 | South:  ♠ K  ♥ J853  ♠ K864  ♠ 9853   | Pass<br>Pass         | North 1♠ 3♦ 5♦ ng 1NT       |              | 1NT <sup>1</sup>       |

| Board: 285<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li>★ KJ10</li><li>♥ 2</li><li>◆ J10864</li><li>◆ Q973</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 286<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ AK7</li><li>▼ KJ10763</li><li>★ 10</li><li>★ AQ9</li></ul> | The opponents are silent. You bid first.       |
| Board: 287<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♠ A</li><li>♥ J97632</li><li>♦ J10</li><li>♠ K1054</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 288<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>AQJ72</li><li>✓ AJ97</li><li>AJ4</li><li>4</li></ul>         | The opponents are silent. You bid first.       |
| Board: 289<br>Dealer: S<br>Vul: NS<br>HCP: 10   | ♣ 2<br>♥ J10<br>♦ K107<br>♣ AQ87652                                  | The opponents are silent.  Partner bids first. |

| Board: 285<br>Dealer: S<br>Vul: None | North:<br>♠ KJ10   | South:<br>♠ A984           |          | North            |        | 1♥               |
|--------------------------------------|--------------------|----------------------------|----------|------------------|--------|------------------|
| North HCP: 7                         | <b>♥</b> 2         | ♥ AJ1075                   |          | 1NT <sup>1</sup> |        | 2♦               |
| South HCP: 13                        | ◆ J10864<br>◆ Q973 | ♦ A97<br>• 4               | Pass     | <b>3</b> ♦       | AP     |                  |
| Contract: 3♦ S                       | <b>₹</b> Q)13      | <b>*</b> T                 | 1. forci | ng 1NT           |        |                  |
| Board: 286                           | North:             | South:                     | West     | North            | East   | South            |
| Dealer: N                            | ♠ AK7              | <b>★</b> 843               |          | 1♥               | Pass   | 1NT <sup>1</sup> |
| Vul: EW<br>North HCP: 17             | <b>♥</b> KJ10763   | <b>y</b> 9                 | Pass     | 3♥               | Pass   | 3NT              |
| South HCP: 9                         | <b>♦</b> 10        | ♦ AKJ4                     | AP       |                  |        |                  |
| Contract: 3N S                       | <b>♣</b> AQ9       | <b>♣</b> J10763            | 1. forci | ng 1NT           |        |                  |
| Board: 287<br>Dealer: S              | North:<br>♠ A      | South:<br>♠ KJ985          | West     | North            | East   | South 1♠         |
| Vul: Both<br>North HCP: 9            | <b>♥</b> J97632    | <b>♥</b> K5                | Pass     | 1NT <sup>1</sup> | Pass   | 2♣               |
| South HCP: 13                        | ◆ J10              | ◆ Q73                      | Pass     | 2♥               | AP     |                  |
| Contract: 2♥ N                       | <b>♣</b> K1054     | <b>♣</b> A72               | 1. forci | ng 1NT           |        |                  |
| Board: 288                           | North:             | South:                     | West     | North            | East   | South            |
| Dealer: N                            | ♠ AQJ72            | <b>♦</b> 4                 |          | 1♠               | Pass   | 1NT <sup>1</sup> |
| Vul: None<br>North HCP: 17           | <b>♥</b> AJ97      | <b>♥</b> KQ832             | Pass     | 3♥               | Pass   | 4♥               |
| South HCP: 7                         | ♦ AJ4<br>• 4       | ♦ Q975<br>• 952            | AP       |                  |        |                  |
| Contract: 4♥ N                       | <b>₹</b> 4         | <b>2</b> 932               | 1. forci | ng 1NT           |        |                  |
| Board: 289                           | NI 4               | C 4                        | West     | North            | East   | South            |
| Dealer: S                            | North:<br>♠ 2      | South:<br><b>♠</b> AK10764 |          |                  |        | 1♠               |
| Vul: NS                              | ♥ J10              | <b>¥</b> KQ9               | Pass     | 3 <b>♣</b> ¹     | Pass   | 3♦               |
| North HCP: 10<br>South HCP: 17       | ◆ K107             | ◆ AJ82                     | Pass     | 4♣               | Pass   | 4♠               |
|                                      | ♣ AQ87652          | <b>♣</b> —                 | AP       |                  | G1 10  |                  |
| South HCP: 17<br>Contract: 4♠ S      | ♣ AQ87652          | ♦ AQ87652 ♣—               |          |                  | Shifts |                  |

| Board: 285<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ A984</li><li>♥ AJ1075</li><li>★ A97</li><li>★ 4</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 286<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♦ 843</li><li>♥ 9</li><li>♦ AKJ4</li><li>♣ J10763</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 287<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ KJ985</li><li>★ K5</li><li>◆ Q73</li><li>★ A72</li></ul>   | The opponents are silent. You bid first.       |
| Board: 288<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>4</li><li>✓ KQ832</li><li>✓ Q975</li><li>✓ 952</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 289<br>Dealer: S<br>Vul: NS<br>HCP: 17   | <ul><li>★ AK10764</li><li>★ KQ9</li><li>★ AJ82</li><li>★ —</li></ul> | The opponents are silent. You bid first.       |

| Board: 285<br>Dealer: S<br>Vul: None | North:<br>♠ KJ10   | South:<br>♠ A984           |          | North            |        | 1♥               |
|--------------------------------------|--------------------|----------------------------|----------|------------------|--------|------------------|
| North HCP: 7                         | <b>♥</b> 2         | ♥ AJ1075                   |          | 1NT <sup>1</sup> |        | 2♦               |
| South HCP: 13                        | ◆ J10864<br>◆ Q973 | ♦ A97<br>• 4               | Pass     | <b>3</b> ♦       | AP     |                  |
| Contract: 3♦ S                       | <b>₹</b> Q)13      | <b>*</b> T                 | 1. forci | ng 1NT           |        |                  |
| Board: 286                           | North:             | South:                     | West     | North            | East   | South            |
| Dealer: N                            | ♠ AK7              | <b>★</b> 843               |          | 1♥               | Pass   | 1NT <sup>1</sup> |
| Vul: EW<br>North HCP: 17             | <b>♥</b> KJ10763   | <b>y</b> 9                 | Pass     | 3♥               | Pass   | 3NT              |
| South HCP: 9                         | <b>♦</b> 10        | ♦ AKJ4                     | AP       |                  |        |                  |
| Contract: 3N S                       | <b>♣</b> AQ9       | <b>♣</b> J10763            | 1. forci | ng 1NT           |        |                  |
| Board: 287<br>Dealer: S              | North:<br>♠ A      | South:<br>♠ KJ985          | West     | North            | East   | South 1♠         |
| Vul: Both<br>North HCP: 9            | <b>♥</b> J97632    | <b>♥</b> K5                | Pass     | 1NT <sup>1</sup> | Pass   | 2♣               |
| South HCP: 13                        | ◆ J10              | ◆ Q73                      | Pass     | 2♥               | AP     |                  |
| Contract: 2♥ N                       | <b>♣</b> K1054     | <b>♣</b> A72               | 1. forci | ng 1NT           |        |                  |
| Board: 288                           | North:             | South:                     | West     | North            | East   | South            |
| Dealer: N                            | ♠ AQJ72            | <b>♦</b> 4                 |          | 1♠               | Pass   | 1NT <sup>1</sup> |
| Vul: None<br>North HCP: 17           | <b>♥</b> AJ97      | <b>♥</b> KQ832             | Pass     | 3♥               | Pass   | 4♥               |
| South HCP: 7                         | ♦ AJ4<br>• 4       | ♦ Q975<br>• 952            | AP       |                  |        |                  |
| Contract: 4♥ N                       | <b>₹</b> 4         | <b>2</b> 932               | 1. forci | ng 1NT           |        |                  |
| Board: 289                           | NI 4               | C 4                        | West     | North            | East   | South            |
| Dealer: S                            | North:<br>♠ 2      | South:<br><b>♠</b> AK10764 |          |                  |        | 1♠               |
| Vul: NS                              | ♥ J10              | <b>¥</b> KQ9               | Pass     | 3 <b>♣</b> ¹     | Pass   | 3♦               |
| North HCP: 10<br>South HCP: 17       | ◆ K107             | ◆ AJ82                     | Pass     | 4♣               | Pass   | 4♠               |
|                                      | ♣ AQ87652          | <b>♣</b> —                 | AP       |                  | G1 10  |                  |
| South HCP: 17<br>Contract: 4♠ S      | ♣ AQ87652          | ♦ AQ87652 ♣—               |          |                  | Shifts |                  |

| Board: 290<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ 4</li><li>♥ K742</li><li>♠ A76</li><li>♣ AKJ98</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 291<br>Dealer: S<br>Vul: None<br>HCP: 7  | <b>♣</b> 7 <b>♥</b> AJ94 <b>♦</b> 9654 <b>♣</b> Q832                 | The opponents are silent.  Partner bids first. |
| Board: 292<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>43</li><li>✓ AJ109762</li><li>✓ AK</li><li>✓ KJ</li></ul>    | The opponents are silent. You bid first.       |
| Board: 293<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KQ1098</li><li>▼ A10</li><li>◆ J7532</li><li>◆ 2</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 294<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ K82</li><li>★ AKQJ832</li><li>★ 10</li><li>★ 97</li></ul>  | The opponents are silent. You bid first.       |

| Board: 290<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 8<br>Contract: 1N N  | North:                                | South:  ♠ A10976  ♥ A9  • 109853  ♣ 6  | West<br>Pass       | North<br>1♣<br>1NT      | East<br>Pass<br>AP |                          |
|--|---------------------------------------|--|--------------------|-------------------------|--------------------|--------------------------|
| Board: 291 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 5♣ S                 | North:  ♣ 7  ▼ AJ94  ◆ 9654  ♣ Q832   | South:  ♠ A8543  ♥ KQ  ♠ K8  ♣ AJ94    | Pass<br>Pass<br>AP | North  1NT¹  4♣  ng 1NT | Pass<br>Pass       | 1 <b>♠</b><br>3 <b>♣</b> |
| Board: 292 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 \( \varphi \) N     | North:                                | South:  ♠ AQJ10972  ♥ —  ♦ J8  ♣ Q1096 | West<br>Pass       | North<br>1♥<br>4♥       | East<br>Pass<br>AP |                          |
| Board: 293 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 \( \) N             | North:  ♠ KQ1098  ♥ A10  ♠ J7532  ♣ 2 | South:                                 |                    | North 1♣ 2◆             | East Pass AP       | 1♣                       |
| Board: 294 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 \( \mathbf{N} \) N | North:  ♠ K82  ♥ AKQJ832  ♦ 10  ♣ 97  | South:                                 | West<br>Pass       | North<br>1♥<br>4♥       |                    |                          |

| Board: 290<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>★ A10976</li><li>♥ A9</li><li>★ 109853</li><li>★ 6</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 291<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>★ A8543</li><li>★ KQ</li><li>★ K8</li><li>★ AJ94</li></ul>   | The opponents are silent. You bid first.       |
| Board: 292<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>AQJ10972</li><li>✓—</li><li>J8</li><li>Q1096</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 293<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ 5</li><li>♥ KJ87</li><li>★ A9</li><li>★ KQJ1085</li></ul>  | The opponents are silent. You bid first.       |
| Board: 294<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>▲ J1074</li><li>▼ 7</li><li>◆ K8762</li><li>◆ KQ4</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 290<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 8<br>Contract: 1N N  | North:                                | South:  ♠ A10976  ♥ A9  • 109853  ♣ 6  | West<br>Pass       | North<br>1♣<br>1NT      | East<br>Pass<br>AP |                          |
|--|---------------------------------------|--|--------------------|-------------------------|--------------------|--------------------------|
| Board: 291 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 5♣ S                 | North:  ♣ 7  ▼ AJ94  ◆ 9654  ♣ Q832   | South:  ♠ A8543  ♥ KQ  ♠ K8  ♣ AJ94    | Pass<br>Pass<br>AP | North  1NT¹  4♣  ng 1NT | Pass<br>Pass       | 1 <b>♠</b><br>3 <b>♣</b> |
| Board: 292 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 \( \varphi \) N     | North:                                | South:  ♠ AQJ10972  ♥ —  ♦ J8  ♣ Q1096 | West<br>Pass       | North<br>1♥<br>4♥       | East<br>Pass<br>AP |                          |
| Board: 293 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 \( \) N             | North:  ♠ KQ1098  ♥ A10  ♠ J7532  ♣ 2 | South:                                 |                    | North 1♣ 2◆             | East Pass AP       | 1♣                       |
| Board: 294 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 \( \mathbf{N} \) N | North:  ♠ K82  ♥ AKQJ832  ♦ 10  ♣ 97  | South:                                 | West<br>Pass       | North<br>1♥<br>4♥       |                    |                          |

| Board: 295<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>★ A1062</li><li>▼ 108653</li><li>◆ K82</li><li>★ 5</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 296<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>★ K6</li><li>♥ Q10653</li><li>◆ AQ83</li><li>◆ AK</li></ul>  | The opponents are silent. You bid first.       |
| Board: 297<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ A843</li><li>▼ 10</li><li>★ K943</li><li>★ K972</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 298<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ KJ1042</li><li>▼ AJ10</li><li>◆ A74</li><li>◆ 97</li></ul> | The opponents are silent. You bid first.       |
| Board: 299<br>Dealer: S<br>Vul: Both<br>HCP: 6  | <ul><li>♦ 8752</li><li>♥ 9876</li><li>♦ Q</li><li>♠ KJ93</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 295<br>Dealer: S<br>Vul: NS<br>North HCP: 7<br>South HCP: 19<br>Contract: 3N S | North:  ♠ A1062  ♥ 108653  ♠ K82  ♠ 5 | South:  ♠ Q53  ♥ AK  ♠ AQ10  ♠ KJ984 | West Pass Pass AP  | North  1♥ 3♣                | Pass               | South 1♣ 2NT 3NT          |
|---|---------------------------------------|--------------------------------------|--------------------|-----------------------------|--------------------|---------------------------|
| Board: 296<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N | North:  ♠ K6  ♥ Q10653  ♠ AQ83  ♣ AK  | South:  ♠ QJ8752  ♥ K  ♦ 52  ♠ Q1054 | West<br>Pass       | North<br>1♥<br>3NT          | East<br>Pass<br>AP |                           |
| Board: 297 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4 S              | North:  ◆ A843  ▼ 10  ◆ K943  ◆ K972  | South:  ♠ KJ5  ♥ AKQ9543  ♠ A8  ♣ 10 | West<br>Pass<br>AP | North<br>1♠                 | East<br>Pass       | 1♥                        |
| Board: 298 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 N                 | North:  ♠ KJ1042  ♥ AJ10  ♠ A74  ♣ 97 | South:                               | Pass               | North<br>1♠<br>2♦<br>ng 1NT |                    | South<br>1NT <sup>1</sup> |
| Board: 299 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 S               | North:  ♠ 8752  ♥ 9876  • Q  ♠ KJ93   | South:  ♠ AQ10  ♥ A  ♠ KJ9432  ♣ 864 | West Pass AP       | North 1♥                    | East<br>Pass       | 1♦                        |

| Board: 295<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>♣ Q53</li><li>♥ AK</li><li>◆ AQ10</li><li>♠ KJ984</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 296<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♣ QJ8752</li><li>♥ K</li><li>◆ 52</li><li>♣ Q1054</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 297<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>★ KJ5</li><li>▼ AKQ9543</li><li>◆ A8</li><li>◆ 10</li></ul> | The opponents are silent. You bid first.       |
| Board: 298<br>Dealer: N<br>Vul: NS<br>HCP: 8    | ♣—<br>♥ K954<br>♦ Q985<br>♣ K10854                                  | The opponents are silent.  Partner bids first. |
| Board: 299<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AQ10</li><li>✓ A</li><li>✓ KJ9432</li><li>◆ 864</li></ul>   | The opponents are silent. You bid first.       |

| Board: 295<br>Dealer: S<br>Vul: NS<br>North HCP: 7<br>South HCP: 19<br>Contract: 3N S | North:  ♠ A1062  ♥ 108653  ♠ K82  ♠ 5 | South:  ♠ Q53  ♥ AK  ♠ AQ10  ♠ KJ984 | West Pass Pass AP  | North  1♥ 3♣                | Pass               | South 1♣ 2NT 3NT          |
|---|---------------------------------------|--------------------------------------|--------------------|-----------------------------|--------------------|---------------------------|
| Board: 296<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N | North:  ♠ K6  ♥ Q10653  ♠ AQ83  ♣ AK  | South:  ♠ QJ8752  ♥ K  ♦ 52  ♠ Q1054 | West<br>Pass       | North<br>1♥<br>3NT          | East<br>Pass<br>AP |                           |
| Board: 297 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4 S              | North:  ◆ A843  ▼ 10  ◆ K943  ◆ K972  | South:  ♠ KJ5  ♥ AKQ9543  ♠ A8  ♣ 10 | West<br>Pass<br>AP | North<br>1♠                 | East<br>Pass       | 1♥                        |
| Board: 298 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 N                 | North:  ♠ KJ1042  ♥ AJ10  ♠ A74  ♣ 97 | South:                               | Pass               | North<br>1♠<br>2♦<br>ng 1NT |                    | South<br>1NT <sup>1</sup> |
| Board: 299 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 S               | North:  ♠ 8752  ♥ 9876  • Q  ♠ KJ93   | South:  ♠ AQ10  ♥ A  ♠ KJ9432  ♣ 864 | West Pass AP       | North 1♥                    | East<br>Pass       | 1♦                        |

| Board: 300<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ KJ1072</li><li>★ 64</li><li>★ AJ7</li><li>★ A95</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 301<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★K106</li><li>▼K10965</li><li>← —</li><li>◆ Q9752</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 302<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♣ QJ93</li><li>♥ 93</li><li>♦ A5</li><li>♣ AK973</li></ul>  | The opponents are silent. You bid first.       |
| Board: 303<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♣ Q85</li><li>♥ 7</li><li>♦ Q7543</li><li>♣ A853</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 304<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ1085</li><li>★ KJ63</li><li>★ A8</li><li>★ 85</li></ul> | The opponents are silent. You bid first.       |

| Board: 300 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 24 N                | North:  ♠ KJ1072  ♥ 64  ♠ AJ7  ♣ A95  | South:  ♠ A  ♥ AQ983  ♦ 632  ♣ 10842   | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT          |
|--|---------------------------------------|--|--|
| Board: 301<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 15<br>Contract: 3 § S   | North:  ♠ K106  ♥ K10965  ←—  ♠ Q9752 | South:                                 | West North East South  1 ◆ Pass 1 ♥ Pass 3 ◆  AP                         |
| Board: 302<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 1N S | North:  ♠ QJ93  ♥ 93  ♠ A5  ♣ AK973   | South:  ♠ K76  ♥ QJ82  ♠ KJ1072  ♣ 8   | West North East South  1♣ Pass 1♠  Pass 1♠ Pass 1NT  AP                  |
| Board: 303 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 S                  | North:  ♠ Q85  ♥ 7  ♦ Q7543  ♣ A853   | South:  ♠ KJ106  ♥ AK842  ♦ J8  ♣ K7   | West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT         |
| Board: 304 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♥ N                   | North:  ♠ KJ1085  ♥ KJ63  ♠ A8  ♣ 85  | South:  ♠ Q  ♥ 109754  • K105  ♣ QJ106 | West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  AP  1. forcing 1NT |

| Board: 300<br>Dealer: N<br>Vul: None<br>HCP: 10 | ♣ A<br>♥ AQ983<br>♦ 632<br>♣ 10842                                  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 301<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♠ 972</li><li>♥ A</li><li>♦ AQJ752</li><li>♠ KJ3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 302<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ K76</li><li>♥ QJ82</li><li>◆ KJ1072</li><li>◆ 8</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 303<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ KJ106</li><li>★ AK842</li><li>◆ J8</li><li>★ K7</li></ul> | The opponents are silent. You bid first.       |
| Board: 304<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <b>♣</b> Q <b>♥</b> 109754 <b>♦</b> K105 <b>♣</b> QJ106             | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 300 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 24 N                | North:  ♠ KJ1072  ♥ 64  ♠ AJ7  ♣ A95  | South:  ♠ A  ♥ AQ983  ♦ 632  ♣ 10842   | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT          |
|--|---------------------------------------|--|--|
| Board: 301<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 15<br>Contract: 3 § S   | North:  ♠ K106  ♥ K10965  ←—  ♠ Q9752 | South:                                 | West North East South  1 ◆ Pass 1 ♥ Pass 3 ◆  AP                         |
| Board: 302<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 1N S | North:  ♠ QJ93  ♥ 93  ♠ A5  ♣ AK973   | South:  ♠ K76  ♥ QJ82  ♠ KJ1072  ♣ 8   | West North East South  1♣ Pass 1♠  Pass 1♠ Pass 1NT  AP                  |
| Board: 303 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 S                  | North:  ♠ Q85  ♥ 7  ♦ Q7543  ♣ A853   | South:  ♠ KJ106  ♥ AK842  ♦ J8  ♣ K7   | West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT         |
| Board: 304 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♥ N                   | North:  ♠ KJ1085  ♥ KJ63  ♠ A8  ♣ 85  | South:  ♠ Q  ♥ 109754  • K105  ♣ QJ106 | West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  AP  1. forcing 1NT |

| Board: 305<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>◆ 9</li><li>♥ Q10753</li><li>◆ J987</li><li>◆ KQ9</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 306<br>Dealer: N<br>Vul: None<br>HCP: 14 | <b>★</b> KQJ<br><b>♥</b> Q109532<br><b>♦</b> K109<br><b>♣</b> K     | The opponents are silent.  You bid first.      |
| Board: 307<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ A1096</li><li>♥ 3</li><li>★ A92</li><li>★ J8543</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 308<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>★ KQ9</li><li>★ K</li><li>◆ AKJ109</li><li>◆ 9432</li></ul> | The opponents are silent. You bid first.       |
| Board: 309<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ AK6</li><li>▼ J9762</li><li>◆ J1074</li><li>◆ 3</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 305<br>Dealer: S<br>Vul: Both             | North:<br>♠ 9   | South:<br>♠ AJ1074   |                  | North   |              | 1♠                      |
|--|---|--|------------------|---|--------------|-------------------------|
| North HCP: 8<br>South HCP: 12<br>Contract: 2♠ S  | ♥ Q10753<br>♦ J987<br>♣ KQ9                           | ♥ J8<br>♦ KQ10<br>♣ J82  | Pass             | 1NT <sup>1</sup><br>2 <b>♠</b><br>ng 1NT        | AP           | 2♣                      |
| Board: 306<br>Dealer: N<br>Vul: None             | North:<br>♠ KQJ<br>♥ Q109532                          | South:<br><b>♠</b> 1086<br><b>♥</b> A                                      | West             | North 1♥  | East<br>Pass |                         |
| North HCP: 14<br>South HCP: 10<br>Contract: 3♥ N | • K109<br>• K109<br>• K                               | ◆ J85<br>◆ AJ10653   | Pass<br>1. Invit | 3♥<br>ing Jump                                  | AP<br>Shifts |                         |
|  |   |  | West             | North   | East         | South                   |
| Board: 307<br>Dealer: S                          | North:  | South:   | Pass             | 1♠  | Pass         | 3♣                      |
| Vul: NS  | <b>▲</b> A1096  | <b>♠</b> Q3  | Pass             | <b>3</b> ♦¹                                     | Pass         |                         |
| North HCP: 9                                     | <b>♥</b> 3 <b>♦</b> A92                               | <b>♥</b> AKQ97<br><b>•</b> J   | Pass             | $4NT^2$   |              | 5 <b>♠</b> <sup>3</sup> |
| South HCP: 18<br>Contract: 6♣ S                  | ♣ J8543   | ♣ AQ962  | 2. Blac          | 6 <b>♣</b><br>th suit g<br>kwood (<br>/5 or 5/5 | 0314,        | for 🛧                   |
| Board: 308<br>Dealer: N<br>Vul: EW               | North:<br>♠ KQ9                                       | South:<br>♠ A1085  | West             | North 1♦  | East<br>Pass |                         |
| North HCP: 16<br>South HCP: 10<br>Contract: 3N N | <ul><li>★ K</li><li>◆ AKJ109</li><li>◆ 9432</li></ul> | ◆ AQ987<br>◆ —<br>• 10865  | Pass<br>Pass     | 2 <b>♣</b><br>3NT                               | Pass<br>AP   | 3♣                      |
| Board: 309<br>Dealer: S<br>Vul: None             | North:<br>♠ AK6                                       | South:<br>♠ Q1074  | West             | North   | East         | South 1♣                |
| North HCP: 9<br>South HCP: 14<br>Contract: 1N N  | <ul><li>▼ J9762</li><li>◆ J1074</li><li>◆ 3</li></ul> | <ul><li><b>∀</b> KQ10</li><li><b>♦</b> A6</li><li><b>♣</b> QJ105</li></ul> | Pass<br>Pass     | 1 <b>♥</b><br>1NT                               | Pass<br>AP   | 1 <b>♣</b>              |

| Board: 305<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>▲ AJ1074</li><li>♥ J8</li><li>◆ KQ10</li><li>▲ J82</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 306<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>1086</li><li>✓ A</li><li>J85</li><li>AJ10653</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 307<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>♣ Q3</li><li>♥ AKQ97</li><li>◆ J</li><li>♣ AQ962</li></ul>    | The opponents are silent. You bid first.       |
| Board: 308<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ A1085</li><li>★ AQ987</li><li>★ —</li><li>★ 10865</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 309<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ Q1074</li><li>♥ KQ10</li><li>♦ A6</li><li>♣ QJ105</li></ul> | The opponents are silent. You bid first.       |

| Board: 305<br>Dealer: S<br>Vul: Both             | North:<br>♠ 9   | South:<br>♠ AJ1074   |                  | North   |              | 1♠                      |
|--|---|--|------------------|---|--------------|-------------------------|
| North HCP: 8<br>South HCP: 12<br>Contract: 2♠ S  | ♥ Q10753<br>♦ J987<br>♣ KQ9                           | ♥ J8<br>♦ KQ10<br>♣ J82  | Pass             | 1NT <sup>1</sup><br>2 <b>♠</b><br>ng 1NT        | AP           | 2♣                      |
| Board: 306<br>Dealer: N<br>Vul: None             | North:<br>♠ KQJ<br>♥ Q109532                          | South:<br><b>♠</b> 1086<br><b>♥</b> A                                      | West             | North 1♥  | East<br>Pass |                         |
| North HCP: 14<br>South HCP: 10<br>Contract: 3♥ N | • K109<br>• K109<br>• K                               | ◆ J85<br>◆ AJ10653   | Pass<br>1. Invit | 3♥<br>ing Jump                                  | AP<br>Shifts |                         |
|  |   |  | West             | North   | East         | South                   |
| Board: 307<br>Dealer: S                          | North:  | South:   | Pass             | 1♠  | Pass         | 3♣                      |
| Vul: NS  | <b>▲</b> A1096  | <b>♠</b> Q3  | Pass             | <b>3</b> ♦ <sup>1</sup>                         | Pass         |                         |
| North HCP: 9                                     | <b>♥</b> 3 <b>♦</b> A92                               | <b>♥</b> AKQ97<br><b>•</b> J   | Pass             | $4NT^2$   |              | 5 <b>♠</b> <sup>3</sup> |
| South HCP: 18<br>Contract: 6♣ S                  | ♣ J8543   | ♣ AQ962  | 2. Blac          | 6 <b>♣</b><br>th suit g<br>kwood (<br>/5 or 5/5 | 0314,        | for 🛧                   |
| Board: 308<br>Dealer: N<br>Vul: EW               | North:<br>♠ KQ9                                       | South:<br>♠ A1085  | West             | North 1♦  | East<br>Pass |                         |
| North HCP: 16<br>South HCP: 10<br>Contract: 3N N | <ul><li>★ K</li><li>◆ AKJ109</li><li>◆ 9432</li></ul> | ◆ AQ987<br>◆ —<br>• 10865  | Pass<br>Pass     | 2 <b>♣</b><br>3NT                               | Pass<br>AP   | 3♣                      |
| Board: 309<br>Dealer: S<br>Vul: None             | North:<br>♠ AK6                                       | South:<br>♠ Q1074  | West             | North   | East         | South 1♣                |
| North HCP: 9<br>South HCP: 14<br>Contract: 1N N  | <ul><li>▼ J9762</li><li>◆ J1074</li><li>◆ 3</li></ul> | <ul><li><b>∀</b> KQ10</li><li><b>♦</b> A6</li><li><b>♣</b> QJ105</li></ul> | Pass<br>Pass     | 1 <b>♥</b><br>1NT                               | Pass<br>AP   | 1 <b>♣</b>              |

| Board: 310<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ 4</li><li>♥ Q4</li><li>◆ AJ9</li><li>♣ KQ87532</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 311<br>Dealer: S<br>Vul: Both<br>HCP: 7  | ♣ AQ96<br>♥ 1083<br>♦ —<br>♣ J97654                                  | The opponents are silent.  Partner bids first. |
| Board: 312<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ K62</li><li>★ A865</li><li>★ A1052</li><li>★ K6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 313<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♣ Q632</li><li>♥ AJ9842</li><li>♦ —</li><li>♣ K93</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 314<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>★ K103</li><li>★ AKQJ</li><li>★ 104</li><li>★ KQJ6</li></ul> | The opponents are silent. You bid first.       |

| Board: 310 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 24 N                  | North:                                | South:  ♠ KJ652  ▼ 7652  ♦ 1072  ♠ A  | West<br>Pass         | North<br>1♣<br>2♣         | East<br>Pass<br>AP |    |
|---|---------------------------------------|---------------------------------------|----------------------|---------------------------|--------------------|----|
| Board: 311 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S                 | North:  ♠ AQ96  ♥ 1083  ♦ —  ♣ J97654 | South:  ♠ K4  ♥ Q7  • AQJ108753  ♣ 3  | West<br>Pass<br>AP   | North 1♣                  | East<br>Pass       | 1♦ |
| Board: 312 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S                  | North:  ♠ K62  ▼ A865  ♠ A1052  ♣ K6  | South:  ♠ Q4  ♥ KJ942  ♦ 3  ♠ A9732   | West<br>Pass         | North<br>1♦<br>2♥         | East<br>Pass<br>AP |    |
| Board: 313 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 2 \( \mathbb{N} \) N | North:  ♠ Q632  ♥ AJ9842  ←—  ♠ K93   | South:  ♠ AK10  ♥ 7  ♦ K10542  ♣ QJ76 | West<br>Pass<br>Pass | North  1♥  2♥             | East<br>Pass<br>AP | 1♦ |
| Board: 314<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 8<br>Contract: 3N N | North:  ♠ K103  ♥ AKQJ  • 104  ♣ KQJ6 | South:  ♣ J542  ♥ 754  • QJ732  ♣ A   | West Pass Pass       | North<br>1♣<br>2NT<br>3NT | Pass               | 1♦ |

| Board: 310<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ KJ652</li><li>▼ 7652</li><li>◆ 1072</li><li>◆ A</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 311<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ K4</li><li>♥ Q7</li><li>◆ AQJ108753</li><li>◆ 3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 312<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>◆ Q4</li><li>▼ KJ942</li><li>◆ 3</li><li>◆ A9732</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 313<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ AK10</li><li>▼ 7</li><li>◆ K10542</li><li>◆ QJ76</li></ul> | The opponents are silent. You bid first.       |
| Board: 314<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>↓ J542</li><li>↓ 754</li><li>↓ QJ732</li><li>↓ A</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 310 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2 N                   | North:                                | South:  ♠ KJ652  ♥ 7652  • 1072  ♠ A  | West<br>Pass         | North<br>1♣<br>2♣         | East<br>Pass<br>AP         |    |
|---|---------------------------------------|---------------------------------------|----------------------|---------------------------|----------------------------|----|
| Board: 311 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S                 | North:  ♠ AQ96  ♥ 1083  ♦ —  ♣ J97654 | South:  ♠ K4  ♥ Q7  • AQJ108753  ♣ 3  | West<br>Pass<br>AP   | North<br>1♠               | East<br>Pass               | 1♦ |
| Board: 312 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S                  | North:  ♠ K62  ♥ A865  ♠ A1052  ♠ K6  | South:  ♠ Q4  ♥ KJ942  ♦ 3  ♣ A9732   | West<br>Pass         | North<br>1♦<br>2♥         | East<br>Pass<br>AP         |    |
| Board: 313 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 2 N                  | North:  ♠ Q632  ♥ AJ9842  ←—  ♠ K93   | South:  ♠ AK10  ♥ 7  ♠ K10542  ♣ QJ76 | West<br>Pass<br>Pass | North  1♥  2♥             | East<br>Pass<br>AP         | 1♦ |
| Board: 314<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 8<br>Contract: 3N N | North:  ♠ K103  ✔ AKQJ  ♠ 104  ♣ KQJ6 | South:                                | West Pass Pass       | North<br>1♣<br>2NT<br>3NT | East<br>Pass<br>Pass<br>AP | 1♦ |

| I | Board: 315<br>Dealer: S<br>Vul: None<br>HCP: 10 | <b>♦</b> 3<br><b>♥</b> A63<br><b>♦</b> A98642<br><b>♣</b> Q54        | The opponents are silent.  Partner bids first. |
|---|---|--|--|
| I | Board: 316<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>▲ A6</li><li>♥ A85</li><li>♦ K</li><li>▲ AQJ6542</li></ul>   | The opponents are silent. You bid first.       |
| I | Board: 317<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>AQ109</li><li>♥ Q10852</li><li>↑ 7</li><li>♣ Q98</li></ul>   | The opponents are silent.  Partner bids first. |
| I | Board: 318<br>Dealer: N<br>Vul: None<br>HCP: 19 | <ul><li>♠ A7</li><li>♥ AKQ</li><li>♦ J8</li><li>♠ AJ8643</li></ul>   | The opponents are silent.  You bid first.      |
| I | Board: 319<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ A107542</li><li>♥ K</li><li>★ K654</li><li>★ 109</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 315<br>Dealer: S<br>Vul: None                                      | North:<br><b>★</b> 3<br><b>▼</b> A63  | South:<br>♠ AQ1062<br>♥ KQJ109      | West<br>Pass       | North        | East<br>Pass | 1♠                  |
|---|---------------------------------------|-------------------------------------|--------------------|--------------|--------------|---------------------|
| North HCP: 10   | ◆ A98642                              | <b>♦</b> 3                          | AP                 | <b>3</b> ▼   | 1 433        | <i>5</i> <b>(</b>   |
| South HCP: 16<br>Contract: 3♥ S   | <b>♣</b> Q54                          | ♣ A10                               |                    | ing Jump     | Shifts       |                     |
| Board: 316<br>Dealer: N   | North:<br>♠ A6                        | South:<br>♠ K952                    | West               | North        | East         |                     |
| Vul: EW   | ♥ A85                                 | ♥ KQ104                             | D                  | 1 <b>4</b>   | Pass         | 1 <b>♦</b>          |
| North HCP: 18<br>South HCP: 10<br>Contract: 3N N                          | <b>♦</b> K<br><b>♣</b> AQJ6542        | ◆ Q9762<br>◆ —                      | Pass<br>Pass       | 3♣<br>3NT    | Pass<br>AP   | 3♥                  |
| Board: 317 Dealer: S Vul: Both North HCP: 10 South HCP: 19 Contract: 3N S | North:  ♠ AQ109  ♥ Q10852  ♦ 7  ♠ Q98 | South:  ♠ K7  ♥ A7  ♠ A9865  ♣ AKJ5 | Pass<br>Pass<br>AP | North  1♥ 3♠ | Pass         | South  1   2NT  3NT |
| Board: 318<br>Dealer: N   | North:<br>♠ A7                        | South:<br>♠ KJ854                   | West               | North        |              | South 1♠            |
| Vul: None<br>North HCP: 19  | ▼ AKQ<br>• J8                         | ▼ 532<br>◆ AQ1096                   | Pass               | 2NT          | Pass         |                     |
| South HCP: 10<br>Contract: 3N N   | <b>♣</b> AJ8643                       | ♣—                                  | Pass               | 3NT          | AP           |                     |
| Board: 319<br>Dealer: S   | North:                                | South:                              | West               | North        | East         |                     |
| Vul: NS   | <b>♠</b> A107542<br><b>♥</b> K        | <b>♠</b> K8<br><b>♥</b> AQ8765      | Pass               | 1♠           | Pass         | 1♥<br>2♥            |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♠ N                          | ♦ K654<br>• 109                       | • Q9<br>• Q42                       | Pass<br>AP         | 2♠           | Pass         |                     |

| Board: 315<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>AQ1062</li><li>KQJ109</li><li>3</li><li>A10</li></ul>        | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 316<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ K952</li><li>★ KQ104</li><li>◆ Q9762</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 317<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <ul><li>★ K7</li><li>✓ A7</li><li>◆ A9865</li><li>◆ AKJ5</li></ul>   | The opponents are silent. You bid first.       |
| Board: 318<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> KJ854<br><b>♥</b> 532<br><b>♦</b> AQ1096<br><b>♣</b> —      | The opponents are silent.  Partner bids first. |
| Board: 319<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ K8</li><li>▼ AQ8765</li><li>◆ Q9</li><li>◆ Q42</li></ul>   | The opponents are silent. You bid first.       |

| Board: 315<br>Dealer: S<br>Vul: None                                      | North:<br><b>★</b> 3<br><b>▼</b> A63  | South:<br>♠ AQ1062<br>♥ KQJ109      | West<br>Pass       | North        | East<br>Pass | 1♠                  |
|---|---------------------------------------|-------------------------------------|--------------------|--------------|--------------|---------------------|
| North HCP: 10   | ◆ A98642                              | <b>♦</b> 3                          | AP                 | <b>3</b> ▼   | 1 433        | <i>5</i> <b>(</b>   |
| South HCP: 16<br>Contract: 3♥ S   | <b>♣</b> Q54                          | ♣ A10                               |                    | ing Jump     | Shifts       |                     |
| Board: 316<br>Dealer: N   | North:<br>♠ A6                        | South:<br>♠ K952                    | West               | North        | East         |                     |
| Vul: EW   | ♥ A85                                 | ♥ KQ104                             | D                  | 1 <b>4</b>   | Pass         | 1 <b>♦</b>          |
| North HCP: 18<br>South HCP: 10<br>Contract: 3N N                          | <b>♦</b> K<br><b>♣</b> AQJ6542        | ◆ Q9762<br>◆ —                      | Pass<br>Pass       | 3♣<br>3NT    | Pass<br>AP   | 3♥                  |
| Board: 317 Dealer: S Vul: Both North HCP: 10 South HCP: 19 Contract: 3N S | North:  ♠ AQ109  ♥ Q10852  ♦ 7  ♠ Q98 | South:  ♠ K7  ♥ A7  ♠ A9865  ♣ AKJ5 | Pass<br>Pass<br>AP | North  1♥ 3♠ | Pass         | South  1   2NT  3NT |
| Board: 318<br>Dealer: N   | North:<br>♠ A7                        | South:<br>♠ KJ854                   | West               | North        |              | South 1♠            |
| Vul: None<br>North HCP: 19  | ▼ AKQ<br>• J8                         | ▼ 532<br>◆ AQ1096                   | Pass               | 2NT          | Pass         |                     |
| South HCP: 10<br>Contract: 3N N   | <b>♣</b> AJ8643                       | ♣—                                  | Pass               | 3NT          | AP           |                     |
| Board: 319<br>Dealer: S   | North:                                | South:                              | West               | North        | East         |                     |
| Vul: NS   | <b>♠</b> A107542<br><b>♥</b> K        | <b>♠</b> K8<br><b>♥</b> AQ8765      | Pass               | 1♠           | Pass         | 1♥<br>2♥            |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♠ N                          | ♦ K654<br>• 109                       | • Q9<br>• Q42                       | Pass<br>AP         | 2♠           | Pass         |                     |

| Board: 320<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>★ AKJ7</li><li>▼ KQ</li><li>◆ 64</li><li>◆ AJ984</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 321<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ A9842</li><li>♥ Q10964</li><li>★ 3</li><li>★ K10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 322<br>Dealer: N<br>Vul: NS<br>HCP: 19   | <ul><li>★ A102</li><li>♥ K</li><li>◆ AQJ42</li><li>◆ AJ42</li></ul>  | The opponents are silent. You bid first.       |
| Board: 323<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <b>★</b> K2<br><b>♥</b> K105<br><b>♦</b> 3<br><b>♣</b> J986543       | The opponents are silent.  Partner bids first. |
| Board: 324<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>★ K2</li><li>▼ KQJ953</li><li>◆ AQJ7</li><li>◆ Q</li></ul>   | The opponents are silent. You bid first.       |

| Board: 320 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 3♥ S              | North:  ♠ AKJ7  ♥ KQ  ♠ 64  ♠ AJ984   | South:  ♠ Q62  ♥ A9873  ♦ 9732  ♣ 5    | West<br>Pass<br>AP      | North<br>1♣<br>2♠                           | East<br>Pass<br>Pass                | 1♥              |
|---|---------------------------------------|--|-------------------------|---|-------------------------------------|-----------------|
| Board: 321 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♣ S              | North:  ♠ A9842  ♥ Q10964  ♦ 3  ♣ K10 | South:  ♠ 106  ♥ A8  ♠ KQ852  ♠ AJ86   | West Pass AP            | North<br>1♠                                 | East<br>Pass                        | 1♦              |
| Board: 322 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 6♥ S                | North:  ♠ A102  ♥ K  ♠ AQJ42  ♣ AJ42  | South:  ♣ J95  ♥ QJ109865  ♦ 3  ♣ Q5   | Pass Pass Pass 1. Black | North  1   3   4NT¹  6   4wood 0  /5 or 3/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, | 1♥<br>4♥<br>5♣² |
| Board: 323<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N N | North:  ♠ K2  ♥ K105  ♦ 3  ♣ J986543  | South:  ♠ AJ7  ♥ AJ63  ♠ AQ1087  ♣ A   | West Pass Pass AP       | North  1NT 3♣                               | Pass                                | South 1  2  3NT |
| Board: 324 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 4 N               | North:  ♠ K2  ♥ KQJ953  ♠ AQJ7  ♣ Q   | South:  ♠ AJ1098  ♥ 10  ♠ 6432  ♣ J103 | West Pass AP            | North<br>1♥<br>3◆                           | East<br>Pass<br>Pass                | 1♠              |

| Board: 320<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>♣ Q62</li><li>♥ A9873</li><li>◆ 9732</li><li>♣ 5</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 321<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ 106</li><li>★ A8</li><li>★ KQ852</li><li>★ AJ86</li></ul>   | The opponents are silent. You bid first.       |
| Board: 322<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 323<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>AJ7</li><li>✓ AJ63</li><li>AQ1087</li><li>A</li></ul>         | The opponents are silent. You bid first.       |
| Board: 324<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>★ AJ1098</li><li>▼ 10</li><li>◆ 6432</li><li>◆ J103</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 320 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 3♥ S              | North:  ♠ AKJ7  ♥ KQ  ♠ 64  ♠ AJ984   | South:  ♠ Q62  ♥ A9873  ♦ 9732  ♣ 5    | West<br>Pass<br>AP      | North<br>1♣<br>2♠                           | East<br>Pass<br>Pass                | 1♥              |
|---|---------------------------------------|--|-------------------------|---|-------------------------------------|-----------------|
| Board: 321 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♣ S              | North:  ♠ A9842  ♥ Q10964  ♦ 3  ♣ K10 | South:  ♠ 106  ♥ A8  ♠ KQ852  ♠ AJ86   | West Pass AP            | North<br>1♠                                 | East<br>Pass                        | 1♦              |
| Board: 322 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 6♥ S                | North:  ♠ A102  ♥ K  ♠ AQJ42  ♣ AJ42  | South:  ♣ J95  ♥ QJ109865  ♦ 3  ♣ Q5   | Pass Pass Pass 1. Black | North  1   3   4NT¹  6   4wood 0  /5 or 3/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, | 1♥<br>4♥<br>5♣² |
| Board: 323<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N N | North:  ♠ K2  ♥ K105  ♦ 3  ♣ J986543  | South:  ♠ AJ7  ♥ AJ63  ♠ AQ1087  ♣ A   | West Pass Pass AP       | North  1NT 3♣                               | Pass                                | South 1  2  3NT |
| Board: 324 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 4 N               | North:  ♠ K2  ♥ KQJ953  ♠ AQJ7  ♣ Q   | South:  ♠ AJ1098  ♥ 10  ♠ 6432  ♣ J103 | West Pass AP            | North<br>1♥<br>3◆                           | East<br>Pass<br>Pass                | 1♠              |

| Board: 325<br>Dealer: S<br>Vul: NS<br>HCP: 9   | <ul><li>10</li><li>♥ Q9643</li><li>♦ KQ864</li><li>♠ Q10</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 326<br>Dealer: N<br>Vul: EW<br>HCP: 13  | <ul><li></li></ul>   | The opponents are silent. You bid first.       |
| Board: 327<br>Dealer: S<br>Vul: Both<br>HCP: 9 | <ul><li>♦932</li><li>♥QJ1098</li><li>♦ 2</li><li>♠ AQ98</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 328<br>Dealer: N<br>Vul: NS<br>HCP: 12  | <ul><li>★ A86</li><li>▼ K52</li><li>★ 2</li><li>★ KQ8753</li></ul> | The opponents are silent. You bid first.       |
| Board: 329<br>Dealer: S<br>Vul: EW<br>HCP: 9   | <b>♦</b> —<br><b>V</b> KJ64<br><b>•</b> KQ1087<br><b>•</b> 7653    | The opponents are silent.  Partner bids first. |

| Board: 325<br>Dealer: S   | North:<br>♠ 10                        | South:<br>♠ K9753                                  | West           | North                           | East                 | South 1♠         |
|---|---------------------------------------|--|----------------|---------------------------------|----------------------|------------------|
| Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 2♦ N                              | ♥ Q9643<br>♦ KQ864<br>♣ Q10           | <ul><li>✓ K8</li><li>◆ J9</li><li>◆ AK32</li></ul> | Pass           | 1NT <sup>1</sup> 2♦ ing 1NT     | AP                   | 2♣               |
| Board: 326 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3 S                   | North:  ♠ J4  ♥ AKQJ8  ♠ J985  ♣ J8   | South:  ♠ Q85  ♥ —  ♦ 1074  ♣ KQ109752             | West Pass AP   | North 1♥ 2♦ ing 1NT             | East<br>Pass<br>Pass | 1NT <sup>1</sup> |
| Board: 327<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 13<br>Contract: 1N N | North:                                | South:  ♠ AJ84  ♥ K62  ♠ Q8753  ♠ K                | West Pass Pass | North  1 V  1NT                 |                      | South 1 ◆ 1 ◆    |
| Board: 328 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2 N                   | North:  ♠ A86  ♥ K52  ♠ 2  ♠ KQ8753   | South:   | West<br>Pass   | North 1♣ 2♣                     | East<br>Pass<br>AP   |                  |
| Board: 329 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♣ S                  | North:  ♣ —  ▼ KJ64  ◆ KQ1087  ♣ 7653 | South:  ♠ KJ8732  ✔ A  ♦ 52  ♣ KJ84                | Pass<br>AP     | North  1NT <sup>1</sup> ing 1NT | Pass                 | 1♠               |

| Board: 325 | The opponents are silent. You bid first.       |
|------------|--|
| Board: 326 | The opponents are silent.  Partner bids first. |
| Board: 327 | The opponents are silent. You bid first.       |
| Board: 328 | The opponents are silent.  Partner bids first. |
| Board: 329 | The opponents are silent. You bid first.       |

| Board: 325<br>Dealer: S   | North:<br>♠ 10                        | South:<br>♠ K9753                                  | West           | North                           | East                 | South 1♠         |
|---|---------------------------------------|--|----------------|---------------------------------|----------------------|------------------|
| Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 2♦ N                              | ♥ Q9643<br>♦ KQ864<br>♣ Q10           | <ul><li>✓ K8</li><li>◆ J9</li><li>◆ AK32</li></ul> | Pass           | 1NT <sup>1</sup> 2♦ ing 1NT     | AP                   | 2♣               |
| Board: 326 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3 S                   | North:  ♠ J4  ♥ AKQJ8  ♠ J985  ♣ J8   | South:  ♠ Q85  ♥ —  ♦ 1074  ♣ KQ109752             | West Pass AP   | North 1♥ 2♦ ing 1NT             | East<br>Pass<br>Pass | 1NT <sup>1</sup> |
| Board: 327<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 13<br>Contract: 1N N | North:                                | South:  ♠ AJ84  ♥ K62  ♠ Q8753  ♠ K                | West Pass Pass | North  1 V  1NT                 |                      | South 1 ◆ 1 ◆    |
| Board: 328 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2 N                   | North:  ♠ A86  ♥ K52  ♠ 2  ♠ KQ8753   | South:   | West<br>Pass   | North 1♣ 2♣                     | East<br>Pass<br>AP   |                  |
| Board: 329 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♣ S                  | North:  ♣ —  ▼ KJ64  ◆ KQ1087  ♣ 7653 | South:  ♠ KJ8732  ✔ A  ♦ 52  ♣ KJ84                | Pass<br>AP     | North  1NT <sup>1</sup> ing 1NT | Pass                 | 1♠               |

| Board: 330<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>♠ AK</li><li>♥ 3</li><li>♦ K102</li><li>♠ AK98752</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 331<br>Dealer: S<br>Vul: None<br>HCP: 9  | <b>★</b> K96<br><b>♥</b> KJ632<br><b>♦</b> 9875<br><b>♣</b> Q       | The opponents are silent.  Partner bids first. |
| Board: 332<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ KQ1065</li><li>▼ AQ2</li><li>◆ K43</li><li>◆ 42</li></ul> | The opponents are silent. You bid first.       |
| Board: 333<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ 2</li><li>♥ KQ983</li><li>◆ AJ9</li><li>♣ 7432</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 334<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ AK6</li><li>▼ AKJ10852</li><li>◆ 9</li><li>◆ 43</li></ul> | The opponents are silent. You bid first.       |

| Board: 330<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N S  | North:  ♠ AK  ♥ 3  ♠ K102  ♣ AK98752 | South:  ♠ Q53  ♥ AK752  ♦ J876  ♣ 4           | West<br>Pass<br>AP     | North 1♣ 3♣                   | Pass         | South 1♥ 3NT              |
|---|--------------------------------------|---|------------------------|-------------------------------|--------------|---------------------------|
| Board: 331<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 17<br>Contract: 3N N   | North:  ♠ K96  ♥ KJ632  ♦ 9875  ♠ Q  | South:  ♠ A1043  ♥ A8  ♠ AJ  ♣ KJ832          | West Pass Pass Pass AP | North  1♥ 1NT 3♥              | Pass<br>Pass | South 1♣ 1♠ 2NT 3NT       |
| Board: 332 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2 N                    | North:  ♠ KQ1065  ♥ AQ2  ♠ K43  ♣ 42 | South:<br>♠ 8<br>♥ K1054<br>♠ A1075<br>♠ K863 | Pass                   | North<br>1♠<br>2♦<br>ng 1NT   |              | South<br>1NT <sup>1</sup> |
| Board: 333 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S                  | North:  ♠ 2  ♥ KQ983  ♠ AJ9  ♣ 7432  | South:  ♠ AKJ653  ♥ A762  ♠ —  ♠ K65          | Pass<br>Pass           | North  1NT¹  4♥  ng 1NT       |              | 1♠                        |
| Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AK6  ♥ AKJ10852  ♠ 9  ♣ 43 | South:  ◆ 54  ▼ 3  ◆ AKJ1086  ◆ Q952          | Pass                   | North<br>1♥<br>4♥<br>ing Jump | Pass<br>AP   | <b>3</b> ♦¹               |

| Board: 330<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q53</li><li>♥ AK752</li><li>◆ J876</li><li>♣ 4</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 331<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>★ A1043</li><li>★ A8</li><li>★ AJ</li><li>★ KJ832</li></ul> | The opponents are silent.  You bid first.      |
| Board: 332<br>Dealer: N<br>Vul: EW<br>HCP: 10   | ♦ 8<br>♥ K1054<br>♦ A1075<br>♣ K863                                 | The opponents are silent.  Partner bids first. |
| Board: 333<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ AKJ653</li><li>★ A762</li><li>★ —</li><li>★ K65</li></ul> | The opponents are silent.  You bid first.      |
| Board: 334<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ 54</li><li>♥ 3</li><li>◆ AKJ1086</li><li>◆ Q952</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 330<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N S  | North:  ♠ AK  ♥ 3  ♠ K102  ♣ AK98752 | South:  ♠ Q53  ♥ AK752  ♦ J876  ♣ 4           | West<br>Pass<br>AP     | North 1♣ 3♣                   | Pass         | South 1♥ 3NT              |
|---|--------------------------------------|---|------------------------|-------------------------------|--------------|---------------------------|
| Board: 331<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 17<br>Contract: 3N N   | North:  ♠ K96  ♥ KJ632  ♦ 9875  ♠ Q  | South:  ♠ A1043  ♥ A8  ♠ AJ  ♣ KJ832          | West Pass Pass Pass AP | North  1♥ 1NT 3♥              | Pass<br>Pass | South 1♣ 1♠ 2NT 3NT       |
| Board: 332 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2 N                    | North:  ♠ KQ1065  ♥ AQ2  ♠ K43  ♣ 42 | South:<br>♠ 8<br>♥ K1054<br>♠ A1075<br>♠ K863 | Pass                   | North<br>1♠<br>2♦<br>ng 1NT   |              | South<br>1NT <sup>1</sup> |
| Board: 333 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S                  | North:  ♠ 2  ♥ KQ983  ♠ AJ9  ♣ 7432  | South:  ♠ AKJ653  ♥ A762  ♠ —  ♠ K65          | Pass<br>Pass           | North  1NT¹  4♥  ng 1NT       |              | 1♠                        |
| Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AK6  ♥ AKJ10852  ♠ 9  ♣ 43 | South:  ◆ 54  ▼ 3  ◆ AKJ1086  ◆ Q952          | Pass                   | North<br>1♥<br>4♥<br>ing Jump | Pass<br>AP   | <b>3</b> ♦¹               |

| Board: 335<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul> <li></li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 336<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>AJ4</li><li>✓ 4</li><li>✓ KQJ108</li><li>✓ QJ96</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 337<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ K972</li><li>▼ 1085432</li><li>◆ A</li><li>◆ K8</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 338<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ AK42</li><li>♥ Q</li><li>◆ AQJ107</li><li>◆ 965</li></ul> | The opponents are silent.  You bid first.      |

| Board: 335 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 2 S     | North:                               | South:  ♠ AQ3  ♥ AKJ  ♠ KQ8752  ♣ 5  |                         | North<br>1♥         | East<br>Pass  | 1♦              |
|---|--------------------------------------|--------------------------------------|-------------------------|---------------------|---|-----------------|
| Board: 336 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S  | North:  ♠ AJ4  ♥ 4  ♠ KQJ108  ♠ QJ96 | South:  ♠ K105  ♥ AQJ98762  ♠ 2  ♠ 3 |                         | North 1             |   | 1♥              |
| Board: 337 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 6♠ S | North:  ♠ K972  ♥ 1085432  ♠ A  ♣ K8 | South:  ♠ AQ64  ♥ K  ♠ KQ106  ♠ AJ93 | Pass<br>Pass<br>Pass    | oid, a ♦<br>cwood ( | Pass<br>Pass<br>Pass<br>Pass<br>AP<br>stoppe<br>stoppe<br>0314, i | 1               |
| Board: 338 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N   | North:  ♠ AK42  ♥ Q  ♠ AQJ107  ♣ 965 | South:  ♠ 10875  ♥ AJ874  ♠ 5  ♣ AJ7 | Pass Pass Pass 1. Cue 1 | oid, surp           | Pass<br>Pass<br>Pass<br>AP  | 1♥<br>3♠<br>4♠² |

| The opponents are silent.  You bid first.      |
|--|
| The opponents are silent.  Partner bids first. |
| The opponents are silent. You bid first.       |
| The opponents are silent.  Partner bids first. |
|  |

| Board: 335 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 2 S     | North:                               | South:  ♠ AQ3  ♥ AKJ  ♠ KQ8752  ♣ 5  |                         | North<br>1♥         | East<br>Pass  | 1♦              |
|---|--------------------------------------|--------------------------------------|-------------------------|---------------------|---|-----------------|
| Board: 336 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S  | North:  ♠ AJ4  ♥ 4  ♠ KQJ108  ♠ QJ96 | South:  ♠ K105  ♥ AQJ98762  ♠ 2  ♠ 3 |                         | North 1             |   | 1♥              |
| Board: 337 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 6♠ S | North:  ♠ K972  ♥ 1085432  ♠ A  ♣ K8 | South:  ♠ AQ64  ♥ K  ♠ KQ106  ♠ AJ93 | Pass<br>Pass<br>Pass    | oid, a ♦<br>cwood ( | Pass<br>Pass<br>Pass<br>Pass<br>AP<br>stoppe<br>stoppe<br>0314, i | 1               |
| Board: 338 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N   | North:  ♠ AK42  ♥ Q  ♠ AQJ107  ♣ 965 | South:  ♠ 10875  ♥ AJ874  ♠ 5  ♣ AJ7 | Pass Pass Pass 1. Cue 1 | oid, surp           | Pass<br>Pass<br>Pass<br>AP  | 1♥<br>3♠<br>4♠² |

| Board: 339<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>♣ 4</li><li>♥ AQJ1074</li><li>♦ 32</li><li>♣ 10985</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 340<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ A8</li><li>♥ AKJ10975</li><li>◆ 98</li><li>◆ Q7</li></ul>  | The opponents are silent. You bid first.       |
| Board: 341<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q72</li><li>♥ J9652</li><li>♦ AQ94</li><li>♣ 10</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 342<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>★ K62</li><li>★ A</li><li>◆ AQ76</li><li>◆ QJ872</li></ul>   | The opponents are silent. You bid first.       |
| Board: 343<br>Dealer: S<br>Vul: Both<br>HCP: 8  | ♣9<br>♥ AQ874<br>♦ 98<br>♣ Q10965                                    | The opponents are silent.  Partner bids first. |

| Board: 339 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 4♥ N                   | North:  ♠ 4  ♥ AQJ1074  ♦ 32  ♣ 10985 | South:  ♠ KQ765  ♥ K  ♠ KQ108  ♣ KJ3  |                  | INT <sup>1</sup><br>3♥<br>4♥ | 1 <b>♠</b><br>3 <b>♦</b> |
|--|---------------------------------------|---------------------------------------|------------------|------------------------------|--------------------------|
| Board: 340<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 4♥ N | North:  ♠ A8  ♥ AKJ10975  ♦ 98  ♠ Q7  | South:  ♠ KJ954  ♥ —  ♠ K10763  ♣ K52 |                  | North<br>I♥<br>I♥            | South 1♣                 |
| Board: 341<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 1N S    | North:  ♠ Q72  ♥ J9652  ♠ AQ94  ♣ 10  | South:  ♣ J98  ♥ K103  ♦ J65  ♣ AKQ3  | West N Pass 1 AP | North<br>I♥                  | South 1♣ 1NT             |
| Board: 342 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3 N                    | North:  ♠ K62  ♥ A  ♠ AQ76  ♣ QJ872   | South:  ♠ AQ53  ♥ J1085  ♦ 9854  ♠ 5  | _                | North<br>I♣<br>2•            | 1♥                       |
| Board: 343 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♥ N                 | North:                                | South:  ♠ AJ1064  ♥ J  ♠ AKJ32  ♣ J8  | _                | INT¹<br>2♥                   | 1♠                       |

| Board: 339<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <b>♣</b> KQ765<br><b>♥</b> K<br><b>♦</b> KQ108<br><b>♣</b> KJ3       | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 340<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ KJ954</li><li>▼ —</li><li>★ K10763</li><li>★ K52</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 341<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>▶ J98</li><li>♥ K103</li><li>◆ J65</li><li>◆ AKQ3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 342<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>AQ53</li><li>✓ J1085</li><li>✓ 9854</li><li>✓ 5</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 343<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>▲ AJ1064</li><li>♥ J</li><li>◆ AKJ32</li><li>♣ J8</li></ul>  | The opponents are silent. You bid first.       |

| Board: 339 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 4♥ N                   | North:  ♣ 4  ♥ AQJ1074  ♦ 32  ♣ 10985 | South:  ♠ KQ765  ♥ K  ♠ KQ108  ♣ KJ3  |                  | INT <sup>1</sup><br>3♥<br>4♥ | 1 <b>♠</b><br>3 <b>♦</b> |
|--|---------------------------------------|---------------------------------------|------------------|------------------------------|--------------------------|
| Board: 340<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 4♥ N | North:  ♠ A8  ♥ AKJ10975  ♦ 98  ♠ Q7  | South:  ♠ KJ954  ♥ —  ♠ K10763  ♣ K52 |                  | North<br>I♥<br>I♥            | South 1♣                 |
| Board: 341<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 1N S    | North:  ♠ Q72  ♥ J9652  ♠ AQ94  ♣ 10  | South:  ♣ J98  ♥ K103  ♦ J65  ♣ AKQ3  | West N Pass 1 AP | North<br>I♥                  | South 1♣ 1NT             |
| Board: 342 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3 N                    | North:  ♠ K62  ♥ A  ♠ AQ76  ♣ QJ872   | South:  ♠ AQ53  ♥ J1085  ♦ 9854  ♠ 5  | _                | North<br>I♣<br>2•            | 1♥                       |
| Board: 343 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♥ N                 | North:                                | South:  ♠ AJ1064  ♥ J  ♠ AKJ32  ♣ J8  | _                | INT¹<br>2♥                   | 1♠                       |

| Board: 344<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ K83</li><li>▼ KJ1042</li><li>◆ K4</li><li>◆ Q76</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 345<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ A632</li><li>▼ 103</li><li>◆ QJ8752</li><li>◆ Q</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 346<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>J72</li><li>K1064</li><li>K5</li><li>AQ85</li></ul>          | The opponents are silent. You bid first.       |
| Board: 347<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>▲ AJ9643</li><li>♥ 2</li><li>◆ Q</li><li>▲ J7632</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 348<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>★ K109</li><li>★ AKJ10732</li><li>★ A4</li><li>★ K</li></ul> | The opponents are silent. You bid first.       |

| Board: 344 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2◆ S                  | North:  ♠ K83  ♥ KJ1042  ♠ K4  ♣ Q76  | South:  ♣ J9  ♥ 3  • Q107632  ♣ K852 | Pass<br>AP           | North 1♥ 2♣ ng 1NT | Pass<br>Pass               | $1NT^1$               |
|---|---------------------------------------|--------------------------------------|----------------------|--------------------|----------------------------|-----------------------|
| Board: 345 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2 N                   | North:  ♠ A632  ♥ 103  ♠ QJ8752  ♣ Q  | South:  ♠ Q108  ♥ AK74  ♠ K6  ♠ 8763 | West<br>Pass<br>Pass | North 1♦ 2♦        | East<br>Pass<br>AP         | 1♣                    |
| Board: 346<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 6<br>Contract: 3♠ S | North:  ♣ J72  ♥ K1064  ♠ K5  ♣ AQ85  | South:  ♠ AQ10986  ♥ 82  ♦ 8643  ♠ 7 | West<br>Pass<br>Pass | North 1♣ 1NT 3♠    | East<br>Pass<br>Pass<br>AP | 1♠                    |
| Board: 347 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S                | North:  ♠ AJ9643  ♥ 2  ♠ Q  ♣ J7632   | South:  ♠ Q8  ♥ AKQJ73  ♠ KJ95  ♣ 5  | West Pass Pass AP    | North 1♣ 2♠        | East<br>Pass<br>Pass       | 1 <b>∀</b> 2 <b>♦</b> |
| Board: 348 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 4♥ N                 | North:  ♠ K109  ♥ AKJ10732  ♠ A4  ♣ K | South:                               | West<br>Pass         | North<br>1♥<br>4♥  | East<br>Pass<br>AP         |                       |

| Board: 344<br>Dealer: N<br>Vul: NS<br>HCP: 6    | ♣ J9<br>♥ 3<br>♦ Q107632<br>♣ K852                                  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 345<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q108</li><li>♥ AK74</li><li>♦ K6</li><li>♣ 8763</li></ul> | The opponents are silent. You bid first.       |
| Board: 346<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>AQ10986</li><li>♥82</li><li>♦8643</li><li>₹7</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 347<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♠ Q8</li><li>♥ AKQJ73</li><li>♦ KJ95</li><li>♠ 5</li></ul>  | The opponents are silent. You bid first.       |
| Board: 348<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 344 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2◆ S                  | North:  ♠ K83  ♥ KJ1042  ♠ K4  ♣ Q76  | South:  ♣ J9  ♥ 3  • Q107632  ♣ K852 | Pass<br>AP           | North 1♥ 2♣ ng 1NT | Pass<br>Pass               | $1NT^1$               |
|---|---------------------------------------|--------------------------------------|----------------------|--------------------|----------------------------|-----------------------|
| Board: 345 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2 N                   | North:  ♠ A632  ♥ 103  ♠ QJ8752  ♣ Q  | South:  ♠ Q108  ♥ AK74  ♠ K6  ♠ 8763 | West<br>Pass<br>Pass | North 1♦ 2♦        | East<br>Pass<br>AP         | 1♣                    |
| Board: 346<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 6<br>Contract: 3♠ S | North:  ♣ J72  ♥ K1064  ♠ K5  ♣ AQ85  | South:  ♠ AQ10986  ♥ 82  ♦ 8643  ♠ 7 | West<br>Pass<br>Pass | North 1♣ 1NT 3♠    | East<br>Pass<br>Pass<br>AP | 1♠                    |
| Board: 347 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S                | North:  ♠ AJ9643  ♥ 2  ♠ Q  ♣ J7632   | South:  ♠ Q8  ♥ AKQJ73  ♠ KJ95  ♣ 5  | West Pass Pass AP    | North 1♣ 2♠        | East<br>Pass<br>Pass       | 1 <b>∀</b> 2 <b>♦</b> |
| Board: 348 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 4♥ N                 | North:  ♠ K109  ♥ AKJ10732  ♠ A4  ♣ K | South:                               | West<br>Pass         | North<br>1♥<br>4♥  | East<br>Pass<br>AP         |                       |

| Board: 349 | The opponents are silent.  Partner bids first. |
|------------|--|
| Board: 350 | The opponents are silent. You bid first.       |
| Board: 351 | The opponents are silent.  Partner bids first. |
| Board: 352 | The opponents are silent. You bid first.       |
| Board: 353 | The opponents are silent.  Partner bids first. |

| Board: 349 Dealer: S Vul: Both North HCP: 8 South HCP: 17                                     | North:  ♠ KQJ1076  ♥ 4  ♦ J974       | South:                               | Pass<br>Pass         | North  1♠  3◆¹                      | Pass                       | 1♥                     |
|---|--------------------------------------|--------------------------------------|----------------------|-------------------------------------|----------------------------|------------------------|
| Contract: 3N S  | <b>♣</b> J5                          | <b>♣</b> K1082                       | AP<br>1. Four        | th suit g                           | ame fo                     | rce                    |
| Board: 350<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 2 \( \) N | North:  ♠ K106  ♥ AQJ43  ♠ A74  ♣ 63 | South:                               | Pass                 | North<br>1♥<br>2♦<br>ng 1NT         |                            | South 1NT <sup>1</sup> |
| Board: 351 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 24 N                        | North:  ♠ QJ8752  ♥ Q64  ♠ K  ♣ J85  | South:                               | West<br>Pass<br>Pass | North 1♣ 2♠                         | East Pass AP               | 1♦                     |
| Board: 352 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4♠ S                      | North:  ♠ K8  ♥ AK4  ♠ K  ♣ AKJ8753  | South:  ♠ AQJ1074  ♥ 98652  ♠ 2  ♠ 4 | West Pass Pass       | North 1♣ 2♣ 4♠                      | East<br>Pass<br>Pass<br>AP | 1♠                     |
| Board: 353 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 44 S                        | North:                               | South:  ♠ AQ108754  ♥ 7  ♠ AJ  ♣ AK3 | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT |                            | 1♠                     |

| Board: 349<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>♦ 85</li><li>♥ AK765</li><li>♦ AK</li><li>♠ K1082</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 350<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♣ J74</li><li>♥ 8</li><li>◆ J1093</li><li>♣ AKJ98</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 351<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♣ 9</li><li>♥ A973</li><li>◆ J974</li><li>♣ AK92</li></ul>  | The opponents are silent. You bid first.       |
| Board: 352<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>AQJ1074</li><li>♥ 98652</li><li>◆ 2</li><li>◆ 4</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 353<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>AQ108754</li><li>✓ 7</li><li>AJ</li><li>AK3</li></ul>       | The opponents are silent. You bid first.       |

| Board: 349 Dealer: S Vul: Both North HCP: 8 South HCP: 17                                     | North:  ♠ KQJ1076  ♥ 4  ♦ J974       | South:                               | Pass<br>Pass         | North  1♠  3◆¹                      | Pass                       | 1♥                     |
|---|--------------------------------------|--------------------------------------|----------------------|-------------------------------------|----------------------------|------------------------|
| Contract: 3N S  | <b>♣</b> J5                          | <b>♣</b> K1082                       | AP<br>1. Four        | th suit g                           | ame fo                     | rce                    |
| Board: 350<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 2 \( \) N | North:  ♠ K106  ♥ AQJ43  ♠ A74  ♣ 63 | South:                               | Pass                 | North<br>1♥<br>2♦<br>ng 1NT         |                            | South 1NT <sup>1</sup> |
| Board: 351 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 24 N                        | North:  ♠ QJ8752  ♥ Q64  ♠ K  ♣ J85  | South:                               | West<br>Pass<br>Pass | North 1♣ 2♠                         | East Pass AP               | 1♦                     |
| Board: 352 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4♠ S                      | North:  ♠ K8  ♥ AK4  ♠ K  ♣ AKJ8753  | South:  ♠ AQJ1074  ♥ 98652  ♠ 2  ♠ 4 | West Pass Pass       | North 1♣ 2♣ 4♠                      | East<br>Pass<br>Pass<br>AP | 1♠                     |
| Board: 353 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 44 S                        | North:                               | South:  ♠ AQ108754  ♥ 7  ♠ AJ  ♣ AK3 | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT |                            | 1♠                     |

| Board: 354<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>◆943</li><li>▼ AK95</li><li>◆ AK653</li><li>◆ A</li></ul>    | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 355<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ KQ107643</li><li>▼ 53</li><li>◆ Q</li><li>◆ K92</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 356<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>◆ 9</li><li>▼ 10985</li><li>◆ AJ</li><li>◆ AKQJ105</li></ul> | The opponents are silent. You bid first.       |
| Board: 357<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <b>♠</b> QJ7<br><b>♥</b> 862<br><b>♦</b> QJ9832<br><b>♣</b> J        | The opponents are silent.  Partner bids first. |
| Board: 358<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>▶ J9</li><li>♥ AQ</li><li>◆ AK1097</li><li>◆ QJ82</li></ul>  | The opponents are silent. You bid first.       |

| Board: 354 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 4♠ S                 | North:                               | South:  ♠ KQ652  ♥ Q102  ♦ 2  ♣ J965 | West Pass Pass AP    | North 1  2  3  4                  | Pass                       | 1 <b>♠</b><br>2NT |
|--|--------------------------------------|--------------------------------------|----------------------|-----------------------------------|----------------------------|-------------------|
| Board: 355 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 44 N              | North:  ♠ KQ107643  ♥ 53  ♠ Q  ♠ K92 | South:  ♣ J  ♥ AJ82  ♦ 6542  ♣ AQ73  | West<br>Pass<br>Pass | North 1♣ 4♠                       | East<br>Pass<br>AP         | 1♦                |
| Board: 356<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                               | South:  ♠ KJ8742  ♥ K2  ♠ K8742  ♣ — | West Pass Pass       | North 1♣ 3♣ 3NT                   | East<br>Pass<br>Pass<br>AP | 1♠                |
| Board: 357 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 N                  | North:  ♠ QJ7  ♥ 862  ♠ QJ9832  ♣ J  | South:  ♠ A4  ♥ Q74  ♠ 74  ♠ AKQ943  | West<br>Pass<br>Pass | North 1                           | East<br>Pass<br>AP         | 1♣                |
| Board: 358 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 44 S              | North:  ♠ J9  ♥ AQ  ♠ AK1097  ♠ QJ82 | South:  ♠ AQ10652  ♥ 8653  ♦ 5  ♣ A7 | Pass<br>Pass<br>AP   | North 1  3  3  3  3  3  Th suit g | Pass<br>Pass<br>Pass       | 1♠<br>3♥¹<br>4♠   |

| Board: 354<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ KQ652</li><li>♥ Q102</li><li>◆ 2</li><li>◆ J965</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 355<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li></li></ul>  | The opponents are silent. You bid first.       |
| Board: 356<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ KJ8742</li><li>★ K2</li><li>★ K8742</li><li>★ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 357<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ A4</li><li>♥ Q74</li><li>◆ 74</li><li>◆ AKQ943</li></ul>  | The opponents are silent. You bid first.       |
| Board: 358<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>AQ10652</li><li>♥ 8653</li><li>◆ 5</li><li>♣ A7</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 354 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 4♠ S                 | North:                               | South:  ♠ KQ652  ♥ Q102  ♦ 2  ♣ J965 | West Pass Pass AP    | North 1  2  3  4                  | Pass                       | 1 <b>♠</b><br>2NT |
|--|--------------------------------------|--------------------------------------|----------------------|-----------------------------------|----------------------------|-------------------|
| Board: 355 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 44 N              | North:  ♠ KQ107643  ♥ 53  ♠ Q  ♠ K92 | South:  ♣ J  ♥ AJ82  ♦ 6542  ♣ AQ73  | West<br>Pass<br>Pass | North 1♣ 4♠                       | East<br>Pass<br>AP         | 1♦                |
| Board: 356<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                               | South:  ♠ KJ8742  ♥ K2  ♠ K8742  ♣ — | West Pass Pass       | North 1♣ 3♣ 3NT                   | East<br>Pass<br>Pass<br>AP | 1♠                |
| Board: 357 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 N                  | North:  ♠ QJ7  ♥ 862  ♠ QJ9832  ♣ J  | South:  ♠ A4  ♥ Q74  ♠ 74  ♠ AKQ943  | West<br>Pass<br>Pass | North 1                           | East<br>Pass<br>AP         | 1♣                |
| Board: 358 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 44 S              | North:  ♠ J9  ♥ AQ  ♠ AK1097  ♠ QJ82 | South:  ♠ AQ10652  ♥ 8653  ♦ 5  ♣ A7 | Pass<br>Pass<br>AP   | North 1  3  3  3  3  3  Th suit g | Pass<br>Pass<br>Pass       | 1♠<br>3♥¹<br>4♠   |

| Board: 359<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <b>♠</b> K<br><b>♥</b> AK986543<br><b>♦</b> 983                       | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 360<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 632</li><li>♥ KQ1032</li><li>♦ AK8</li><li>♠ 94</li></ul>   | The opponents are silent. You bid first.       |
| Board: 361<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q102</li><li>♥ Q10876</li><li>◆ J</li><li>♣ A1082</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 362<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♣ AJ654</li><li>♥ Q4</li><li>♦ KJ4</li><li>♣ Q42</li></ul>    | The opponents are silent. You bid first.       |
| Board: 363<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q75</li><li>♥ 7</li><li>◆ 9432</li><li>♣ AQ752</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 359 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4 \( \mathbb{N} \) N | North:  ♠ K  ♥ AK986543  ♠ 3  ♠ 983    | South:  ♠ QJ104  ♥ 7  ♠ A1082  ♠ KQ104 | West<br>Pass<br>Pass | North 1♥ 4♥                         |                    | South 1  1  1  1  1  1  1  1  1  1  1  1  1 |
|---|--|--|----------------------|-------------------------------------|--------------------|---|
| Board: 360<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 8<br>Contract: 1N N   | North:  ♠ 632  ♥ KQ1032  ♠ AK8  ♣ 94   | South:  ♠ KJ95  ♥ A  • 109653  ♣ 1087  | West<br>Pass         | North<br>1♥<br>1NT                  | East<br>Pass<br>AP | South 1♠                                    |
| Board: 361<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N N | North:  ♠ Q102  ♥ Q10876  ♦ J  ♠ A1082 | South:  ♠ A87  ♥ A  ♠ AQ9764  ♠ Q74    | West<br>Pass<br>Pass | North 1♥ 3NT                        | East<br>Pass<br>AP | 1♦  |
| Board: 362 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3 S                | North:  ♠ AJ654  ♥ Q4  ♠ KJ4  ♣ Q42    | South:  ◆ 8  ▼ AJ965  ◆ 10  ◆ AJ10976  | AP                   | North<br>1 <b>♠</b><br>ing Jump     | Pass               | <b>3</b> ♣¹                                 |
| Board: 363 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2 S                   | North:  ♠ Q75  ♥ 7  ♦ 9432  ♠ AQ752    | South:  ♠ AK62  ♥ J9654  ♠ AK8  ♠ 3    | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT | Pass               | 1♥  |

| Board: 359<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♣ QJ104</li><li>♥ 7</li><li>♦ A1082</li><li>♣ KQ104</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 360<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★KJ95</li><li>✓ A</li><li>◆ 109653</li><li>◆ 1087</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 361<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>A87</li><li>✓ A</li><li>AQ9764</li><li>Q74</li></ul>          | The opponents are silent. You bid first.       |
| Board: 362<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> 8<br><b>♥</b> AJ965<br><b>♦</b> 10<br><b>♣</b> AJ10976       | The opponents are silent.  Partner bids first. |
| Board: 363<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ AK62</li><li>▼ J9654</li><li>◆ AK8</li><li>◆ 3</li></ul>    | The opponents are silent. You bid first.       |

| Board: 359 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4 \( \mathbb{N} \) N | North:  ♠ K  ♥ AK986543  ♠ 3  ♠ 983    | South:  ♠ QJ104  ♥ 7  ♠ A1082  ♠ KQ104 | West<br>Pass<br>Pass | North 1♥ 4♥                         |                    | South 1  1  1  1  1  1  1  1  1  1  1  1  1 |
|---|--|--|----------------------|-------------------------------------|--------------------|---|
| Board: 360<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 8<br>Contract: 1N N   | North:  ♠ 632  ♥ KQ1032  ♠ AK8  ♣ 94   | South:  ♠ KJ95  ♥ A  • 109653  ♣ 1087  | West<br>Pass         | North<br>1♥<br>1NT                  | East<br>Pass<br>AP | South 1♠                                    |
| Board: 361<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N N | North:  ♠ Q102  ♥ Q10876  ♦ J  ♠ A1082 | South:  ♠ A87  ♥ A  ♠ AQ9764  ♠ Q74    | West<br>Pass<br>Pass | North 1♥ 3NT                        | East<br>Pass<br>AP | 1♦  |
| Board: 362 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3 S                | North:  ♠ AJ654  ♥ Q4  ♠ KJ4  ♣ Q42    | South:  ◆ 8  ▼ AJ965  ◆ 10  ◆ AJ10976  | AP                   | North<br>1 <b>♠</b><br>ing Jump     | Pass               | <b>3</b> ♣¹                                 |
| Board: 363 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2 S                   | North:  ♠ Q75  ♥ 7  ♦ 9432  ♠ AQ752    | South:  ♠ AK62  ♥ J9654  ♠ AK8  ♠ 3    | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT | Pass               | 1♥  |

| Board: 364<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♠ 9</li><li>♥ A95</li><li>♦ A63</li><li>♠ AQJ974</li></ul>  | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 365<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ 1082</li><li>▼ A74</li><li>◆ AJ9752</li><li>◆ 9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 366<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li>♣ AJ</li><li>♥ K96</li><li>◆ J53</li><li>♣ AKQ52</li></ul>  | The opponents are silent. You bid first.       |
| Board: 367<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 368<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>1085</li><li>✓ AQ4</li><li>✓ K1062</li><li>✓ A97</li></ul>  | The opponents are silent. You bid first.       |

| Board: 364<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 8<br>Contract: 3N N  | North:  ♠ 9  ♥ A95  ♠ A63  ♣ AQJ974   | South:  ♠ 876543  ♥ QJ8  ♠ KQ104  ♣ — | West<br>Pass<br>Pass | North 1♣ 3♣ 3NT          | East<br>Pass<br>Pass<br>AP | 1♠              |
|--|---------------------------------------|---------------------------------------|----------------------|--------------------------|----------------------------|-----------------|
| Board: 365<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 14<br>Contract: 1N S  | North:  ♠ 1082  ♥ A74  ♠ AJ9752  ♣ 9  | South:  ♠ K6  ♥ KQ2  ♦ Q84  ♣ KJ852   | West<br>Pass<br>AP   | North 1+                 |                            | South 1♣ 1NT    |
| Board: 366<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ AJ  ♥ K96  ♦ J53  ♣ AKQ52   | South:  ♠ Q8532  ♥ 84  ♠ AQ842  ♣ 7   | West<br>Pass<br>Pass | North 1♣ 2NT 3NT         | Pass<br>Pass               | 1♠              |
| Board: 367<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 19<br>Contract: 3N S | North:  ♣ J85  ♥ KQ9842  ♠ K74  ♣ J   | South:  ♠ AKQ3  ♥ 3  ♠ A63  ♣ AQ1052  | Pass<br>Pass<br>AP   | North  1♥ 3◆¹  th suit g | Pass<br>Pass               | 1♣<br>2♠<br>3NT |
| Board: 368<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 10<br>Contract: 1N N | North:  ♠ 1085  ♥ AQ4  ♠ K1062  ♣ A97 | South:  ♠ Q4  ♥ K8653  ♦ 3  ♠ KQ1084  | West<br>Pass         | North 1  1NT             | East<br>Pass<br>AP         | South 1♥        |

| Board: 364<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <b>♥</b> QJ8 | The opponents are silent.  Partner bids first. |
|---|--------------|--|
| Board: 36:<br>Dealer: S<br>Vul: None<br>HCP: 14 | <b>♥</b> KQ2 | The opponents are silent. You bid first.       |
| Board: 360<br>Dealer: N<br>Vul: NS<br>HCP: 8    | 6            | The opponents are silent.  Partner bids first. |
| Board: 36'<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <b>▼</b> 3   | The opponents are silent.  You bid first.      |
| Board: 368<br>Dealer: N<br>Vul: None<br>HCP: 10 | ▼ K8653      | The opponents are silent.  Partner bids first. |

| Board: 364<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 8<br>Contract: 3N N  | North:  ♠ 9  ♥ A95  ♠ A63  ♣ AQJ974   | South:  ♠ 876543  ♥ QJ8  ♠ KQ104  ♣ — | West<br>Pass<br>Pass | North 1♣ 3♣ 3NT          | East<br>Pass<br>Pass<br>AP | 1♠              |
|--|---------------------------------------|---------------------------------------|----------------------|--------------------------|----------------------------|-----------------|
| Board: 365<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 14<br>Contract: 1N S  | North:  ♠ 1082  ♥ A74  ♠ AJ9752  ♣ 9  | South:  ♠ K6  ♥ KQ2  ♦ Q84  ♣ KJ852   | West<br>Pass<br>AP   | North 1+                 |                            | South 1♣ 1NT    |
| Board: 366<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ AJ  ♥ K96  ♦ J53  ♣ AKQ52   | South:  ♠ Q8532  ♥ 84  ♠ AQ842  ♣ 7   | West<br>Pass<br>Pass | North 1♣ 2NT 3NT         | Pass<br>Pass               | 1♠              |
| Board: 367<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 19<br>Contract: 3N S | North:  ♣ J85  ♥ KQ9842  ♠ K74  ♣ J   | South:  ♠ AKQ3  ♥ 3  ♠ A63  ♣ AQ1052  | Pass<br>Pass<br>AP   | North  1♥ 3◆¹  th suit g | Pass<br>Pass               | 1♣<br>2♠<br>3NT |
| Board: 368<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 10<br>Contract: 1N N | North:  ♠ 1085  ♥ AQ4  ♠ K1062  ♣ A97 | South:  ♠ Q4  ♥ K8653  ♦ 3  ♠ KQ1084  | West<br>Pass         | North 1  1NT             | East<br>Pass<br>AP         | South 1♥        |

| Board: 369<br>Dealer: S<br>Vul: NS<br>HCP: 6   | <b>★</b> KQJ10732<br><b>♥</b> 109<br><b>♦</b> 842<br><b>♣</b> 6     | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 370<br>Dealer: N<br>Vul: EW<br>HCP: 16  | <ul><li>★ AK86</li><li>♥ Q</li><li>◆ AJ864</li><li>◆ Q75</li></ul>  | The opponents are silent. You bid first.       |
| Board: 371<br>Dealer: S<br>Vul: None<br>HCP: 7 | <ul><li>★K1096</li><li>★ —</li><li>★A109653</li><li>★ 754</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 372<br>Dealer: N<br>Vul: NS<br>HCP: 16  | <ul><li>★ AK10</li><li>★ KJ2</li><li>◆ Q</li><li>◆ QJ8432</li></ul> | The opponents are silent. You bid first.       |
| Board: 373<br>Dealer: S<br>Vul: EW<br>HCP: 9   | <ul><li>AQ1073</li><li>✓ 2</li><li>✓ K1072</li><li>✓ 765</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 369   |                                   |  | West       | North                    | East         | South 1♣              |
|--|-----------------------------------|--|------------|--------------------------|--------------|-----------------------|
| Dealer: S  | North:                            | South:   | Pass       | 1♠                       | Pass         | 2♣                    |
| Vul: NS  | <b>★</b> KQJ10732<br><b>▼</b> 109 | <b>♠</b> 4<br><b>♥</b> KQ2                             | Pass       | 4♠                       | Pass         | 4NT <sup>1</sup>      |
| North HCP: 6<br>South HCP: 19<br>Contract: 5♠ N            | ♦ 842<br>• 6                      | ◆ A105<br>◆ AKQJ72                                     | Pass<br>AP | 5 <b>♦</b> <sup>2</sup>  | Pass         | 5♠                    |
|  | 10                                | 1 m (3/2   | 1. Black   | kwood (<br>/5 or 4/5     |              | for 🛧                 |
| Board: 370<br>Dealer: N                                    | North:<br>♠ AK86                  | South:<br>♠ 72   | West       | North                    |              |                       |
| Vul: EW<br>North HCP: 16<br>South HCP: 8<br>Contract: 2♥ S | ♥ Q<br>♦ AJ864<br>♣ Q75           | <ul><li>★ A98643</li><li>★ 5</li><li>★ A1083</li></ul> | Pass<br>AP | 1 <b>♦</b><br>1 <b>♠</b> | Pass<br>Pass | 1 <b>♥</b> 2 <b>♥</b> |
| Board: 371<br>Dealer: S<br>Vul: None                       | North:<br>♠ K1096                 | South:<br>♠ AJ2 ▼ AJ9642                               | West       | North                    | East         | South                 |
| North HCP: 7<br>South HCP: 16<br>Contract: 3♥ S            | ◆ A109653<br>◆ 754                | ◆ K2<br>◆ K9   | Pass<br>AP | 1♠                       | Pass         | 3♥                    |
| Board: 372<br>Dealer: N                                    | North:<br>♠ AK10                  | South:   | West       | North                    |              |                       |
| Vul: NS  | ▼ KJ2                             | <b>♠</b> Q76 <b>♥</b> 109854                           | Pass       | 1 <b>♣</b><br>3 <b>♣</b> | Pass         | 1 <b>♥</b> 3NT        |
| North HCP: 16<br>South HCP: 10<br>Contract: 3N S           | ◆ Q<br>◆ QJ8432                   | ◆ A864<br>◆ A  | AP         | 34                       | 1 455        | 3111                  |
| Board: 373<br>Dealer: S                                    | North:                            | South:   | West       | North                    | East         | South                 |
| Vul: EW  | <b>♦</b> AQ1073 <b>♥</b> 2        | <b>♠</b> 2<br><b>♥</b> AJ954                           |            |                          |              | 1♥                    |
| North HCP: 9<br>South HCP: 14<br>Contract: 2 S             | ♦ K1072<br>♣ 765                  | ◆ AJ9<br>◆ KJ109                                       | Pass<br>AP | 1♠                       | Pass         | 2♣                    |

| Board: 369<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>♣ 4</li><li>♥ KQ2</li><li>◆ A105</li><li>♣ AKQJ72</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 370<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★72</li><li>★ A98643</li><li>★ 5</li><li>★ A1083</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 371<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♣ AJ2</li><li>♥ AJ9642</li><li>♦ K2</li><li>♣ K9</li></ul>  | The opponents are silent. You bid first.       |
| Board: 372<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <b>♦</b> Q76<br><b>♥</b> 109854<br><b>♦</b> A864<br><b>♣</b> A      | The opponents are silent.  Partner bids first. |
| Board: 373<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♠ 2</li><li>♥ AJ954</li><li>♠ AJ9</li><li>♠ KJ109</li></ul> | The opponents are silent. You bid first.       |

| Board: 369   |                                   |  | West       | North                    | East         | South 1♣              |
|--|-----------------------------------|--|------------|--------------------------|--------------|-----------------------|
| Dealer: S  | North:                            | South:   | Pass       | 1♠                       | Pass         | 2♣                    |
| Vul: NS  | <b>★</b> KQJ10732<br><b>▼</b> 109 | <b>♠</b> 4<br><b>♥</b> KQ2                             | Pass       | 4♠                       | Pass         | 4NT <sup>1</sup>      |
| North HCP: 6<br>South HCP: 19                              | ♦ 842<br>• 6                      | ◆ A105<br>◆ AKQJ72                                     | Pass<br>AP | 5 <b>♦</b> <sup>2</sup>  | Pass         | 5♠                    |
| Contract: 5♠ N   | 10                                | 1 m (3/2   | 1. Black   | kwood (<br>/5 or 4/5     |              | for 🛧                 |
| Board: 370<br>Dealer: N                                    | North:<br>♠ AK86                  | South:<br>♠ 72   | West       | North                    |              |                       |
| Vul: EW<br>North HCP: 16<br>South HCP: 8<br>Contract: 2♥ S | ♥ Q<br>♦ AJ864<br>♣ Q75           | <ul><li>★ A98643</li><li>★ 5</li><li>★ A1083</li></ul> | Pass<br>AP | 1 <b>♦</b><br>1 <b>♠</b> | Pass<br>Pass | 1 <b>♥</b> 2 <b>♥</b> |
| Board: 371<br>Dealer: S<br>Vul: None                       | North:<br>♠ K1096                 | South:<br>♠ AJ2 ▼ AJ9642                               | West       | North                    | East         | South                 |
| North HCP: 7<br>South HCP: 16<br>Contract: 3♥ S            | ◆ A109653<br>◆ 754                | ◆ K2<br>◆ K9   | Pass<br>AP | 1♠                       | Pass         | 3♥                    |
| Board: 372<br>Dealer: N                                    | North:<br>♠ AK10                  | South:   | West       | North                    |              |                       |
| Vul: NS  | ▼ KJ2                             | <b>♠</b> Q76 <b>♥</b> 109854                           | Pass       | 1 <b>♣</b><br>3 <b>♣</b> | Pass         | 1 <b>♥</b> 3NT        |
| North HCP: 16<br>South HCP: 10<br>Contract: 3N S           | ◆ Q<br>◆ QJ8432                   | ◆ A864<br>◆ A  | AP         | 34                       | 1 455        | 3111                  |
| Board: 373<br>Dealer: S                                    | North:                            | South:   | West       | North                    | East         | South                 |
| Vul: EW  | <b>♦</b> AQ1073 <b>♥</b> 2        | <b>♠</b> 2<br><b>♥</b> AJ954                           |            |                          |              | 1♥                    |
| North HCP: 9<br>South HCP: 14<br>Contract: 2 S             | ♦ K1072<br>♣ 765                  | ◆ AJ9<br>◆ KJ109                                       | Pass<br>AP | 1♠                       | Pass         | 2♣                    |

| Board: 374<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>★ KQ543</li><li>♥ QJ9</li><li>◆ QJ</li><li>◆ AKJ</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 375<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ 5</li><li>★ KQ85</li><li>★ K976</li><li>★ 10743</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 376<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ AK96</li><li>▼ KJ743</li><li>◆ K5</li><li>★ J10</li></ul> | The opponents are silent. You bid first.       |
| Board: 377<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <b>♠</b> Q764<br>♥ J<br>♦ KQ10876<br><b>♣</b> Q6                    | The opponents are silent.  Partner bids first. |
| Board: 378<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♠ 65</li><li>♥ A63</li><li>♠ A96</li><li>♠ AQ872</li></ul>  | The opponents are silent. You bid first.       |

| Board: 374<br>Dealer: N<br>Vul: Both<br>North HCP: 19 | North:<br>♠ KQ543<br>♥ QJ9<br>♦ QJ                   | South:  ♠ 10  ♥ AK754  ♦ 86543    | West<br>Pass | North 1♣ 3NT     |              | South 1NT <sup>1</sup> |
|---|--|-----------------------------------|--------------|------------------|--------------|------------------------|
| South HCP: 7<br>Contract: 3N S                        | ♣ AKJ  | <b>♣</b> 53                       | 1. forci     | ng 1NT           |              |                        |
| Board: 375<br>Dealer: S                               | North:<br>♠ 5  | South:<br>♠ AKQJ98                | West         | North            | East         | South 1♠               |
| Vul: NS<br>North HCP: 8                               | ♥ KQ85   | <b>♥</b> 63                       | Pass         | 1NT <sup>1</sup> | Pass         | 2♠                     |
| South HCP: 14   | ♦ K976   | ♦ J5<br>• V95                     | AP           |                  |              |                        |
| Contract: 2♠ S  | <b>♣</b> 10743                                       | <b>♣</b> K85                      | 1. forci     | ng 1NT           |              |                        |
| Board: 376<br>Dealer: N                               | North:   | South:                            | West         | North            | Fact         | South                  |
| Vul: EW   | <b>♦</b> AK96  | <b>♦</b> Q10832                   | West         | 1 <b>v</b> 01u1  |              | 1 <b>♠</b>             |
| North HCP: 15<br>South HCP: 7<br>Contract: 4♠ S       | <ul><li>★ KJ743</li><li>★ K5</li><li>★ J10</li></ul> | ♥ 8<br>• Q86<br>• K832            | Pass<br>AP   | 3♠               | Pass         |                        |
| Board: 377<br>Dealer: S                               | North:   | South:                            | West         | North            | East         | South                  |
| Vul: Both   | <b>♠</b> Q764<br><b>♥</b> J                          | <b>♦</b> A1082<br><b>♥</b> AK1092 | Pass         | <b>3</b> ♦¹      | Pass         |                        |
| North HCP: 10   | ◆ KQ10876  | ◆ 3                               | Pass         | 4♠               | AP           |                        |
| South HCP: 15<br>Contract: 4♠ S                       | <b>♣</b> Q6  | ♣ A108                            | 1. Inviti    | ing Jump         | Shifts       |                        |
| Board: 378  | North:   | South:                            | Wast         | Nicaratio        | Es et        | Carella                |
| Dealer: N<br>Vul: None                                | <b>★</b> 65  | <b>♦</b> Q9432                    | west         | North 1♣         | East<br>Pass | South 1♠               |
| North HCP: 14   | <b>♥</b> A63   | <b>♥</b> KQ74                     | Pass         | 1NT              | Pass         |                        |
| South HCP: 10   | ◆ A96<br><b>◆</b> AQ872                              | ♦ K753<br>♣ —                     | AP           | . –              |              |                        |

| Board: 374<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>10</li><li>✓ AK754</li><li>◆ 86543</li><li>◆ 53</li></ul>     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 375<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ AKQJ98</li><li>★ 63</li><li>★ J5</li><li>★ K85</li></ul>    | The opponents are silent. You bid first.       |
| Board: 376<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♣ Q10832</li><li>♥ 8</li><li>♦ Q86</li><li>♣ K832</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 377<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ A1082</li><li>★ AK1092</li><li>★ 3</li><li>★ A108</li></ul> | The opponents are silent. You bid first.       |
| Board: 378<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♠ Q9432</li><li>♥ KQ74</li><li>♦ K753</li><li>♠ —</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 374<br>Dealer: N<br>Vul: Both<br>North HCP: 19 | North:<br>♠ KQ543<br>♥ QJ9<br>♦ QJ                   | South:  ♠ 10  ♥ AK754  ♦ 86543    | West<br>Pass | North 1♣ 3NT     |              | South 1NT <sup>1</sup> |
|---|--|-----------------------------------|--------------|------------------|--------------|------------------------|
| South HCP: 7<br>Contract: 3N S                        | ♣ AKJ  | <b>♣</b> 53                       | 1. forci     | ng 1NT           |              |                        |
| Board: 375<br>Dealer: S                               | North:<br>♠ 5  | South:<br>♠ AKQJ98                | West         | North            | East         | South 1♠               |
| Vul: NS<br>North HCP: 8                               | ♥ KQ85   | <b>♥</b> 63                       | Pass         | 1NT <sup>1</sup> | Pass         | 2♠                     |
| South HCP: 14   | ♦ K976   | ♦ J5<br>• V95                     | AP           |                  |              |                        |
| Contract: 2♠ S  | <b>♣</b> 10743                                       | <b>♣</b> K85                      | 1. forci     | ng 1NT           |              |                        |
| Board: 376<br>Dealer: N                               | North:   | South:                            | West         | North            | Fact         | South                  |
| Vul: EW   | <b>♦</b> AK96  | <b>♦</b> Q10832                   | West         | 1 <b>v</b> 01u1  |              | 1 <b>♠</b>             |
| North HCP: 15<br>South HCP: 7<br>Contract: 4♠ S       | <ul><li>★ KJ743</li><li>★ K5</li><li>★ J10</li></ul> | ♥ 8<br>• Q86<br>• K832            | Pass<br>AP   | 3♠               | Pass         |                        |
| Board: 377<br>Dealer: S                               | North:   | South:                            | West         | North            | East         | South                  |
| Vul: Both   | <b>♠</b> Q764<br><b>♥</b> J                          | <b>♦</b> A1082<br><b>♥</b> AK1092 | Pass         | <b>3</b> ♦¹      | Pass         |                        |
| North HCP: 10   | ◆ KQ10876  | ◆ 3                               | Pass         | 4♠               | AP           |                        |
| South HCP: 15<br>Contract: 4♠ S                       | <b>♣</b> Q6  | ♣ A108                            | 1. Inviti    | ing Jump         | Shifts       |                        |
| Board: 378  | North:   | South:                            | Wast         | Nicaratio        | Es et        | Carella                |
| Dealer: N<br>Vul: None                                | <b>★</b> 65  | <b>♦</b> Q9432                    | west         | North 1♣         | East<br>Pass | South 1♠               |
| North HCP: 14   | <b>♥</b> A63   | <b>♥</b> KQ74                     | Pass         | 1NT              | Pass         |                        |
| South HCP: 10   | ◆ A96<br><b>◆</b> AQ872                              | ♦ K753<br>♣ —                     | AP           | . –              |              |                        |

| Board: 379<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ AKQ874</li><li>♥ 7</li><li>◆ J1074</li><li>★ 106</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 380<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ K10</li><li>★ AKJ10942</li><li>◆ Q3</li><li>◆ A5</li></ul> | The opponents are silent. You bid first.       |
| Board: 381<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li>AJ9632</li><li>♥ Q8764</li><li>♦ —</li><li>♣ 32</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 382<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>♠ AK2</li><li>♥ —</li><li>♦ QJ52</li><li>♠ AQJ1073</li></ul> | The opponents are silent. You bid first.       |

| Board: 379<br>Dealer: S<br>Vul: EW               | North:<br><b>♠</b> AKQ874<br><b>♥</b> 7 | South:<br>♣—<br>▼ AJ10843       |              | North                             |              | 1♥                      |
|--|---|---------------------------------|--------------|-----------------------------------|--------------|-------------------------|
| North HCP: 10<br>South HCP: 12<br>Contract: 2♠ N | ◆ J1074<br>◆ 106                        | ◆ Q2<br>◆ KQ854                 | Pass<br>Pass | 1 <b>♠</b><br>2 <b>♠</b>          | Pass<br>AP   | 2♣                      |
| Board: 380<br>Dealer: N<br>Vul: Both             | North:<br>♠ K10<br>♥ AKJ10942           | South:  ♠ QJ932  ♥ —            | West         | North 1♥                          | East<br>Pass |                         |
| North HCP: 17<br>South HCP: 7<br>Contract: 4♥ N  | • Q3<br>• A5                            | ♦ A652<br>♣ 10974               | Pass         | 4♥                                | AP           |                         |
| Board: 381<br>Dealer: S<br>Vul: None             | North:<br>♠ AJ9632                      | South:<br>♠ K7                  | West         | North                             | East         | South 1                 |
| North HCP: 7                                     | ♥ Q8764                                 | ♥ K95                           | Pass         | 1♠                                |              | 2NT                     |
| South HCP: 18<br>Contract: 4♥ N                  | <u>→</u> <u>→</u> 32                    | ◆ AQJ105<br>◆ KQ6               | Pass<br>Pass | 3 <b>♥</b><br>4 <b>♥</b>          | Pass<br>AP   | 3NT                     |
|  |   |                                 | West         | North                             |              | South 1                 |
|  |   |                                 | Pass         | 2•                                | Pass         | 2 <b>♠</b> ¹            |
| Board: 382                                       | North:                                  | South:                          | Pass         | 3♣                                | Pass         | 3♦                      |
| Dealer: N  | ♠ AK2                                   | <b>♣</b> J63                    | Pass         | <b>4</b>                          | Pass         | <b>4</b> ♥ <sup>2</sup> |
| Vul: NS<br>North HCP: 17<br>South HCP: 9         | <b>♥</b> —<br><b>♦</b> QJ52             | <b>♥</b> KQ864<br><b>♦</b> K763 | Pass         | <b>4♠</b> <sup>3</sup>            | Pass         | 5♦                      |
| Contract: 5 N                                    | ♣ AQJ1073                               | <b>♣</b> 2                      | AP           |                                   |              |                         |
|  |   |                                 | 2. Cue       | th suit g<br>bid, a ♥<br>bid, a ♠ | stopp        | er                      |

| Board: 379<br>Dealer: S<br>Vul: EW<br>HCP: 12   | ♣—<br>▼ AJ10843<br>◆ Q2<br>♣ KQ854                                   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 380<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>◆ QJ932</li><li>◆ —</li><li>◆ A652</li><li>◆ 10974</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 381<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ K7</li><li>★ K95</li><li>★ AQJ105</li><li>★ KQ6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 382<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>▶ J63</li><li>▶ KQ864</li><li>▶ K763</li><li>▶ 2</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 379<br>Dealer: S<br>Vul: EW               | North:<br><b>♠</b> AKQ874<br><b>♥</b> 7 | South:<br>♣—<br>▼ AJ10843       |              | North                             |              | 1♥                      |
|--|---|---------------------------------|--------------|-----------------------------------|--------------|-------------------------|
| North HCP: 10<br>South HCP: 12<br>Contract: 2♠ N | ◆ J1074<br>◆ 106                        | ◆ Q2<br>◆ KQ854                 | Pass<br>Pass | 1 <b>♠</b><br>2 <b>♠</b>          | Pass<br>AP   | 2♣                      |
| Board: 380<br>Dealer: N<br>Vul: Both             | North:<br>♠ K10<br>♥ AKJ10942           | South:  ♠ QJ932  ♥ —            | West         | North 1♥                          | East<br>Pass |                         |
| North HCP: 17<br>South HCP: 7<br>Contract: 4♥ N  | • Q3<br>• A5                            | ♦ A652<br>♣ 10974               | Pass         | 4♥                                | AP           |                         |
| Board: 381<br>Dealer: S<br>Vul: None             | North:<br>♠ AJ9632                      | South:<br>♠ K7                  | West         | North                             | East         | South 1                 |
| North HCP: 7                                     | ♥ Q8764                                 | ♥ K95                           | Pass         | 1♠                                |              | 2NT                     |
| South HCP: 18<br>Contract: 4♥ N                  | <u>→</u> <u>→</u> 32                    | ◆ AQJ105<br>◆ KQ6               | Pass<br>Pass | 3 <b>♥</b><br>4 <b>♥</b>          | Pass<br>AP   | 3NT                     |
|  |   |                                 | West         | North                             |              | South 1                 |
|  |   |                                 | Pass         | 2•                                | Pass         | 2 <b>♠</b> ¹            |
| Board: 382                                       | North:                                  | South:                          | Pass         | 3♣                                | Pass         | 3♦                      |
| Dealer: N  | ♠ AK2                                   | <b>♣</b> J63                    | Pass         | <b>4</b>                          | Pass         | <b>4</b> ♥ <sup>2</sup> |
| Vul: NS<br>North HCP: 17<br>South HCP: 9         | <b>♥</b> —<br><b>♦</b> QJ52             | <b>♥</b> KQ864<br><b>♦</b> K763 | Pass         | <b>4♠</b> <sup>3</sup>            | Pass         | 5♦                      |
| Contract: 5 N                                    | ♣ AQJ1073                               | <b>♣</b> 2                      | AP           |                                   |              |                         |
|  |   |                                 | 2. Cue       | th suit g<br>bid, a ♥<br>bid, a ♠ | stopp        | er                      |

| Board: 383<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♠ AK98754</li><li>♥ Q10</li><li>♦ 9</li><li>♠ J108</li></ul> | West Doubles 7NT if possible.  Partner bids first. |
|---|--|--|
| Board: 384<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ 32</li><li>★ AKQ42</li><li>★ J1076</li><li>★ A4</li></ul>  | The opponents are silent. You bid first.           |
| Board: 385<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>♣ Q5</li><li>♥ J864</li><li>♦ KQ7532</li><li>♣ 6</li></ul>   | The opponents are silent.  Partner bids first.     |
| Board: 386<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♠ AK8</li><li>♥ AK10985</li><li>♦ 52</li><li>♠ J2</li></ul>  | The opponents are silent. You bid first.           |
| Board: 387<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★KQ109875</li><li>▼J8763</li><li>◆ —</li><li>★ K</li></ul>   | The opponents are silent.  Partner bids first.     |

| Board: 383                      |                                  |                            | West     | North                   | East | South 1          |
|---------------------------------|----------------------------------|----------------------------|----------|-------------------------|------|------------------|
| Dealer: S                       | North:                           | South:                     | Pass     | 1♠                      | Pass | 3♦               |
| Vul: Both                       | <b>♠</b> AK98754<br><b>♥</b> Q10 | <b>♠</b> 62<br><b>♥</b> A7 | Pass     | 4♠                      | Pass | $4NT^{1}$        |
| North HCP: 10                   | <b>♦</b> Q10                     | ◆ AKJ8764                  | Pass     | 5 <b>♥</b> <sup>2</sup> | Pass | 7NT              |
| South HCP: 18                   | <b>♣</b> J108                    | ♣ AQ                       | X        | AP                      |      |                  |
| Contract: 7NX S                 |                                  | `                          |          | kwood (<br>/5 or 5/:    |      |                  |
| Board: 384                      | North:                           | South:                     | West     | North                   | East | South            |
| Dealer: N                       | <b>★</b> 32                      | <b>♦</b> K107              |          | 1♥                      | Pass | 1NT <sup>1</sup> |
| Vul: None                       | ♥ AKQ42                          | <b>v</b> —                 | Pass     | 2•                      | Pass |                  |
| North HCP: 14<br>South HCP: 9   | <b>♦</b> J1076                   | ♦ K9542                    | AP       |                         |      |                  |
| Contract: 3♦ N                  | <b>♣</b> A4                      | <b>♣</b> K8632             | 1. forci | ng 1NT                  |      |                  |
| Board: 385                      | North:                           | South:                     | West     | North                   | East | South            |
| Dealer: S<br>Vul: NS            | <b>♠</b> Q5                      | <b>♠</b> AK76              |          |                         |      | 1♣               |
| North HCP: 8                    | <b>♥</b> J864                    | <b>♥</b> 75                | Pass     | 1♦                      | Pass | 1♠               |
| South HCP: 17                   | ◆ KQ7532                         | ♦ A9                       | Pass     | <b>2</b> ♦              | Pass | 3♦               |
| Contract: 3♦ N                  | <b>♣</b> 6                       | ♣ KQJ94                    | AP       |                         |      |                  |
| Board: 386                      | North:                           | South:                     | West     | North                   | East | South            |
| Dealer: N                       | <b>♠</b> AK8                     | <b>♦</b> 92                |          | 1♥                      | Pass | 1NT <sup>1</sup> |
| Vul: EW<br>North HCP: 15        | <b>♥</b> AK10985                 | <b>♥</b> 6                 | Pass     | 2♥                      | AP   |                  |
| South HCP: 7<br>Contract: 2♥ N  | ◆ 52<br>♣ J2                     | ◆ Q1087<br>◆ KQ9543        | 1. forci | ng 1NT                  |      |                  |
| Board: 387                      | NI 4                             | G 4                        |          |                         |      |                  |
| Dealer: S                       | North:                           | South:<br>♠ J2             | West     | North                   | East | South            |
| Vul: None                       | <b>★</b> KQ109875 <b>∀</b> J8763 | <b>•</b> J2<br><b>♥</b> A4 |          |                         |      | 1♦               |
| North HCP: 9                    | <b>♦</b> —                       | ◆ AK954                    | Pass     | 1♠                      | Pass | 2♣               |
| South HCP: 14<br>Contract: 4♠ N | •<br><b>♦</b> K                  | ♣ Q1052                    | Pass     | 4♠                      | AP   |                  |

| Board: 383<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>♠ 62</li><li>♥ A7</li><li>♦ AKJ8764</li><li>♠ AQ</li></ul>  | West Doubles 7NT if possible. You bid first.   |
|---|---|--|
| Board: 384<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★K107</li><li>✓—</li><li>★K9542</li><li>★K8632</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 385<br>Dealer: S<br>Vul: NS<br>HCP: 17   | <ul><li>★ AK76</li><li>▼ 75</li><li>★ A9</li><li>★ KQJ94</li></ul>  | The opponents are silent. You bid first.       |
| Board: 386<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♦ 92</li><li>♥ 6</li><li>♦ Q1087</li><li>♠ KQ9543</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 387<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>J2</li><li>✓ A4</li><li>AK954</li><li>Q1052</li></ul>       | The opponents are silent. You bid first.       |

| Board: 383                      |                                  |                            | West     | North                   | East | South 1          |
|---------------------------------|----------------------------------|----------------------------|----------|-------------------------|------|------------------|
| Dealer: S                       | North:                           | South:                     | Pass     | 1♠                      | Pass | 3♦               |
| Vul: Both                       | <b>♠</b> AK98754<br><b>♥</b> Q10 | <b>♠</b> 62<br><b>♥</b> A7 | Pass     | 4♠                      | Pass | $4NT^{1}$        |
| North HCP: 10                   | <b>♦</b> Q10                     | ◆ AKJ8764                  | Pass     | 5 <b>♥</b> <sup>2</sup> | Pass | 7NT              |
| South HCP: 18                   | <b>♣</b> J108                    | ♣ AQ                       | X        | AP                      |      |                  |
| Contract: 7NX S                 |                                  | `                          |          | kwood (<br>/5 or 5/:    |      |                  |
| Board: 384                      | North:                           | South:                     | West     | North                   | East | South            |
| Dealer: N                       | <b>★</b> 32                      | <b>♦</b> K107              |          | 1♥                      | Pass | 1NT <sup>1</sup> |
| Vul: None                       | ♥ AKQ42                          | <b>v</b> —                 | Pass     | 2•                      | Pass |                  |
| North HCP: 14<br>South HCP: 9   | <b>♦</b> J1076                   | ♦ K9542                    | AP       |                         |      |                  |
| Contract: 3♦ N                  | <b>♣</b> A4                      | <b>♣</b> K8632             | 1. forci | ng 1NT                  |      |                  |
| Board: 385                      | North:                           | South:                     | West     | North                   | East | South            |
| Dealer: S<br>Vul: NS            | <b>♠</b> Q5                      | <b>♠</b> AK76              |          |                         |      | 1♣               |
| North HCP: 8                    | <b>♥</b> J864                    | <b>♥</b> 75                | Pass     | 1♦                      | Pass | 1♠               |
| South HCP: 17                   | ◆ KQ7532                         | ♦ A9                       | Pass     | <b>2</b> ♦              | Pass | 3♦               |
| Contract: 3♦ N                  | <b>♣</b> 6                       | ♣ KQJ94                    | AP       |                         |      |                  |
| Board: 386                      | North:                           | South:                     | West     | North                   | East | South            |
| Dealer: N                       | <b>♠</b> AK8                     | <b>♦</b> 92                |          | 1♥                      | Pass | 1NT <sup>1</sup> |
| Vul: EW<br>North HCP: 15        | <b>♥</b> AK10985                 | <b>♥</b> 6                 | Pass     | 2♥                      | AP   |                  |
| South HCP: 7<br>Contract: 2♥ N  | ◆ 52<br>♣ J2                     | ◆ Q1087<br>◆ KQ9543        | 1. forci | ng 1NT                  |      |                  |
| Board: 387                      | NI 4                             | G 4                        |          |                         |      |                  |
| Dealer: S                       | North:                           | South:<br>♠ J2             | West     | North                   | East | South            |
| Vul: None                       | <b>★</b> KQ109875 <b>∀</b> J8763 | <b>•</b> J2<br><b>♥</b> A4 |          |                         |      | 1♦               |
| North HCP: 9                    | <b>♦</b> —                       | ◆ AK954                    | Pass     | 1♠                      | Pass | 2♣               |
| South HCP: 14<br>Contract: 4♠ N | •<br><b>♦</b> K                  | ♣ Q1052                    | Pass     | 4♠                      | AP   |                  |

| Board: 388<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ A4</li><li>▼ K7</li><li>◆ K106543</li><li>◆ K32</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 389<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ 765</li><li>▼ AJ1083</li><li>◆ 4</li><li>◆ AJ42</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 390<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>102</li><li>✓ Q10</li><li>AKQ</li><li>AQ10742</li></ul>     | The opponents are silent. You bid first.       |
| Board: 391<br>Dealer: S<br>Vul: NS<br>HCP: 7    | ♣—<br>▼ J852<br>◆ KQJ62<br>• 10932                                  | The opponents are silent.  Partner bids first. |
| Board: 392<br>Dealer: N<br>Vul: EW<br>HCP: 19   | <ul><li>★ A32</li><li>▼ A10975</li><li>◆ KJ8</li><li>◆ AK</li></ul> | The opponents are silent. You bid first.       |

| Board: 388 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 N                 | ♦ K106543<br>♣ K32 | South:  ♠ KQ965  ♥ J106  ♠ Q  ♣ J964   | West<br>Pass                         | North 1  2   |                      | South 1♣                           |
|---|--------------------|--|--------------------------------------|--|----------------------|------------------------------------|
| Board: 389 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N N               | 6                  | South:  ♠ A4  ♥ 964  ♠ AKQ976  ♠ K9    | West<br>Pass<br>Pass                 | North 1♥ 3NT   | East<br>Pass<br>AP   | 1♦                                 |
| Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N S              | ♦ AKQ<br>• AO10742 | South:  ♠ KQ75  ♥ K765  ♦ J876  ♠ 6    | West<br>Pass<br>AP                   | North<br>1♣<br>3♣  | Pass                 | South 1♥ 3NT                       |
| Board: 391 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 6 S                 | <b>•</b> 109.52    | South:  ♠ AK 1042  ♥ A  ♠ A1084  ♣ 654 | Pass Pass Pass AP 1. forcin 2. Black | North  1NT <sup>1</sup> 3  5  3  ng 1NT kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass | 1♠<br>2♠<br>4NT <sup>2</sup><br>6♠ |
| Board: 392<br>Dealer: N<br>Vul: EW<br>North HCP: 19<br>South HCP: 8<br>Contract: 3N N | ♦ KJ8<br>♣ AK      | South:  ♣ J1086  ♥ 8  ♠ AQ72  ♣ J642   | West<br>Pass<br>AP                   | North<br>1♥<br>2NT   | Pass                 | South 1♠ 3NT                       |

| Board: 388<br>Dealer: N<br>Vul: NS<br>HCP: 9   | <ul><li>★ KQ965</li><li>♥ J106</li><li>◆ Q</li><li>◆ J964</li></ul>  | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 389<br>Dealer: S<br>Vul: EW<br>HCP: 16  | <ul><li>★ A4</li><li>♥ 964</li><li>◆ AKQ976</li><li>◆ K9</li></ul>   | The opponents are silent. You bid first.       |
| Board: 390<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li>★KQ75</li><li>▼K765</li><li>◆J876</li><li>◆6</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 391<br>Dealer: S<br>Vul: NS<br>HCP: 15  | <ul><li>★ AK1042</li><li>♥ A</li><li>★ A1084</li><li>★ 654</li></ul> | The opponents are silent. You bid first.       |
| Board: 392<br>Dealer: N<br>Vul: EW<br>HCP: 8   | <ul><li>♣ J1086</li><li>♥ 8</li><li>♦ AQ72</li><li>♣ J642</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 388 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 N                 | ♦ K106543<br>♣ K32 | South:  ♠ KQ965  ♥ J106  ♠ Q  ♣ J964   | West<br>Pass                         | North 1  2   |                      | South 1♣                           |
|---|--------------------|--|--------------------------------------|--|----------------------|------------------------------------|
| Board: 389 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N N               | 6                  | South:  ♠ A4  ♥ 964  ♠ AKQ976  ♠ K9    | West<br>Pass<br>Pass                 | North 1♥ 3NT   | East<br>Pass<br>AP   | 1♦                                 |
| Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N S              | ♦ AKQ<br>• AO10742 | South:  ♠ KQ75  ♥ K765  ♦ J876  ♠ 6    | West<br>Pass<br>AP                   | North<br>1♣<br>3♣  | Pass                 | South 1♥ 3NT                       |
| Board: 391 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 6 S                 | <b>•</b> 109.52    | South:  ♠ AK 1042  ♥ A  ♠ A1084  ♣ 654 | Pass Pass Pass AP 1. forcin 2. Black | North  1NT <sup>1</sup> 3  5  3  ng 1NT kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass | 1♠<br>2♠<br>4NT <sup>2</sup><br>6♠ |
| Board: 392<br>Dealer: N<br>Vul: EW<br>North HCP: 19<br>South HCP: 8<br>Contract: 3N N | ♦ KJ8<br>♣ AK      | South:  ♣ J1086  ♥ 8  ♠ AQ72  ♣ J642   | West<br>Pass<br>AP                   | North<br>1♥<br>2NT   | Pass                 | South 1♠ 3NT                       |

| Board: 393<br>Dealer: S<br>Vul: Both<br>HCP: 10 | ♣ 7<br>▼ 10983<br>◆ AKQJ1093<br>♣ 10                                 | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 394<br>Dealer: N<br>Vul: None<br>HCP: 13 | <b>★</b> KQ<br><b>♥</b> Q3<br><b>♦</b> A9742<br><b>♣</b> Q863        | The opponents are silent. You bid first.       |
| Board: 395<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ 8642</li><li>▼ A1074</li><li>★ 4</li><li>★ A1076</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 396<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>▶ J6</li><li>♥ KQ</li><li>◆ AK65432</li><li>◆ 83</li></ul>   | The opponents are silent. You bid first.       |
| Board: 397<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li>♠ 6</li><li>♥ Q643</li><li>♦ K8764</li><li>♠ Q63</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 393 Dealer: S Vul: Both North HCP: 10 South HCP: 14                     | North:  ♣ 7  ▼ 10983  ♣ AKQJ1093      | South:  ♠ AKQ843  ♥ QJ65  ←—           | Pass Pass AP | North 3♦¹ 4♥                        | East Pass Pass     | 1 <b>♠</b><br>3 <b>♥</b> |
|--|---------------------------------------|--|--------------|-------------------------------------|--------------------|--------------------------|
| Contract: 4♠ S   | <b>♣</b> 10                           | <b>♣</b> Q73                           |              | ing Jump                            | Shifts             |                          |
| Board: 394 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2♣ N       | North:  ♠ KQ  ♥ Q3  ♠ A9742  ♣ Q863   | South:  ◆ 963  ▼ AJ1096  ◆ 10  ◆ K1094 | West<br>Pass | North<br>1♦<br>2♣                   | East<br>Pass<br>AP | South 1♥                 |
| Board: 395 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S          | North:  ◆ 8642  ▼ A1074  ◆ 4  ◆ A1076 | South:  ♠ Q10  ♥ QJ5  ♠ AQJ1073  ♣ J5  | West Pass AP | North<br>1♥                         | East<br>Pass       | 1♦                       |
| Board: 396 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 \cdot N | North:                                | South:  ♠ K853  ♥ J963  ♦ J  ♣ KQ97    | West<br>Pass | North 1                             |                    | South 1♥                 |
| Board: 397 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2 S        | North:  ♠ 6  ♥ Q643  ♠ K8764  ♠ Q63   | South:  ♠ KQJ1085  ♥ AK92  ♠ —  ♣ K87  | Pass<br>AP   | North<br>1NT <sup>1</sup><br>ng 1NT | Pass               | 1♠                       |

| Board: 393<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ AKQ843</li><li>♥ QJ65</li><li>◆ —</li><li>◆ Q73</li></ul>   | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 394<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>◆ 963</li><li>♥ AJ1096</li><li>◆ 10</li><li>◆ K1094</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 395<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q10</li><li>♥ QJ5</li><li>♦ AQJ1073</li><li>♣ J5</li></ul>  | The opponents are silent. You bid first.       |
| Board: 396<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ K853</li><li>♥ J963</li><li>♦ J</li><li>★ KQ97</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 397<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ KQJ1085</li><li>★ AK92</li><li>★ —</li><li>★ K87</li></ul>  | The opponents are silent. You bid first.       |
|   |   |  |

| Board: 393 Dealer: S Vul: Both North HCP: 10 South HCP: 14                     | North:  ♣ 7  ▼ 10983  ♣ AKQJ1093      | South:  ♠ AKQ843  ♥ QJ65  ←—           | Pass Pass AP | North 3♦¹ 4♥                        | East Pass Pass     | 1 <b>♠</b><br>3 <b>♥</b> |
|--|---------------------------------------|--|--------------|-------------------------------------|--------------------|--------------------------|
| Contract: 4♠ S   | <b>♣</b> 10                           | <b>♣</b> Q73                           |              | ing Jump                            | Shifts             |                          |
| Board: 394 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2♣ N       | North:  ♠ KQ  ♥ Q3  ♠ A9742  ♣ Q863   | South:  ◆ 963  ▼ AJ1096  ◆ 10  ◆ K1094 | West<br>Pass | North<br>1♦<br>2♣                   | East<br>Pass<br>AP | South 1♥                 |
| Board: 395 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S          | North:  ◆ 8642  ▼ A1074  ◆ 4  ◆ A1076 | South:  ♠ Q10  ♥ QJ5  ♠ AQJ1073  ♣ J5  | West Pass AP | North<br>1♥                         | East<br>Pass       | 1♦                       |
| Board: 396 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 \cdot N | North:                                | South:  ♠ K853  ♥ J963  ♦ J  ♣ KQ97    | West<br>Pass | North 1                             |                    | South 1♥                 |
| Board: 397 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2 S        | North:  ♠ 6  ♥ Q643  ♠ K8764  ♠ Q63   | South:  ♠ KQJ1085  ♥ AK92  ♠ —  ♣ K87  | Pass<br>AP   | North<br>1NT <sup>1</sup><br>ng 1NT | Pass               | 1♠                       |

| Board: 398 Dealer: N Vul: NS HCP: 13  A System of the proposition of |                        |  |    |
|--|------------------------|--|----|
| Dealer: S Vul: Both HCP: 8  → J764 HCP: 8  → —  Board: 400 Dealer: N Vul: None HCP: 19  → K7  Board: 401 Dealer: S Vul: EW Vul: EW Vul: EW Vul: EW HCP: 9  → AKJ52  AKJ  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.  | Dealer: N<br>Vul: NS   | <b>∨</b> A <b>♦</b> A54                  |    |
| Dealer: N Vul: None HCP: 19  AK63  Vul: None HCP: 19  K7  Wou bid first.  Wou bid first.  Wou bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.  | Dealer: S<br>Vul: Both | ▼ 7532         ◆ J764                    |    |
| Dealer: S Vul: EW HCP: 9  AKJ52  The opponents are silent.  Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  You bid first  | Dealer: N<br>Vul: None | <ul><li>★ AK63</li><li>★ KQ986</li></ul> |    |
| Dealer: N Vul: None    The opponents are silent.  You bid first  | Dealer: S<br>Vul: EW   | <b>♥</b> — <b>♦</b> J953                 |    |
|  | Dealer: N<br>Vul: None | <ul><li>▼ K5</li><li>◆ AJ754</li></ul>   | 11 |

| Board: 398 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ N                 | North:  ♠ KQ10832  ♥ A  ♠ A54  ♣ 985 | South:  ♠ 4  ♥ J942  ♠ KJ63  ♣ AJ106  | Pass                 | North<br>1♠<br>2♠<br>ng 1NT | Pass<br>AP                 | South<br>1NT <sup>1</sup> |
|---|--------------------------------------|---------------------------------------|----------------------|-----------------------------|----------------------------|---------------------------|
| Board: 399 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4 S                 | North:  ♠ AK632  ♥ 7532  ♦ J764  ♣ — | South:  ♠ 105  ♥ AKJ4  ♠ Q10  ♠ AQJ72 | West<br>Pass<br>Pass | North 1♣ 4♥                 | East<br>Pass<br>AP         | 1♣                        |
| Board: 400 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 4 \( \mathbb{N} \)  | North:  ♠ KJ  ♥ AK63  ♠ KQ986  ♣ K7  | South:  ♠ A10876  ♥ 10984  ♦ J  ♠ Q96 | West<br>Pass<br>AP   | North<br>1♦<br>2♥           | East<br>Pass<br>Pass       | 1♠                        |
| Board: 401 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4 S                   | North:                               | South:  ♠ 65  ✔ AKQ8743  ♠ AK6  ♣ 8   |                      | North 1♣                    | East<br>Pass               | 1♥                        |
| Board: 402<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N | North:  ♠ A83  ♥ K5  ♠ AJ754  ♣ AQ3  | South:  ♠ Q74  ♥ AJ943  ♦ 3  ♣ J1052  | West<br>Pass<br>Pass | North 1  2NT 3NT            | East<br>Pass<br>Pass<br>AP | 1♥                        |

| Board: 398<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♣ 4</li><li>♥ J942</li><li>♦ KJ63</li><li>♣ AJ106</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 399<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>▲ 105</li><li>♥ AKJ4</li><li>◆ Q10</li><li>▲ AQJ72</li></ul> | The opponents are silent. You bid first.       |
| Board: 400<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>▲ A10876</li><li>♥ 10984</li><li>♦ J</li><li>♣ Q96</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 401<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>♠ 65</li><li>♥ AKQ8743</li><li>♠ AK6</li><li>♠ 8</li></ul>   | The opponents are silent. You bid first.       |
| Board: 402<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>♣ Q74</li><li>♥ AJ943</li><li>◆ 3</li><li>♣ J1052</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 398 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ N                 | North:  ♠ KQ10832  ♥ A  ♠ A54  ♣ 985 | South:  ♠ 4  ♥ J942  ♠ KJ63  ♣ AJ106  | Pass                 | North<br>1♠<br>2♠<br>ng 1NT | Pass<br>AP                 | South<br>1NT <sup>1</sup> |
|---|--------------------------------------|---------------------------------------|----------------------|-----------------------------|----------------------------|---------------------------|
| Board: 399 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4 S                 | North:  ♠ AK632  ♥ 7532  ♦ J764  ♣ — | South:  ♠ 105  ♥ AKJ4  ♠ Q10  ♠ AQJ72 | West<br>Pass<br>Pass | North 1♣ 4♥                 | East<br>Pass<br>AP         | 1♣                        |
| Board: 400 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 4 \( \mathbb{N} \)  | North:  ♠ KJ  ♥ AK63  ♠ KQ986  ♣ K7  | South:  ♠ A10876  ♥ 10984  ♦ J  ♠ Q96 | West<br>Pass<br>AP   | North<br>1♦<br>2♥           | East<br>Pass<br>Pass       | 1♠                        |
| Board: 401 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4 S                   | North:                               | South:  ♠ 65  ✔ AKQ8743  ♠ AK6  ♣ 8   |                      | North 1♣                    | East<br>Pass               | 1♥                        |
| Board: 402<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 8<br>Contract: 3N N | North:  ♠ A83  ♥ K5  ♠ AJ754  ♣ AQ3  | South:  ♠ Q74  ♥ AJ943  ♦ 3  ♣ J1052  | West<br>Pass<br>Pass | North 1  2NT 3NT            | East<br>Pass<br>Pass<br>AP | 1♥                        |

| Board: 403<br>Dealer: S<br>Vul: NS<br>HCP: 10  | <ul><li>10854</li><li>KQJ86</li><li>A952</li><li>M—</li></ul>      | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 404<br>Dealer: N<br>Vul: EW<br>HCP: 16  | <b>♦</b> K6<br><b>♥</b> AKQ983<br><b>♦</b> J1063<br><b>♣</b> K     | The opponents are silent. You bid first.       |
| Board: 405<br>Dealer: S<br>Vul: Both<br>HCP: 8 | <b>★</b> KQ109865<br><b>♥</b> Q<br><b>♦</b> J97<br><b>♣</b> 93     | The opponents are silent.  Partner bids first. |
| Board: 406<br>Dealer: N<br>Vul: NS<br>HCP: 14  | <ul><li>▶ J8</li><li>♥ AK97</li><li>◆ A964</li><li>◆ Q87</li></ul> | The opponents are silent. You bid first.       |
| Board: 407<br>Dealer: S<br>Vul: EW<br>HCP: 10  | <ul><li>♣ J7</li><li>▼ A975</li><li>◆ Q</li><li>♣ K97542</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 403<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 12<br>Contract: 3 S  | North:                               | South:  ◆ A963  ▼ A52  ◆ 10  ◆ A9643  | West Pass Pass       | North 1♥ 3♠              | East<br>Pass<br>AP         | 1♣       |
|--|--------------------------------------|---------------------------------------|----------------------|--------------------------|----------------------------|----------|
| Board: 404<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 9<br>Contract: 2 N   | North:  ♠ K6  ♥ AKQ983  ♦ J1063  ♣ K | South:  ♠ 10853  ♥ 4  ♠ A42  ♣ AJ852  | West<br>Pass         | North<br>1♥<br>2◆        | East<br>Pass<br>AP         | South 1♠ |
| Board: 405<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 16<br>Contract: 4 N | North:  ♠ KQ109865  ♥ Q  ♦ J97  ♣ 93 | South:  ♣ —  ▼ AKJ1072  • AK632  ♣ J2 | West Pass Pass       | North 1♣ 4♣              |                            | 1♥       |
| Board: 406 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3♠ S                 | North:                               | South:  ♠ K109742  ♥ Q105  ♦ 8  ♣ J54 | West<br>Pass<br>Pass | North 1  1NT 3  4        | East<br>Pass<br>Pass<br>AP | 1♠       |
| Board: 407<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 5♣ N | North:  ♣ J7  ♥ A975  • Q  ♣ K97542  | South:  ♠ AK63  ♥ 82  ♠ AK542  ♣ 83   | Pass<br>Pass<br>AP   | North  3♣¹  4♣  ing Jump | Pass<br>Pass               | 1        |

| Board: 403<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ A963</li><li>★ A52</li><li>★ 10</li><li>★ A9643</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 404<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>10853</li><li>✓ 4</li><li>A42</li><li>AJ852</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 405<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>♣—</li><li>✓ AKJ1072</li><li>◆ AK632</li><li>♣ J2</li></ul>  | The opponents are silent. You bid first.       |
| Board: 406<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>★ K109742</li><li>♥ Q105</li><li>◆ 8</li><li>♣ J54</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 407<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ AK63</li><li>▼ 82</li><li>◆ AK542</li><li>◆ 83</li></ul>   | The opponents are silent. You bid first.       |

| Board: 403<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 12<br>Contract: 3 S  | North:                               | South:  ◆ A963  ▼ A52  ◆ 10  ◆ A9643  | West Pass Pass       | North 1♥ 3♠              | East<br>Pass<br>AP         | 1♣       |
|--|--------------------------------------|---------------------------------------|----------------------|--------------------------|----------------------------|----------|
| Board: 404<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 9<br>Contract: 2 N   | North:  ♠ K6  ♥ AKQ983  ♦ J1063  ♣ K | South:  ♠ 10853  ♥ 4  ♠ A42  ♣ AJ852  | West<br>Pass         | North<br>1♥<br>2◆        | East<br>Pass<br>AP         | South 1♠ |
| Board: 405<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 16<br>Contract: 4 N | North:  ♠ KQ109865  ♥ Q  ♦ J97  ♣ 93 | South:  ♣ —  ▼ AKJ1072  • AK632  ♣ J2 | West Pass Pass       | North 1♣ 4♣              |                            | 1♥       |
| Board: 406 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3♠ S                 | North:                               | South:  ♠ K109742  ♥ Q105  ♦ 8  ♣ J54 | West<br>Pass<br>Pass | North 1  1NT 3  4        | East<br>Pass<br>Pass<br>AP | 1♠       |
| Board: 407<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 5♣ N | North:  ♣ J7  ♥ A975  • Q  ♣ K97542  | South:  ♠ AK63  ♥ 82  ♠ AK542  ♣ 83   | Pass<br>Pass<br>AP   | North  3♣¹  4♣  ing Jump | Pass<br>Pass               | 1        |

| Board: 408<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ AK943</li><li>▼ K92</li><li>◆ 92</li><li>◆ K74</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 409<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ KJ10852</li><li>♥ QJ63</li><li>◆ K3</li><li>◆ 6</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 410<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ AK754</li><li>▼ 8653</li><li>◆ —</li><li>★ AQ102</li></ul> | The opponents are silent. You bid first.       |
| Board: 411<br>Dealer: S<br>Vul: None<br>HCP: 6  | <ul><li>109743</li><li>✓ A965</li><li>✓ —</li><li>✓ Q1074</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 412<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>▲ A10987</li><li>♥ A2</li><li>♦ KQ</li><li>▲ A964</li></ul>  | The opponents are silent. You bid first.       |

| Board: 408 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 3 N               | North:  ♠ AK943  ♥ K92  ♦ 92  ♣ K74   | South:  ♠ 2  ♥ Q64  ♠ AQ54  ♣ J10985        | Pass<br>AP          | North 1♠ 2♠ ng 1NT          | Pass<br>Pass         | 1NT <sup>1</sup>          |
|---|---------------------------------------|---|---------------------|-----------------------------|----------------------|---------------------------|
| Board: 409 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ N             | North:  ♠ KJ10852  ♥ QJ63  ♠ K3  ♠ 6  | South:  ♠ Q9  ▼ A2  ♠ A54  ♠ QJ10854        | West Pass Pass Pass | North  1♣  2▼  4♠           | Pass                 | South 1♣ 2♣ 2NT           |
| Board: 410<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ N | North:  ♠ AK754  ♥ 8653  ♠ —  ♠ AQ102 | South:<br>♠ 9<br>♥ KQ9<br>♦ KJ532<br>♠ 9843 | Pass                | North<br>1♠<br>2♥<br>ng 1NT | Pass<br>AP           | South<br>1NT <sup>1</sup> |
| Board: 411 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S               | North:                                | South:  ♠ AQ5  ♥ Q108  ♠ AQJ954  ♠ 5        | West Pass AP        | North 1♠                    | East<br>Pass         | 1♦                        |
| Board: 412 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 5♦ S                | North:  ♠ A10987  ♥ A2  ♠ KQ  ♠ A964  | South:                                      | Pass<br>Pass<br>AP  | North 1♠ 3♠ 4♦ ng 1NT       | Pass<br>Pass<br>Pass | 1NT <sup>1</sup> 3♦       |

| Board: 408 Dealer: N Vul: Both HCP: 9  Board: 409 Dealer: S Vul: None HCP: 13  Board: 410 Dealer: N Vul: EW Vul: EW Vul: EW HCP: 9  Board: 411 Dealer: S Vul: None Vul: EW Vul: None Vul: EW Vul: None Vul: EW Vul: None V |                        |   |     |
|--|------------------------|---|-----|
| Dealer: S Vul: None HCP: 13  A2 Vul: None HCP: 13  A3 Vul 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.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent. You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.   | Dealer: N<br>Vul: Both | ♥ Q64<br>♦ AQ54                         | ••  |
| Dealer: N Vul: EW HCP: 9  **Superscription of the opponents are silent.*  **Board: 411 Dealer: S Vul: None Vul: None HCP: 15  **Board: 412 Dealer: N Vul: NS  **A98632  **The opponents are silent.  **Partner bids first.*  **Partner bids first.*  **The opponents are silent.  **Partner bids first.*   | Dealer: S<br>Vul: None | <ul><li>★ A2</li><li>★ A54</li></ul>    | • • |
| Dealer: S  | Dealer: N<br>Vul: EW   | <ul><li>▼ KQ9</li><li>◆ KJ532</li></ul> | • • |
| Dealer: N ♥ J73  Vul: NS ♦ A98632  Partner bids first  | Dealer: S<br>Vul: None | ♥ Q108<br>♦ AQJ954                      | ••  |
|  | Dealer: N<br>Vul: NS   | ♥ J73<br>♦ A98632                       |     |

| Board: 408 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 3 N               | North:  ♠ AK943  ♥ K92  ♦ 92  ♣ K74   | South:  ♠ 2  ♥ Q64  ♠ AQ54  ♣ J10985        | Pass<br>AP          | North 1♠ 2♠ ng 1NT          | Pass<br>Pass         | 1NT <sup>1</sup>          |
|---|---------------------------------------|---|---------------------|-----------------------------|----------------------|---------------------------|
| Board: 409 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ N             | North:  ♠ KJ10852  ♥ QJ63  ♠ K3  ♠ 6  | South:  ♠ Q9  ▼ A2  ♠ A54  ♠ QJ10854        | West Pass Pass Pass | North  1♣  2▼  4♠           | Pass                 | South 1♣ 2♣ 2NT           |
| Board: 410<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ N | North:  ♠ AK754  ♥ 8653  ♠ —  ♠ AQ102 | South:<br>♠ 9<br>♥ KQ9<br>♦ KJ532<br>♠ 9843 | Pass                | North<br>1♠<br>2♥<br>ng 1NT | Pass<br>AP           | South<br>1NT <sup>1</sup> |
| Board: 411 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S               | North:                                | South:  ♠ AQ5  ♥ Q108  ♠ AQJ954  ♠ 5        | West Pass AP        | North 1♠                    | East<br>Pass         | 1♦                        |
| Board: 412 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 5♦ S                | North:  ♠ A10987  ♥ A2  ♠ KQ  ♠ A964  | South:                                      | Pass<br>Pass<br>AP  | North 1♠ 3♠ 4♦ ng 1NT       | Pass<br>Pass<br>Pass | 1NT <sup>1</sup> 3♦       |

| Board: 413<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ A109632</li><li>♥ Q</li><li>★ K7</li><li>★ 9862</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 414<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ KQJ73</li><li>★ AKJ6</li><li>◆ 943</li><li>◆ 4</li></ul>    | The opponents are silent. You bid first.       |
| Board: 415<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>♦ 9842</li><li>♥ 943</li><li>♦ 9</li><li>♣ AQJ105</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 416<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ AK104</li><li>▼ —</li><li>◆ Q985</li><li>◆ KQ1093</li></ul> | The opponents are silent. You bid first.       |
| Board: 417<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♠ 6</li><li>♥ K63</li><li>♦ Q1095</li><li>♠ KQ974</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 413 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♠ N | North:  ♠ A109632  ♥ Q  ♠ K7  ♠ 9862   | South:  ♠ K87  ♥ A10763  ♠ A103  ♠ K3 | West Pass Pass AP | North 1♣ 2♠                         |                      | 1 <b>♥</b><br>1NT |
|--|--|---------------------------------------|-------------------|-------------------------------------|----------------------|-------------------|
| Board: 414 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3 S    | North:  ♠ KQJ73  ♥ AKJ6  ♦ 943  ♣ 4    | South:                                | Pass<br>AP        | North 1♣ 2♥ ng 1NT                  | Pass<br>Pass         | 1NT <sup>1</sup>  |
| Board: 415 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 2 S    | North:                                 | South:  ♠ Q  ♥ AK2  ♠ AKJ8542  ♠ K2   | West Pass AP      | North<br>1♠                         | East<br>Pass         | 1♦                |
| Board: 416 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S | North:  ♠ AK104  ♥ —  ♠ Q985  ♠ KQ1093 | South:                                | West Pass AP      | North<br>1♣<br>1♠                   | East<br>Pass<br>Pass | 1♥                |
| Board: 417 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S   | North:  ♠ 6  ♥ K63  ♠ Q1095  ♠ KQ974   | South:  ♠ A10854  ♥ Q52  ♠ KJ4  ♠ A8  | Pass<br>AP        | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                 | 1♠                |

| Board: 413<br>Dealer: S<br>Vul: None<br>HCP: 14 | <b>★</b> K87<br><b>▼</b> A10763<br><b>♦</b> A103<br><b>♣</b> K3       | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 414<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ 5</li><li>▼ 109</li><li>◆ 10765</li><li>◆ AKQ1073</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 415<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <b>♣</b> Q<br><b>♥</b> AK2<br><b>♦</b> AKJ8542<br><b>♣</b> K2         | The opponents are silent. You bid first.       |
| Board: 416<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>J2</li><li>KQ987652</li><li>K2</li><li>J</li></ul>            | The opponents are silent.  Partner bids first. |
| Board: 417<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ A10854</li><li>♥ Q52</li><li>♦ KJ4</li><li>★ A8</li></ul>   | The opponents are silent. You bid first.       |

| Board: 413 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♠ N | North:  ♠ A109632  ♥ Q  ♠ K7  ♠ 9862   | South:  ♠ K87  ♥ A10763  ♠ A103  ♠ K3 | West Pass Pass AP | North 1♣ 2♠                         |                      | 1 <b>♥</b><br>1NT |
|--|--|---------------------------------------|-------------------|-------------------------------------|----------------------|-------------------|
| Board: 414 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3 S    | North:  ♠ KQJ73  ♥ AKJ6  ♦ 943  ♣ 4    | South:                                | Pass<br>AP        | North 1♣ 2♥ ng 1NT                  | Pass<br>Pass         | 1NT <sup>1</sup>  |
| Board: 415 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 2 S    | North:                                 | South:  ♠ Q  ♥ AK2  ♠ AKJ8542  ♠ K2   | West Pass AP      | North<br>1♠                         | East<br>Pass         | 1♦                |
| Board: 416 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S | North:  ♠ AK104  ♥ —  ♠ Q985  ♠ KQ1093 | South:                                | West Pass AP      | North<br>1♣<br>1♠                   | East<br>Pass<br>Pass | 1♥                |
| Board: 417 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S   | North:  ♠ 6  ♥ K63  ♠ Q1095  ♠ KQ974   | South:  ♠ A10854  ♥ Q52  ♠ KJ4  ♠ A8  | Pass<br>AP        | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                 | 1♠                |

| Board: 418<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★KQ10964</li><li>✓ —</li><li>★ AQ32</li><li>★ K97</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 419<br>Dealer: S<br>Vul: Both<br>HCP: 10 | ♣ 7<br>♥ KJ973<br>♦ A5<br>♣ Q10876                                   | The opponents are silent.  Partner bids first. |
| Board: 420<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>AKQ875</li><li>✓ J42</li><li>A7</li><li>Q10</li></ul>        | The opponents are silent. You bid first.       |
| Board: 421<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ A94</li><li>▼ K10962</li><li>◆ J1092</li><li>◆ 7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 422<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ K4</li><li>✓ A2</li><li>◆ J95</li><li>◆ AKQ873</li></ul>   | The opponents are silent. You bid first.       |

| Board: 418 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3♥ S                 | North:  ♠ KQ10964  ♥ —  ♠ AQ32  ♠ K97 | South:                              | Pass<br>Pass<br>AP   | North 1♣ 2♦ 2♠ ng 1NT                | Pass<br>Pass<br>Pass | 1NT¹<br>2♥                       |
|--|---------------------------------------|-------------------------------------|----------------------|--------------------------------------|----------------------|----------------------------------|
| Board: 419 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 N               | North:  ♣ 7  ♥ KJ973  ♦ A5  ♣ Q10876  | South:  ♠ AK963  ♥ AQ5  ♠ Q763  ♣ J | Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2♥ 4♥ ng 1NT | Pass<br>Pass<br>AP   | 1 <b>♠</b><br>2 <b>♦</b>         |
| Board: 420<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N S | North:  ♠ AKQ875  ♥ J42  ♠ A7  ♠ Q10  | South:                              | Pass<br>AP           | North 1♠ 3♠ ng 1NT                   | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 421 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N                | North:  ♠ A94  ♥ K10962  ♦ J1092  ♣ 7 | South:  ◆ 762  ◆ A873  ◆ AQ  ◆ Q432 | West<br>Pass<br>AP   | North<br>1♥                          | East<br>Pass         | 1♣                               |
| Board: 422 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3 N                | North:  ♠ K4  ▼ A2  ◆ J95  ♣ AKQ873   | South:  ♠ AJ872  ♥ QJ93  ♠ 764  ♣ 6 | West<br>Pass         | North<br>1♣<br>3♣                    | East<br>Pass<br>AP   | South 1♠                         |

| Board: 418<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <b>★</b> 3 <b>★</b> AK8653 <b>★</b> J6 <b>★</b> 10853             | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 419<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>AK963</li><li>✓ AQ5</li><li>✓ Q763</li><li>✓ J</li></ul>  | The opponents are silent. You bid first.       |
| Board: 420<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <b>♣</b> 3<br><b>♥</b> 10986<br><b>♦</b> KQ542<br><b>♣</b> AJ2    | The opponents are silent.  Partner bids first. |
| Board: 421<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★762</li><li>★ A873</li><li>★ AQ</li><li>★ Q432</li></ul> | The opponents are silent. You bid first.       |
| Board: 422<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>AJ872</li><li>♥ QJ93</li><li>↑ 764</li><li>♠ 6</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 418 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3♥ S                 | North:  ♠ KQ10964  ♥ —  ♠ AQ32  ♠ K97 | South:                              | Pass<br>Pass<br>AP   | North 1♣ 2♦ 2♠ ng 1NT                | Pass<br>Pass<br>Pass | 1NT¹<br>2♥                       |
|--|---------------------------------------|-------------------------------------|----------------------|--------------------------------------|----------------------|----------------------------------|
| Board: 419 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 N               | North:  ♣ 7  ♥ KJ973  ♦ A5  ♣ Q10876  | South:  ♠ AK963  ♥ AQ5  ♠ Q763  ♣ J | Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2♥ 4♥ ng 1NT | Pass<br>Pass<br>AP   | 1 <b>♠</b><br>2 <b>♦</b>         |
| Board: 420<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N S | North:  ♠ AKQ875  ♥ J42  ♠ A7  ♠ Q10  | South:                              | Pass<br>AP           | North 1♠ 3♠ ng 1NT                   | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 421 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N                | North:  ♠ A94  ♥ K10962  ♦ J1092  ♣ 7 | South:  ◆ 762  ◆ A873  ◆ AQ  ◆ Q432 | West<br>Pass<br>AP   | North<br>1♥                          | East<br>Pass         | 1♣                               |
| Board: 422 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3 N                | North:  ♠ K4  ▼ A2  ◆ J95  ♣ AKQ873   | South:  ♠ AJ872  ♥ QJ93  ♠ 764  ♣ 6 | West<br>Pass         | North<br>1♣<br>3♣                    | East<br>Pass<br>AP   | South 1♠                         |

| Board: 423<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <b>♦</b> Q2<br><b>♥</b> Q1063<br><b>♦</b> Q108643<br><b>♣</b> Q    | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 424<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>AQJ73</li><li>✓ AQ94</li><li>A10</li><li>J4</li></ul>      | The opponents are silent. You bid first.       |
| Board: 425<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♦ 87532</li><li>♥ KJ976</li><li>♦ A9</li><li>♦ 8</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 426<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ AK52</li><li>▼ J87</li><li>◆ 72</li><li>◆ A862</li></ul> | The opponents are silent. You bid first.       |
| Board: 427<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>♦ 942</li><li>♥ AKJ962</li><li>♦ 6</li><li>♠ 973</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 423<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 17<br>Contract: 3N S   | North:  ♠ Q2  ♥ Q1063  ♠ Q108643  ♠ Q | South:  ♠ A1076  ♥ A5  ♠ A  ♣ AJ9865  | West Pass Pass AP      | North 1            | Pass                | South 1♣ 1♠ 3NT                  |
|---|---------------------------------------|---------------------------------------|------------------------|--------------------|---------------------|----------------------------------|
| Board: 424<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 9<br>Contract: 3N S | North:  ♠ AQJ73  ♥ AQ94  ♠ A10  ♣ J4  | South:  ♠ 8  ♥ K65  ♦ QJ643  ♠ K972   | Pass<br>AP             | North 1♣ 3♥ ng 1NT | Pass<br>Pass        | South<br>1NT <sup>1</sup><br>3NT |
| Board: 425 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 4 N                 | North:  ◆ 87532  ▼ KJ976  ◆ A9  ◆ 8   | South:  ♠ AK  ♥ Q4  ♦ QJ102  ♣ AQ742  | West Pass Pass Pass    | North  1♣  3♥  4♥  | Pass                | South 1♣ 2NT 3NT                 |
| Board: 426<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 8<br>Contract: 1N S   | North:  ♠ AK52  ♥ J87  ♠ 72  ♠ A862   | South:  ♣ J7  ♥ AQ942  ♦ J9865  ♣ 5   | West<br>Pass<br>AP     | North<br>1♣<br>1♠  | Pass                | South<br>1♥<br>1NT               |
| Board: 427 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 44 S                | North:  ◆ 942  ▼ AKJ962  ◆ 6  ◆ 973   | South:  ♠ Q10853  ♥ —  ♠ AQJ742  ♣ AJ | West Pass Pass Pass AP | North  1♥  2♥  3♣  | East Pass Pass Pass | 1 <b>♦</b> 1 <b>♠</b> 2 <b>♠</b> |

| Board: 423<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>A1076</li><li>✓ A5</li><li>A</li><li>AJ9865</li></ul>        | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 424<br>Dealer: N<br>Vul: Both<br>HCP: 9  | ♣ 8<br>♥ K65<br>♦ QJ643<br>♣ K972                                    | The opponents are silent.  Partner bids first. |
| Board: 425<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>♠ AK</li><li>♥ Q4</li><li>◆ QJ102</li><li>♠ AQ742</li></ul>  | The opponents are silent. You bid first.       |
| Board: 426<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣ J7</li><li>♥ AQ942</li><li>◆ J9865</li><li>♣ 5</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 427<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>◆ Q10853</li><li>♥ —</li><li>◆ AQJ742</li><li>◆ AJ</li></ul> | The opponents are silent. You bid first.       |

| Board: 423<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 17<br>Contract: 3N S   | North:  ♠ Q2  ♥ Q1063  ♠ Q108643  ♠ Q | South:  ♠ A1076  ♥ A5  ♠ A  ♣ AJ9865  | West Pass Pass AP      | North 1            | Pass                | South 1♣ 1♠ 3NT                  |
|---|---------------------------------------|---------------------------------------|------------------------|--------------------|---------------------|----------------------------------|
| Board: 424<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 9<br>Contract: 3N S | North:  ♠ AQJ73  ♥ AQ94  ♠ A10  ♣ J4  | South:  ♠ 8  ♥ K65  ♦ QJ643  ♠ K972   | Pass<br>AP             | North 1♣ 3♥ ng 1NT | Pass<br>Pass        | South<br>1NT <sup>1</sup><br>3NT |
| Board: 425 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 4 N                 | North:  ◆ 87532  ▼ KJ976  ◆ A9  ◆ 8   | South:  ♠ AK  ♥ Q4  ♦ QJ102  ♣ AQ742  | West Pass Pass Pass    | North  1♣  3♥  4♥  | Pass                | South 1♣ 2NT 3NT                 |
| Board: 426<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 8<br>Contract: 1N S   | North:  ♠ AK52  ♥ J87  ♠ 72  ♠ A862   | South:  ♣ J7  ♥ AQ942  ♦ J9865  ♣ 5   | West<br>Pass<br>AP     | North<br>1♣<br>1♠  | Pass                | South<br>1♥<br>1NT               |
| Board: 427 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 44 S                | North:  ◆ 942  ▼ AKJ962  ◆ 6  ◆ 973   | South:  ♠ Q10853  ♥ —  ♠ AQJ742  ♣ AJ | West Pass Pass Pass AP | North  1♥  2♥  3♣  | East Pass Pass Pass | 1 <b>♦</b> 1 <b>♠</b> 2 <b>♠</b> |

| Board: 428<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ AK106</li><li>♥ J</li><li>♦ KQJ105</li><li>♠ Q93</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 429<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>♣ J103</li><li>♥ 3</li><li>♦ 98632</li><li>♣ AJ32</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 430<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ K</li><li>▼ AKJ96</li><li>◆ Q96</li><li>◆ A874</li></ul>   | The opponents are silent. You bid first.       |
| Board: 431<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ KJ942</li><li>▼ 10</li><li>◆ K872</li><li>◆ QJ6</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 432<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li>★ A3</li><li>▼ AKQJ98</li><li>★ A7</li><li>★ 962</li></ul>   | The opponents are silent. You bid first.       |

| Board: 428 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 2♥ S               | North:  ♠ AK106  ♥ J  ♠ KQJ105  ♠ Q93 | South:  ♣ J42  ♥ Q109752  ♦ 9  ♣ K85 | West<br>Pass<br>AP | North<br>1♦<br>1♠ | East<br>Pass<br>Pass | 1♥       |
|--|---------------------------------------|--------------------------------------|--------------------|-------------------|----------------------|----------|
| Board: 429 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1♥ S                 | North:  ◆ J103  ◆ 3  ◆ 98632  ◆ AJ32  | South:  ♠ K72  ♥ KQ742  ♠ A7  ♣ Q64  | West<br>AP         | North             | East                 | South 1♥ |
| Board: 430<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 10<br>Contract: 4♠ S | North:  ♠ K  ♥ AKJ96  ♠ Q96  ♣ A874   | South:  ♠ AQ98642  ♥ 2  ♠ A54  ♣ 105 | West<br>Pass<br>AP | North<br>1♥<br>2♣ |                      | 1♠       |
| Board: 431 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S               | North:  ♠ KJ942  ♥ 10  ♠ K872  ♣ QJ6  | South:  ♣ 73  ✔ AK6543  ◆ QJ  ♣ K82  | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass         | 1♥       |
| Board: 432<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 7<br>Contract: 3♥ N  | North:  ♠ A3  ♥ AKQJ98  ♠ A7  ♣ 962   | South:  ♠ KJ98  ♥ 10  ♦ QJ843  ♣ 853 | West<br>Pass       | North<br>1♥<br>3♥ | East<br>Pass<br>AP   |          |

| Board: 428<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>J42</li><li>✓ Q109752</li><li>✓ 9</li><li>✓ K85</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 429<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ K72</li><li>★ KQ742</li><li>★ A7</li><li>★ Q64</li></ul>  | The opponents are silent. You bid first.       |
| Board: 430<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>AQ98642</li><li>✓ 2</li><li>A54</li><li>105</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 431<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ 73</li><li>★ AK6543</li><li>◆ QJ</li><li>★ K82</li></ul>  | The opponents are silent. You bid first.       |
| Board: 432<br>Dealer: N<br>Vul: NS<br>HCP: 7    | <ul><li>★ KJ98</li><li>▼ 10</li><li>◆ QJ843</li><li>◆ 853</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 428 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 2♥ S               | North:  ♠ AK106  ♥ J  ♠ KQJ105  ♠ Q93 | South:  ♣ J42  ♥ Q109752  ♦ 9  ♣ K85 | West<br>Pass<br>AP | North<br>1♦<br>1♠ | East<br>Pass<br>Pass | 1♥       |
|--|---------------------------------------|--------------------------------------|--------------------|-------------------|----------------------|----------|
| Board: 429 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1♥ S                 | North:  ◆ J103  ◆ 3  ◆ 98632  ◆ AJ32  | South:  ♠ K72  ♥ KQ742  ♠ A7  ♣ Q64  | West<br>AP         | North             | East                 | South 1♥ |
| Board: 430<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 10<br>Contract: 4♠ S | North:  ♠ K  ♥ AKJ96  ♠ Q96  ♣ A874   | South:  ♠ AQ98642  ♥ 2  ♠ A54  ♣ 105 | West<br>Pass<br>AP | North<br>1♥<br>2♣ |                      | 1♠       |
| Board: 431 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S               | North:  ♠ KJ942  ♥ 10  ♠ K872  ♣ QJ6  | South:  ♣ 73  ✔ AK6543  ◆ QJ  ♣ K82  | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass         | 1♥       |
| Board: 432<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 7<br>Contract: 3♥ N  | North:  ♠ A3  ♥ AKQJ98  ♠ A7  ♣ 962   | South:  ♠ KJ98  ♥ 10  ♦ QJ843  ♣ 853 | West<br>Pass       | North<br>1♥<br>3♥ | East<br>Pass<br>AP   |          |

| Board: 433<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>★ K9765</li><li>♥ 952</li><li>◆ KJ103</li><li>◆ 9</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 434<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ KQ2</li><li>★ 5</li><li>★ K106</li><li>★ AKQ985</li></ul>  | The opponents are silent. You bid first.       |
| Board: 435<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>▶ J95</li><li>♥ Q974</li><li>◆ QJ543</li><li>♠ 2</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 436<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQ5</li><li>▼ KJ1092</li><li>◆ AJ102</li><li>◆ J</li></ul> | The opponents are silent.  You bid first.      |
| Board: 437<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>47432</li><li>✓ A84</li><li>◆ AJ1086</li><li>▲ J</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 433<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 14<br>Contract: 1N S    | North:  ★ K9765  ▼ 952  ◆ KJ103  ♣ 9  | South:  ♠ Q103  ♥ AK73  ♦ 92  ♣ KQ82  | West Pass AP      | North 1♣           |                    | South 1♣ 1NT     |
|--|---------------------------------------|---------------------------------------|-------------------|--------------------|--------------------|------------------|
| Board: 434 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3♣ N                 | North:  ♠ KQ2  ♥ 5  ♦ K106  ♣ AKQ985  | South:  ♠ 1073  ♥ Q10943  ♠ AJ84  ♣ 2 | West<br>Pass      | North<br>1♣<br>3♣  | East<br>Pass<br>AP |                  |
| Board: 435 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 3 S                    | North:  ♣ J95  ♥ Q974  ♦ QJ543  ♣ 2   | South:  ♠ K104  ♥ A6  ♠ 86  ♣ AKQ853  |                   | North              | East<br>Pass       | 1♣               |
| Board: 436 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3  S                   | North:  ♠ KQ5  ♥ KJ1092  ♠ AJ102  ♣ J | South:  ♣ J10  ♥ 6  • Q64  ♣ K1098652 | Pass<br>AP        | North 1♥ 2♦ ng 1NT |                    | 1NT <sup>1</sup> |
| Board: 437<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ 7432  ♥ A84  ♠ AJ1086  ♣ J  | South:  ♠ QJ5  ♥ QJ7  ♦ —  ♠ AKQ10973 | West Pass Pass AP | North  1  3  ♣     | Pass               | 1♣               |

| Board: 433<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ Q103</li><li>♥ AK73</li><li>◆ 92</li><li>♣ KQ82</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 434<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>★ 1073</li><li>♥ Q10943</li><li>◆ AJ84</li><li>★ 2</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 435<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ K104</li><li>★ A6</li><li>★ 86</li><li>★ AKQ853</li></ul>  | The opponents are silent. You bid first.       |
| Board: 436<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>J10</li><li>✓ 6</li><li>✓ Q64</li><li>✓ K1098652</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 437<br>Dealer: S<br>Vul: Both<br>HCP: 15 | ♣ QJ5<br>♥ QJ7<br>• —<br>♣ AKQ10973                                  | The opponents are silent. You bid first.       |

| Board: 433<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 14<br>Contract: 1N S    | North:  ★ K9765  ▼ 952  ◆ KJ103  ♣ 9  | South:  ♠ Q103  ♥ AK73  ♦ 92  ♣ KQ82  | West Pass AP      | North 1♣           |                    | South 1♣ 1NT     |
|--|---------------------------------------|---------------------------------------|-------------------|--------------------|--------------------|------------------|
| Board: 434 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3♣ N                 | North:  ♠ KQ2  ♥ 5  ♦ K106  ♣ AKQ985  | South:  ♠ 1073  ♥ Q10943  ♠ AJ84  ♣ 2 | West<br>Pass      | North<br>1♣<br>3♣  | East<br>Pass<br>AP |                  |
| Board: 435 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 3 S                    | North:  ♣ J95  ♥ Q974  ♦ QJ543  ♣ 2   | South:  ♠ K104  ♥ A6  ♠ 86  ♣ AKQ853  |                   | North              | East<br>Pass       | 1♣               |
| Board: 436 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3  S                   | North:  ♠ KQ5  ♥ KJ1092  ♠ AJ102  ♣ J | South:  ♣ J10  ♥ 6  • Q64  ♣ K1098652 | Pass<br>AP        | North 1♥ 2♦ ng 1NT |                    | 1NT <sup>1</sup> |
| Board: 437<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ 7432  ♥ A84  ♠ AJ1086  ♠ J  | South:  ♠ QJ5  ♥ QJ7  ♦ —  ♠ AKQ10973 | West Pass Pass AP | North  1  3  ♣     | Pass               | 1♣               |

| Board: 438<br>Dealer: N<br>Vul: None<br>HCP: 19 | <ul><li>AKQJ4</li><li>✓ —</li><li>A10876</li><li>AJ9</li></ul>      | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 439<br>Dealer: S<br>Vul: EW<br>HCP: 7    | ♣7<br>♥ 9874<br>♦ K9765<br>♣ A108                                   | The opponents are silent.  Partner bids first. |
| Board: 440<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <b>★</b> KQJ74<br><b>♥</b> A108<br><b>♦</b> K1052<br><b>♣</b> 6     | The opponents are silent. You bid first.       |
| Board: 441<br>Dealer: S<br>Vul: None<br>HCP: 7  | ♦ 8<br>♥ QJ1063<br>♦ A108532<br>♣ 10                                | The opponents are silent.  Partner bids first. |
| Board: 442<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>AQ10</li><li>▼ 107</li><li>◆ J103</li><li>◆ AK832</li></ul> | The opponents are silent. You bid first.       |

| Board: 438 Dealer: N Vul: None North HCP: 19 South HCP: 10                                  | North:  ♠ AKQJ4  ♥ —  ♠ A10876  ♣ AJ9  | South:  ♠ 8  ♥ KQ102  ♠ QJ943  ♣ Q108 | Pass<br>AP        | North 1♣ 3♦ ng 1NT                 | Pass<br>Pass                 | South<br>1NT <sup>1</sup><br>3NT |
|---|--|---------------------------------------|-------------------|------------------------------------|------------------------------|----------------------------------|
| Contract: 3N S  Board: 439  Dealer: S  Vul: EW  North HCP: 7  South HCP: 19  Contract: 4♥ S | North:  ♠ 7  ♥ 9874  ♠ K9765  ♠ A108   | South:  ♠ AQ1032  ♥ AKQ5  ♠ A  ♣ 754  | West Pass Pass    | North  1NT <sup>1</sup> 4♥ ng 1NT  | East Pass AP                 | South 1♣ 3♥                      |
| Board: 440 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3 \cdot N              | North:  ♠ KQJ74  ♥ A108  ♠ K1052  ♠ 6  | South:  ♠ 6  ♥ K652  ♠ AQJ93  ♣ 854   | Pass<br>AP        | North 1♣ 2◆ ng 1NT                 |                              | $1NT^{1}$                        |
| Board: 441 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 \( \) N               | North:  ♣ 8  ♥ QJ1063  ♠ A108532  ♣ 10 | South:  ♠ KQ1072  ♥ 84  ♠ 7  ♣ AKQ82  | Pass<br>Pass      | North  1NT <sup>1</sup> 2•  ng 1NT |                              | 1♠                               |
| Board: 442 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 44 S                      | North:  ♠ AQ10  ♥ 107  ♦ J103  ♠ AK832 | South:  ♠ K9753  ♥ K852  ♠ K98  ♣ 4   | West Pass Pass AP | North 1♣ 1NT 3♣                    | East<br>Pass<br>Pass<br>Pass | 1 <b>♠</b><br>2 <b>♥</b>         |

| Board: 438<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> 8<br><b>♥</b> KQ102<br><b>♦</b> QJ943<br><b>♣</b> Q108     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 439<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>AQ1032</li><li>✓ AKQ5</li><li>A</li><li>754</li></ul>       | The opponents are silent. You bid first.       |
| Board: 440<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♠ 6</li><li>♥ K652</li><li>♠ AQJ93</li><li>♠ 854</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 441<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ KQ1072</li><li>▼ 84</li><li>◆ 7</li><li>◆ AKQ82</li></ul> | The opponents are silent. You bid first.       |
| Board: 442<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ K9753</li><li>★ K852</li><li>★ K98</li><li>★ 4</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 438 Dealer: N Vul: None North HCP: 19 South HCP: 10                                  | North:  ♠ AKQJ4  ♥ —  ♠ A10876  ♣ AJ9  | South:  ♠ 8  ♥ KQ102  ♠ QJ943  ♣ Q108 | Pass<br>AP        | North 1♣ 3♦ ng 1NT                 | Pass<br>Pass                 | South<br>1NT <sup>1</sup><br>3NT |
|---|--|---------------------------------------|-------------------|------------------------------------|------------------------------|----------------------------------|
| Contract: 3N S  Board: 439  Dealer: S  Vul: EW  North HCP: 7  South HCP: 19  Contract: 4♥ S | North:  ♠ 7  ♥ 9874  ♠ K9765  ♠ A108   | South:  ♠ AQ1032  ♥ AKQ5  ♠ A  ♣ 754  | West Pass Pass    | North  1NT <sup>1</sup> 4♥ ng 1NT  | East Pass AP                 | South 1♣ 3♥                      |
| Board: 440 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3 \cdot N              | North:  ♠ KQJ74  ♥ A108  ♠ K1052  ♠ 6  | South:  ♠ 6  ♥ K652  ♠ AQJ93  ♣ 854   | Pass<br>AP        | North 1♣ 2◆ ng 1NT                 |                              | $1NT^{1}$                        |
| Board: 441 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 \( \) N               | North:  ♣ 8  ♥ QJ1063  ♠ A108532  ♣ 10 | South:  ♠ KQ1072  ♥ 84  ♠ 7  ♣ AKQ82  | Pass<br>Pass      | North  1NT <sup>1</sup> 2•  ng 1NT |                              | 1♠                               |
| Board: 442 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 44 S                      | North:  ♠ AQ10  ♥ 107  ♦ J103  ♠ AK832 | South:  ♠ K9753  ♥ K852  ♠ K98  ♣ 4   | West Pass Pass AP | North 1♣ 1NT 3♣                    | East<br>Pass<br>Pass<br>Pass | 1 <b>♠</b><br>2 <b>♥</b>         |

| Board: 443<br>Dealer: S<br>Vul: NS | <b>♣</b> 8<br><b>♥</b> KQJ4<br><b>♦</b> K97632 | The opponents are silent. |
|------------------------------------|--|---------------------------|
| HCP: 9                             | <b>♣</b> 103                                   | Partner bids first.       |
| Board: 444<br>Dealer: N            | ◆ AK54<br>▼ K5                                 | The opponents are silent. |
| Vul: EW<br>HCP: 19                 | ◆ AQJ42<br>◆ Q10                               | You bid first.            |
| Board: 445<br>Dealer: S            | <b>♠</b> KQ752<br><b>♥</b> 874                 | The opponents are silent. |
| Vul: None<br>HCP: 10               | ◆ —<br><b>•</b> KQ762                          | Partner bids first.       |
| Board: 446<br>Dealer: N            | <b>♠</b> 3<br><b>♥</b> KQJ                     | The opponents are silent. |
| Vul: NS<br>HCP: 18                 | <ul><li>★ K865</li><li>★ AKQ96</li></ul>       | You bid first.            |
| Board: 447<br>Dealer: S            | <b>★</b> A8432 <b>▼</b> 10863                  | The opponents are silent. |
| Vul: EW<br>HCP: 8                  | ◆ 873  | Partner bids first.       |

| Board: 443 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 3 \cdot N            | North:  ♠ 8  ♥ KQJ4  ♠ K97632  ♠ 103 | South:  ♠ AKJ65  ♥ 2  ♦ J104  ♣ KQ62  | Pass<br>Pass<br>AP         | North  1NT <sup>1</sup> 2  ng 1NT | Pass<br>Pass                 | 1 <b>♠</b><br>2 <b>♣</b> |
|--|--------------------------------------|---------------------------------------|----------------------------|-----------------------------------|------------------------------|--------------------------|
| Board: 444 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4♠ N                 | North:  ♠ AK54  ♥ K5  ♠ AQJ42  ♠ Q10 | South:  ♠ Q83  ♥ A8632  ♦ 8  ♣ J974   | Pass<br>Pass<br>Pass<br>AP | North 1 ♦ 2 ♠ 3 ♦ 4 ♦ th suit g   | Pass<br>Pass<br>Pass<br>Pass | 1♥<br>3♣¹<br>3♥<br>4♠    |
| Board: 445 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 S               | North:  ♠ KQ752  ♥ 874  ←—  ♠ KQ762  | South:                                | West<br>Pass<br>AP         | North<br>1♠                       | East<br>Pass                 | 1♦                       |
| Board: 446<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 10<br>Contract: 3N N | North:  ♠ 3  ♥ KQJ  ♠ K865  ♠ AKQ96  | South:  ♠ Q10965  ♥ A10952  ♠ A7  ♠ 8 |                            | North<br>1♣<br>3NT                | Pass                         | South 1♣                 |
| Board: 447 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 4♠ N                 | North:  ◆ A8432  ▼ 10863  ◆ 873  ◆ A | South:  ♠ QJ9  ♥ KJ75  ♦ Q10  ♣ KQ73  | West Pass Pass Pass        | North  1♠  2♥  4♠                 |                              | 1 <b>♣</b><br>1NT        |

| Board: 443<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ AKJ65</li><li>♥ 2</li><li>◆ J104</li><li>◆ KQ62</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 444<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>◆ Q83</li><li>◆ A8632</li><li>◆ 8</li><li>◆ J974</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 445<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ 4</li><li>♥ Q2</li><li>◆ AKJ9765</li><li>♣ A54</li></ul>   | The opponents are silent. You bid first.       |
| Board: 446<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q10965</li><li>♥ A10952</li><li>♦ A7</li><li>♣ 8</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 447<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ QJ9</li><li>♥ KJ75</li><li>◆ Q10</li><li>♣ KQ73</li></ul>  | The opponents are silent. You bid first.       |

| Board: 443 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 3 \cdot N            | North:  ♠ 8  ♥ KQJ4  ♠ K97632  ♠ 103 | South:  ♠ AKJ65  ♥ 2  ♦ J104  ♣ KQ62  | Pass<br>Pass<br>AP         | North  1NT <sup>1</sup> 2  ng 1NT | Pass<br>Pass                 | 1 <b>♠</b><br>2 <b>♣</b> |
|--|--------------------------------------|---------------------------------------|----------------------------|-----------------------------------|------------------------------|--------------------------|
| Board: 444 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4♠ N                 | North:  ♠ AK54  ♥ K5  ♠ AQJ42  ♠ Q10 | South:  ♠ Q83  ♥ A8632  ♦ 8  ♣ J974   | Pass<br>Pass<br>Pass<br>AP | North 1 ♦ 2 ♠ 3 ♦ 4 ♦ th suit g   | Pass<br>Pass<br>Pass<br>Pass | 1♥<br>3♣¹<br>3♥<br>4♠    |
| Board: 445 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 S               | North:  ♠ KQ752  ♥ 874  ←—  ♠ KQ762  | South:                                | West<br>Pass<br>AP         | North<br>1♠                       | East<br>Pass                 | 1♦                       |
| Board: 446<br>Dealer: N<br>Vul: NS<br>North HCP: 18<br>South HCP: 10<br>Contract: 3N N | North:  ♠ 3  ♥ KQJ  ♠ K865  ♠ AKQ96  | South:  ♠ Q10965  ♥ A10952  ♠ A7  ♠ 8 |                            | North<br>1♣<br>3NT                | Pass                         | South 1♣                 |
| Board: 447 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 4♠ N                 | North:  ◆ A8432  ▼ 10863  ◆ 873  ◆ A | South:  ♠ QJ9  ♥ KJ75  ♦ Q10  ♣ KQ73  | West Pass Pass Pass        | North  1♠  2♥  4♠                 |                              | 1 <b>♣</b><br>1NT        |

| Board: 448<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li></li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 449<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <b>♣</b> Q<br><b>♥</b> KQ10965<br><b>♦</b> J108<br><b>♣</b> 1052    | The opponents are silent.  Partner bids first. |
| Board: 450<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>AKQ952</li><li>✓ QJ6</li><li>107</li><li>✓ Q5</li></ul>     | The opponents are silent. You bid first.       |
| Board: 451<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>10</li><li>7</li><li>Q7543</li><li>AKJ1086</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 452<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>★ K</li><li>♥ QJ6</li><li>◆ AKJ842</li><li>◆ Q102</li></ul> | The opponents are silent. You bid first.       |

| Board: 448 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2 N                   | North:                                 | South:                                | West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT   |
|---|--|---------------------------------------|---|
| Board: 449 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4♠ S                  | North:  ♠ Q  ♥ KQ10965  ♦ J108  ♠ 1052 | South:  ♠ AK8763  ♥ 4  ♠ KQ4  ♣ AQ3   | West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT  |
| Board: 450<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 7<br>Contract: 2♠ N | North:  ◆ AKQ952  ▼ QJ6  ◆ 107  ◆ Q5   | South:                                | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT   |
| Board: 451 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 6 N                | North:  ♠ 10  ♥ 7  • Q7543  ♣ AKJ1086  | South:  ♠ AKJ43  ♥ AK5  ♠ A96  ♣ 52   | West North East South  1♣  Pass 3♣¹ Pass 4NT²  Pass 5♥³ Pass 6♣  AP  1. Inviting Jump Shifts 2. Blackwood 0314, for ♣ 3. A=2/5 or 5/5, Q(C)=0 |
| Board: 452 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N                   | North:  ♠ K  ♥ QJ6  ♠ AKJ842  ♣ Q102   | South:  ♠ Q1095  ♥ 1042  ♦ 6  ♠ A7543 | West North East South  1 → Pass 1 ◆  Pass 3 → AP  |

| Board: 448<br>Dealer: N<br>Vul: NS<br>HCP: 7    | <ul><li>♦ 954</li><li>♥ 8</li><li>♦ KJ1043</li><li>♠ K1094</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 449<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>★ AK8763</li><li>▼ 4</li><li>◆ KQ4</li><li>◆ AQ3</li></ul>   | The opponents are silent. You bid first.       |
| Board: 450<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <b>♣</b> 8<br><b>♥</b> 975<br><b>♦</b> AQJ532<br><b>♣</b> 1096       | The opponents are silent.  Partner bids first. |
| Board: 451<br>Dealer: S<br>Vul: None<br>HCP: 19 | <ul><li>★ AKJ43</li><li>★ AK5</li><li>★ A96</li><li>★ 52</li></ul>   | The opponents are silent. You bid first.       |
| Board: 452<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>♠ Q1095</li><li>♥ 1042</li><li>♦ 6</li><li>♠ A7543</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 448 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2 N                   | North:                                 | South:                                | West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT   |
|---|--|---------------------------------------|---|
| Board: 449 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4♠ S                  | North:  ♠ Q  ♥ KQ10965  ♦ J108  ♠ 1052 | South:  ♠ AK8763  ♥ 4  ♠ KQ4  ♣ AQ3   | West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT  |
| Board: 450<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 7<br>Contract: 2♠ N | North:  ◆ AKQ952  ▼ QJ6  ◆ 107  ◆ Q5   | South:                                | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT   |
| Board: 451 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 6 N                | North:  ♠ 10  ♥ 7  • Q7543  ♣ AKJ1086  | South:  ♠ AKJ43  ♥ AK5  ♠ A96  ♣ 52   | West North East South  1♣  Pass 3♣¹ Pass 4NT²  Pass 5♥³ Pass 6♣  AP  1. Inviting Jump Shifts 2. Blackwood 0314, for ♣ 3. A=2/5 or 5/5, Q(C)=0 |
| Board: 452 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N                   | North:  ♠ K  ♥ QJ6  ♠ AKJ842  ♣ Q102   | South:  ♠ Q1095  ♥ 1042  ♦ 6  ♠ A7543 | West North East South  1 → Pass 1 ◆  Pass 3 → AP  |

| Board: 453<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ KJ76</li><li>★ K6</li><li>★ 6</li><li>★ Q109872</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 454<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♣ 2</li><li>♥ AJ</li><li>♦ 10532</li><li>♣ AKQ1092</li></ul> | The opponents are silent. You bid first.       |
| Board: 455<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>♣—</li><li>▼ J7643</li><li>◆ A763</li><li>◆ Q863</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 456<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>▲ A7</li><li>▼ KJ9852</li><li>◆ A97</li><li>▲ 65</li></ul>   | The opponents are silent. You bid first.       |
| Board: 457<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>◆ 52</li><li>♥ 6</li><li>◆ AK8754</li><li>◆ K742</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 453<br>Dealer: S        | North:<br>♠ KJ76     | South:<br>♠ 2            |                | North                   |               | 1♦         |
|--------------------------------|----------------------|--------------------------|----------------|-------------------------|---------------|------------|
| Vul: Both                      | <b>∀</b> K6          | <b>▼</b> AJ10            | Pass           | 1 <b>4</b>              | Pass          |            |
| North HCP: 9<br>South HCP: 16  | <b>♦</b> 6           | ♦ AKJ98742               | Pass           | 3NT                     | Pass          |            |
| Contract: 5♦ S                 | ♣ Q109872            | <b>♣</b> K               | Pass<br>AP     | 5♣                      | Pass          | <b>5</b> • |
| Board: 454                     | North:               | South:                   | West           | North                   | East          | South      |
| Dealer: N<br>Vul: None         | <b>♠</b> 2           | <b>★</b> KJ10876         | west           | North 1♣                | Pass          | Soum<br>1♠ |
| North HCP: 14                  | <b>♥</b> AJ          | <b>♥</b> 10972           | Pass           | 2♣                      | Pass          |            |
| South HCP: 6                   | ♦ 10532<br>• AKO1002 | • Q7                     | AP             |                         | 1 455         |            |
| Contract: 2♠ S                 | <b>♣</b> AKQ1092     | <b>♣</b> 7               |                |                         |               |            |
| Board: 455                     | North:               | South:                   | West           | North                   | East          | South      |
| Dealer: S                      | Norui.               | AKQ52                    | _              |                         | _             | 1♠         |
| Vul: NS                        | <b>♥</b> J7643       | ♥ K                      | Pass           |                         | Pass          |            |
| North HCP: 7<br>South HCP: 19  | ♦ A763               | ♦ QJ84                   | Pass           | <b>4</b> ♦              | Pass          | 5♦         |
| Contract: 5♦ S                 | <b>♣</b> Q863        | ♣ A92                    | AP<br>1. forci | ng 1NT                  |               |            |
| Board: 456                     | NI41                 | C41                      |                |                         |               |            |
| Dealer: N                      | North:<br>♠ A7       | South:<br><b>♦</b> J5432 | West           | North                   | East          | South      |
| Vul: Both                      | ♥ KJ9852             | <b>₹</b> 33 132          | ,, 650         | 1 <b>♥</b>              | Pass          | 1 <b>♠</b> |
| North HCP: 12                  | ♦ A97                | ♦ KQJ83                  | Pass           | 2♥                      | AP            |            |
| South HCP: 7<br>Contract: 2♥ N | <b>♣</b> 65          | <b>♣</b> 742             |                |                         |               |            |
|                                |                      |                          |                |                         |               |            |
| Board: 457                     | North:               | South:                   | West           | North                   | East          | South      |
| Dealer: S<br>Vul: None         | <b>★</b> 52          | <b>★</b> KQ63            |                |                         |               | 1♥         |
| North HCP: 10                  | <b>v</b> 6           | <b>▼</b> AKQ1092         | Pass           | <b>3</b> ♦ <sup>1</sup> | Pass          | 3♠         |
| South HCP: 16                  | ♦ AK8754             | • Q3                     | Pass           | 3NT                     | AP            |            |
| Contract: 3N N                 | <b>♣</b> K742        | <b>♣</b> 5               | 1. Invit       | ing Jump                | <b>Shifts</b> |            |

| Board: 453<br>Dealer: S<br>Vul: Both<br>HCP: 16 | ♣2<br>♥ AJ10<br>♦ AKJ98742<br>♣ K                                   | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 454<br>Dealer: N<br>Vul: None<br>HCP: 6  | <b>♦</b> KJ10876<br>♥ 10972<br><b>♦</b> Q7                          | The opponents are silent.  Partner bids first. |
| Board: 455<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>★ AKQ52</li><li>♥ K</li><li>◆ QJ84</li><li>◆ A92</li></ul>  | The opponents are silent. You bid first.       |
| Board: 456<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>↓ J5432</li><li>↓ —</li><li>↓ KQJ83</li><li>↓ 742</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 457<br>Dealer: S<br>Vul: None<br>HCP: 16 | <b>★</b> KQ63<br><b>♥</b> AKQ1092<br><b>♦</b> Q3<br><b>♣</b> 5      | The opponents are silent. You bid first.       |

| Board: 453<br>Dealer: S        | North:<br>♠ KJ76     | South:<br>♠ 2            |                | North                   |               | 1♦         |
|--------------------------------|----------------------|--------------------------|----------------|-------------------------|---------------|------------|
| Vul: Both                      | <b>♥</b> K6          | <b>▼</b> AJ10            | Pass           | 1 <b>4</b>              | Pass          |            |
| North HCP: 9<br>South HCP: 16  | <b>♦</b> 6           | ♦ AKJ98742               | Pass           | 3NT                     | Pass          |            |
| Contract: 5♦ S                 | ♣ Q109872            | <b>♣</b> K               | Pass<br>AP     | 5♣                      | Pass          | <b>5</b> • |
| Board: 454                     | North:               | South:                   | West           | North                   | East          | South      |
| Dealer: N<br>Vul: None         | <b>♠</b> 2           | <b>★</b> KJ10876         | west           | North 1♣                | Pass          | Soum<br>1♠ |
| North HCP: 14                  | <b>♥</b> AJ          | <b>♥</b> 10972           | Pass           | 2♣                      | Pass          |            |
| South HCP: 6                   | ♦ 10532<br>• AKO1002 | • Q7                     | AP             |                         | 1 455         |            |
| Contract: 2♠ S                 | <b>♣</b> AKQ1092     | <b>♣</b> 7               |                |                         |               |            |
| Board: 455                     | North:               | South:                   | West           | North                   | East          | South      |
| Dealer: S                      | Norui.               | AKQ52                    | _              |                         | _             | 1♠         |
| Vul: NS                        | <b>♥</b> J7643       | ♥ K                      | Pass           |                         | Pass          |            |
| North HCP: 7<br>South HCP: 19  | ♦ A763               | ♦ QJ84                   | Pass           | <b>4</b> ♦              | Pass          | 5♦         |
| Contract: 5♦ S                 | <b>♣</b> Q863        | ♣ A92                    | AP<br>1. forci | ng 1NT                  |               |            |
| Board: 456                     | NI41                 | C41                      |                |                         |               |            |
| Dealer: N                      | North:<br>♠ A7       | South:<br><b>♦</b> J5432 | West           | North                   | East          | South      |
| Vul: Both                      | ♥ KJ9852             | <b>₹</b> 33 132          | ,, 650         | 1 <b>♥</b>              | Pass          | 1 <b>♠</b> |
| North HCP: 12                  | ♦ A97                | ♦ KQJ83                  | Pass           | 2♥                      | AP            |            |
| South HCP: 7<br>Contract: 2♥ N | <b>♣</b> 65          | <b>♣</b> 742             |                |                         |               |            |
|                                |                      |                          |                |                         |               |            |
| Board: 457                     | North:               | South:                   | West           | North                   | East          | South      |
| Dealer: S<br>Vul: None         | <b>★</b> 52          | <b>★</b> KQ63            |                |                         |               | 1♥         |
| North HCP: 10                  | <b>v</b> 6           | <b>▼</b> AKQ1092         | Pass           | <b>3</b> ♦ <sup>1</sup> | Pass          | 3♠         |
| South HCP: 16                  | ♦ AK8754             | • Q3                     | Pass           | 3NT                     | AP            |            |
| Contract: 3N N                 | <b>♣</b> K742        | <b>♣</b> 5               | 1. Invit       | ing Jump                | <b>Shifts</b> |            |

| Board:<br>Dealer<br>Vul: N<br>HCP:   | : N •    | KQ10932<br>K10<br>3<br>A542 | The opponents are silent. You bid first.       |
|--------------------------------------|----------|-----------------------------|--|
| Board:<br>Dealer<br>Vul: E<br>HCP: 0 | : S • W  | 1076542<br>K86<br>Q<br>J73  | The opponents are silent.  Partner bids first. |
| Board:<br>Dealer<br>Vul: N<br>HCP:   | : N vone | K3<br>A654<br>KQJ74<br>85   | The opponents are silent. You bid first.       |
| Board:<br>Dealer<br>Vul: N<br>HCP:   | : S •    | AJ96<br>J10753<br>872       | The opponents are silent.  Partner bids first. |
| Board:<br>Dealer<br>Vul: E<br>HCP:   | : N •    | AJ643<br>AKQ7<br>9532       | The opponents are silent. You bid first.       |

| Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♣ N                   | North:  ♠ KQ10932  ♥ K10  ♦ 3  ♣ A542 | South:  ♣ 7  ♥ AQ62  • QJ98  ♣ 10976 | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT  |
|--|---------------------------------------|--------------------------------------|--|
| Board: 459 Dealer: S Vul: EW North HCP: 6 South HCP: 19 Contract: 6♠ N                   | North:  ♠ 1076542  ♥ K86  ♠ Q  ♣ J73  | South:  ♠ KJ8  ♥ A4  ♠ AK98653  ♣ A  | West North East South  1 ◆ Pass 1 ◆ Pass 2 ◆ Pass 2 ◆ Pass 4NT¹ Pass 5 ◆ ² Pass 6 ◆ AP  1. Blackwood 0314, for ◆ 2. A=0/5 or 3/5 |
| Board: 460<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 10<br>Contract: 2♥ S | North:  ♠ K3  ♥ A654  ♠ KQJ74  ♣ 85   | South:                               | West North East South  1 → Pass 1 ▼  Pass 2 ▼ AP   |
| Board: 461<br>Dealer: S<br>Vul: NS<br>North HCP: 7<br>South HCP: 12<br>Contract: 2♠ S    | North:  ♣ J  ▼ AJ96  ◆ J10753  ♣ 872  | South:  • 109432  • K8  • A42  • KQ5 | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT   |
| Board: 462<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S   | North:  ♠ —  ▼ AJ643  ◆ AKQ7  ♣ 9532  | South:                               | West North East South  1♥ Pass 1♠  Pass 2♠ Pass 2♠  AP   |

| Board: 458<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <b>♣</b> 7<br><b>♥</b> AQ62<br><b>♦</b> QJ98<br><b>♣</b> 10976      | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 459<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>★ KJ8</li><li>★ A4</li><li>◆ AK98653</li><li>◆ A</li></ul>  | The opponents are silent. You bid first.       |
| Board: 460<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 461<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ 109432</li><li>★ K8</li><li>★ A42</li><li>★ KQ5</li></ul> | The opponents are silent. You bid first.       |
| Board: 462<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>J108742</li><li>✓ Q</li><li>42</li><li>AK76</li></ul>       | The opponents are silent.  Partner bids first. |

| Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♣ N                 | North:  ♠ KQ10932  ♥ K10  ♦ 3  ♣ A542 | South:  ♣ 7  ▼ AQ62  ◆ QJ98  ♣ 10976 | West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT   |
|--|---------------------------------------|--------------------------------------|---|
| Board: 459 Dealer: S Vul: EW North HCP: 6 South HCP: 19 Contract: 6♠ N                 | North:  • 1076542  • K86  • Q  • J73  | South:  ♠ KJ8  ♥ A4  ♠ AK98653  ♣ A  | West North East South  1 ◆ Pass 1 ◆ Pass 2 ◆ Pass 2 ◆ Pass 2 ◆ Pass 4NT¹ Pass 5 ◆ ² Pass 6 ◆ AP  1. Blackwood 0314, for ◆ 2. A=0/5 or 3/5 |
| Board: 460 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2 S               | North:  ♠ K3  ▼ A654  ♠ KQJ74  ♣ 85   | South:                               | West North East South  1 → Pass 1 ▼  Pass 2 ▼ AP  |
| Board: 461 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♠ S                 | North:  ♣ J  ♥ AJ96  ♦ J10753  ♣ 872  | South:  • 109432  • K8  • A42  • KQ5 | West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT  |
| Board: 462<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | North:  ♠ —  ▼ AJ643  • AKQ7  • 9532  | South:                               | West North East South  1♥ Pass 1♠  Pass 2♠ Pass 2♠  AP  |

| Board: 463<br>Dealer: S<br>Vul: Both<br>HCP: 10 | ♦ 8<br>♥ K10985<br>♦ K965<br>♠ A105                                   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 464<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ AKJ10</li><li>♥ 4</li><li>♦ Q52</li><li>★ KQJ72</li></ul>   | The opponents are silent. You bid first.       |
| Board: 465<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♣ Q1085</li><li>♥ KJ875</li><li>♦ —</li><li>♣ A1093</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 466<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>★ KJ</li><li>▼ A10942</li><li>◆ KJ</li><li>◆ AQJ7</li></ul>   | The opponents are silent. You bid first.       |
| Board: 467<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>10874</li><li>✓—</li><li>954</li><li>AQJ632</li></ul>         | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 463<br>Dealer: S<br>Vul: Both                         | North:<br>♠ 8   | South:<br>♠ AJ1053   | West             | North                    | East         | 1♠                |
|--|---|--|------------------|--------------------------|--------------|-------------------|
| North HCP: 10  | <ul><li>▼ K10985</li><li>◆ K965</li></ul>             | ♥ 764<br>♦ A3  | Pass             | 1NT <sup>1</sup>         |              | 2♣                |
| South HCP: 13<br>Contract: 2♠ S                              | ♣ A105  | <b>♦</b> KJ2   | Pass<br>1. forci | 2♠<br>ng 1NT             | AP           |                   |
| Board: 464<br>Dealer: N<br>Vul: NS                           | North:<br>♠ AKJ10                                     | South:<br>♠ 874  | West             | North                    | East<br>Pass | South             |
| North HCP: 16<br>South HCP: 9<br>Contract: 1N S              | <ul><li>↓ 4</li><li>↓ Q52</li><li>♠ KQJ72</li></ul>   | <ul><li>◆ AJ762</li><li>◆ KJ103</li><li>◆ 9</li></ul>                | Pass<br>AP       | 14                       |              | 1NT               |
| Board: 465<br>Dealer: S<br>Vul: EW                           | North:<br>♠ Q1085                                     | South:  ♦ 974  | West             | North                    | East         | South 1           |
| North HCP: 10<br>South HCP: 12<br>Contract: 4♥ N             | <ul><li>★ KJ875</li><li>★ —</li><li>★ A1093</li></ul> | <ul><li>★ A1096</li><li>★ KQ973</li><li>★ K</li></ul>                | Pass<br>Pass     | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP   | 2♥                |
| Board: 466<br>Dealer: N                                      | North:<br>♠ KJ  | South:   | West             | North                    |              |                   |
| Vul: Both<br>North HCP: 19<br>South HCP: 7<br>Contract: 3N S | ◆ A10942<br>◆ KJ<br>◆ AQJ7                            | <ul><li>▲ 10962</li><li>♥ K</li><li>◆ A74</li><li>♣ 109843</li></ul> | Pass<br>AP       | 1♥ 3♣                    | Pass<br>Pass | 1 <b>♠</b><br>3NT |
| Board: 467<br>Dealer: S<br>Vul: EW                           | North:<br><b>♠</b> 10874                              | South:<br>♠ AQJ6   | West             | North                    | East         | South             |
| North HCP: 7<br>South HCP: 17<br>Contract: 4♠ N              | <b>∨</b> —<br>• 954<br>• AQJ632                       | ♥ QJ865<br>♦ AK6<br>• 7  | Pass<br>Pass     | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP   |                   |

| Board: 463<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>AJ1053</li><li>▼ 764</li><li>◆ A3</li><li>◆ KJ2</li></ul>   | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 464<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣874</li><li>✔AJ762</li><li>◆KJ103</li><li>♣9</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 465<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♦ 974</li><li>♥ A1096</li><li>♦ KQ973</li><li>♠ K</li></ul> | The opponents are silent. You bid first.       |
| Board: 466<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>10962</li><li>✓ K</li><li>A74</li><li>109843</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 467<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>♣ AQJ6</li><li>♥ QJ865</li><li>◆ AK6</li><li>♣ 7</li></ul>  | The opponents are silent. You bid first.       |

| Board: 463<br>Dealer: S<br>Vul: Both                         | North:<br>♠ 8   | South:<br>♠ AJ1053   | West             | North                    | East         | 1♠                |
|--|---|--|------------------|--------------------------|--------------|-------------------|
| North HCP: 10  | <ul><li>▼ K10985</li><li>◆ K965</li></ul>             | ♥ 764<br>♦ A3  | Pass             | 1NT <sup>1</sup>         |              | 2♣                |
| South HCP: 13<br>Contract: 2♠ S                              | ♣ A105  | <b>♦</b> KJ2   | Pass<br>1. forci | 2♠<br>ng 1NT             | AP           |                   |
| Board: 464<br>Dealer: N<br>Vul: NS                           | North:<br>♠ AKJ10                                     | South:<br>♠ 874  | West             | North                    | East<br>Pass | South             |
| North HCP: 16<br>South HCP: 9<br>Contract: 1N S              | <ul><li>↓ 4</li><li>↓ Q52</li><li>♠ KQJ72</li></ul>   | <ul><li>◆ AJ762</li><li>◆ KJ103</li><li>◆ 9</li></ul>                | Pass<br>AP       | 14                       |              | 1NT               |
| Board: 465<br>Dealer: S<br>Vul: EW                           | North:<br>♠ Q1085                                     | South:  ♦ 974  | West             | North                    | East         | South 1           |
| North HCP: 10<br>South HCP: 12<br>Contract: 4♥ N             | <ul><li>★ KJ875</li><li>★ —</li><li>★ A1093</li></ul> | <ul><li>★ A1096</li><li>★ KQ973</li><li>★ K</li></ul>                | Pass<br>Pass     | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP   | 2♥                |
| Board: 466<br>Dealer: N                                      | North:<br>♠ KJ  | South:   | West             | North                    |              |                   |
| Vul: Both<br>North HCP: 19<br>South HCP: 7<br>Contract: 3N S | ◆ A10942<br>◆ KJ<br>◆ AQJ7                            | <ul><li>▲ 10962</li><li>♥ K</li><li>◆ A74</li><li>♣ 109843</li></ul> | Pass<br>AP       | 1♥ 3♣                    | Pass<br>Pass | 1 <b>♠</b><br>3NT |
| Board: 467<br>Dealer: S<br>Vul: EW                           | North:<br><b>♠</b> 10874                              | South:<br>♠ AQJ6   | West             | North                    | East         | South             |
| North HCP: 7<br>South HCP: 17<br>Contract: 4♠ N              | <b>∨</b> —<br>• 954<br>• AQJ632                       | ♥ QJ865<br>♦ AK6<br>• 7  | Pass<br>Pass     | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP   |                   |

| Board: 468<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>★ KQJ106</li><li>♥ J</li><li>◆ AKJ2</li><li>◆ A105</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 469<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♣ J76</li><li>♥ AK1098</li><li>♦ 9</li><li>♣ 10954</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 470<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ7654</li><li>▼ K74</li><li>★ K</li><li>★ KQ2</li></ul>   | The opponents are silent. You bid first.       |
| Board: 471<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>◆ 98</li><li>♥ AKJ98</li><li>◆ 9</li><li>◆ Q10986</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 472<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ K1093</li><li>▼ A9643</li><li>◆ J7</li><li>◆ A2</li></ul>  | The opponents are silent. You bid first.       |

| Board: 468<br>Dealer: N<br>Vul: Both<br>North HCP: 19 | North:  ♠ KQJ106  ♥ J  ♠ AKJ2   | South:<br>♠ 8<br>♥ KQ10872<br>♦ 4 | West<br>Pass | North 1♠ 4♥              | East<br>Pass<br>AP |                         |
|---|---------------------------------|-----------------------------------|--------------|--------------------------|--------------------|-------------------------|
| South HCP: 10<br>Contract: 4♥ S                       | ♣ A105                          | ♣ KQ642                           | 1. Inviti    | ing Jump                 | Shifts             |                         |
| Board: 469<br>Dealer: S                               | North:<br>♠ J76                 | South:<br>♠ AK4                   | West         | North                    | East               | South 1                 |
| Vul: None<br>North HCP: 8                             | <b>♥</b> AK1098                 | ♥ QJ                              | Pass         | 1♥                       |                    | 2NT                     |
| South HCP: 18<br>Contract: 3N S                       | ♦ 9<br>♣ 10954                  | ◆ J8542<br>◆ AK6                  | Pass<br>AP   | 3♣                       | Pass               | 3NT                     |
| Board: 470<br>Dealer: N                               | North:                          | South:                            | West         | North                    | East               | South                   |
| Vul: Both   | <b>♦</b> KQ7654<br><b>♥</b> K74 | <b>♠</b> 8 <b>♥</b> J983          | Daga         | 1 <b>♠</b><br>3 <b>♠</b> |                    | 1NT <sup>1</sup><br>3NT |
| North HCP: 16<br>South HCP: 10                        | <b>♦</b> K                      | ♦ AJ832                           | Pass<br>AP   | <b>3</b> ₹               | rass               | 31N I                   |
| Contract: 3N S  | ♣ KQ2                           | ♣ A84                             | 1. forci     | ng 1NT                   |                    |                         |
| Board: 471<br>Dealer: S<br>Vul: None                  | North:<br>♠ 98                  | South:<br>♠ AJ                    | West         | North                    | East               | South 1                 |
| North HCP: 10<br>South HCP: 15                        | <b>♥</b> AKJ98<br><b>♦</b> 9    | <b>♥</b> 6<br><b>♦</b> AKQ10854   | Pass         | 1♥                       | Pass               | 3♦                      |
| Contract: 3N N  | ♣ Q10986                        | <b>♣</b> J54                      | Pass         | 3NT                      | AP                 |                         |
| Board: 472  | North:                          | South:                            | West         | No.#h                    | Foot               | Courth                  |
| Dealer: N<br>Vul: NS                                  | <b>★</b> K1093                  | ♠ AQJ42                           | west         | North 1♥                 | Pass Pass          | Soum<br>1♠              |
| North HCP: 12   | ♥ A9643<br>♦ J7                 | <b>♥</b> — <b>♦</b> 6432          | Pass         | 3♠                       | Pass               | 4♠                      |
| South HCP: 10<br>Contract: 4♠ S                       | ♣ A2                            | ♣ K943                            | AP           |                          |                    |                         |

| Board: 468<br>Dealer: N<br>Vul: Both<br>HCP: 10 | ♣ 8<br>♥ KQ10872<br>♦ 4<br>♣ KQ642                                  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 469<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ AK4</li><li>♥ QJ</li><li>◆ J8542</li><li>◆ AK6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 470<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣ 8</li><li>♥ J983</li><li>◆ AJ832</li><li>♣ A84</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 471<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>♣ AJ</li><li>♥ 6</li><li>♦ AKQ10854</li><li>♣ J54</li></ul> | The opponents are silent. You bid first.       |
| Board: 472<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♠ AQJ42</li><li>♥ —</li><li>♦ 6432</li><li>♠ K943</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 468<br>Dealer: N<br>Vul: Both<br>North HCP: 19 | North:  ♠ KQJ106  ♥ J  ♠ AKJ2   | South:<br>♠ 8<br>♥ KQ10872<br>♦ 4 | West<br>Pass | North 1♠ 4♥              | East<br>Pass<br>AP |                         |
|---|---------------------------------|-----------------------------------|--------------|--------------------------|--------------------|-------------------------|
| South HCP: 10<br>Contract: 4♥ S                       | ♣ A105                          | ♣ KQ642                           | 1. Inviti    | ing Jump                 | Shifts             |                         |
| Board: 469<br>Dealer: S                               | North:<br>♠ J76                 | South:<br>♠ AK4                   | West         | North                    | East               | South 1                 |
| Vul: None<br>North HCP: 8                             | <b>♥</b> AK1098                 | ♥ QJ                              | Pass         | 1♥                       |                    | 2NT                     |
| South HCP: 18<br>Contract: 3N S                       | ♦ 9<br>♣ 10954                  | ◆ J8542<br>◆ AK6                  | Pass<br>AP   | 3♣                       | Pass               | 3NT                     |
| Board: 470<br>Dealer: N                               | North:                          | South:                            | West         | North                    | East               | South                   |
| Vul: Both   | <b>♦</b> KQ7654<br><b>♥</b> K74 | <b>♠</b> 8 <b>♥</b> J983          | Daga         | 1 <b>♠</b><br>3 <b>♠</b> |                    | 1NT <sup>1</sup><br>3NT |
| North HCP: 16<br>South HCP: 10                        | <b>♦</b> K                      | ♦ AJ832                           | Pass<br>AP   | <b>3</b> ₹               | rass               | 31N I                   |
| Contract: 3N S  | ♣ KQ2                           | ♣ A84                             | 1. forci     | ng 1NT                   |                    |                         |
| Board: 471<br>Dealer: S<br>Vul: None                  | North:<br>♠ 98                  | South:<br>♠ AJ                    | West         | North                    | East               | South 1                 |
| North HCP: 10<br>South HCP: 15                        | <b>♥</b> AKJ98<br><b>♦</b> 9    | <b>♥</b> 6<br><b>♦</b> AKQ10854   | Pass         | 1♥                       | Pass               | 3♦                      |
| Contract: 3N N  | ♣ Q10986                        | <b>♣</b> J54                      | Pass         | 3NT                      | AP                 |                         |
| Board: 472  | North:                          | South:                            | West         | No.#h                    | Foot               | Courth                  |
| Dealer: N<br>Vul: NS                                  | <b>★</b> K1093                  | ♠ AQJ42                           | west         | North 1♥                 | Pass Pass          | Soum<br>1♠              |
| North HCP: 12   | ♥ A9643<br>♦ J7                 | <b>♥</b> — <b>♦</b> 6432          | Pass         | 3♠                       | Pass               | 4♠                      |
| South HCP: 10<br>Contract: 4♠ S                       | ♣ A2                            | ♣ K943                            | AP           |                          |                    |                         |

| Board: 473<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ KJ85</li><li>♥ 5</li><li>◆ QJ1032</li><li>◆ Q83</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 474<br>Dealer: N<br>Vul: None<br>HCP: 19 | <ul><li>★ KQJ94</li><li>★ A8</li><li>★ AQ2</li><li>★ QJ8</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 475<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>★ 7543</li><li>★ KQ1075</li><li>★ —</li><li>★ Q752</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 476<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q4</li><li>♥ 107642</li><li>◆ KQJ</li><li>♣ A65</li></ul>  | The opponents are silent. You bid first.       |
| Board: 477<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ K83</li><li>★ K105</li><li>◆ QJ9653</li><li>◆ J</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 473<br>Dealer: S<br>Vul: EW  | North:<br><b>♠</b> KJ85<br><b>♥</b> 5 | South:<br>♠ Q32<br>♥ AQ983            | West                 | North              | East               | South 1         |
|---|---------------------------------------|---------------------------------------|----------------------|--------------------|--------------------|-----------------|
| North HCP: 9<br>South HCP: 13<br>Contract: 1N S                               | ◆ QJ1032<br>◆ Q83                     | ◆ A5<br>◆ J106                        | Pass<br>AP           | 1♠                 | Pass               | 1NT             |
| Board: 474 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 1 \( \) N | North:  ♠ KQJ94  ♥ A8  ♠ AQ2  ♣ QJ8   | South:  ♣ —  ♥ QJ1094  • K98  ♣ 97643 | West                 | North<br>1♠        | East<br>AP         | South           |
| Board: 475 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 24 S        | North:  ♣ 7543  ▼ KQ1075  ← —  ♣ Q752 | South:  ♠ QJ82  ♥ 2  ♠ AQJ54  ♣ AJ4   | West<br>Pass<br>Pass | North 1♥ 2♠        |                    | South 1 ◆ 1 ◆   |
| Board: 476 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 1N N       | North:  ♠ Q4  ♥ 107642  ♦ KQJ  ♣ A65  | South:  ♠ AK83  ♥ 9  ♦ 86542  ♣ K92   | West<br>Pass         | North<br>1♥<br>1NT | East<br>Pass<br>AP | South 1♠        |
| Board: 477 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3N S     | North:  ♠ K83  ♥ K105  ♠ QJ9653  ♣ J  | South:  ♠ AJ92  ♥ AJ9  ♠ A7  ♣ 7642   | West Pass Pass AP    | North  1♦ 3♦       | Pass               | South 1♣ 1♠ 3NT |

| Board: 473<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q32</li><li>♥ AQ983</li><li>◆ A5</li><li>♣ J106</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 474<br>Dealer: N<br>Vul: None<br>HCP: 6  | ♣—<br>♥ QJ1094<br>♦ K98<br>♣ 97643                                  | The opponents are silent.  Partner bids first. |
| Board: 475<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ QJ82</li><li>♥ 2</li><li>♦ AQJ54</li><li>♣ AJ4</li></ul>  | The opponents are silent. You bid first.       |
| Board: 476<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ AK83</li><li>♥ 9</li><li>♦ 86542</li><li>★ K92</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 477<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AJ92</li><li>✓ AJ9</li><li>A7</li><li>₹ 7642</li></ul>      | The opponents are silent. You bid first.       |

| Board: 473<br>Dealer: S<br>Vul: EW  | North:<br><b>♠</b> KJ85<br><b>♥</b> 5 | South:<br>♠ Q32<br>♥ AQ983            | West                 | North              | East               | South 1         |
|---|---------------------------------------|---------------------------------------|----------------------|--------------------|--------------------|-----------------|
| North HCP: 9<br>South HCP: 13<br>Contract: 1N S                               | ◆ QJ1032<br>◆ Q83                     | ◆ A5<br>◆ J106                        | Pass<br>AP           | 1♠                 | Pass               | 1NT             |
| Board: 474 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 1 \( \) N | North:  ♠ KQJ94  ♥ A8  ♠ AQ2  ♣ QJ8   | South:  ♣ —  ♥ QJ1094  • K98  ♣ 97643 | West                 | North<br>1♠        | East<br>AP         | South           |
| Board: 475 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 24 S        | North:  ♣ 7543  ▼ KQ1075  ← —  ♣ Q752 | South:  ♠ QJ82  ♥ 2  ♠ AQJ54  ♣ AJ4   | West<br>Pass<br>Pass | North 1♥ 2♠        |                    | South 1 ◆ 1 ◆   |
| Board: 476 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 1N N       | North:  ♠ Q4  ♥ 107642  ♠ KQJ  ♣ A65  | South:  ♠ AK83  ♥ 9  ♦ 86542  ♣ K92   | West<br>Pass         | North<br>1♥<br>1NT | East<br>Pass<br>AP | South 1♠        |
| Board: 477 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3N S     | North:  ♠ K83  ♥ K105  ♠ QJ9653  ♣ J  | South:  ♠ AJ92  ♥ AJ9  ♠ A7  ♣ 7642   | West Pass Pass AP    | North  1   3   •   | Pass               | South 1♣ 1♠ 3NT |