Board: 1 Dealer: S Vul: None HCP: 11	<ul><li>★ KJ105</li><li>★ K</li><li>★ K62</li><li>★ J9642</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 17	<ul><li>▲ AJ9</li><li>✔ A1063</li><li>◆ A84</li><li>▲ A53</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 3 Dealer: S Vul: NS HCP: 9	<ul><li>▲ 1095</li><li>♥ AK65</li><li>◆ Q10876</li><li>♣ 3</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK42</li><li>▼ 43</li><li>◆ AKJ5</li><li>◆ J64</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 5 Dealer: S Vul: None HCP: 10	<ul><li>★3</li><li>★ A953</li><li>★ KJ8</li><li>★ Q9654</li></ul>	East Bids 3♠ if possible.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17	North:  ♠ KJ105  ♥ K  ♠ K62	South:  ♠ A62  ♥ 8753  ♠ A9		North  2♣¹ 3NT	East  3  AP	South 1NT Pass
Contract: 3N S	<b>♣</b> J9642	♣ AKQ7	1. Stay	man		
Board: 2 Dealer: N	North: ♠ AJ9	South: ♠ K864	West	North 1NT	East Pass	
Vul: Both North HCP: 17	<b>♥</b> A1063	<b>♥</b> K87	4•	Pass	Pass	
South HCP: 11	◆ A84 ◆ A53	◆ 2 ◆ KQ986	AP			
Contract: 4♦X W	₩ AJJ	₩ KQ900	1. Stay	man		
Board: 3	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>★</b> 1095	<b>★</b> KQ7	D	0.1	2.	1NT
North HCP: 9	<b>♥</b> AK65 <b>♦</b> Q10876	♥ QJ108 ♦ AK52	Pass Pass	2♣¹ 3♦	3♣ AP	Pass
South HCP: 15 Contract: 3♦ N	<b>♣</b> 3	<b>♣</b> 84	1. Stay		7 11	
Board: 4	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>A</b> AK42	<b>♦</b> Q853		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> 43	<b>♥</b> 106	3♥	Pass	Pass	X
South HCP: 10	♦ AKJ5 ♣ J64	◆ Q3 ◆ AQ532	AP 1. Stay	man		
Contract: 3♥X W			1. Stay	IIIAII		
Board: 5	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>★</b> 3	<b>♦</b> KJ6				1NT
North HCP: 10	♥ A953	♥ Q864		2 <b>♣</b> ¹	3♠	Pass
South HCP: 17	<b>♦</b> KJ8 <b>♣</b> Q9654	◆ A42 ◆ AK10	Pass	3NT	AP	

Board: 1 Dealer: S Vul: None HCP: 17	<ul><li>★ A62</li><li>★ 8753</li><li>★ A9</li><li>★ AKQ7</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 2 Dealer: N Vul: Both HCP: 11	<ul><li>★ K864</li><li>★ K87</li><li>★ 2</li><li>★ KQ986</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ7</li><li>♥ QJ108</li><li>◆ AK52</li><li>◆ 84</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 4 Dealer: N Vul: Both HCP: 10	<ul><li>◆ Q853</li><li>◆ 106</li><li>◆ Q3</li><li>◆ AQ532</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 17	<ul><li>★ KJ6</li><li>♥ Q864</li><li>◆ A42</li><li>◆ AK10</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17	North:  ♠ KJ105  ♥ K  ♠ K62	South:  ♠ A62  ♥ 8753  ♠ A9		North  2♣¹ 3NT	East  3  AP	South 1NT Pass
Contract: 3N S	<b>♣</b> J9642	♣ AKQ7	1. Stay	man		
Board: 2 Dealer: N	North: ♠ AJ9	South: ♠ K864	West	North 1NT	East Pass	
Vul: Both North HCP: 17	<b>♥</b> A1063	<b>♥</b> K87	4•	Pass	Pass	
South HCP: 11	◆ A84 ◆ A53	◆ 2 ◆ KQ986	AP			
Contract: 4♦X W	₩ AJJ	₩ KQ900	1. Stay	man		
Board: 3	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>★</b> 1095	<b>★</b> KQ7	D	0.1	2.	1NT
North HCP: 9	<b>♥</b> AK65 <b>♦</b> Q10876	♥ QJ108 ♦ AK52	Pass Pass	2♣¹ 3♦	3♣ AP	Pass
South HCP: 15 Contract: 3♦ N	<b>♣</b> 3	<b>♣</b> 84	1. Stay		7 11	
Board: 4	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>A</b> AK42	<b>♦</b> Q853		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> 43	<b>♥</b> 106	3♥	Pass	Pass	X
South HCP: 10	♦ AKJ5 ♣ J64	◆ Q3 ◆ AQ532	AP 1. Stay	man		
Contract: 3♥X W			1. Stay	IIIAII		
Board: 5	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>★</b> 3	<b>♦</b> KJ6				1NT
North HCP: 10	♥ A953	♥ Q864		2 <b>♣</b> ¹	3♠	Pass
South HCP: 17	<b>♦</b> KJ8 <b>♣</b> Q9654	◆ A42 ◆ AK10	Pass	3NT	AP	

Board: 6 Dealer: N Vul: NS HCP: 15	<ul><li>A54</li><li>✓ KJ7</li><li>✓ 74</li><li>AK1076</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 7 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ106</li><li>★ K3</li><li>◆ J92</li><li>◆ AJ84</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 8 Dealer: N Vul: NS HCP: 15	<ul><li>AQJ7</li><li>✓ J4</li><li>Q432</li><li>✓ KQ4</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 9 Dealer: S Vul: EW HCP: 9	<ul><li>★ 107</li><li>▼ AKQ4</li><li>◆ 863</li><li>◆ 9652</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 16	<ul><li>★ K4</li><li>▼ KQ96</li><li>◆ AK85</li><li>◆ J87</li></ul>	West Bids 3♠ if possible.  You bid first.

Board: 6 Dealer: N Vul: NS	North: <b>♠</b> A54 <b>♥</b> KJ7	South: <b>♠</b> J1087 <b>♥</b> A542	West 3◆	North 1NT Pass	Pass	
North HCP: 15 South HCP: 11 Contract: 3N N	◆ 74 ◆ AK1076	◆ A53 ◆ Q3	AP 1. Stay		Pass	3111
Board: 7 Dealer: S	North: ♠ KQ106	South: ♠ A2	West	North	East	South 1NT
Vul: EW North HCP: 14 South HCP: 16 Contract: 3♦X E	<ul><li>★ K3</li><li>◆ J92</li><li>◆ AJ84</li></ul>	<ul><li>▼ J954</li><li>◆ AQ</li><li>◆ KQ652</li></ul>		2♣¹ X man	3♦ AP	Pass
Board: 8 Dealer: N Vul: NS	North: ♠ AQJ7	South: <b>★</b> K1065	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10 Contract: 3N N	<ul><li>↓ J4</li><li>◆ Q432</li><li>◆ KQ4</li></ul>	♥ Q ◆ AJ1065 <b>♣</b> 1032	3 <b>♥</b> AP 1. Stay	Pass man	Pass	3NT
Board: 9 Dealer: S Vul: EW	North: <b>♠</b> 107	South: ♠ AJ	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 3♠X E	<ul><li>★ AKQ4</li><li>★ 863</li><li>★ 9652</li></ul>	<ul><li>▼ J1063</li><li>◆ KQ42</li><li>◆ A83</li></ul>	Pass Pass 1. Stay	2♣¹ X man	3♠ AP	Pass
Board: 10 Dealer: N	North: ♠ K4	South: ♠ 109	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 12 Contract: 3♠X W	♥ KQ96 ♦ AK85	◆ A1053 ◆ Q976 ◆ AQ5	3♠ AP 1. Stay	Pass	Pass	

Board: 6 Dealer: N Vul: NS HCP: 11	<ul><li>♣ J1087</li><li>♥ A542</li><li>◆ A53</li><li>♣ Q3</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: EW HCP: 16	<ul><li>A2</li><li>▼ J954</li><li>◆ AQ</li><li>◆ KQ652</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 8 Dealer: N Vul: NS HCP: 10	<ul><li>★ K1065</li><li>♥ Q</li><li>◆ AJ1065</li><li>◆ 1032</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 15	<ul><li>♣ AJ</li><li>♥ J1063</li><li>♦ KQ42</li><li>♣ A83</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 10 Dealer: N Vul: Both HCP: 12	<ul><li>109</li><li>✓ A1053</li><li>✓ Q976</li><li>▲ AQ5</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 6 Dealer: N Vul: NS	North: <b>♠</b> A54 <b>♥</b> KJ7	South: <b>♠</b> J1087 <b>♥</b> A542	West 3◆	North 1NT Pass	Pass	
North HCP: 15 South HCP: 11 Contract: 3N N	◆ 74 ◆ AK1076	◆ A53 ◆ Q3	AP 1. Stay		Pass	3111
Board: 7 Dealer: S	North: ♠ KQ106	South: ♠ A2	West	North	East	South 1NT
Vul: EW North HCP: 14 South HCP: 16 Contract: 3♦X E	<ul><li>★ K3</li><li>◆ J92</li><li>◆ AJ84</li></ul>	<ul><li>▼ J954</li><li>◆ AQ</li><li>◆ KQ652</li></ul>		2♣¹ X man	3♦ AP	Pass
Board: 8 Dealer: N Vul: NS	North: ♠ AQJ7	South: <b>★</b> K1065	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10 Contract: 3N N	<ul><li>↓ J4</li><li>◆ Q432</li><li>◆ KQ4</li></ul>	♥ Q ◆ AJ1065 <b>♣</b> 1032	3 <b>♥</b> AP 1. Stay	Pass man	Pass	3NT
Board: 9 Dealer: S Vul: EW	North: <b>♠</b> 107	South: ♠ AJ	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 3♠X E	<ul><li>★ AKQ4</li><li>★ 863</li><li>★ 9652</li></ul>	<ul><li>▼ J1063</li><li>◆ KQ42</li><li>◆ A83</li></ul>	Pass Pass 1. Stay	2♣¹ X man	3♠ AP	Pass
Board: 10 Dealer: N	North: ♠ K4	South: ♠ 109	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 12 Contract: 3♠X W	♥ KQ96 ♦ AK85	◆ A1053 ◆ Q976 ◆ AQ5	3♠ AP 1. Stay	Pass	Pass	

Board: 11 Dealer: S Vul: EW HCP: 14	<ul><li>AK2</li><li>♥ Q654</li><li>♦ K53</li><li>♠ Q87</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ92</li><li>♥ A2</li><li>◆ A95</li><li>♣ KJ72</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 13 Dealer: S Vul: None HCP: 9	<ul><li>★ K8</li><li>♥ Q943</li><li>◆ KJ865</li><li>◆ 102</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 17	<ul><li>★ KQ97</li><li>▼ J85</li><li>◆ AQ7</li><li>◆ AJ3</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 15 Dealer: S Vul: EW HCP: 9	<ul><li>★ 3</li><li>▼ KJ83</li><li>◆ KJ8</li><li>★ J8542</li></ul>	East Bids 3♠ if possible.  Partner bids first.

Board: 11 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ AK2  ♥ Q654  ♠ K53  ♣ Q87	South:		North  2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 12 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 VX W	North:  ♠ QJ92  ♥ A2  ♠ A95  ♣ KJ72	South:  ♠ A854  ♥ J63  ♠ KJ73  ♣ 53	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 13 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♠ E	North:  ♠ K8  ♥ Q943  ♠ KJ865  ♣ 102	South:  ♠ 107  ♥ K102  ♠ AQ32  ♠ KQJ9		North 2♣¹ man		South 1NT AP
Board: 14 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ KQ97  ♥ J85  ♠ AQ7  ♣ AJ3	South:	West  3♣  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 15 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ 3 ♥ KJ83 ♠ KJ8 ♣ J8542	South:  ♠ AQ  ♥ A1064  ♦ 542  ♣ AK76	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 11	
HCP: 15	•
Board: 13 ♣ 107 Dealer: S ♥ K102 Vul: None ♣ AQ32 HCP: 15 ♣ KQJ9  East Bids 3♠ if possible. You bid first.	
Board: 14	÷.
Board: 15	

Board: 11 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ AK2  ♥ Q654  ♠ K53  ♣ Q87	South:		North  2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 12 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 VX W	North:  ♠ QJ92  ♥ A2  ♠ A95  ♣ KJ72	South:  ♠ A854  ♥ J63  ♠ KJ73  ♣ 53	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 13 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♠ E	North:  ♠ K8  ♥ Q943  ♠ KJ865  ♣ 102	South:  ♠ 107  ♥ K102  ♠ AQ32  ♠ KQJ9		North 2♣¹ man		South 1NT AP
Board: 14 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ KQ97  ♥ J85  ♠ AQ7  ♣ AJ3	South:	West  3♣  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 15 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ 3 ♥ KJ83 ♠ KJ8 ♣ J8542	South:  ♠ AQ  ♥ A1064  ♦ 542  ♣ AK76	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 16 Dealer: N Vul: NS HCP: 17	<ul><li>★ AKJ5</li><li>▼ K94</li><li>★ A3</li><li>★ Q864</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 17 Dealer: S Vul: Both HCP: 11	<ul><li>★ A1095</li><li>▼ 75</li><li>★ K43</li><li>★ KJ106</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK53</li><li>♥ J1053</li><li>◆ A8</li><li>◆ K63</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 19 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q983</li><li>♥ J64</li><li>♦ A4</li><li>♣ Q1032</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 15	<ul><li>★ K10832</li><li>★ KQ5</li><li>★ AK5</li><li>★ 84</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3•X W	North:  ♠ AKJ5  ♥ K94  ♠ A3  ♣ Q864	South:	West  3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 17 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A1095  ♥ 75  ♠ K43  ♣ KJ106	South:  ♠ KQJ7  ♥ AJ10  ♠ A1076  ♣ 73	Pass Pass	North  2.1 X  3NT  man	East 2♥ Pass AP	1NT Pass
Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK53  ♥ J1053  ♠ A8  ♠ K63	South:  ◆ 864  ▼ AQ62  ◆ 7  ◆ AQJ108	West  3  AP  1. Stay	North 1NT Pass man	Pass	
Board: 19 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North:  ♠ Q983  ♥ J64  ♠ A4  ♣ Q1032	South:  ♠ KJ76  ♥ Q72  ♠ K2  ♣ AK94		North  2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 20 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ K10832  ♥ KQ5  ♠ AK5  ♣ 84	South:  ♠ AQJ5  ♥ J1074  ♦ 987  ♣ J5	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 16 Dealer: N Vul: NS HCP: 11	<ul><li>♠ 632</li><li>♥ AQ76</li><li>♦ J108</li><li>♠ KJ7</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 15	<ul><li>★KQJ7</li><li>✓ AJ10</li><li>◆ A1076</li><li>◆ 73</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 18 Dealer: N Vul: NS HCP: 13	<ul><li>★ 864</li><li>♥ AQ62</li><li>♦ 7</li><li>★ AQJ108</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ76</li><li>♥ Q72</li><li>★ K2</li><li>★ AK94</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 20 Dealer: N Vul: None HCP: 9	<ul><li>AQJ5</li><li>✓ J1074</li><li>✓ 987</li><li>✓ J5</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3•X W	North:  ♠ AKJ5  ♥ K94  ♠ A3  ♣ Q864	South:	West  3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 17 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A1095  ♥ 75  ♠ K43  ♣ KJ106	South:  ♠ KQJ7  ♥ AJ10  ♠ A1076  ♣ 73	Pass Pass	North  2.1 X  3NT  man	East 2♥ Pass AP	1NT Pass
Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK53  ♥ J1053  ♠ A8  ♠ K63	South:  ◆ 864  ▼ AQ62  ◆ 7  ◆ AQJ108	West  3  AP  1. Stay	North 1NT Pass man	Pass	
Board: 19 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North:  ♠ Q983  ♥ J64  ♠ A4  ♣ Q1032	South:  ♠ KJ76  ♥ Q72  ♠ K2  ♣ AK94		North  2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 20 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ K10832  ♥ KQ5  ♠ AK5  ♣ 84	South:  ♠ AQJ5  ♥ J1074  ♦ 987  ♣ J5	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 21 Dealer: S Vul: None HCP: 9	<ul><li>★ A108</li><li>★ KJ42</li><li>★ 53</li><li>★ J543</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 15	<ul><li>♠ 96</li><li>♥ AJ2</li><li>♦ Q1082</li><li>♠ AKJ3</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 23 Dealer: S Vul: None HCP: 9	<ul><li>109654</li><li>✓ AJ93</li><li>✓ K</li><li>✓ J102</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 17	<ul><li>★ KJ2</li><li>▼ Q874</li><li>◆ KJ5</li><li>◆ AQJ</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 25 Dealer: S Vul: NS HCP: 11	<ul><li>★ AKJ2</li><li>★ 876</li><li>★ K5</li><li>★ 6532</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 21 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3 V	North:  ♠ A108  ♥ KJ42  ♦ 53  ♣ J543	South:  ♠ KQJ9  ♥ AQ109  • 1076  ♣ A7	Pass Pass Pass 1. Stay	North  2♣¹  X  3♥  man  majors	East  2  Pass  AP	1NT Pass
Board: 22 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4•X W	North:	South:	West  4♠  1. Stay	North 1NT X man	East Pass AP	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 N	North:  ♠ 109654  ♥ AJ93  ♠ K  ♣ J102	South:  ♠ KJ3  ♥ Q1074  ♠ A3  ♣ KQ84	Pass Pass AP 1. Stay	North  2♣¹ 3♠ man	East 3♦ Pass	1NT Pass
Board: 24 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3♠X W	North:  ♠ KJ2  ♥ Q874  ♠ KJ5  ♣ AQJ	South:  ♠ A  ♥ AJ92  ♠ 632  ♠ K10863	West  3♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 25 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AKJ2  ♥ 876  ♠ K5  ♣ 6532	South:  ♠ Q87  ✔ AK93  ♠ Q10  ♣ AJ98	West Pass Pass 1. Stay	3NT	East 3♦ AP	South 1NT Pass

Board: 21 Dealer: S Vul: None HCP: 16	<ul><li>★ KQJ9</li><li>▼ AQ109</li><li>◆ 1076</li><li>◆ A7</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 22 Dealer: N Vul: NS HCP: 12	<ul><li>1082</li><li>KQ86</li><li>AJ</li><li>Q1075</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ3</li><li>♥ Q1074</li><li>◆ A3</li><li>◆ KQ84</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 24 Dealer: N Vul: EW HCP: 12	<ul><li>♠ A</li><li>♥ AJ92</li><li>♦ 632</li><li>♠ K10863</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 25 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q87</li><li>♥ AK93</li><li>◆ Q10</li><li>♣ AJ98</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 21 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3 V	North:  ♠ A108  ♥ KJ42  ♦ 53  ♣ J543	South:  ♠ KQJ9  ♥ AQ109  • 1076  ♣ A7	Pass Pass Pass 1. Stay	North  2♣¹  X  3♥  man  majors	East  2  Pass  AP	1NT Pass
Board: 22 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4•X W	North:	South:	West  4♠  1. Stay	North 1NT X man	East Pass AP	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 N	North:  ♠ 109654  ♥ AJ93  ♠ K  ♣ J102	South:  ♠ KJ3  ♥ Q1074  ♠ A3  ♣ KQ84	Pass Pass AP 1. Stay	North  2♣¹ 3♠ man	East 3♦ Pass	1NT Pass
Board: 24 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3♠X W	North:  ♠ KJ2  ♥ Q874  ♠ KJ5  ♣ AQJ	South:  ♠ A  ♥ AJ92  ♠ 632  ♠ K10863	West  3♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 25 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AKJ2  ♥ 876  ♠ K5  ♣ 6532	South:  ♠ Q87  ✔ AK93  ♠ Q10  ♣ AJ98	West Pass Pass 1. Stay	3NT	East 3♦ AP	South 1NT Pass

Board: 26 Dealer: N Vul: EW HCP: 15	<ul><li>♠ 6432</li><li>♥ AJ8</li><li>♦ A62</li><li>♠ AQ6</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 27 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ63</li><li>★ KQJ97</li><li>★ 82</li><li>★ 103</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 16	<ul><li>★ 532</li><li>★ AKJ10</li><li>★ K9</li><li>★ KQ92</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 29 Dealer: S Vul: EW HCP: 8	<ul><li>★876</li><li>★KJ83</li><li>★A6</li><li>★9863</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 30 Dealer: N Vul: Both HCP: 16	<ul><li>★ K1084</li><li>★ KQ75</li><li>◆ AQ7</li><li>◆ Q5</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 26 Dealer: N Vul: EW	North: <b>♠</b> 6432	South: ♠ K85		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 12	<ul><li>✓ AJ8</li><li>◆ A62</li><li>◆ AQ6</li></ul>	♥ Q962 ♦ K ♣ KJ942	3 <b>♦</b> AP 1. Stay	Pass	Pass	3NT
Contract: 3N N			1. Stay	11 Ku11		
Board: 27 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♠</b> KJ63 <b>♥</b> KQJ97	<b>♠</b> AQ104 <b>♥</b> 542	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 82	<b>♦</b> AJ74	Pass	3♥	Pass	3NT
Contract: 3N S	<b>♣</b> 103	<b>♣</b> A8	AP 1. Stay	man		
Doords 20						
Board: 28 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> 532 <b>♥</b> AKJ10	<b>♠</b> KQ4 <b>♥</b> Q954	3♦	1NT Pass	Pass Pass	
North HCP: 16 South HCP: 11	♦ K9	♦ QJ	AP	1 433	1 033	Λ
Contract: 3♦X W	<b>♣</b> KQ92	<b>♣</b> J876	1. Stay	man		
Board: 29 Dealer: S Vul: EW	North: <b>♦</b> 876	South: ♠ 105	West	North	East	South 1NT
North HCP: 8	<b>♥</b> KJ83 <b>♦</b> A6	<b>♥</b> AQ9 <b>♦</b> J873	Pass	2 <b>♣</b> ¹	2♠	AP
South HCP: 16 Contract: 2♠ E	◆ 9863	◆ AKQ4	1. Stay	man		
Board: 30	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♦</b> K1084	A753		1NT	Pass	
Vul: Both North HCP: 16	<b>♥</b> KQ75	<b>♥</b> 1062	3♦	Pass	Pass	X
South HCP: 9	◆ AQ7 <b>♣</b> Q5	♦ 6 ♣ AJ1042	AP	man		

Board: 26 Dealer: N Vul: EW HCP: 12	<ul><li>★ K85</li><li>♥ Q962</li><li>★ K</li><li>★ KJ942</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 15	<ul><li>AQ104</li><li>✓ 542</li><li>AJ74</li><li>A8</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 28 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQ4</li><li>♥ Q954</li><li>◆ QJ</li><li>◆ J876</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 16	<ul><li>105</li><li>✓ AQ9</li><li>✓ J873</li><li>✓ AKQ4</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 30 Dealer: N Vul: Both HCP: 9	<ul><li>★ A753</li><li>▼ 1062</li><li>♦ 6</li><li>★ AJ1042</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 26 Dealer: N Vul: EW	North: <b>♠</b> 6432	South: ♠ K85		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 12	<ul><li>✓ AJ8</li><li>◆ A62</li><li>◆ AQ6</li></ul>	♥ Q962 ♦ K ♣ KJ942	3 <b>♦</b> AP 1. Stay	Pass	Pass	3NT
Contract: 3N N			1. Stay	11 Ku11		
Board: 27 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♠</b> KJ63 <b>♥</b> KQJ97	<b>♠</b> AQ104 <b>♥</b> 542	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 82	<b>♦</b> AJ74	Pass	3♥	Pass	3NT
Contract: 3N S	<b>♣</b> 103	<b>♣</b> A8	AP 1. Stay	man		
Doords 20						
Board: 28 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> 532 <b>♥</b> AKJ10	<b>♠</b> KQ4 <b>♥</b> Q954	3♦	1NT Pass	Pass Pass	
North HCP: 16 South HCP: 11	♦ K9	♦ QJ	AP	1 433	1 033	Λ
Contract: 3♦X W	<b>♣</b> KQ92	<b>♣</b> J876	1. Stay	man		
Board: 29 Dealer: S Vul: EW	North: <b>♦</b> 876	South: ♠ 105	West	North	East	South 1NT
North HCP: 8	<b>♥</b> KJ83 <b>♦</b> A6	<b>♥</b> AQ9 <b>♦</b> J873	Pass	2 <b>♣</b> ¹	2♠	AP
South HCP: 16 Contract: 2♠ E	◆ 9863	◆ AKQ4	1. Stay	man		
Board: 30	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♦</b> K1084	A753		1NT	Pass	
Vul: Both North HCP: 16	<b>♥</b> KQ75	<b>♥</b> 1062	3♦	Pass	Pass	X
South HCP: 9	◆ AQ7 <b>♣</b> Q5	♦ 6 ♣ AJ1042	AP	man		

Board: 31 Dealer: S Vul: NS HCP: 10	<ul><li>★ K10753</li><li>★ K732</li><li>★ A854</li><li>★ —</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 17	<ul><li>♣ AJ3</li><li>♥ 94</li><li>◆ AQ104</li><li>♣ AQ107</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 33 Dealer: S Vul: NS HCP: 9	<ul><li>♠ 652</li><li>♥ AK82</li><li>♦ 53</li><li>♠ Q1096</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 15	<ul><li>◆ Q43</li><li>▼ AJ10</li><li>◆ Q98</li><li>◆ AQ75</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 35 Dealer: S Vul: None HCP: 8	<ul><li>◆ 94</li><li>♥ KJ85</li><li>◆ A652</li><li>◆ 842</li></ul>	East Bids 2♠ if possible.  Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ K10753  ♥ K732  ♠ A854  ♣ —	South:  ♠ A8  ♥ A108  ♠ QJ1063  ♣ AQ8	Pass Pass AP 1. Stay	3♠	3♣	South 1NT Pass 3NT
Board: 32 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ AJ3  ♥ 94  ♠ AQ104  ♠ AQ107	South:  ♠ KQ86  ♥ K10  ♦ KJ98  ♣ 843	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South:  ♠ AQJ3  ♥ Q1076  ♦ J7  ♠ AJ5	Pass	X	East 3♦ AP	South 1NT Pass
Board: 34 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 3 V X W	North:  ♠ Q43  ♥ AJ10  ♠ Q98  ♣ AQ75	South:  ♠ AKJ5  ♥ 84  ♠ AJ53  ♠ K104	West  3♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 35 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ◆ 94  ▼ KJ85  ◆ A652  ◆ 842	South:  ♠ A86  ♥ A976  ♠ KQJ  ♣ J53	West Pass Pass AP 1. Stay	X	2♠	South 1NT Pass 2NT

Board: 31 Dealer: S Vul: NS HCP: 17	<ul><li>A8</li><li>✓ A108</li><li>✓ QJ1063</li><li>♠ AQ8</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 32 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ86</li><li>▼ K10</li><li>◆ KJ98</li><li>◆ 843</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 15	<ul><li>♣ AQJ3</li><li>♥ Q1076</li><li>◆ J7</li><li>♣ AJ5</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 34 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AKJ5</li><li>♥ 84</li><li>♠ AJ53</li><li>♠ K104</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 15	<ul><li>★ A86</li><li>★ A976</li><li>★ KQJ</li><li>★ J53</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ K10753  ♥ K732  ♠ A854  ♣ —	South:  ♠ A8  ♥ A108  ♠ QJ1063  ♣ AQ8	Pass Pass AP 1. Stay	3♠	3♣	South 1NT Pass 3NT
Board: 32 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ AJ3  ♥ 94  ♠ AQ104  ♠ AQ107	South:  ♠ KQ86  ♥ K10  ♦ KJ98  ♣ 843	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South:  ♠ AQJ3  ♥ Q1076  ♦ J7  ♠ AJ5	Pass	X	East 3♦ AP	South 1NT Pass
Board: 34 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 3 V X W	North:  ♠ Q43  ♥ AJ10  ♠ Q98  ♣ AQ75	South:  ♠ AKJ5  ♥ 84  ♠ AJ53  ♠ K104	West  3♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 35 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ◆ 94  ▼ KJ85  ◆ A652  ◆ 842	South:  ♠ A86  ♥ A976  ♠ KQJ  ♣ J53	West Pass Pass AP 1. Stay	X	2♠	South 1NT Pass 2NT

Board: 36 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ94</li><li>★ A2</li><li>★ 86</li><li>★ AQJ42</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 37 Dealer: S Vul: Both HCP: 10	<ul><li>★ A753</li><li>★ 8</li><li>★ KQJ106</li><li>★ 752</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ8</li><li>▼ KQ96</li><li>◆ 74</li><li>◆ AJ72</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 39 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q864</li><li>♥ AQJ5</li><li>♦ K2</li><li>♣ 1094</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 15	<ul><li>★ K6</li><li>▼ KQJ4</li><li>◆ QJ4</li><li>◆ K1087</li></ul>	West Bids 3♠ if possible.  You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 15	North: ♠ KJ94 ♥ A2	South: ♠ A863 ♥ KQ1084	3♦	North 1NT Pass	Pass Pass	2 <b>♣</b> ¹
South HCP: 12 Contract: 4♠ N	◆ 86 ◆ AQJ42	◆ K ◆ 875	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 37 Dealer: S	North: ♠ A753	South: ♠ KQ2	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>¥</b> 8	<b>♥</b> AJ4	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 15 Contract: 3N S	◆ KQJ106 ◆ 752	<ul><li>◆ 432</li><li>◆ AJ106</li></ul>	Pass 1. Stay	3NT man	AP	
			West	North		
Board: 38	North:	South:	2.4	1NT	Pass	
Dealer: N Vul: NS	♠KQ8	<b>♠</b> AJ2	3♦ Pass	Pass $5 \phi^3$		4NT <sup>2</sup> 6NT
North HCP: 15	<b>♥</b> KQ96 <b>♦</b> 74	<ul><li>★ AJ53</li><li>★ A</li></ul>	AP	<b>J</b> ▼	1 433	0111
South HCP: 17 Contract: 6N N	♣ AJ72	♣ K10863		man kwood ( /4 or 4/4		
Board: 39 Dealer: S	North:	South: ♠ KJ5	West	North	East	South 1NT
Vul: None	<b>♠</b> Q864 <b>♥</b> AQJ5	▼ KJ3 ▼ K1073	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 12 South HCP: 15	<b>♦</b> K2	<b>♦</b> 98	Pass		AP	
Contract: 3N S	<b>♣</b> 1094	♣ AKJ5	1. Stay	man		
Board: 40	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> K6	<b>♠</b> Q2		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	♥ KQJ4	♥ A987	<b>3</b> ♠	Pass	Pass	X
South HCP: 16	◆ QJ4 ◆ K1087	<b>♦</b> K983 <b>♣</b> AQJ	AP 1. Stay	100010		

Board: 36 Dealer: N Vul: NS HCP: 12	<ul><li>★ A863</li><li>▼ KQ1084</li><li>★ K</li><li>★ 875</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ2</li><li>▼ AJ4</li><li>◆ 432</li><li>◆ AJ106</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 38 Dealer: N Vul: NS HCP: 17	<ul><li>AJ2</li><li>✓ AJ53</li><li>A</li><li>★ K10863</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ5</li><li>▼ K1073</li><li>◆ 98</li><li>◆ AKJ5</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 40 Dealer: N Vul: EW HCP: 16	<ul><li>♠ Q2</li><li>♥ A987</li><li>♦ K983</li><li>♠ AQJ</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 15	North: ♠ KJ94 ♥ A2	South: ♠ A863 ♥ KQ1084	3♦	North 1NT Pass	Pass Pass	2 <b>♣</b> ¹
South HCP: 12 Contract: 4♠ N	◆ 86 ◆ AQJ42	◆ K ◆ 875	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 37 Dealer: S	North: ♠ A753	South: ♠ KQ2	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>¥</b> 8	<b>♥</b> AJ4	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 15 Contract: 3N S	◆ KQJ106 ◆ 752	<ul><li>◆ 432</li><li>◆ AJ106</li></ul>	Pass 1. Stay	3NT man	AP	
			West	North		
Board: 38	North:	South:	2.4	1NT	Pass	
Dealer: N Vul: NS	♠KQ8	<b>♠</b> AJ2	3♦ Pass	Pass $5 \phi^3$		4NT <sup>2</sup> 6NT
North HCP: 15	<b>♥</b> KQ96 <b>♦</b> 74	<ul><li>★ AJ53</li><li>★ A</li></ul>	AP	<b>J</b> ▼	1 433	0111
South HCP: 17 Contract: 6N N	♣ AJ72	♣ K10863		man kwood ( /4 or 4/4		
Board: 39 Dealer: S	North:	South: ♠ KJ5	West	North	East	South 1NT
Vul: None	<b>♠</b> Q864 <b>♥</b> AQJ5	▼ KJ3 ▼ K1073	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 12 South HCP: 15	<b>♦</b> K2	<b>♦</b> 98	Pass		AP	
Contract: 3N S	<b>♣</b> 1094	♣ AKJ5	1. Stay	man		
Board: 40	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> K6	<b>♠</b> Q2		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	♥ KQJ4	♥ A987	<b>3</b> ♠	Pass	Pass	X
South HCP: 16	◆ QJ4 ◆ K1087	<b>♦</b> K983 <b>♣</b> AQJ	AP 1. Stay	100010		

Board: 41 Dealer: S Vul: Both HCP: 11	<ul><li>AQJ10</li><li>✓ A92</li><li>9</li><li>98764</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 15	<ul><li>★ 863</li><li>▼ K109</li><li>★ AQ</li><li>★ KQJ73</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 43 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J10873</li><li>♥ AQ87</li><li>♦ 10</li><li>♣ K106</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 15	<ul><li>109</li><li>✓ K82</li><li>AQ76</li><li>AQ74</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 45 Dealer: S Vul: NS HCP: 19	<ul><li>▲ J</li><li>▼ AJ32</li><li>◆ KQJ104</li><li>◆ AK6</li></ul>	East Bids 3♠ if possible.  Partner bids first.

Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AQJ10  ♥ A92  ♦ 9  ♣ 98764	South:  ♠ K82  ♥ J103  ♦ Q4  ♣ AKQ32	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3NT AP 1. Stayman
Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3♠ S	North:	South:  ♠ AQ72  ♥ 75  ♠ 63  ♣ A10942	West North East South  1NT Pass 2♣¹  2♥ Pass Pass 3♠  AP  1. Stayman
Board: 43 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ N	North:	South:  ♠ K62  ♥ K1096  ♠ KQ  ♣ AJ42	West North East South  1NT  Pass 2♣¹ 2♦ 2NT  Pass 3♠ Pass 4♣²  Pass 4♠ AP  1. Stayman  2. limit raise or better in ♠
Board: 44 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3 W	North:  • 109  • K82  • AQ76  • AQ74	South:  ♠ AKQ2  ♥ J  ♦ KJ954  ♣ 1053	West North East South 1NT Pass 2♣¹ 3♥ AP  1. Stayman
Board: 45 Dealer: S Vul: NS North HCP: 19 South HCP: 16 Contract: 7 N	North:  ♣ J  ♥ AJ32  ♠ KQJ104  ♣ AK6	South:  ♠ AQ  ♥ K1096  ♠ A73  ♠ QJ84	West North East South 1NT  Pass 2♣¹ 3♠ Pass  Pass 4NT² Pass 5♥³  Pass 7♠ AP  1. Stayman  2. Blackwood 0314  3. A=2 out of 4

Board: 41 Dealer: S Vul: Both HCP: 15	<ul><li>★ K82</li><li>▼ J103</li><li>◆ Q4</li><li>◆ AKQ32</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 42 Dealer: N Vul: None HCP: 10	<ul><li>AQ72</li><li>₹75</li><li>63</li><li>A10942</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 16	<ul><li>★ K62</li><li>★ K1096</li><li>★ KQ</li><li>★ AJ42</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 44 Dealer: N Vul: None HCP: 14	<ul><li>★ AKQ2</li><li>▼ J</li><li>◆ KJ954</li><li>◆ 1053</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 16	<ul><li>AQ</li><li>✓ K1096</li><li>A73</li><li>✓ QJ84</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AQJ10  ♥ A92  ♦ 9  ♣ 98764	South:  ♠ K82  ♥ J103  ♦ Q4  ♣ AKQ32	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3NT AP 1. Stayman
Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3♠ S	North:	South:  ♠ AQ72  ♥ 75  ♠ 63  ♣ A10942	West North East South  1NT Pass 2♣¹  2♥ Pass Pass 3♠  AP  1. Stayman
Board: 43 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ N	North:	South:  ♠ K62  ♥ K1096  ♠ KQ  ♣ AJ42	West North East South  1NT  Pass 2♣¹ 2♦ 2NT  Pass 3♠ Pass 4♣²  Pass 4♠ AP  1. Stayman  2. limit raise or better in ♠
Board: 44 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3 W	North:  • 109  • K82  • AQ76  • AQ74	South:  ♠ AKQ2  ♥ J  ♦ KJ954  ♣ 1053	West North East South 1NT Pass 2♣¹ 3♥ AP  1. Stayman
Board: 45 Dealer: S Vul: NS North HCP: 19 South HCP: 16 Contract: 7 N	North:  ♣ J  ♥ AJ32  ♠ KQJ104  ♣ AK6	South:  ♠ AQ  ♥ K1096  ♠ A73  ♠ QJ84	West North East South 1NT  Pass 2♣¹ 3♠ Pass  Pass 4NT² Pass 5♥³  Pass 7♠ AP  1. Stayman  2. Blackwood 0314  3. A=2 out of 4

Board: 46 Dealer: N Vul: EW HCP: 16	<ul><li>★ K65</li><li>▼ A98</li><li>◆ AJ4</li><li>◆ A1053</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 47 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ92</li><li>★ A7</li><li>◆ QJ107</li><li>◆ Q43</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 15	<ul><li>♠ A742</li><li>♥ KQ</li><li>♦ K6</li><li>♠ QJ954</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 49 Dealer: S Vul: EW HCP: 12	<ul><li>♣ 2</li><li>♥ AJ52</li><li>♦ Q83</li><li>♣ KQ732</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 15	<ul><li>Q32</li><li>QJ9</li><li>AK632</li><li>K4</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 46 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ♠ K65  ▼ A98  ◆ AJ4  ♣ A1053	South:  ♠ A10874  ♥ K543  ♠ 7  ♣ J72	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 47 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ KJ92  ♥ A7  • QJ107  ♣ Q43	South:  ♠ A64  ♥ 1092  ♠ AK95  ♣ AJ2	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♥ AP	South 1NT Pass
Board: 48 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A742  ♥ KQ  ♠ K6  ♠ QJ954	South:  ♠ KQ85  ♥ 973  ♠ A873  ♠ K6	West  2  AP  1. Stay	North 1NT Pass man	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ 2  ♥ AJ52  ♠ Q83  ♣ KQ732	South:  ♠ AQ5  ♥ Q86  ♠ A102  ♣ AJ105	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♠ AP	South 1NT Pass
Board: 50 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3&X W	North:  ♠ Q32  ♥ QJ9  ♠ AK632  ♠ K4	South:  ♠ A85  ♥ K1065  ♠ Q975  ♣ 87	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 46 Dealer: N Vul: EW HCP: 8	<ul><li>★ A10874</li><li>★ K543</li><li>◆ 7</li><li>★ J72</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 47 Dealer: S Vul: None HCP: 16	<ul><li>▲ A64</li><li>▼ 1092</li><li>◆ AK95</li><li>▲ AJ2</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 48 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ85</li><li>♥ 973</li><li>◆ A873</li><li>◆ K6</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 17	<ul><li>AQ5</li><li>Q86</li><li>A102</li><li>AJ105</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	<ul><li>A85</li><li>✓ K1065</li><li>✓ Q975</li><li>♠ 87</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 46 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ♠ K65  ▼ A98  ◆ AJ4  ♣ A1053	South:  ♠ A10874  ♥ K543  ♠ 7  ♣ J72	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 47 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ KJ92  ♥ A7  • QJ107  ♣ Q43	South:  ♠ A64  ♥ 1092  ♠ AK95  ♣ AJ2	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♥ AP	South 1NT Pass
Board: 48 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A742  ♥ KQ  ♠ K6  ♠ QJ954	South:  ♠ KQ85  ♥ 973  ♠ A873  ♠ K6	West  2  AP  1. Stay	North 1NT Pass man	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ 2  ♥ AJ52  ♠ Q83  ♣ KQ732	South:  ♠ AQ5  ♥ Q86  ♠ A102  ♣ AJ105	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♠ AP	South 1NT Pass
Board: 50 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3&X W	North:  ♠ Q32  ♥ QJ9  ♠ AK632  ♠ K4	South:  ♠ A85  ♥ K1065  ♠ Q975  ♣ 87	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 51 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q765</li><li>♥ K94</li><li>◆ J85</li><li>♣ A73</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 17	<ul><li>★ A872</li><li>★ AK8</li><li>★ K3</li><li>★ K843</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 53 Dealer: S Vul: NS HCP: 11	<ul><li>108743</li><li>KQJ6</li><li>5</li><li>AJ8</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 17	<ul><li>★ A43</li><li>★ K10</li><li>◆ QJ5</li><li>★ AQJ42</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 55 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ765</li><li>★ AK75</li><li>◆ 82</li><li>★ 109</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 51 Dealer: S	North: <b>♠</b> Q765	South: ♠ AK92	West	North	East	South 1NT	
Vul: Both North HCP: 10	♥ K94	<b>♥</b> J10	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass	
South HCP: 15	◆ J85	♦ AQ	Pass	X	AP		
Contract: 3♦X E	♣ A73	<b>♣</b> J10965	1. Stay	man			
Board: 52	North:	South:	West	North	East	South	
Dealer: N Vul: None	♠ A872	<b>♦</b> Q106		1NT	Pass	2 <b>♣</b> ¹	
North HCP: 17	♥ AK8	<b>♥</b> QJ43	3♦	Pass	Pass	3NT	
South HCP: 13	♦ K3	• Q	AP				
Contract: 3N N	<b>♣</b> K843	♣ AQ652	1. Stay	man			
Board: 53	North:	South:	West	North	East	South 1NT	
Dealer: S		♠ AQJ92	Pass	2 <b>♣</b> ¹	3♦	Pass	
Vul: NS North HCP: 11	<b>♥</b> KQJ6	-	Pass	3♠	Pass	<b>4</b> ◆ <sup>2</sup>	
South HCP: 15	<b>♦</b> 5	• Q2	Pass	4♠	AP		
Contract: 4♠ N	<b>&amp;</b> A IX <b>&amp;</b> ( )4	<b>♣</b> Q43	1. Stayman				
			2. limit	raise or	better	in ♠	
D 1.54			West	North	East	South	
Board: 54 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♦</b> A43	♠ KQJ62	3♦	Pass	Pass		
North HCP: 17	<b>∀</b> K10	♥ Q862	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♠	
South HCP: 11	<b>♦</b> QJ5 <b>♣</b> AQJ42	♦ 92 ♣ K6	AP				
Contract: 4♠ S	¥ 11Q3 12	¥ Ko	1. Stay		1 44	. ,	
			2. limit	raise or	better	m <b>◆</b>	
Board: 55 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: NS	<b>♦</b> KQ765	<b>♠</b> A8	Pass	2 <b>♣</b> ¹	3♦	Pass	
North HCP: 12	<b>♥</b> AK75	♥ QJ1043	Pass	2 <b>♣</b>	Pass		
South HCP: 15	♦ 82 <b>♣</b> 109	◆ AQ5 <b>♣</b> Q54	AP		1 400	• •	
Contract: 4♥ S	₹ 109 <b>₹</b> Q34		1. Stayman				

Board: 51 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK92</li><li>♥ J10</li><li>◆ AQ</li><li>★ J10965</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 52 Dealer: N Vul: None HCP: 13	<ul><li>◆ Q106</li><li>◆ QJ43</li><li>◆ Q</li><li>◆ AQ652</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AQJ92</li><li>♥ A95</li><li>♦ Q2</li><li>♠ Q43</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 54 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQJ62</li><li>▼ Q862</li><li>◆ 92</li><li>★ K6</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 15	<ul><li>A8</li><li>♥ QJ1043</li><li>AQ5</li><li>Q54</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 51 Dealer: S	North: <b>♠</b> Q765	South: ♠ AK92	West	North	East	South 1NT	
Vul: Both North HCP: 10	♥ K94	<b>♥</b> J10	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass	
South HCP: 15	◆ J85	♦ AQ	Pass	X	AP		
Contract: 3♦X E	♣ A73	<b>♣</b> J10965	1. Stay	man			
Board: 52	North:	South:	West	North	East	South	
Dealer: N Vul: None	♠ A872	<b>♦</b> Q106		1NT	Pass	2 <b>♣</b> ¹	
North HCP: 17	♥ AK8	<b>♥</b> QJ43	3♦	Pass	Pass	3NT	
South HCP: 13	♦ K3	• Q	AP				
Contract: 3N N	<b>♣</b> K843	♣ AQ652	1. Stay	man			
Board: 53	North:	South:	West	North	East	South 1NT	
Dealer: S		♠ AQJ92	Pass	2 <b>♣</b> ¹	3♦	Pass	
Vul: NS North HCP: 11	<b>♥</b> KQJ6	-	Pass	3♠	Pass	<b>4</b> ◆ <sup>2</sup>	
South HCP: 15	<b>♦</b> 5	• Q2	Pass	4♠	AP		
Contract: 4♠ N	<b>&amp;</b> A IX <b>&amp;</b> ( )4	<b>♣</b> Q43	1. Stayman				
			2. limit	raise or	better	in ♠	
D 1.54			West	North	East	South	
Board: 54 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♦</b> A43	♠ KQJ62	3♦	Pass	Pass		
North HCP: 17	<b>∀</b> K10	♥ Q862	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♠	
South HCP: 11	<b>♦</b> QJ5 <b>♣</b> AQJ42	♦ 92 ♣ K6	AP				
Contract: 4♠ S	¥ 11Q3 12	¥ Ko	1. Stay		1 44	. ,	
			2. limit	raise or	better	m <b>◆</b>	
Board: 55 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: NS	<b>♦</b> KQ765	<b>♠</b> A8	Pass	2 <b>♣</b> ¹	3♦	Pass	
North HCP: 12	<b>♥</b> AK75	♥ QJ1043	Pass	2 <b>♣</b>	Pass		
South HCP: 15	♦ 82 <b>♣</b> 109	◆ AQ5 <b>♣</b> Q54	AP		1 400	• •	
Contract: 4♥ S	₹ 109 <b>₹</b> Q34		1. Stayman				

Board: 56 Dealer: N Vul: EW HCP: 15	<ul><li>★ K102</li><li>★ KQ982</li><li>★ A85</li><li>★ K5</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 57 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q83</li><li>♥ KJ54</li><li>◆ 102</li><li>♣ A975</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK10</li><li>★ K98</li><li>★ K7</li><li>★ K9653</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 59 Dealer: S Vul: EW HCP: 8	<ul><li>★ 2</li><li>★ Q542</li><li>★ KQJ95</li><li>★ 1073</li></ul>	East Bids 4♠ if possible.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 64</li><li>♥ KQ4</li><li>♠ K763</li><li>♠ AK54</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 56 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \)	North:  ♠ K102  ♥ KQ982  ♠ A85  ♠ K5	South:	West  2  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 57 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3•X E	North:  ♠ Q83  ♥ KJ54  ♦ 102  ♠ A975	South:  ♠ K942  ♥ A1093  ♠ K5  ♣ KQ4		North  2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 58 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AK10  ♥ K98  ♠ K7  ♣ K9653	South:  ♣ 3  ♥ A764  ♠ Q10632  ♣ AQ7	West  3♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 59 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4•X E	North:  ★ 2  ▼ Q542  ◆ KQJ95  ★ 1073	South:  ♠ Q64  ♥ AKJ9  ♦ 106  ♠ AK54		North 2♣¹ man	East 4♠	South 1NT X
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3 V X W	North:	South:  ♠ AKQ8  ♥ J2  ♦ J10542  ♣ J10	West  3♥ AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 56 Dealer: N Vul: EW HCP: 10	<ul><li>\$9853</li><li>♥ AJ64</li><li>\$J10</li><li>\$A92</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 15	<ul><li>★ K942</li><li>★ A1093</li><li>★ K5</li><li>★ KQ4</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 58 Dealer: N Vul: Both HCP: 12	<b>♦</b> 3 <b>♥</b> A764 <b>♦</b> Q10632 <b>♣</b> AQ7	West Bids 3♠ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 17	<ul><li>♣ Q64</li><li>♥ AKJ9</li><li>♦ 106</li><li>♣ AK54</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 60 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKQ8</li><li>♥ J2</li><li>◆ J10542</li><li>◆ J10</li></ul>	West Bids 3♥ if possible.  Partner bids first.

Board: 56 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \)	North:  ♠ K102  ♥ KQ982  ♠ A85  ♠ K5	South:	West  2  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 57 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3•X E	North:  ♠ Q83  ♥ KJ54  ♦ 102  ♠ A975	South:  ♠ K942  ♥ A1093  ♠ K5  ♣ KQ4		North  2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 58 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AK10  ♥ K98  ♠ K7  ♣ K9653	South:  ♣ 3  ♥ A764  ♠ Q10632  ♣ AQ7	West  3♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 59 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4•X E	North:  ★ 2  ▼ Q542  ◆ KQJ95  ★ 1073	South:  ♠ Q64  ♥ AKJ9  ♦ 106  ♠ AK54		North 2♣¹ man	East 4♠	South 1NT X
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3 V X W	North:	South:  ♠ AKQ8  ♥ J2  ♦ J10542  ♣ J10	West  3♥ AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 61 Dealer: S Vul: None HCP: 10	<ul><li>★ K853</li><li>▼ J52</li><li>◆ J</li><li>◆ AJ942</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 15	<ul><li>◆93</li><li>♥QJ7</li><li>◆KQ53</li><li>◆AK86</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 63 Dealer: S Vul: Both HCP: 8	<ul><li>♦ 972</li><li>♥ KQ93</li><li>♦ 5</li><li>♠ K10842</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 17	<ul><li>105</li><li>✓ AK7</li><li>✓ K64</li><li>✓ AK753</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 65 Dealer: S Vul: NS HCP: 10	<ul><li>▶ J8</li><li>▼ K1063</li><li>◆ AQ4</li><li>♣ 8752</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 61 Dealer: S Vul: None North HCP: 10 South HCP: 16	North:  ♠ K853  ▼ J52  ♦ J	South:  ♣ J7  ▼ AQ106  • AK63		North  2♣¹ 3NT	East  3  AP	South 1NT Pass
Contract: 3N S	♣ AJ942	<b>♣</b> Q76	1. Stay	man		
Board: 62 Dealer: N Vul: EW North HCP: 15	North:	South: <b>♣</b> J65 <b>♥</b> A842 <b>♦</b> AJ84	West 2♠	North 1NT AP	East Pass	
South HCP: 10 Contract: 2♠ W	♣ AK86	<b>♣</b> 105	1. Stay	man		
Board: 63 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 • E	North:	South:  ♠ AKQ3  ♥ AJ5  ♦ J104  ♠ 976		North 2♣¹ man	East 3◆	South 1NT AP
Board: 64 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 2♠ W	North:  ♠ 105  ♥ AK7  ♠ K64  ♠ AK753	South:  ♠ A76  ♥ Q532  ♠ Q109  ♣ J102	West  2♣  1. Stay	North 1NT AP man	East Pass	
Board: 65 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ K75  ♥ Q94  ♦ J2  ♣ AKQ63		North  2♣¹  3NT  man	East 3♦ AP	South 1NT Pass

Board: 61 Dealer: S Vul: None HCP: 16	<ul><li>♣ J7</li><li>♥ AQ106</li><li>♦ AK63</li><li>♣ Q76</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 62 Dealer: N Vul: EW HCP: 10	<ul><li>▲ J65</li><li>♥ A842</li><li>◆ AJ84</li><li>◆ 105</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKQ3</li><li>▼ AJ5</li><li>◆ J104</li><li>◆ 976</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 64 Dealer: N Vul: NS HCP: 9	<ul><li>♠ A76</li><li>♥ Q532</li><li>♦ Q109</li><li>♠ J102</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 15	<ul><li>★ K75</li><li>♥ Q94</li><li>◆ J2</li><li>◆ AKQ63</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 61 Dealer: S Vul: None North HCP: 10 South HCP: 16	North:  ♠ K853  ▼ J52  ♦ J	South:  ♣ J7  ▼ AQ106  • AK63		North  2♣¹ 3NT	East  3  AP	South 1NT Pass
Contract: 3N S	♣ AJ942	<b>♣</b> Q76	1. Stay	man		
Board: 62 Dealer: N Vul: EW North HCP: 15	North:	South: <b>♣</b> J65 <b>♥</b> A842 <b>♦</b> AJ84	West 2♠	North 1NT AP	East Pass	
South HCP: 10 Contract: 2♠ W	♣ AK86	<b>♣</b> 105	1. Stay	man		
Board: 63 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 • E	North:	South:  ♠ AKQ3  ♥ AJ5  ♦ J104  ♠ 976		North 2♣¹ man	East 3◆	South 1NT AP
Board: 64 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 2♠ W	North:  ♠ 105  ♥ AK7  ♠ K64  ♠ AK753	South:  ♠ A76  ♥ Q532  ♠ Q109  ♣ J102	West  2♣  1. Stay	North 1NT AP man	East Pass	
Board: 65 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ K75  ♥ Q94  ♦ J2  ♣ AKQ63		North  2♣¹  3NT  man	East 3♦ AP	South 1NT Pass

Board: 66 Dealer: N Vul: None HCP: 16	<ul><li>♣ A76</li><li>♥ J7</li><li>◆ Q82</li><li>♣ AKQ62</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 67 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ103</li><li>▼ K10972</li><li>◆ —</li><li>★ AQ108</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 16	<ul><li>♠ Q7</li><li>♥ AQJ</li><li>♦ AK1065</li><li>♠ 1075</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 69 Dealer: S Vul: Both HCP: 12	<ul><li>★ AK74</li><li>✓ 4</li><li>★ A10652</li><li>★ J108</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 15	<ul><li>▲ AJ3</li><li>✓ K2</li><li>◆ QJ96</li><li>▲ KJ85</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 66 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A76  ♥ J7  ♠ Q82  ♣ AKQ62	South:  ♠ Q1042  ♥ AK1043  ♦ 106  ♣ J4	West North East South  1NT Pass 2♣¹  3 Pass Pass 3▼  Pass 3NT AP  1. Stayman
Board: 67 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♠ S	North:  ♠ KJ103  ♥ K10972  ♠ —  ♣ AQ108	South:  ♠ A765  ♥ Q4  ♠ AQ9  ♠ K975	West North East South  1NT  Pass 2♣¹ 3♦ Pass  Pass 3♥ Pass 4♠  Pass 4NT² Pass 5♥³  Pass 6♠ AP  1. Stayman  2. Blackwood 0314, for ♠  3. A=2/5 or 5/5, Q(S)=0
Board: 68 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 2♠ W	North:  ♠ Q7  ♥ AQJ  ♠ AK1065  ♠ 1075	South:	West North East South 1NT Pass 2♣¹ 2♠ AP 1. Stayman
Board: 69 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ AK74  ♥ 4  ♠ A10652  ♣ J108	South:  ♠ Q32  ♥ AKJ  ♠ QJ73  ♠ K62	West North East South 1NT Pass 2♣¹ 3♥ Pass Pass 3NT AP 1. Stayman
Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AJ3  ♥ K2  ♠ QJ96  ♠ KJ85	South:  ♠ KQ94  ♥ 6  ♠ AK1074  ♣ A64	West North East South  1NT Pass 2♣¹  3♥ Pass Pass 4NT²  Pass 5♦³ Pass 6NT  AP  1. Stayman  2. Blackwood 0314  3. A=1/4 or 4/4

Board: 66 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q1042</li><li>♥ AK1043</li><li>♦ 106</li><li>♣ J4</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 67 Dealer: S Vul: NS HCP: 15	<ul><li>♣ A765</li><li>♥ Q4</li><li>♦ AQ9</li><li>♣ K975</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 68 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q32</li><li>♥ AKJ</li><li>◆ QJ73</li><li>♣ K62</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 70 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQ94</li><li>♥ 6</li><li>◆ AK1074</li><li>◆ A64</li></ul>	West Bids 3♥ if possible.  Partner bids first.

Board: 66 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A76  ♥ J7  ♠ Q82  ♣ AKQ62	South:  ♠ Q1042  ♥ AK1043  ♦ 106  ♣ J4	West North East South  1NT Pass 2♣¹  3 Pass Pass 3▼  Pass 3NT AP  1. Stayman
Board: 67 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♠ S	North:  ♠ KJ103  ♥ K10972  ♠ —  ♣ AQ108	South:  ♠ A765  ♥ Q4  ♠ AQ9  ♠ K975	West North East South  1NT  Pass 2♣¹ 3♦ Pass  Pass 3♥ Pass 4♠  Pass 4NT² Pass 5♥³  Pass 6♠ AP  1. Stayman  2. Blackwood 0314, for ♠  3. A=2/5 or 5/5, Q(S)=0
Board: 68 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 2♠ W	North:  ♠ Q7  ♥ AQJ  ♠ AK1065  ♠ 1075	South:	West North East South 1NT Pass 2♣¹ 2♠ AP 1. Stayman
Board: 69 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ AK74  ♥ 4  ♠ A10652  ♣ J108	South:  ♠ Q32  ♥ AKJ  ♠ QJ73  ♠ K62	West North East South 1NT Pass 2♣¹ 3♥ Pass Pass 3NT AP 1. Stayman
Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AJ3  ♥ K2  ♠ QJ96  ♠ KJ85	South:  ♠ KQ94  ♥ 6  ♠ AK1074  ♣ A64	West North East South  1NT Pass 2♣¹  3♥ Pass Pass 4NT²  Pass 5♦³ Pass 6NT  AP  1. Stayman  2. Blackwood 0314  3. A=1/4 or 4/4

Board: 71 Dealer: S	<b>♦</b> K953 <b>♥</b> A53	East Bids 3♦ if possible.
Vul: EW	◆ A33	
HCP: 13	♣ A10752	Partner bids first.
Board: 72	<b>♠</b> AJ54	West Bids 3♥ if possible.
Dealer: N	<b>♥</b> 754	West Blas 5 v II possible.
Vul: Both	◆ AJ6	You bid first.
HCP: 17	♣ AK7	
Board: 73	<b>♦</b> K742	East Bids 3♦ if possible.
Dealer: S	<b>♥</b> AQ62	East Blus 3 II possible.
Vul: Both	<b>♦</b> J3	Partner bids first.
HCP: 16	♣ AQ4	T WESTER STUDY THESE
Board: 74	<b>♦</b> Q42	West Bids 3♦ if possible.
Dealer: N	<b>♥</b> KJ954	west blus 5 v 11 possible.
Vul: None	<b>♦</b> 52	You bid first.
HCP: 15	<b>♣</b> AKQ	
Board: 75	<b>★</b> 32	East Bids 3♠ if possible.
Dealer: S	<b>♥</b> Q742	Last Blus 3\(\frac{1}{2}\) It possible.
Vul: NS	<b>♦</b> AK3	Partner bids first.
HCP: 10	<b>♣</b> J863	i willion order first.

Board: 71 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3•X E	North:  ♠ K953  ♥ A53  • Q  ♣ A10752	South:  ♠ AQ642  ♥ KJ4  ♠ K72  ♣ K6	Pass	North  2♣¹  X man	East 3♦ AP	South 1NT Pass
Board: 72 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ AJ54  ♥ 754  ♠ AJ6  ♣ AK7	South:  ♠ KQ106  ♥ A  ♠ K9852  ♣ 1064	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 73 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ K742  ♥ AQ62  ♦ J3  ♣ AQ4	South:  ♠ AQ  ♥ J743  ♠ KQ  ♠ K10732	Pass Pass Pass 1. Stay 2. Blace	North  2♣¹  4NT²  6NT  man  kwood 0  /4 or 4/4	3♦ Pass AP	1NT Pass
Board: 74 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3•X W	North:  ♠ Q42  ♥ KJ954  ♦ 52  ♠ AKQ	South:  ♠ AJ106  ♥ A72  ♠ 63  ♠ J952	West  3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 75 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3•X E	North:	South:	West Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass

Board: 71 Dealer: S Vul: EW HCP: 16	<ul><li>AQ642</li><li>KJ4</li><li>K72</li><li>K6</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 72 Dealer: N Vul: Both HCP: 12	<b>★</b> KQ106 <b>★</b> A <b>♦</b> K9852 <b>♣</b> 1064	West Bids 3♥ if possible.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AQ</li><li>♥ J743</li><li>♦ KQ</li><li>♠ K10732</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 74 Dealer: N Vul: None HCP: 10	<ul><li>★ AJ106</li><li>★ A72</li><li>★ 63</li><li>★ J952</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 15	<ul><li>★84</li><li>★ AK93</li><li>★ J1064</li><li>★ AK5</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 71 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3•X E	North:  ♠ K953  ♥ A53  • Q  ♣ A10752	South:  ♠ AQ642  ♥ KJ4  ♠ K72  ♣ K6	Pass	North  2♣¹  X man	East 3♦ AP	South 1NT Pass
Board: 72 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ AJ54  ♥ 754  ♠ AJ6  ♣ AK7	South:  ♠ KQ106  ♥ A  ♠ K9852  ♣ 1064	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 73 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ K742  ♥ AQ62  ♦ J3  ♣ AQ4	South:  ♠ AQ  ♥ J743  ♠ KQ  ♠ K10732	Pass Pass Pass 1. Stay 2. Blace	North  2♣¹  4NT²  6NT  man  kwood 0  /4 or 4/4	3♦ Pass AP	1NT Pass
Board: 74 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3•X W	North:  ♠ Q42  ♥ KJ954  ♦ 52  ♠ AKQ	South:  ♠ AJ106  ♥ A72  ♠ 63  ♠ J952	West  3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 75 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3•X E	North:	South:	West Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass

Board: 76 Dealer: N Vul: Both HCP: 16	<ul><li>★ A8</li><li>▼ AJ84</li><li>◆ 872</li><li>★ AK102</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 77 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q94</li><li>♥ A862</li><li>♦ 107</li><li>♣ AQ109</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q72</li><li>♥ KQ83</li><li>◆ AJ2</li><li>♣ K43</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 79 Dealer: S Vul: None HCP: 9	<b>★</b> K743 <b>♥</b> 3 <b>♦</b> J106 <b>♣</b> KQ1062	East Bids 4♥ if possible.  Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 15	<b>♣</b> KJ <b>♥</b> J96 <b>♦</b> J102 <b>♣</b> AKQ64	West Bids 2♦ if possible.  You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 \( \) W	North:  ♠ A8  ♥ AJ84  ♦ 872  ♠ AK102	South:  ♠ K4  ♥ Q952  • Q106  ♣ Q986	West 3♠ 1. Stay	North 1NT AP man	East Pass	
Board: 77 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3•X E	North:  ♠ Q94  ♥ A862  • 107  ♣ AQ109	South:  ♠ AK7  ♥ QJ104  ♠ A842  ♣ J2			East 3♦ AP	South 1NT Pass
Board: 78 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North:  ♠ Q72  ♥ KQ83  ♠ AJ2  ♣ K43	South:  ♠ KJ104  ♥ AJ976  ♠ K104  ♣ 10	3♣ Pass AP 1. Stay		Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♥</b> 4 <b>♥</b>
Board: 79 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 VX E	North:  ♠ K743  ♥ 3  • J106  ♣ KQ1062	South:  ♠ AQJ8  ♥ 54  ♠ AQ32  ♠ A97	West Pass Pass 1. Stay		East 4♥ AP	South 1NT Pass
Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KJ  ♥ J96  ♦ J102  ♠ AKQ64	South:  ♠ A83  ♥ Q1084  ♠ A6  ♣ J1075	West  2  Pass  AP  1. Stay	North 1NT Pass 3♣	Pass Pass	2 <b>♣</b> ¹

Board: 76 Dealer: N Vul: Both HCP: 9	<ul><li>★ K4</li><li>♥ Q952</li><li>◆ Q106</li><li>◆ Q986</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK7</li><li>♥ QJ104</li><li>♠ A842</li><li>♠ J2</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 78 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ104</li><li>▼ AJ976</li><li>◆ K104</li><li>◆ 10</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 17	<ul><li>AQJ8</li><li>✓ 54</li><li>AQ32</li><li>A97</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 80 Dealer: N Vul: EW HCP: 11	<ul><li>★ A83</li><li>♥ Q1084</li><li>◆ A6</li><li>◆ J1075</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 \( \) W	North:  ♠ A8  ♥ AJ84  ♦ 872  ♠ AK102	South:  ♠ K4  ♥ Q952  • Q106  ♣ Q986	West 3♠ 1. Stay	North 1NT AP man	East Pass	
Board: 77 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3•X E	North:  ♠ Q94  ♥ A862  • 107  ♣ AQ109	South:  ♠ AK7  ♥ QJ104  ♠ A842  ♣ J2			East 3♦ AP	South 1NT Pass
Board: 78 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North:  ♠ Q72  ♥ KQ83  ♠ AJ2  ♣ K43	South:  ♠ KJ104  ♥ AJ976  ♠ K104  ♣ 10	3♣ Pass AP 1. Stay		Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♥</b> 4 <b>♥</b>
Board: 79 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 VX E	North:  ♠ K743  ♥ 3  • J106  ♣ KQ1062	South:  ♠ AQJ8  ♥ 54  ♠ AQ32  ♠ A97	West Pass Pass 1. Stay		East 4♥ AP	South 1NT Pass
Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KJ  ♥ J96  ♦ J102  ♠ AKQ64	South:  ♠ A83  ♥ Q1084  ♠ A6  ♣ J1075	West  2  Pass  AP  1. Stay	North 1NT Pass 3♣	Pass Pass	2 <b>♣</b> ¹

Board: 81 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ65</li><li>★ AK7</li><li>◆ 84</li><li>◆ J1063</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 16	<ul><li>♣ A7</li><li>♥ QJ93</li><li>◆ A62</li><li>♣ AJ72</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 83 Dealer: S Vul: Both HCP: 9	<ul><li>♠ 64</li><li>♥ AQ109</li><li>♠ QJ754</li><li>♠ 102</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 15	<ul><li>★ AK86</li><li>▼ 864</li><li>★ K3</li><li>★ AJ76</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 85 Dealer: S Vul: NS HCP: 11	<ul><li>★ K6532</li><li>★ A1054</li><li>★ A10</li><li>★ 64</li></ul>	East Bids 3♦ if possible.  Partner bids first.

North: ♠ KQ65	South: ♠ AJ	West	Notui		South 1NT
<b>♥</b> AK7	<b>♥</b> QJ43	Pass	2 <b>♣</b> ¹	3♦	Pass
				AP	
2 01005	1110	1. Stay	man		
North:	South:	West	North	East	South
• A7			1NT	Pass	2 <b>♣</b> ¹
<b>♥</b> QJ93	<b>♥</b> K8	3♠	Pass	Pass	X
♦ A62	♦ KQ43	AP			
<b>♣</b> AJ/2	<b>♣</b> 865	1. Stay	man		
North: ♠ 64	South:	West	North	East	South 1NT
	<b>♥</b> KJ62	Pass	2 <b>♣</b> ¹	3♠	Pass
◆ QJ754	◆ AK103	Pass	X	AP	
<b>♣</b> 102	<b>♣</b> Q94	1. Stay	man		
North:	South:	West	North	East	South
<b>♠</b> AK86	<b>♠</b> QJ97		1NT	Pass	2 <b>♣</b> ¹
		2♦	AP		
◆ K3 <b>♣</b> AJ76	• QJ4 • K1092	1. Stay	man		
		West	North	East	South
North:	South:				1NT
		Pass	<b>2♣</b> ¹	<b>3</b> ♦	Pass
◆ A10	◆ K72	Pass	3♠	Pass	4♠
<b>♣</b> 64	♣ AJ83	AP			
	<ul> <li>★ AK7</li> <li>◆ 84</li> <li>♣ J1063</li> <li>North:</li> <li>♠ A7</li> <li>♥ QJ93</li> <li>◆ A62</li> <li>♣ AJ72</li> <li>North:</li> <li>♠ 64</li> <li>♥ AQ109</li> <li>◆ QJ754</li> <li>♣ 102</li> <li>North:</li> <li>♠ AK86</li> <li>♥ 864</li> <li>◆ K3</li> <li>♣ AJ76</li> <li>North:</li> <li>♠ K6532</li> <li>♥ A1054</li> <li>◆ A10</li> </ul>	V AK7       V QJ43         ◆ 84       J72         ♣ J1063       ♣ AQ97         North:       ♠ Q1085         V QJ93       V K8         ◆ A62       → KQ43         ♣ AJ72       ♣ 865         North:       ♠ Q9         V AQ109       V KJ62         ◆ QJ754       ♠ AK103         ♣ 102       ♣ Q94         North:       ♠ QJ97         V 864       ♥ 107         ◆ K3       ♠ QJ4         ♠ AJ76       ♣ K1092         North:       ♠ K1092         North:       ♠ K32         ♠ A10       ♠ K72	V AK7       V QJ43       Pass         ◆ 84       J72       Pass         J 1063       AQ97       1. Stay         North:       Q1085       West         V QJ93       K8       3♠         A62       KQ43       AP         AJ72       A865       1. Stay         North:       Q9       KJ62       Pass         V QJ754       AK103       Pass         102       Q94       1. Stay         North:       Q94       1. Stay         North:       Q94       1. Stay         North:       AK86       QJ97         K3       QJ4       1. Stay         K3       QJ4       1. Stay         K6532       A108       Pass         North:       A1054       K32       Pass         A1054       K72       Pass         A10       K72       Pass         A64       AJ83       AP	V AK7       V QJ43       Pass 2♣¹         North:       J72       Pass 3NT         AQ97       1. Stayman         North:       AQ97       I. Stayman         North:       Q1085       INT         Q193       K8       3♠ Pass         A62       KQ43       AP         AJ72       AS65       1. Stayman         North:       South:       West North         A40109       KJ62       Pass 2♣¹         QJ754       AK103       Pass X         A102       Q94       1. Stayman         North:       AK86       Q94         AK86       Q94       1. Stayman         North:       AR9       1. Stayman         North	V AK7       V QJ43       Pass 2♣¹ 3 ⋅ Pass 3NT AP 1. Stayman         North:       AQ97       Vest North East 1NT Pass Pass A62         V QJ93       K8       3♠ Pass Pass Pass Pass A62         AJ72       AS65       1. Stayman         North:       South:       West North East North East North:         AG2       KQ43       AP North:         AJ72       AK103       Pass X AP North:         AQ109       KJ62       Pass X AP North:         QJ754       AK103       Pass X AP North:         AX86       Q94       1. Stayman         North:       AK86       QJ97         X864       107       AP North:         X864       107       AP North:         X864       107       AP North:         X864       AJ76       K1092         X864       AJ76       AN North:         X865       AN North:       AN North:         X865       AN North:       AN North:         X864       AN North:       AN North:         X865       AN North:       AN North:         X866       AN North:       AN North:         X867       AN North:       AN North:         X868       A

Board: 81 Dealer: S Vul: Both HCP: 15	<ul><li>AJ</li><li>♥ QJ43</li><li>♦ J72</li><li>♣ AQ97</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 82 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q1085</li><li>♥ K8</li><li>◆ KQ43</li><li>♣ 865</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	<ul><li>♠ Q9</li><li>♥ KJ62</li><li>♦ AK103</li><li>♠ Q94</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 84 Dealer: N Vul: None HCP: 9	<ul><li>◆ QJ97</li><li>▼ 107</li><li>◆ QJ4</li><li>◆ K1092</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 15	<ul><li>★ A108</li><li>★ K32</li><li>★ K72</li><li>★ AJ83</li></ul>	East Bids 3♦ if possible.  You bid first.

North: ♠ KQ65	South: ♠ AJ	West	Notui		South 1NT
<b>♥</b> AK7	<b>♥</b> QJ43	Pass	2 <b>♣</b> ¹	3♦	Pass
				AP	
2 01005	1110	1. Stay	man		
North:	South:	West	North	East	South
• A7			1NT	Pass	2 <b>♣</b> ¹
<b>♥</b> QJ93	<b>♥</b> K8	3♠	Pass	Pass	X
♦ A62	♦ KQ43	AP			
<b>♣</b> AJ/2	<b>♣</b> 865	1. Stay	man		
North: ♠ 64	South:	West	North	East	South 1NT
	<b>♥</b> KJ62	Pass	2 <b>♣</b> ¹	3♠	Pass
◆ QJ754	◆ AK103	Pass	X	AP	
<b>♣</b> 102	<b>♣</b> Q94	1. Stay	man		
North:	South:	West	North	East	South
<b>♠</b> AK86	<b>♠</b> QJ97		1NT	Pass	2 <b>♣</b> ¹
		2♦	AP		
◆ K3 <b>♣</b> AJ76	• QJ4 • K1092	1. Stay	man		
		West	North	East	South
North:	South:				1NT
		Pass	<b>2♣</b> ¹	<b>3</b> ♦	Pass
◆ A10	◆ K72	Pass	3♠	Pass	4♠
<b>♣</b> 64	♣ AJ83	AP			
	<ul> <li>★ AK7</li> <li>◆ 84</li> <li>♣ J1063</li> <li>North:</li> <li>♠ A7</li> <li>♥ QJ93</li> <li>◆ A62</li> <li>♣ AJ72</li> <li>North:</li> <li>♠ 64</li> <li>♥ AQ109</li> <li>◆ QJ754</li> <li>♣ 102</li> <li>North:</li> <li>♠ AK86</li> <li>♥ 864</li> <li>◆ K3</li> <li>♣ AJ76</li> <li>North:</li> <li>♠ K6532</li> <li>♥ A1054</li> <li>◆ A10</li> </ul>	V AK7       V QJ43         ◆ 84       J72         ♣ J1063       ♣ AQ97         North:       ♠ Q1085         V QJ93       V K8         ◆ A62       → KQ43         ♣ AJ72       ♣ 865         North:       ♠ Q9         V AQ109       V KJ62         ◆ QJ754       ♠ AK103         ♣ 102       ♣ Q94         North:       ♠ QJ97         V 864       ♥ 107         ◆ K3       ♠ QJ4         ♠ AJ76       ♣ K1092         North:       ♠ K1092         North:       ♠ K32         ♠ A10       ♠ K72	V AK7       V QJ43       Pass         ◆ 84       J72       Pass         J 1063       AQ97       1. Stay         North:       Q1085       West         V QJ93       K8       3♠         A62       KQ43       AP         AJ72       A865       1. Stay         North:       Q9       KJ62       Pass         V QJ754       AK103       Pass         102       Q94       1. Stay         North:       Q94       1. Stay         North:       Q94       1. Stay         North:       AK86       QJ97         K3       QJ4       1. Stay         K3       QJ4       1. Stay         K6532       A108       Pass         North:       A1054       K32       Pass         A1054       K72       Pass         A10       K72       Pass         A64       AJ83       AP	V AK7       V QJ43       Pass 2♣¹         North:       J72       Pass 3NT         AQ97       1. Stayman         North:       AQ97       I. Stayman         North:       Q1085       INT         Q193       K8       3♠ Pass         A62       KQ43       AP         AJ72       AS65       1. Stayman         North:       South:       West North         A40109       KJ62       Pass 2♣¹         QJ754       AK103       Pass X         A102       Q94       1. Stayman         North:       AK86       Q94         AK86       Q94       1. Stayman         North:       AR9       1. Stayman         North	V AK7       V QJ43       Pass 2♣¹ 3 ⋅ Pass 3NT AP 1. Stayman         North:       AQ97       Vest North East 1NT Pass Pass A62         V QJ93       K8       3♠ Pass Pass Pass Pass A62         AJ72       AS65       1. Stayman         North:       South:       West North East North East North:         AG2       KQ43       AP North:         AJ72       AK103       Pass X AP North:         AQ109       KJ62       Pass X AP North:         QJ754       AK103       Pass X AP North:         AX86       Q94       1. Stayman         North:       AK86       QJ97         X864       107       AP North:         X864       107       AP North:         X864       107       AP North:         X864       AJ76       K1092         X864       AJ76       AN North:         X865       AN North:       AN North:         X865       AN North:       AN North:         X864       AN North:       AN North:         X865       AN North:       AN North:         X866       AN North:       AN North:         X867       AN North:       AN North:         X868       A

Board: 86 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q52</li><li>♥ A2</li><li>◆ AQJ6</li><li>♣ A982</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 87 Dealer: S Vul: None HCP: 12	♣ Q965 ♥ KQ10 ♦ Q ♣ K9762	East Bids 3♦ if possible.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 17	♣ AJ ♥ K107 ♦ KQJ7 ♣ K1042	West Bids 4♠ if possible.  You bid first.
Board: 89 Dealer: S Vul: Both HCP: 12	<ul><li>★ AQ932</li><li>★ K832</li><li>★ K7</li><li>★ 105</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 15	<ul><li>◆93</li><li>▼ AK87</li><li>◆ AJ97</li><li>◆ K63</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 86 Dealer: N Vul: Both	North: ♠ Q52	South: ♠ AK86	West	North 1NT	East Pass	
North HCP: 17	<b>♥</b> A2	♥ KQ	3♥	Pass	Pass	X
South HCP: 15	◆ AQJ6 ◆ A982	♦ 1054 • O1105	AP			
Contract: 3♥X W	<b>₽</b> A982	<b>♣</b> QJ105	1. Stayı	man		
Board: 87 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♦</b> Q965	♠ AJ2	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 12	<b>♥</b> KQ10 <b>♦</b> Q	<b>♥</b> AJ985 <b>♦</b> 42	Pass	3NT	Pass	4♥
South HCP: 16	• € • K9762	• AQ8	AP			
Contract: 4♥ S			1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ	<b>★</b> 543		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> K107	<b>♥</b> AQ92	4♠	Pass	Pass	X
South HCP: 13	♦ KQJ7	♦ A982	AP			
South HCP: 13 Contract: 4♠X W	<b>♣</b> K1042	<b>♣</b> QJ	1. Stay	man		
			West	North	East	South 1NT
Board: 89	NT 4	G 4	Pass	<b>2</b> ♣¹	3♦	Pass
Dealer: S	North:	South: ♠ KJ84	Pass	3♠	Pass	<b>4</b> ◆ <sup>2</sup>
Vul: Both	<b>♠</b> AQ932 <b>♥</b> K832	<b>₹</b> KJ64 <b>∀</b> AQ9	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
North HCP: 12	◆ K7	<b>♦</b> 82	AP			
South HCP: 15 Contract: 4♠ N	<b>♣</b> 105	<b>♣</b> KQ98	1. Stay	mon		
Confidet. 1211			•	raise or	better	in ♠
				bid, surj		
Board: 90			<b>11</b> 7 .	NT 4	Е (	G .1
Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> 93 •• <b>AV</b> 27	<b>★</b> KJ6	2.5	1NT	Pass	
North HCP: 15	<b>♥</b> AK87 <b>♦</b> AJ97	♥ QJ92 ♦ Q8653	3 <b>♣</b>	Pass	Pass	<b>3</b> ♦
South HCP: 9	<b>♦</b> K63	• Q0033 ♣ 7	AP 1. Stayı			

Board: 86 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK86</li><li>★ KQ</li><li>★ 1054</li><li>★ QJ105</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 16	<ul><li>♣ AJ2</li><li>♥ AJ985</li><li>◆ 42</li><li>♣ AQ8</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 88 Dealer: N Vul: EW HCP: 13	<ul><li>★ 543</li><li>▼ AQ92</li><li>★ A982</li><li>♣ QJ</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ84</li><li>★ AQ9</li><li>★ 82</li><li>★ KQ98</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 90 Dealer: N Vul: EW HCP: 9	<ul><li>★ KJ6</li><li>♥ QJ92</li><li>◆ Q8653</li><li>◆ 7</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 86 Dealer: N Vul: Both	North: ♠ Q52	South: ♠ AK86	West	North 1NT	East Pass	
North HCP: 17	<b>♥</b> A2	♥ KQ	3♥	Pass	Pass	X
South HCP: 15	◆ AQJ6 ◆ A982	♦ 1054 • O1105	AP			
Contract: 3♥X W	<b>₽</b> A982	<b>♣</b> QJ105	1. Stayı	man		
Board: 87 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♦</b> Q965	♠ AJ2	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 12	<b>♥</b> KQ10 <b>♦</b> Q	<b>♥</b> AJ985 <b>♦</b> 42	Pass	3NT	Pass	4♥
South HCP: 16	• € • K9762	• AQ8	AP			
Contract: 4♥ S			1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ	<b>★</b> 543		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> K107	<b>♥</b> AQ92	4♠	Pass	Pass	X
South HCP: 13	♦ KQJ7	♦ A982	AP			
South HCP: 13 Contract: 4♠X W	<b>♣</b> K1042	<b>♣</b> QJ	1. Stay	man		
			West	North	East	South 1NT
Board: 89	NT 4	G 4	Pass	<b>2</b> ♣¹	3♦	Pass
Dealer: S	North:	South: ♠ KJ84	Pass	3♠	Pass	<b>4</b> ◆ <sup>2</sup>
Vul: Both	<b>♠</b> AQ932 <b>♥</b> K832	<b>₹</b> KJ64 <b>∀</b> AQ9	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
North HCP: 12	◆ K7	<b>♦</b> 82	AP			
South HCP: 15 Contract: 4♠ N	<b>♣</b> 105	<b>♣</b> KQ98	1. Stay	mon		
Confidet. 1211			•	raise or	better	in ♠
				bid, surj		
Board: 90			<b>11</b> 7 .	NT 4	Е (	G .1
Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> 93 •• <b>AV</b> 27	<b>★</b> KJ6	2.5	1NT	Pass	
North HCP: 15	<b>♥</b> AK87 <b>♦</b> AJ97	♥ QJ92 ♦ Q8653	3 <b>♣</b>	Pass	Pass	<b>3</b> ♦
South HCP: 9	<b>♦</b> K63	• Q0033 ♣ 7	AP 1. Stayı			

Board: 91 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q96</li><li>♥ AQ93</li><li>◆ 5</li><li>♣ QJ952</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 92 Dealer: N Vul: NS HCP: 16	<ul><li>★ K102</li><li>▼ AJ3</li><li>◆ K1052</li><li>◆ AJ6</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 93 Dealer: S Vul: NS HCP: 11	<b>♦</b> 3 <b>♥</b> A1098 <b>♦</b> A8543 <b>♣</b> K104	East Bids 3♠ if possible.  Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q72</li><li>♥ KJ9</li><li>♦ KQJ103</li><li>♣ K6</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 95 Dealer: S Vul: NS HCP: 10	<ul><li>♣87</li><li>♥Q1074</li><li>◆AJ54</li><li>♣K103</li></ul>	East Bids 3♠ if possible.  Partner bids first.

Board: 91 Dealer: S Vul: None	North: ♠ Q96	South: ♠ AKJ72		North		1NT
North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>◆ AQ93</li><li>◆ 5</li><li>◆ QJ952</li></ul>	<ul><li>72</li><li>A109</li><li>K103</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	3♦ AP	Pass
Board: 92 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K102  ♥ AJ3  ♠ K1052  ♣ AJ6	South:  ♠ AJ85  ♥ 8  ♠ AJ983  ♠ Q107	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 93 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ 3  ♥ A1098  ♠ A8543  ♠ K104	South:  ♠ AK  ♥ KJ2  ♦ 10976  ♠ AQ86		North  2♣¹  3NT man	East 3♠ AP	South 1NT Pass
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4♥X W	North:  ♠ Q72  ♥ KJ9  ♠ KQJ103  ♠ K6	South:  ♠ AK98  ♥ 6  ♠ A76  ♠ Q10987	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 95 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3\$X E	North:  ♣ 87  ♥ Q1074  ♠ AJ54  ♣ K103	South:  ♠ A43  ♥ AK3  ♠ K986  ♣ J52	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 91 Dealer: S Vul: None HCP: 15	<ul><li>★ AKJ72</li><li>▼ 72</li><li>★ A109</li><li>★ K103</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 92 Dealer: N Vul: NS HCP: 12	<ul><li>♣ AJ85</li><li>♥ 8</li><li>◆ AJ983</li><li>♣ Q107</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 17	<ul><li>★ AK</li><li>▼ KJ2</li><li>◆ 10976</li><li>◆ AQ86</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 94 Dealer: N Vul: None HCP: 13	<ul><li>★ AK98</li><li>♥ 6</li><li>★ A76</li><li>★ Q10987</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 15	<ul><li>★ A43</li><li>★ AK3</li><li>★ K986</li><li>★ J52</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 91 Dealer: S Vul: None	North: ♠ Q96	South: ♠ AKJ72		North		1NT
North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>◆ AQ93</li><li>◆ 5</li><li>◆ QJ952</li></ul>	<ul><li>72</li><li>A109</li><li>K103</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	3♦ AP	Pass
Board: 92 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K102  ♥ AJ3  ♠ K1052  ♣ AJ6	South:  ♠ AJ85  ♥ 8  ♠ AJ983  ♠ Q107	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 93 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ 3  ♥ A1098  ♠ A8543  ♠ K104	South:  ♠ AK  ♥ KJ2  ♦ 10976  ♠ AQ86		North  2♣¹  3NT man	East 3♠ AP	South 1NT Pass
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4♥X W	North:  ♠ Q72  ♥ KJ9  ♠ KQJ103  ♠ K6	South:  ♠ AK98  ♥ 6  ♠ A76  ♠ Q10987	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 95 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3\$X E	North:  ♣ 87  ♥ Q1074  ♠ AJ54  ♣ K103	South:  ♠ A43  ♥ AK3  ♠ K986  ♣ J52	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 96 Dealer: N Vul: EW HCP: 16	<ul><li>◆ Q874</li><li>◆ AQ94</li><li>◆ A10</li><li>◆ A43</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 97 Dealer: S Vul: NS HCP: 9	<ul><li>10</li><li>KJ107</li><li>1092</li><li>AJ953</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 16	<ul><li>AQ86</li><li>∀ AQ85</li><li>A76</li><li>107</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 99 Dealer: S Vul: EW HCP: 16	<ul><li>AQJ62</li><li>✓ A653</li><li>✓ Q</li><li>✓ K102</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 17	<ul><li>A32</li><li>K2</li><li>AJ93</li><li>KQ95</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 96 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> Q874	<b>♠</b> AKJ5 <b>♥</b> 75	2.	1NT	Pass	
North HCP: 16	<b>♥</b> AQ94 <b>♦</b> A10	• Q7	3 <b>♦</b>	Pass	Pass	Λ
South HCP: 14	♣ A43	♣ KJ1096	AP	*****		
Contract: 3♦X W			1. Stay	Шып		
Board: 97	North:	South:	West	North	East	South
Dealer: S	1 10 da.	<b>♦</b> A5				1NT
Vul: NS	<b>♥</b> KJ107	<b>♥</b> A543	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 9 South HCP: 15	<b>♦</b> 1092	◆ A765	Pass	X	AP	
Contract: 3♠X E	<b>♣</b> AJ953	<b>♣</b> K104	1. Stay	man		
Board: 98	N. 4	C 4	Wast	North	Fact	South
Dealer: N	North:	South:	vv CSI	1NT	Pass	
Vul: None	<b>♠</b> AQ86 <b>♥</b> AQ85	<b>♠</b> KJ42 <b>♥</b> K742	2•	2NT		3NT
North HCP: 16	◆ A76	• 102	∠ <b>√</b> AP	Z1 <b>N 1</b>	rass	3111
South HCP: 9	<b>♣</b> 107	♣ Q53	1. Stay	man		
Contract: 3N N			1. Sury	11411		
			West	North	East	South
Dagad, 00						1NT
Board: 99 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
Vul: EW	♠ AQJ62	<b>★</b> K74	Pass	3♠	Pass	4♠
North HCP: 16	<b>♥</b> A653	▼ K1082	Pass	$4NT^2$	Pass	5 <b>♥</b> <sup>3</sup>
South HCP: 15	◆ Q ◆ K102	◆ K2 ◆ AQ95	Pass	6♠	AP	
Contract: 6♠ N	₩ K102	₩ AQ93	1. Stay			
			2. Blackwood 0314, for ♠			
			3. A=2	/5 or 5/:	5, Q(S	)=()
Board: 100	North:	South:	West	North	East	South
Dealer: N	• A32	<b>♦</b> KQ64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K2	♥ AQ3	3♥	Pass		3NT
North HCP: 17 South HCP: 13	<b>♦</b> AJ93	◆ Q54	AP			. –
Contract: 3N N	<b>♣</b> KQ95	<b>♣</b> 1082	1. Stay	man		

Board: 96 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AKJ5</li><li>♥ 75</li><li>♠ Q7</li><li>♠ KJ1096</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 15	<ul><li>★ A5</li><li>▼ A543</li><li>◆ A765</li><li>★ K104</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 98 Dealer: N Vul: None HCP: 9	<ul><li>★ KJ42</li><li>★ K742</li><li>★ 102</li><li>★ Q53</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 15	<ul><li>★ K74</li><li>▼ K1082</li><li>◆ K2</li><li>◆ AQ95</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 100 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQ64</li><li>★ AQ3</li><li>◆ Q54</li><li>◆ 1082</li></ul>	West Bids 3♥ if possible.  Partner bids first.

Board: 96 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> Q874	<b>♠</b> AKJ5 <b>♥</b> 75	2.	1NT	Pass	
North HCP: 16	<b>♥</b> AQ94 <b>♦</b> A10	• Q7	3 <b>♦</b>	Pass	Pass	Λ
South HCP: 14	♣ A43	♣ KJ1096	AP	*****		
Contract: 3♦X W			1. Stay	Шып		
Board: 97	North:	South:	West	North	East	South
Dealer: S	1 10 da.	<b>♦</b> A5				1NT
Vul: NS	<b>♥</b> KJ107	<b>♥</b> A543	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 9 South HCP: 15	<b>♦</b> 1092	◆ A765	Pass	X	AP	
Contract: 3♠X E	<b>♣</b> AJ953	<b>♣</b> K104	1. Stay	man		
Board: 98	N. 4	C 4	Wast	North	Fact	South
Dealer: N	North:	South:	vv CSI	1NT	Pass	
Vul: None	<b>♠</b> AQ86 <b>♥</b> AQ85	<b>♠</b> KJ42 <b>♥</b> K742	2•	2NT		3NT
North HCP: 16	◆ A76	• 102	∠ <b>√</b> AP	Z1 <b>N 1</b>	rass	3111
South HCP: 9	<b>♣</b> 107	♣ Q53	1. Stay	man		
Contract: 3N N			1. Sury	11411		
			West	North	East	South
Dagad, 00						1NT
Board: 99 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
Vul: EW	♠ AQJ62	<b>★</b> K74	Pass	3♠	Pass	4♠
North HCP: 16	<b>♥</b> A653	▼ K1082	Pass	$4NT^2$	Pass	5 <b>♥</b> <sup>3</sup>
South HCP: 15	◆ Q ◆ K102	◆ K2 ◆ AQ95	Pass	6♠	AP	
Contract: 6♠ N	₩ K102	₩ AQ93	1. Stay			
			2. Blackwood 0314, for ♠			
			3. A=2	/5 or 5/:	5, Q(S	)=()
Board: 100	North:	South:	West	North	East	South
Dealer: N	• A32	<b>♦</b> KQ64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K2	♥ AQ3	3♥	Pass		3NT
North HCP: 17 South HCP: 13	<b>♦</b> AJ93	◆ Q54	AP			. –
Contract: 3N N	<b>♣</b> KQ95	<b>♣</b> 1082	1. Stay	man		

Vul. Roth \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	t Bids 3♣ if possible.
Vul· NS	st Bids 3♦ if possible.  a bid first.
Vul. FW 6	t Bids 3♦ if possible.
Dealer: N ▼ KQJ86 Vul: None • K I10	st Bids 2♠ if possible.  1 bid first.
Dealer: S     ▼ AKQ8 Vul· NS	t Bids 3♠ if possible.  Ener bids first.

Board: 101 Dealer: S Vul: Both	North: <b>★</b> K642	South: ♠ AQ93		North		1NT
North HCP: 8	<b>♥</b> A73	♥ KQJ4	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 16	◆ J1092 ◆ 102	♦ A84 • 85	Pass	X	AP	
Contract: 3♣X E	102	2 03	1. Stay	man		
Board: 102	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK97	<b>♦</b> QJ54		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> K7	<b>♥</b> AQ842	3♦	Pass	Pass	3♥
South HCP: 10	♦ A752	<b>\</b>	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> Q64	<b>♣</b> J1032	1. Stay	man		
Board: 103	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> QJ642	50um. <b>♦</b> 985	_			1NT
Vul: EW	▼ K1054	<b>♥</b> A86	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
North HCP: 9 South HCP: 15	<b>♦</b> 6	◆ A10	Pass	3♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> K94	♣ AQJ63	AP 1. Stay	man		
Board: 104	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ 65	South: ♠ K973	WCSt	1NT	Pass	
Vul: None	<b>♥</b> KQJ86	♥ 4	2♠	Pass	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> KJ10	◆ Q42	AP	1 465	1 455	
Contract: 2N N	♣ AQ4	<b>♣</b> KJ1063	1. Stay	man		
Board: 105	North:	South:	West	North	East	South
Dealer: S	1\01u1. ♠ J10	<b>♦</b> A84				1NT
Vul: NS North HCP: 14	♥ AKQ8	<b>♥</b> J932	Pass	2 <b>♣</b> ¹	3♠	Pass
South HCP: 16	♦ K4	◆ A1032	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J10732	<b>♣</b> AK	1. Stay	man		

Board: 101 Dealer: S Vul: Both HCP: 16	<ul><li>AQ93</li><li>KQJ4</li><li>A84</li><li>85</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 102 Dealer: N Vul: NS HCP: 10	<ul><li>♣ QJ54</li><li>♥ AQ842</li><li>♦ —</li><li>♣ J1032</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 15	<ul><li>◆ 985</li><li>♥ A86</li><li>◆ A10</li><li>◆ AQJ63</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 104 Dealer: N Vul: None HCP: 9	<ul><li>★ K973</li><li>★ 4</li><li>◆ Q42</li><li>◆ KJ1063</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 16	<ul><li>★ A84</li><li>▼ J932</li><li>◆ A1032</li><li>◆ AK</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 101 Dealer: S Vul: Both	North: <b>★</b> K642	South: ♠ AQ93		North		1NT
North HCP: 8	<b>♥</b> A73	♥ KQJ4	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 16	◆ J1092 ◆ 102	♦ A84 • 85	Pass	X	AP	
Contract: 3♣X E	102	2 03	1. Stay	man		
Board: 102	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK97	<b>♦</b> QJ54		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> K7	<b>♥</b> AQ842	3♦	Pass	Pass	3♥
South HCP: 10	♦ A752	<b>\</b>	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> Q64	<b>♣</b> J1032	1. Stay	man		
Board: 103	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> QJ642	50um. <b>♦</b> 985	_			1NT
Vul: EW	▼ K1054	<b>♥</b> A86	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
North HCP: 9 South HCP: 15	<b>♦</b> 6	◆ A10	Pass	3♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> K94	♣ AQJ63	AP 1. Stay	man		
Board: 104	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ 65	South: ♠ K973	WCSt	1NT	Pass	
Vul: None	<b>♥</b> KQJ86	♥ 4	2♠	Pass	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> KJ10	◆ Q42	AP	1 465	1 455	
Contract: 2N N	♣ AQ4	<b>♣</b> KJ1063	1. Stay	man		
Board: 105	North:	South:	West	North	East	South
Dealer: S	1\01u1. ♠ J10	<b>♦</b> A84				1NT
Vul: NS North HCP: 14	♥ AKQ8	<b>♥</b> J932	Pass	2 <b>♣</b> ¹	3♠	Pass
South HCP: 16	♦ K4	◆ A1032	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J10732	<b>♣</b> AK	1. Stay	man		

Dealer: N Vul: EW	<ul><li>★ KQ9</li><li>▼ 32</li><li>◆ AKQ2</li><li>◆ J974</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Dealer: S Vul: NS	<ul><li>◆ Q984</li><li>▼ K109</li><li>◆ 2</li><li>◆ AJ872</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Dealer: N Vul: None	<ul><li>★ K83</li><li>▼ J32</li><li>◆ A4</li><li>◆ AK742</li></ul>	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Dealer: S Vul: NS	♣ AJ3 ♥ KQ107 ♦ Q98 ♣ 742	East Bids 3♦ if possible.  Partner bids first.
Dealer: N Vul: Both	<b>♦</b> K87 <b>♥</b> Q5 <b>♦</b> A10962 <b>♣</b> AK10	West Bids 3♠ if possible.  You bid first.

Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 W	North:  ♠ KQ9  ♥ 32  ♠ AKQ2  ♣ J974	South:  ♠ A864  ♥ 4  ♠ 874  ♣ A10852	West 2♥ 1. Stay	North 1NT Pass man	East Pass 3♥	
Board: 107 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ Q984  ♥ K109  ♠ 2  ♣ AJ872	South:  ♠ AJ102  ♥ AJ42  ♠ K76  ♠ K4	West Pass Pass 1. Stay	3NT	East 3♦ AP	South 1NT Pass
Board: 108 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 5♣ S	North:  ♠ K83  ♥ J32  ♠ A4  ♣ AK742	South:  ♣ 754  ♥ AQ96  • 8  ♣ QJ1085	2♦ Pass X AP 1. Stay	North 1NT Pass 3♣ 4♣ man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 5♣
Board: 109 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ AJ3  ♥ KQ107  ♠ Q98  ♣ 742	South:  ♠ Q8  ♥ A942  ♠ A4  ♠ KQJ83	Pass	3NT	East 3♦ AP	South 1NT Pass
Board: 110 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3•X W	North:  ♠ K87  ♥ Q5  ♠ A10962  ♣ AK10	South:  ♠ Q3  ♥ AK102  ♠ KJ7  ♣ Q843	West  3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 106 Dealer: N Vul: EW HCP: 8	<ul><li>★ A864</li><li>♥ 4</li><li>♦ 874</li><li>★ A10852</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 16	<ul><li>AJ102</li><li>✓ AJ42</li><li>✓ K76</li><li>✓ K4</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 108 Dealer: N Vul: None HCP: 9	<ul><li>★754</li><li>✓ AQ96</li><li>◆8</li><li>◆ QJ1085</li></ul>	West Bids 2♦ if possible. West Doubles 3♦ if possible. Partner bids first.
Board: 109 Dealer: S Vul: NS HCP: 16	<ul><li>♠ Q8</li><li>♥ A942</li><li>♦ A4</li><li>♠ KQJ83</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 110 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q3</li><li>♥ AK102</li><li>♦ KJ7</li><li>♣ Q843</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 W	North:  ♠ KQ9  ♥ 32  ♠ AKQ2  ♣ J974	South:  ♠ A864  ♥ 4  ♠ 874  ♣ A10852	West 2♥ 1. Stay	North 1NT Pass man	East Pass 3♥	
Board: 107 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ Q984  ♥ K109  ♠ 2  ♣ AJ872	South:  ♠ AJ102  ♥ AJ42  ♠ K76  ♠ K4	West Pass Pass 1. Stay	3NT	East 3♦ AP	South 1NT Pass
Board: 108 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 5♣ S	North:  ♠ K83  ♥ J32  ♠ A4  ♣ AK742	South:  ♣ 754  ♥ AQ96  • 8  ♣ QJ1085	2♦ Pass X AP 1. Stay	North 1NT Pass 3♣ 4♣ man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 5♣
Board: 109 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ AJ3  ♥ KQ107  ♠ Q98  ♣ 742	South:  ♠ Q8  ♥ A942  ♠ A4  ♠ KQJ83	Pass	3NT	East 3♦ AP	South 1NT Pass
Board: 110 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3•X W	North:  ♠ K87  ♥ Q5  ♠ A10962  ♣ AK10	South:  ♠ Q3  ♥ AK102  ♠ KJ7  ♣ Q843	West  3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 111 Dealer: S Vul: None HCP: 13	<ul><li>♠ A7</li><li>♥ AJ64</li><li>♦ 65</li><li>♠ A10863</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 15	<ul><li>♣ J7</li><li>♥ KQ42</li><li>♦ AQ6</li><li>♣ QJ87</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 113 Dealer: S Vul: EW HCP: 10	<ul><li>♣ Q962</li><li>♥ A9653</li><li>◆ Q8</li><li>♣ Q2</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 16	<ul><li>★ KJ5</li><li>▼ KJ10</li><li>★ K5</li><li>★ AJ852</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 115 Dealer: S Vul: EW HCP: 8	<ul><li>105</li><li>✓ AQ87</li><li>↑ 75</li><li>♣ Q9643</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 111 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A7  ♥ AJ64  ♦ 65  ♣ A10863	South:  ♠ KQ3  ♥ Q1052  ♠ AJ  ♠ QJ72	West Pass Pass 1. Stay	North  2♣¹  3NT man	East  3  AP	South 1NT Pass
Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ J7  ♥ KQ42  ♠ AQ6  ♣ QJ87	South:  ♣ K5  ▼ AJ63  ◆ 732  ♣ A532	West  3♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 113 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 4 N	North:  ♠ Q962  ♥ A9653  • Q8  ♠ Q2	South:  ♠ AK108  ♥ KQ8  ♦ 105  ♣ AJ107	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East 3♦ Pass	1NT Pass
Board: 114 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ KJ5  ♥ KJ10  ♠ K5  ♣ AJ852	South:  ♠ Q873  ♥ Q82  ♠ QJ83  ♠ Q10	West  2♠ AP 1. Stay	North 1NT 2NT	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♣ N	North:  ♠ 105  ♥ AQ87  ♠ 75  ♠ Q9643	South:  ♠ AQ32  ♥ 106  ♠ Q104  ♠ AK72	West Pass Pass 1. Stay	3♣	East  2  AP	South 1NT Pass

Board: 111 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ3</li><li>▼ Q1052</li><li>◆ AJ</li><li>◆ QJ72</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 112 Dealer: N Vul: NS HCP: 12	<ul><li>★ K5</li><li>▼ AJ63</li><li>◆ 732</li><li>◆ A532</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK108</li><li>★ KQ8</li><li>★ 105</li><li>★ AJ107</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 114 Dealer: N Vul: NS HCP: 9	<ul><li>◆ Q873</li><li>◆ Q82</li><li>◆ QJ83</li><li>◆ Q10</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 15	<ul><li>AQ32</li><li>106</li><li>Q104</li><li>AK72</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 111 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A7  ♥ AJ64  ♦ 65  ♣ A10863	South:  ♠ KQ3  ♥ Q1052  ♠ AJ  ♠ QJ72	West Pass Pass 1. Stay	North  2♣¹  3NT man	East  3  AP	South 1NT Pass
Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ J7  ♥ KQ42  ♠ AQ6  ♣ QJ87	South:  ♣ K5  ▼ AJ63  ◆ 732  ♣ A532	West  3♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 113 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 4 N	North:  ♠ Q962  ♥ A9653  • Q8  ♠ Q2	South:  ♠ AK108  ♥ KQ8  ♦ 105  ♣ AJ107	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East 3♦ Pass	1NT Pass
Board: 114 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ KJ5  ♥ KJ10  ♠ K5  ♣ AJ852	South:  ♠ Q873  ♥ Q82  ♠ QJ83  ♠ Q10	West  2♠ AP 1. Stay	North 1NT 2NT	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♣ N	North:  ♠ 105  ♥ AQ87  ♠ 75  ♠ Q9643	South:  ♠ AQ32  ♥ 106  ♠ Q104  ♠ AK72	West Pass Pass 1. Stay	3♣	East  2  AP	South 1NT Pass

Board: 116 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q1092</li><li>♥ A43</li><li>◆ J7</li><li>♣ AKJ7</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 117 Dealer: S Vul: NS HCP: 11	<ul><li></li></ul>	East Bids 4♠ if possible.  Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 15	<ul><li>▲ AJ74</li><li>♥ AJ6</li><li>◆ K107</li><li>♣ Q98</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 119 Dealer: S Vul: Both HCP: 11	<ul><li>♣ 762</li><li>♥ AK63</li><li>♦ J2</li><li>♣ QJ103</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 16	<ul><li>♣8754</li><li>♥QJ</li><li>★KJ3</li><li>♣AKQ10</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 116 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S	North:  ♠ Q1092  ♥ A43  ♠ J7  ♠ AKJ7	South:  ♠ AJ75  ♥ 9  ♠ Q62  ♠ Q10653	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4•X E	North:  ♣ J3  ♥ Q1093  ♠ KQ105  ♣ QJ9	South:	West Pass AP 1. Stay		East 4♣	South 1NT X
Board: 118 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 3•X W	North:  ♠ AJ74  ♥ AJ6  ♠ K107  ♠ Q98	South:  ♠ K108  ♥ KQ95  ♦ J  ♠ AKJ32	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 2♠ E	North:  ♣ 762  ♥ AK63  ♦ J2  ♣ QJ103	South:  ♠ A4  ♥ Q742  ♠ KQ85  ♣ A64		North 2♣¹ man	East 2♠	South 1NT AP
Board: 120 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:	South:  ♠ AKQ6  ♥ 86  ♠ A974  ♣ J43	West  3♥ AP  1. Stay	North 1NT Pass	Pass	

Board: 116	West Bids 2♦ if possible.  Partner bids first.
Board: 117 Dealer: S  Vul: NS  HCP: 17	East Bids 4♠ if possible.  You bid first.
Board: 118	West Bids 3♦ if possible.  Partner bids first.
Board: 119	East Bids 2♠ if possible.  You bid first.
Board: 120	West Bids 3♥ if possible.  Partner bids first.

Board: 116 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S	North:  ♠ Q1092  ♥ A43  ♠ J7  ♠ AKJ7	South:  ♠ AJ75  ♥ 9  ♠ Q62  ♠ Q10653	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4•X E	North:  ♣ J3  ♥ Q1093  ♠ KQ105  ♣ QJ9	South:	West Pass AP 1. Stay		East 4♣	South 1NT X
Board: 118 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 3•X W	North:  ♠ AJ74  ♥ AJ6  ♠ K107  ♠ Q98	South:  ♠ K108  ♥ KQ95  ♦ J  ♠ AKJ32	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 2♠ E	North:  ♣ 762  ♥ AK63  ♦ J2  ♣ QJ103	South:  ♠ A4  ♥ Q742  ♠ KQ85  ♣ A64		North 2♣¹ man	East 2♠	South 1NT AP
Board: 120 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:	South:  ♠ AKQ6  ♥ 86  ♠ A974  ♣ J43	West  3♥ AP  1. Stay	North 1NT Pass	Pass	

Board: 121
Board: 122  ♠ K105 Dealer: N  ♥ AQ7 Vul: NS  ♦ J5 HCP: 15  ♠ KQ542  You bid first.
Board: 123
Board: 124
Board: 125 Dealer: S Vul: None HCP: 10  ♣ QJ982 ▼ K863  Fast Bids 3♦ if possible.  Partner bids first.

Board: 121 Dealer: S Vul: Both	North: ♠ K54	South: ♠ AQ6	West	North		1NT
North HCP: 9 South HCP: 17 Contract: 3•X E	♥ Q1042 ♦ 108 ♣ A943	<ul><li>◆ AKJ9</li><li>◆ 96</li><li>◆ K865</li></ul>	Pass Pass 1. Stay	2♣¹ X man	3♦ AP	Pass
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 5 S	North:  ♠ K105  ♥ AQ7  • J5  ♣ KQ542	South:  ♠ AQJ6  ♥ 10632  ♠ A9  ♣ AJ7	3♦ Pass AP 1. Stay		Pass Pass Pass	2 <b>♣</b> ¹ 4NT²
Board: 123 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 S	North:  ♠ K1075  ♥ Q10  ♠ K54  ♣ KJ86	South:  ♠ AQJ32  ♥ A4  • 1096  ♣ A73	Pass Pass Pass 1. Stay	North  2♣¹  3♠²  4♠  man  agth cue	2♦ Pass AP	South 1NT 2♠ 3♠
Board: 124 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2 • W	North:  ♠ AK8  ♥ A942  ♦ 105  ♠ KJ85	South:  ♠ QJ103  ♥ J10  ♠ A92  ♣ 9742	West  2♦ 1. Stay	North 1NT AP man	East Pass	
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ QJ982  ♥ K863  ♠ Q4  ♠ Q3	South:  ♠ A4  ♥ AQ109  ♦ 75  ♣ AJ1084	Pass Pass AP 1. Stay	3♠	East 3♦ Pass	1NT Pass

Board: 121 Dealer: S Vul: Both HCP: 17	<ul><li>AQ6</li><li>AKJ9</li><li>96</li><li>K865</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 122 Dealer: N Vul: NS HCP: 16	<ul><li>AQJ6</li><li>✓ 10632</li><li>A9</li><li>AJ7</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 15	<ul><li>AQJ32</li><li>✓ A4</li><li>1096</li><li>A73</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 124 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ103</li><li>♥ J10</li><li>◆ A92</li><li>♣ 9742</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 15	<ul><li>★ A4</li><li>✓ AQ109</li><li>◆ 75</li><li>◆ AJ1084</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 121 Dealer: S Vul: Both	North: ♠ K54	South: ♠ AQ6	West	North		1NT
North HCP: 9 South HCP: 17 Contract: 3•X E	♥ Q1042 ♦ 108 ♣ A943	<ul><li>◆ AKJ9</li><li>◆ 96</li><li>◆ K865</li></ul>	Pass Pass 1. Stay	2♣¹ X man	3♦ AP	Pass
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 5 S	North:  ♠ K105  ♥ AQ7  • J5  ♣ KQ542	South:  ♠ AQJ6  ♥ 10632  ♠ A9  ♣ AJ7	3♦ Pass AP 1. Stay		Pass Pass Pass	2 <b>♣</b> ¹ 4NT²
Board: 123 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 S	North:  ♠ K1075  ♥ Q10  ♠ K54  ♣ KJ86	South:  ♠ AQJ32  ♥ A4  • 1096  ♣ A73	Pass Pass Pass 1. Stay	North  2♣¹  3♠²  4♠  man  agth cue	2♦ Pass AP	South 1NT 2♠ 3♠
Board: 124 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2 • W	North:  ♠ AK8  ♥ A942  ♦ 105  ♠ KJ85	South:  ♠ QJ103  ♥ J10  ♠ A92  ♣ 9742	West  2♦ 1. Stay	North 1NT AP man	East Pass	
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ QJ982  ♥ K863  ♠ Q4  ♠ Q3	South:  ♠ A4  ♥ AQ109  ♦ 75  ♣ AJ1084	Pass Pass AP 1. Stay	3♠	East 3♦ Pass	1NT Pass

Board: 126 Dealer: N Vul: EW HCP: 15	<b>★</b> KQ <b>♥</b> K65 <b>♦</b> K872 <b>♣</b> A1064	West Bids 4♦ if possible.  You bid first.
Board: 127 Dealer: S Vul: EW HCP: 10	<ul><li>AQ975</li><li>♥ 9853</li><li>6</li><li>KJ2</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 16	<ul><li>★ K95</li><li>▼ AKJ5</li><li>◆ AJ7</li><li>◆ 863</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 129 Dealer: S Vul: None HCP: 10	<ul><li>AJ62</li><li>♥ Q53</li><li>★ K743</li><li>♣ 84</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ3</li><li>▼ K987</li><li>◆ AQ76</li><li>◆ Q10</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \( \) S	North:  ♠ KQ  ♥ K65  ♠ K872  ♠ A1064	South:	West  4  AP  1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 127 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AQ975  ♥ 9853  ♠ 6  ♠ KJ2	South:  ♠ K10864  ♥ AQ7  ♠ AQ3  ♣ 106	West	North 2♣¹ 4♠	East  2  AP	South 1NT 2♠
Board: 128 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 6♥ S	North:  ♠ K95  ♥ AKJ5  ♠ AJ7  ♣ 863	South:  ♠ QJ106  ♥ Q10976  ♠ K  ♠ AQJ	3♦ Pass Pass AP 1. Stayı	raise or kwood (	Pass Pass Pass Pass better 0314,	2♣¹ 3▼ 4NT³ 6▼
Board: 129 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ AJ62  ♥ Q53  ♠ K743  ♣ 84	South:  ♠ Q985  ♥ AJ  ♠ AQ98  ♠ K105	West Pass Pass 1. Stay	3NT	East 3▼ AP	South 1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ KJ3  ♥ K987  ♠ AQ76  ♣ Q10	South:  ◆ A842  ◆ A65  ◆ J983  ◆ 43	West  3♣  AP  1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 126 Dealer: N Vul: EW HCP: 11	<ul><li>♣ J763</li><li>♥ AQ1042</li><li>♦ —</li><li>♣ KJ82</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 15	<ul><li>★K10864</li><li>✓ AQ7</li><li>◆ AQ3</li><li>◆ 106</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 128 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ106</li><li>♥ Q10976</li><li>♦ K</li><li>♣ AQJ</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q985</li><li>♥ AJ</li><li>♦ AQ98</li><li>♣ K105</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 130 Dealer: N Vul: EW HCP: 9	<ul><li>★ A842</li><li>▼ A65</li><li>◆ J983</li><li>◆ 43</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \( \) S	North:  ♠ KQ  ♥ K65  ♠ K872  ♠ A1064	South:	West  4  AP  1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 127 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AQ975  ♥ 9853  ♠ 6  ♠ KJ2	South:  ♠ K10864  ♥ AQ7  ♠ AQ3  ♣ 106	West	North 2♣¹ 4♠	East  2  AP	South 1NT 2♠
Board: 128 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 6♥ S	North:  ♠ K95  ♥ AKJ5  ♠ AJ7  ♣ 863	South:  ♠ QJ106  ♥ Q10976  ♠ K  ♠ AQJ	3♦ Pass Pass AP 1. Stayı	raise or kwood (	Pass Pass Pass Pass better 0314,	2♣¹ 3▼ 4NT³ 6▼
Board: 129 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ AJ62  ♥ Q53  ♠ K743  ♣ 84	South:  ♠ Q985  ♥ AJ  ♠ AQ98  ♠ K105	West Pass Pass 1. Stay	3NT	East 3▼ AP	South 1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ KJ3  ♥ K987  ♠ AQ76  ♣ Q10	South:  ◆ A842  ◆ A65  ◆ J983  ◆ 43	West  3♣  AP  1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 131 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J107</li><li>♥ K1072</li><li>♦ 4</li><li>♣ KQJ106</li></ul>	East Bids 2♦ if possible. East Doubles 3♦ if possible. Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 15	<ul><li>♣ A75</li><li>♥ 93</li><li>◆ AK96</li><li>♣ KJ86</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 133 Dealer: S Vul: NS HCP: 11	<ul><li>★ K987</li><li>♥ Q8</li><li>◆ AQ653</li><li>◆ 107</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 17	<ul><li>♠ AK4</li><li>♥ Q85</li><li>♠ K95</li><li>♠ KQ105</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 135 Dealer: S Vul: NS HCP: 9	<ul><li>AQ6</li><li>♥ Q652</li><li>107</li><li>₽ J962</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 131			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	2•	Pass
Vul: Both	<b>★</b> J107	<b>♠</b> KQ92 <b>♥</b> A5	Pass	X	Pass	3♣
North HCP: 10	<b>∨</b> K1072 <b>♦</b> 4	<ul><li>◆ QJ10</li></ul>	Pass	<b>3</b> ♦ <sup>2</sup>	X	Pass
South HCP: 16	♣ KQJ106	♣ A873	Pass	5♣	AP	
Contract: 5♣ N			1. Stay	man		
			2. limit	raise or	better	in ♣
Board: 132	North:	South:	West	North	East	South
Dealer: N	• A75	<b>♦</b> Q98		1NT	Pass	2 <b>♣</b> 1
Vul: None	<b>♥</b> 93	<b>♥</b> K642	3♥	Pass	Pass	
North HCP: 15 South HCP: 9	<b>♦</b> AK96	<b>♦</b> Q84	AP			
Contract: 3♥X W	<b>♣</b> KJ86	<b>♣</b> Q104	1. Stay	man		
Board: 133 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> K987 <b>♥</b> Q8	<b>♠</b> AQ4 <b>♥</b> K9765	Pass	2.1	3♣	1NT Pass
North HCP: 11	• AQ653	◆ J92	Pass	2 <b>▼</b> 3 <b>♦</b>	AP	1 433
South HCP: 15 Contract: 3♦ N	<b>♣</b> 107	♣ AJ	1. Stay	_	Au	
			West	North	Fact	South
Board: 134	NI d	G 4	West	1NT	Pass	
Dealer: N	North: ♠ AK4	South: ♠ Q873	3♦	Pass	Pass	
Vul: None	♥ Q85	♥ AK742	Pass	1 ass 4.42	Pass	
North HCP: 17 South HCP: 10	♦ K95	<b>♦</b> 2	AP	4▼	1 033	•
Contract: 4 S	<b>♣</b> KQ105	<b>♣</b> J86	1. Stay	man		
Conduct. 17 5			•	raise or	better	in 🔻
Board: 135	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ AQ6	Soun: ♠ J942		52 - 22		1NT
Vul: NS	♥ Q652	<b>♥</b> AKJ	Pass	2 <b>♣</b> ¹	2•	2NT
North HCP: 9 South HCP: 16	<b>◆</b> 107	♦ K93	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J962	♣ A75	1. Stay			

Board: 131	<b>♦</b> KQ92	East Bids 2♦ if possible.
Dealer: S	<b>♥</b> A5	East Doubles 3♦ if possible.
Vul: Both	◆ QJ10	1110
HCP: 16	♣ A873	You bid first.
Board: 132	<b>♦</b> Q98	West Dids 2 tif pessible
Dealer: N	<b>♥</b> K642	West Bids 3♥ if possible.
Vul: None	◆ Q84	Partner bids first.
HCP: 9	<b>♣</b> Q104	1 01 01 01 01 01 01
Board: 133	<b>♠</b> AQ4	D . D' 1 0 0 ' 0 11
Dealer: S	<b>♥</b> K9765	East Bids 3♣ if possible.
Vul: NS	<b>♦</b> J92	You bid first.
HCP: 15	♣ AJ	Tou blu first.
Board: 134	<b>♦</b> Q873	
Dealer: N	<b>♥</b> AK742	West Bids 3♦ if possible.
Vul: None	<b>♦</b> 2	Dantuan I. I. Cinat
HCP: 10	<b>♣</b> J86	Partner bids first.
Board: 135	<b>♦</b> J942	
Dealer: S	♥ AKJ	East Bids 2♦ if possible.
Vul: NS	<b>♦</b> K93	You bid first.
		Y OH DIA TIPSI

Board: 131			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	2•	Pass
Vul: Both	<b>★</b> J107	<b>♠</b> KQ92 <b>♥</b> A5	Pass	X	Pass	3♣
North HCP: 10	<b>∨</b> K1072 <b>♦</b> 4	<ul><li>◆ QJ10</li></ul>	Pass	<b>3</b> ♦ <sup>2</sup>	X	Pass
South HCP: 16	♣ KQJ106	♣ A873	Pass	5♣	AP	
Contract: 5♣ N			1. Stay	man		
			2. limit	raise or	better	in ♣
Board: 132	North:	South:	West	North	East	South
Dealer: N	• A75	<b>♦</b> Q98		1NT	Pass	2 <b>♣</b> 1
Vul: None	<b>♥</b> 93	<b>♥</b> K642	3♥	Pass	Pass	
North HCP: 15 South HCP: 9	<b>♦</b> AK96	<b>♦</b> Q84	AP			
Contract: 3♥X W	<b>♣</b> KJ86	<b>♣</b> Q104	1. Stay	man		
Board: 133 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> K987 <b>♥</b> Q8	<b>♠</b> AQ4 <b>♥</b> K9765	Pass	2.1	3♣	1NT Pass
North HCP: 11	• AQ653	◆ J92	Pass	2 <b>▼</b> 3 <b>♦</b>	AP	1 433
South HCP: 15 Contract: 3♦ N	<b>♣</b> 107	♣ AJ	1. Stay	_	Au	
			West	North	Fact	South
Board: 134	NI d	G 4	West	1NT	Pass	
Dealer: N	North: ♠ AK4	South: ♠ Q873	3♦	Pass	Pass	
Vul: None	♥ Q85	♥ AK742	Pass	1 ass 4.42	Pass	
North HCP: 17 South HCP: 10	♦ K95	<b>♦</b> 2	AP	4▼	1 033	•
Contract: 4 S	<b>♣</b> KQ105	<b>♣</b> J86	1. Stay	man		
Conduct. 17 5			•	raise or	better	in 🔻
Board: 135	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ AQ6	Soun: ♠ J942		52 - 22		1NT
Vul: NS	♥ Q652	<b>♥</b> AKJ	Pass	2 <b>♣</b> ¹	2•	2NT
North HCP: 9 South HCP: 16	<b>◆</b> 107	♦ K93	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J962	♣ A75	1. Stay			

Board: 136 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q108</li><li>♥ Q4</li><li>♦ A76</li><li>♣ AQJ73</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 137 Dealer: S Vul: None HCP: 19	<ul><li>A95</li><li>✓ AQ74</li><li>✓ QJ</li><li>AQ63</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQJ2</li><li>▼ AQ2</li><li>◆ K1098</li><li>◆ 62</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 139 Dealer: S Vul: EW HCP: 12	<ul><li>♣863</li><li>♥KQ97</li><li>◆J</li><li>♣AQ875</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 16	<ul><li>▶ J6</li><li>▼ AK82</li><li>◆ A94</li><li>♣ A863</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3▼X W	North:  ♠ Q108  ♥ Q4  ♠ A76  ♣ AQJ73	South:  ♠ KJ52  ♥ J7  ♠ KJ1053  ♣ 42	West North East South  1NT Pass 2♣¹  3♥ Pass Pass X  AP  1. Stayman
Board: 137 Dealer: S Vul: None North HCP: 19 South HCP: 17 Contract: 6N S	North:  ♠ A95  ♥ AQ74  ♠ QJ  ♣ AQ63	South:  ♠ QJ  ♥ KJ86  ♠ AK4  ♣ K1075	West North East South 1NT  Pass 2♣¹ 3♠ Pass  Pass 4NT² Pass 5♠³  Pass 6NT AP  1. Stayman  2. Blackwood 0314  3. A=1/4 or 4/4
Board: 138 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ KQJ2  ♥ AQ2  ♠ K1098  ♣ 62	South:  ♠ A1073  ♥ 10  ♠ AJ732  ♣ A75	West North East South  1NT Pass 2♣¹  3♥ Pass Pass 3NT  AP  1. Stayman
Board: 139 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 5♣ N	North:  ♠ 863  ▼ KQ97  ◆ J  ♣ AQ875	South:  ♠ AK 102  ♥ A3  ♦ 1063  ♣ KJ32	West North East South  1NT  Pass 2♣¹ 2♦ Pass  Pass X Pass 3♣  Pass 3♣² Pass 4♣  Pass 5♣ AP  1. Stayman  2. limit raise or better in ♣
Board: 140 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ J6  ♥ AK82  ♠ A94  ♣ A863	South:  ♠ KQ104  ♥ Q75  ♦ 7  ♣ QJ1092	West North East South  1NT Pass 2♣¹  3♦ Pass Pass 3NT  AP  1. Stayman

Board: 136 Dealer: N Vul: EW HCP: 9	<ul><li>★ KJ52</li><li>▼ J7</li><li>◆ KJ1053</li><li>◆ 42</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 17	♣ QJ ♥ KJ86 ♦ AK4 ♣ K1075	East Bids 3♠ if possible.  You bid first.
Board: 138 Dealer: N Vul: NS HCP: 13	<ul><li>▲ A1073</li><li>▼ 10</li><li>◆ AJ732</li><li>▲ A75</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 139 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK102</li><li>★ A3</li><li>★ 1063</li><li>★ KJ32</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 140 Dealer: N Vul: Both HCP: 10	<ul><li>★ KQ104</li><li>♥ Q75</li><li>◆ 7</li><li>◆ QJ1092</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 136 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3▼X W	North:  ♠ Q108  ♥ Q4  ♠ A76  ♣ AQJ73	South:  ♠ KJ52  ♥ J7  ♠ KJ1053  ♣ 42	West North East South  1NT Pass 2♣¹  3♥ Pass Pass X  AP  1. Stayman
Board: 137 Dealer: S Vul: None North HCP: 19 South HCP: 17 Contract: 6N S	North:  ♠ A95  ♥ AQ74  ♠ QJ  ♣ AQ63	South:  ♠ QJ  ♥ KJ86  ♠ AK4  ♣ K1075	West North East South 1NT  Pass 2♣¹ 3♠ Pass  Pass 4NT² Pass 5♠³  Pass 6NT AP  1. Stayman  2. Blackwood 0314  3. A=1/4 or 4/4
Board: 138 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ KQJ2  ♥ AQ2  ♠ K1098  ♣ 62	South:  ♠ A1073  ♥ 10  ♠ AJ732  ♣ A75	West North East South  1NT Pass 2♣¹  3♥ Pass Pass 3NT  AP  1. Stayman
Board: 139 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 5♣ N	North:  ♠ 863  ▼ KQ97  ◆ J  ♣ AQ875	South:  ♠ AK 102  ♥ A3  ♦ 1063  ♣ KJ32	West North East South  1NT  Pass 2♣¹ 2♦ Pass  Pass X Pass 3♣  Pass 3♣² Pass 4♣  Pass 5♣ AP  1. Stayman  2. limit raise or better in ♣
Board: 140 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ J6  ♥ AK82  ♠ A94  ♣ A863	South:  ♠ KQ104  ♥ Q75  ♦ 7  ♣ QJ1092	West North East South  1NT Pass 2♣¹  3♦ Pass Pass 3NT  AP  1. Stayman

Board: 141 Dealer: S Vul: NS HCP: 17	<b>♠</b> K <b>♥</b> KQJ10 <b>♦</b> QJ986 <b>♣</b> KQ9	East Bids 3♠ if possible.  Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 16	<ul><li>↓ J54</li><li>♥ QJ752</li><li>♦ AK</li><li>♠ AJ3</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 143 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ109</li><li>★ K107</li><li>★ 3</li><li>★ J8643</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 144 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A4</li><li>♥ KJ7</li><li>◆ AQJ87</li><li>▲ 1075</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 145 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AKJ2</li><li>♥ Q</li><li>♦ KQ6</li><li>♠ J7632</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 141			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	3♠	Pass
Vul: NS	<b>♠</b> K <b>♥</b> KQJ10	<b>♠</b> QJ5 <b>♥</b> A64	Pass	4NT <sup>2</sup>	Pass	5 <b>∀</b> ³
North HCP: 17	◆ QJ986	◆ K10	Pass	<b>6</b> ♦	AP	
South HCP: 15	<b>♣</b> KQ9	♣ AJ1065	1. Stay	man		
Contract: 6♦ N	-			kwood (		
			3. A=2	out of 4	-	
Board: 142	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J54	<b>♦</b> A872		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> QJ752	<b>♥</b> AK93	3♦	Pass	Pass	X
South HCP: 14	♦ AK	<b>♦</b> J3	AP			
Contract: 3♦X W	<b>♣</b> AJ3	<b>♣</b> Q42	1. Stay	man		
Board: 143	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> KQ109	<b>♦</b> 862				1NT
Vul: Both North HCP: 9	<b>♥</b> K107	<b>♥</b> AQ42	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 17	<b>•</b> 3	♦ KQ5	Pass	X	AP	
Contract: 3♦X E	<b>♣</b> J8643	♣ AQ7	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	• A4	<b>♦</b> 732		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KJ7	<b>♥</b> A943	3♠	Pass	Pass	X
South HCP: 12	◆ AQJ87	♦ K103	AP			
Contract: 3♠X W	<b>♣</b> 1075	<b>♣</b> AJ3	1. Stay	man		
			West	North	East	South
Board: 145	XI. A	G 4				1NT
Dealer: S	North: ♠ AKJ2	South: <b>♠</b> 1063	Pass	2 <b>♣</b> ¹	3♥	Pass
Vul: Both	♥ ANJ2	<b>♥</b> 1003	Pass	$4NT^2$	Pass	5 <b>♥</b> <sup>3</sup>
North HCP: 16	♦ KQ6	◆ AJ1082	Pass	6NT	AP	
South HCP: 15 Contract: 6N S	<b>♣</b> J7632	<b>♣</b> K5	1. Stay			
Common 0110				kwood ( out of 4		

Board: 141 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ5</li><li>♥ A64</li><li>◆ K10</li><li>♣ AJ1065</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 142 Dealer: N Vul: EW HCP: 14	<ul><li>★ A872</li><li>★ AK93</li><li>★ J3</li><li>★ Q42</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 17	<ul><li>♣ 862</li><li>♥ AQ42</li><li>♦ KQ5</li><li>♣ AQ7</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 144 Dealer: N Vul: Both HCP: 12	<ul><li>★732</li><li>★ A943</li><li>★ K103</li><li>★ AJ3</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 15	<ul><li>★ 1063</li><li>▼ AK9</li><li>◆ AJ1082</li><li>◆ K5</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 141			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	3♠	Pass
Vul: NS	<b>♠</b> K <b>♥</b> KQJ10	<b>♠</b> QJ5 <b>♥</b> A64	Pass	4NT <sup>2</sup>	Pass	5 <b>∀</b> ³
North HCP: 17	◆ QJ986	◆ K10	Pass	<b>6</b> ♦	AP	
South HCP: 15	<b>♣</b> KQ9	♣ AJ1065	1. Stay	man		
Contract: 6♦ N	-			kwood (		
			3. A=2	out of 4	-	
Board: 142	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J54	<b>♦</b> A872		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> QJ752	<b>♥</b> AK93	3♦	Pass	Pass	X
South HCP: 14	♦ AK	<b>♦</b> J3	AP			
Contract: 3♦X W	<b>♣</b> AJ3	<b>♣</b> Q42	1. Stay	man		
Board: 143	North:	South:	West	North	East	South
Dealer: S	<b>★</b> KQ109	<b>♦</b> 862				1NT
Vul: Both North HCP: 9	<b>♥</b> K107	<b>♥</b> AQ42	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 17	<b>•</b> 3	♦ KQ5	Pass	X	AP	
Contract: 3♦X E	<b>♣</b> J8643	♣ AQ7	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	• A4	<b>♦</b> 732		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KJ7	<b>♥</b> A943	3♠	Pass	Pass	X
South HCP: 12	◆ AQJ87	♦ K103	AP			
Contract: 3♠X W	<b>♣</b> 1075	<b>♣</b> AJ3	1. Stay	man		
			West	North	East	South
Board: 145	XI. A	G 4				1NT
Dealer: S	North: ♠ AKJ2	South: <b>♠</b> 1063	Pass	2 <b>♣</b> ¹	3♥	Pass
Vul: Both	♥ ANJ2	<b>♥</b> 1003	Pass	$4NT^2$	Pass	5 <b>♥</b> <sup>3</sup>
North HCP: 16	♦ KQ6	◆ AJ1082	Pass	6NT	AP	
South HCP: 15 Contract: 6N S	<b>♣</b> J7632	<b>♣</b> K5	1. Stay			
Common 0110				kwood ( out of 4		

Board: 146 Dealer: N Vul: None HCP: 16	<ul><li>★ 72</li><li>▼ KJ10</li><li>◆ AK108</li><li>◆ AJ93</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 147 Dealer: S Vul: EW HCP: 12	<ul><li>▲ 103</li><li>▼ AJ94</li><li>◆ AJ98</li><li>♣ Q62</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 15	<b>♣</b> Q63 <b>♥</b> KQ109 <b>♦</b> K974 <b>♣</b> KQ	West Bids 3♥ if possible.  You bid first.
Board: 149 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q1092</li><li>♥ K1043</li><li>◆ Q9</li><li>♣ Q108</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 15	<ul><li>♣ J104</li><li>♥ AQ75</li><li>♦ Q72</li><li>♣ AQ6</li></ul>	West Bids 3♠ if possible.  You bid first.

Board: 146 Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> 72	<b>♦</b> 4		1NT	Pass	
North HCP: 16	▼ KJ10	<b>♥</b> AQ43	3♠	Pass	Pass	X
South HCP: 9	◆ AK108 ◆ AJ93	◆ QJ965 <b>◆</b> 1074	AP			
Contract: 3♠X W	<b>A</b> AJ93	<b>▼</b> 10/ <del>4</del>	1. Stay	man		
Board: 147					_	~ 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 103	<b>♦</b> 976	_	1	•	1NT
North HCP: 12	<b>♥</b> AJ94	<b>♥</b> KQ10		2 <b>♣</b> ¹	3♠	Pass
South HCP: 15	♦ AJ98 • O62	◆ K10 ◆ AK743	Pass	X	AP	
Contract: 3♠X E	<b>♣</b> Q62	<b>₹</b> A <b>N</b> /43	1. Stay	man		
D 1110						
Board: 148	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> Q63	<b>♠</b> KJ74		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> KQ109	<b>v</b> 7	3♥	Pass	Pass	3NT
South HCP: 13	♦ K974	♦ A103	AP			
Contract: 3N N	<b>♣</b> KQ	♣ AJ973	1. Stay	man		
Board: 149	NT 4	G 4	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> Q1092 <b>♥</b> K1043	<b>♠</b> J3 <b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
North HCP: 9	◆ R1043 ◆ Q9	◆ J62	Pass	X	Pass	3♣
South HCP: 15	<b>♣</b> Q108	<b>♦</b> AKJ75	AP			
Contract: 3♣ N	<b>- Q</b> 100	_ 1 1 20 , 0	1. Stay	man		
			_			
			West	North		
Board: 150	Manth.	Contle		1NT	Pass	2 <b>♣</b> ¹
Dealer: N			3♠	Pass	Pass	$4NT^2$
Vul: NS			Pass	5 <b>♥</b> <sup>3</sup>	Pass	6NT
	-	◆ KJ3	AP			
	♣ AQ6	<b>♣</b> K1093	1. Stay	man		
Contract: 6N N	•		•	kwood (	0314	
			3. A=2	out of 4	ļ	
Dealer: N	North:  ♣ J104  ♥ AQ75  • Q72  ♣ AQ6		3♠ Pass AP 1. Stay 2. Black	1NT Pass 5♥³ man kwood	Pass Pass Pass	2 <b>♣</b> ¹ 4NT²

Board: 146 Dealer: N Vul: None HCP: 9	<ul><li>♣ 4</li><li>♥ AQ43</li><li>◆ QJ965</li><li>♣ 1074</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 15	<ul><li>♣976</li><li>♥ KQ10</li><li>◆ K10</li><li>♣ AK743</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 148 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ74</li><li>▼ 7</li><li>◆ A103</li><li>◆ AJ973</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 15	<ul><li>♣ J3</li><li>♥ AJ9</li><li>♦ J62</li><li>♣ AKJ75</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 150 Dealer: N Vul: NS HCP: 18	<ul><li>★ AK</li><li>▼ KJ64</li><li>◆ KJ3</li><li>◆ K1093</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 146 Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> 72	<b>♦</b> 4		1NT	Pass	
North HCP: 16	▼ KJ10	<b>♥</b> AQ43	3♠	Pass	Pass	X
South HCP: 9	◆ AK108 ◆ AJ93	◆ QJ965 <b>◆</b> 1074	AP			
Contract: 3♠X W	<b>A</b> AJ93	<b>▼</b> 10/ <del>4</del>	1. Stay	man		
Board: 147					_	~ 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 103	<b>♦</b> 976	_	1	•	1NT
North HCP: 12	<b>♥</b> AJ94	<b>♥</b> KQ10		2 <b>♣</b> ¹	3♠	Pass
South HCP: 15	♦ AJ98 • O62	◆ K10 ◆ AK743	Pass	X	AP	
Contract: 3♠X E	<b>♣</b> Q62	<b>₹</b> A <b>N</b> /43	1. Stay	man		
D 1110						
Board: 148	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> Q63	<b>♠</b> KJ74		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> KQ109	<b>v</b> 7	3♥	Pass	Pass	3NT
South HCP: 13	♦ K974	♦ A103	AP			
Contract: 3N N	<b>♣</b> KQ	♣ AJ973	1. Stay	man		
Board: 149	NT 4	G 4	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> Q1092 <b>♥</b> K1043	<b>♠</b> J3 <b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
North HCP: 9	◆ R1043 ◆ Q9	◆ J62	Pass	X	Pass	3♣
South HCP: 15	<b>♣</b> Q108	<b>♦</b> AKJ75	AP			
Contract: 3♣ N	<b>- Q</b> 100	_ 1 1 20 , 0	1. Stay	man		
			_			
			West	North		
Board: 150	Manth.	Contle		1NT	Pass	2 <b>♣</b> ¹
Dealer: N			3♠	Pass	Pass	$4NT^2$
Vul: NS			Pass	5 <b>♥</b> <sup>3</sup>	Pass	6NT
	-	◆ KJ3	AP			
	♣ AQ6	<b>♣</b> K1093	1. Stay	man		
Contract: 6N N	•		•	kwood (	0314	
			3. A=2	out of 4	ļ	
Dealer: N	North:  ♣ J104  ♥ AQ75  • Q72  ♣ AQ6		3♠ Pass AP 1. Stay 2. Black	1NT Pass 5♥³ man kwood	Pass Pass Pass	2 <b>♣</b> ¹ 4NT²

Board: 151 Dealer: S Vul: EW HCP: 9	<ul><li>AJ97</li><li>♥ Q1095</li><li>102</li><li>♥ Q103</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q1052</li><li>♥ AJ73</li><li>♦ K6</li><li>♣ KQJ</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 153 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ87</li><li>▼ 1095</li><li>◆ QJ</li><li>◆ Q965</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 154 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q84</li><li>♥ AQ</li><li>◆ QJ95</li><li>♣ AQ42</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 155 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q7</li><li>♥ A752</li><li>♦ K52</li><li>♣ 5432</li></ul>	East Bids 2♠ if possible.  Partner bids first.

Board: 151 Dealer: S Vul: EW	North: ♠ AJ97	South: ♠ Q65	West	North	East	South 1NT
North HCP: 9	♥ Q1095	<b>♥</b> AJ6	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 17	<ul><li>102</li><li>Q103</li></ul>	◆ K73 <b>◆</b> AK72	Pass	X	AP	
Contract: 3♦X E	<b>₹</b> Q103	₩ AIX/2	1. Stay	man		
Board: 152	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q1052	<b>♦</b> A864		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>▼</b> AJ73	♥ KQ2	3♦	Pass	Pass	3NT
South HCP: 13	♦ K6	♦ 8 • A0542	AP			
Contract: 3N N	<b>♣</b> KQJ	♣ A9543	1. Stay	man		
Board: 153 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♠</b> KJ87 <b>♥</b> 1095	<b>♠</b> AQ64 <b>♥</b> Q3	Pass	2 <b>♣</b> ¹	2•	Pass
North HCP: 9	• QJ	♦ 843	Pass	X	Pass	3♣
South HCP: 15 Contract: 3♣ N	<b>♣</b> Q965	♣ AK82	AP			
Commen. 5 T 1			1. Stay	man		
Board: 154	North:	South:	West	North	East	South
Dealer: N	• Q84	AKJ9		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> AQ	<b>♥</b> 964	3♥	Pass	Pass	X
South HCP: 14	◆ QJ95	♦ K82	AP			
Contract: 3♥X W	♣ AQ42	<b>♣</b> K76	1. Stay	man		
Board: 155	NT A	C 4	West	North	East	South
Dealer: S	North: ♠ Q7	South: ♠ 64				1NT
Vul: Both	♥ A752	♥ KJ94	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 9 South HCP: 15	♦ K52	◆ AJ73	Pass	X	Pass	3♦
Contract: 3  S	<b>♣</b> 5432	♣ AQ8	AP 1. Stay			

Board: 151 Dealer: S Vul: EW HCP: 17	<ul><li>♣ Q65</li><li>♥ AJ6</li><li>♦ K73</li><li>♣ AK72</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 152 Dealer: N Vul: Both HCP: 13	<ul><li>★ A864</li><li>★ KQ2</li><li>★ 8</li><li>★ A9543</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 153 Dealer: S Vul: None HCP: 15	<ul><li>AQ64</li><li>Q3</li><li>843</li><li>AK82</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 154 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AKJ9</li><li>♥ 964</li><li>♦ K82</li><li>♠ K76</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 155 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 64</li><li>♥ KJ94</li><li>♠ AJ73</li><li>♠ AQ8</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 151 Dealer: S Vul: EW	North: ♠ AJ97	South: ♠ Q65	West	North	East	South 1NT
North HCP: 9	♥ Q1095	<b>♥</b> AJ6	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 17	<ul><li>102</li><li>Q103</li></ul>	◆ K73 <b>◆</b> AK72	Pass	X	AP	
Contract: 3♦X E	<b>₹</b> Q103	₩ AIX/2	1. Stay	man		
Board: 152	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q1052	<b>♦</b> A864		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> AJ73	♥ KQ2	3♦	Pass	Pass	3NT
South HCP: 13	♦ K6	♦ 8 • A0542	AP			
Contract: 3N N	<b>♣</b> KQJ	♣ A9543	1. Stay	man		
Board: 153 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♠</b> KJ87 <b>♥</b> 1095	<b>♠</b> AQ64 <b>♥</b> Q3	Pass	2 <b>♣</b> ¹	2•	Pass
North HCP: 9	• QJ	♦ 843	Pass	X	Pass	3♣
South HCP: 15 Contract: 3♣ N	<b>♣</b> Q965	♣ AK82	AP			
Commen. 5 T 1			1. Stay	man		
Board: 154	North:	South:	West	North	East	South
Dealer: N	• Q84	AKJ9		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> AQ	<b>♥</b> 964	3♥	Pass	Pass	X
South HCP: 14	◆ QJ95	♦ K82	AP			
Contract: 3♥X W	♣ AQ42	<b>♣</b> K76	1. Stay	man		
Board: 155	NT A	C 4	West	North	East	South
Dealer: S	North: ♠ Q7	South: ♠ 64				1NT
Vul: Both	♥ A752	♥ KJ94	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 9 South HCP: 15	♦ K52	◆ AJ73	Pass	X	Pass	3♦
Contract: 3  S	<b>♣</b> 5432	♣ AQ8	AP 1. Stay			

Board: 156 Dealer: N Vul: None HCP: 16	<ul><li>♣ AJ9</li><li>♥ K85</li><li>♦ K76</li><li>♣ KQ62</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 157 Dealer: S Vul: NS HCP: 11	<ul><li>★74</li><li>★ AK83</li><li>★ A104</li><li>★ 10532</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 158 Dealer: N Vul: Both HCP: 15	<ul><li>★ A863</li><li>★ AJ10</li><li>◆ 94</li><li>★ AQ65</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 159 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q75</li><li>♥ Q1084</li><li>♦ K</li><li>♣ AQ852</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 15	<ul><li>★ A85</li><li>★ K103</li><li>★ AKJ76</li><li>★ 63</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 156 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ S	North:  ♠ AJ9  ♥ K85  ♠ K76  ♣ KQ62	South:  ♠ Q10862  ♥ AJ43  ♠ AJ2  ♣ 8	West  3  Pass  1. Stay	North 1NT Pass 4	East Pass Pass AP	2 <b>♣</b> ¹
Board: 157 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♣ 74  ♥ AK83  ♦ A104  ♣ 10532	South:  ♠ Q82  ♥ Q64  ♠ KQJ6  ♣ AJ7	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 158 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 4 S	North:  ♠ A863  ♥ AJ10  ♦ 94  ♣ AQ65	South:  ♠ KQJ5  ♥ KQ652  ♠ K3  ♣ 74	West  3  Pass  1. Stay	North 1NT Pass 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 159 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ Q75  ♥ Q1084  ♠ K  ♠ AQ852	South:  ♠ AKJ62  ♥ AK3  ♦ 542  ♣ 104	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East 3♦ AP	South 1NT Pass
Board: 160 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 S	North:  ♠ A85  ♥ K103  ♠ AKJ76  ♠ 63	South:  ♠ QJ2  ♥ QJ98  ♦ Q10542  ♣ 4	West  3♣  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 156 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q10862</li><li>♥ AJ43</li><li>◆ AJ2</li><li>♣ 8</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 15	<ul><li>♠ Q82</li><li>♥ Q64</li><li>♦ KQJ6</li><li>♠ AJ7</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 158 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQJ5</li><li>▼ KQ652</li><li>◆ K3</li><li>◆ 74</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKJ62</li><li>★ AK3</li><li>★ 542</li><li>★ 104</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 160 Dealer: N Vul: EW HCP: 8	<b>♠</b> QJ2 <b>♥</b> QJ98 <b>♦</b> Q10542 <b>♠</b> 4	West Bids 3♣ if possible.  Partner bids first.

Board: 156 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ S	North:  ♠ AJ9  ♥ K85  ♠ K76  ♣ KQ62	South:  ♠ Q10862  ♥ AJ43  ♠ AJ2  ♣ 8	West  3  Pass  1. Stay	North 1NT Pass 4	East Pass Pass AP	2 <b>♣</b> ¹
Board: 157 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♣ 74  ♥ AK83  ♦ A104  ♣ 10532	South:  ♠ Q82  ♥ Q64  ♠ KQJ6  ♣ AJ7	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 158 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 4 S	North:  ♠ A863  ♥ AJ10  ♦ 94  ♣ AQ65	South:  ♠ KQJ5  ♥ KQ652  ♠ K3  ♣ 74	West  3  Pass  1. Stay	North 1NT Pass 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 159 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ Q75  ♥ Q1084  ♠ K  ♠ AQ852	South:  ♠ AKJ62  ♥ AK3  ♦ 542  ♣ 104	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East 3♦ AP	South 1NT Pass
Board: 160 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 S	North:  ♠ A85  ♥ K103  ♠ AKJ76  ♠ 63	South:  ♠ QJ2  ♥ QJ98  ♦ Q10542  ♣ 4	West  3♣  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 161	East Bids 3♦ if possible.  Partner bids first.
Board: 162	West Bids 3♣ if possible.  You bid first.
Board: 163	East Bids 3♥ if possible.  Partner bids first.
Board: 164	West Bids 2♥ if possible.  You bid first.
Board: 165	East Bids 2♠ if possible.  Partner bids first.

Board: 161 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3•X E	North:  ♠ Q653  ♥ KJ6  ♠ 4  ♠ K9864	South:  ♣ J107  ♥ Q1032  ♣ AKJ  ♣ AJ10	Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North:  ♠ QJ54  ♥ KQ98  ♠ A62  ♣ K4	South:  ♠ AK63  ♥ 107532  ♠ KQ7  ♣ 10	3♣ Pass AP 1. Stay	12	Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♥</b> 4 <b>♥</b>
Board: 163 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ AQ102  ♥ 10  ♠ Q98  ♠ KJ982	South:  ♠ KJ95  ♥ Q92  ♠ A6  ♣ AQ43	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3▼ AP	South 1NT Pass
Board: 164 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ AQJ8  ♥ KJ  ♠ K1095  ♣ J73	South:  ♠ K1095  ♥ 74  ♠ AQ3  ♠ 6542	West  2♥ Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 165 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North:  ♣ 72  ▼ A865  ◆ A953  ♣ 762	South:  ♠ KQ8  ♥ KQJ7  ♠ KQ6  ♣ J109	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT

Board: 161 Dealer: S Vul: NS HCP: 16	<ul><li>J107</li><li>♥ Q1032</li><li>◆ AKJ</li><li>◆ AJ10</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 162 Dealer: N Vul: EW HCP: 12	<ul><li>★ AK63</li><li>▼ 107532</li><li>◆ KQ7</li><li>◆ 10</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 16	<ul><li>★ KJ95</li><li>♥ Q92</li><li>★ A6</li><li>♣ AQ43</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 164 Dealer: N Vul: Both HCP: 9	<ul><li>★K1095</li><li>▼74</li><li>◆ AQ3</li><li>◆ 6542</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ8</li><li>▼ KQJ7</li><li>◆ KQ6</li><li>◆ J109</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 161 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3•X E	North:  ♠ Q653  ♥ KJ6  ♠ 4  ♠ K9864	South:  ♣ J107  ♥ Q1032  ♣ AKJ  ♣ AJ10	Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North:  ♠ QJ54  ♥ KQ98  ♠ A62  ♣ K4	South:  ♠ AK63  ♥ 107532  ♠ KQ7  ♣ 10	3♣ Pass AP 1. Stay	12	Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♥</b> 4 <b>♥</b>
Board: 163 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ AQ102  ♥ 10  ♠ Q98  ♠ KJ982	South:  ♠ KJ95  ♥ Q92  ♠ A6  ♣ AQ43	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3▼ AP	South 1NT Pass
Board: 164 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ AQJ8  ♥ KJ  ♠ K1095  ♣ J73	South:  ♠ K1095  ♥ 74  ♠ AQ3  ♠ 6542	West  2♥ Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 165 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North:  ♣ 72  ▼ A865  ◆ A953  ♣ 762	South:  ♠ KQ8  ♥ KQJ7  ♠ KQ6  ♣ J109	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT

Board: 166 Dealer: N Vul: NS HCP: 15	♦ 862 ▼ KQ3 ◆ K10 ♣ AK732	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 167 Dealer: S Vul: Both HCP: 10	<b>♦</b> 8 <b>♥</b> QJ95 <b>♦</b> J109 <b>♣</b> AQ853	East Bids 2♠ if possible.  Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 16	<ul><li>★ AKJ3</li><li>★ A976</li><li>★ KJ</li><li>★ 1032</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 169 Dealer: S Vul: NS HCP: 11	<ul><li>AJ75</li><li>♥ Q107</li><li>◆ Q2</li><li>♣ Q974</li></ul>	East Bids 3♦ if possible.  Partner bids first.

			West	North 1NT	East Pass	
Board: 166			2♦	Pass	Pass	
Dealer: N	North:	South:	Pass	3♣	Pass	
Vul: NS	<b>♦</b> 862 <b>∀</b> KQ3	<b>♠</b> AK43 <b>♥</b> J95	X	4♣		4NT <sup>3</sup>
North HCP: 15 South HCP: 11	◆ K10 ◆ AK732	◆ 5 ◆ 5 ◆ QJ964	Pass AP	5 <b>∀</b> <sup>4</sup>	Pass	6♣
Contract: 6♣ S	# AK / 32	<b>₹</b> Q3504	1. Stay	man		
				raise or		
				kwood		
			4. A=2	/5 or 5/:	5, Q(C	/ <b>)=</b> 0
Board: 167	North:	South:	West	North	East	South 1NT
Dealer: S	<b>♠</b> 8	<b>♠</b> AJ9	Pass	2 <b>♣</b> ¹	2♠	Pass
Vul: Both North HCP: 10	5 • J109 • AO853	<ul><li>★ AK763</li><li>★ K8</li><li>★ 976</li></ul>	Pass	X	Pass	2NT
South HCP: 15			Pass	3♣	Pass	3NT
Contract: 3N S			AP			
			1. Stayman			
Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q852		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> A976	♥ QJ3	3♦	Pass	Pass	3NT
South HCP: 11	♦ KJ	♦ Q	AP			
Contract: 3N N	<b>♣</b> 1032	<b>♣</b> KJ985	1. Stayman			
Board: 169			West	North	Fast	South
Dealer: S	North:	South:	,, 050	1,0141		1NT
Vul: NS	♠ AJ75	<b>♦</b> K94	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 11	♥ Q107	<ul><li>★ AK62</li><li>★ K3</li></ul>	Pass	X	AP	
South HCP: 16 Contract: 3•X E	<b>♦</b> Q2 <b>♣</b> Q974	<b>♦</b> K652	1. Stay			

Board: 166 Dealer: N Vul: NS HCP: 11	<ul><li>♠ AK43</li><li>♥ J95</li><li>♦ 5</li><li>♠ QJ964</li></ul>	West Bids 2♦ if possible. West Doubles 3♦ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 15	<ul><li>▲ AJ9</li><li>▼ AK763</li><li>◆ K8</li><li>▲ 976</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 168 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q852</li><li>♥ QJ3</li><li>◆ Q</li><li>♣ KJ985</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 169 Dealer: S Vul: NS HCP: 16	<ul><li>★ K94</li><li>★ AK62</li><li>★ K3</li><li>★ K652</li></ul>	East Bids 3♦ if possible.  You bid first.

			West	North 1NT	East Pass	
Board: 166			2♦	Pass	Pass	
Dealer: N	North:	South:	Pass	3♣	Pass	
Vul: NS	<b>♦</b> 862 <b>∀</b> KQ3	<b>♠</b> AK43 <b>♥</b> J95	X	4♣		4NT <sup>3</sup>
North HCP: 15 South HCP: 11	◆ K10 ◆ AK732	◆ 5 ◆ 5 ◆ QJ964	Pass AP	5 <b>∀</b> <sup>4</sup>	Pass	6♣
Contract: 6♣ S	# AK / 32	<b>₹</b> Q3504	1. Stay	man		
				raise or		
				kwood		
			4. A=2	/5 or 5/:	5, Q(C	/ <b>)=</b> 0
Board: 167	North:	South:	West	North	East	South 1NT
Dealer: S	<b>♠</b> 8	<b>♠</b> AJ9	Pass	2 <b>♣</b> ¹	2♠	Pass
Vul: Both North HCP: 10	5 • J109 • AO853	<ul><li>★ AK763</li><li>★ K8</li><li>★ 976</li></ul>	Pass	X	Pass	2NT
South HCP: 15			Pass	3♣	Pass	3NT
Contract: 3N S			AP			
			1. Stayman			
Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q852		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> A976	♥ QJ3	3♦	Pass	Pass	3NT
South HCP: 11	♦ KJ	♦ Q	AP			
Contract: 3N N	<b>♣</b> 1032	<b>♣</b> KJ985	1. Stayman			
Board: 169			West	North	Fast	South
Dealer: S	North:	South:	,, 050	1,0141		1NT
Vul: NS	♠ AJ75	<b>♦</b> K94	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 11	♥ Q107	<ul><li>★ AK62</li><li>★ K3</li></ul>	Pass	X	AP	
South HCP: 16 Contract: 3•X E	<b>♦</b> Q2 <b>♣</b> Q974	<b>♦</b> K652	1. Stay			

Board: 170 Dealer: N Vul: EW HCP: 15	<ul><li>AQ9</li><li>Q7</li><li>QJ86</li><li>A1096</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 171 Dealer: S Vul: Both HCP: 9	<ul><li>★ K974</li><li>♥ 983</li><li>◆ Q9</li><li>◆ A1042</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 15	<ul><li>AQ10</li><li>✓ AQ105</li><li>107</li><li>✓ K642</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 173 Dealer: S Vul: EW HCP: 10	<ul><li></li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 174 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 94</li><li>▼ K9854</li><li>◆ AK10</li><li>◆ AJ10</li></ul>	West Bids 3♠ if possible.  You bid first.

Board: 170 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North:  ♠ AQ9  ♥ Q7  • QJ86  ♣ A1096	South:  ♠ K873  ♥ 53  ♠ AK53  ♠ K75	West  4♥  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 171 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 VX E	North:  ♠ K974  ♥ 983  • Q9  ♣ A1042	South:  ♠ AQJ  ♥ QJ5  ♠ KJ52  ♣ J87	Pass Pass 1. Stay	North  2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 172 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3 • W	North:  ♠ AQ10  ♥ AQ105  • 107  ♣ K642	South:  ♠ K962  ▼ 72  ◆ 983  ♣ AQJ3	West  3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 173 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North:	South:  ♠ AK74  ♥ A86  ♠ K92  ♠ QJ5	West Pass Pass 1. Stay	North  2.1  3NT man	East 2♦ AP	South 1NT 2NT
Board: 174 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ◆ 94  ▼ K9854  ◆ AK10  ◆ AJ10	South:  ♠ AQ  ♥ A1072  ♦ 73  ♣ 98752	West  3♠ AP 1. Stayı	North 1NT Pass	Pass	

Board: 170 Dealer: N Vul: EW HCP: 13	<ul><li>★ K873</li><li>★ 53</li><li>★ AK53</li><li>★ K75</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 171 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AQJ</li><li>♥ QJ5</li><li>♦ KJ52</li><li>♠ J87</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 172 Dealer: N Vul: NS HCP: 10	<ul><li>★ K962</li><li>▼ 72</li><li>◆ 983</li><li>◆ AQJ3</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK74</li><li>▼ A86</li><li>★ K92</li><li>♣ QJ5</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 174 Dealer: N Vul: Both HCP: 10	<ul><li>AQ</li><li>✓ A1072</li><li>✓ 73</li><li>✓ 98752</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 170 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North:  ♠ AQ9  ♥ Q7  • QJ86  ♣ A1096	South:  ♠ K873  ♥ 53  ♠ AK53  ♠ K75	West  4♥  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 171 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 VX E	North:  ♠ K974  ♥ 983  • Q9  ♣ A1042	South:  ♠ AQJ  ♥ QJ5  ♠ KJ52  ♣ J87	Pass Pass 1. Stay	North  2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 172 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3 • W	North:  ♠ AQ10  ♥ AQ105  • 107  ♣ K642	South:  ♠ K962  ▼ 72  ◆ 983  ♣ AQJ3	West  3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 173 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North:	South:  ♠ AK74  ♥ A86  ♠ K92  ♠ QJ5	West Pass Pass 1. Stay	North  2.1  3NT man	East 2♦ AP	South 1NT 2NT
Board: 174 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ◆ 94  ▼ K9854  ◆ AK10  ◆ AJ10	South:  ♠ AQ  ♥ A1072  ♦ 73  ♣ 98752	West  3♠ AP 1. Stayı	North 1NT Pass	Pass	

Board: 175 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q852</li><li>♥ AK1065</li><li>◆ Q6</li><li>♣ J2</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 176 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQ5</li><li>♥ Q85</li><li>◆ 96</li><li>◆ AKQ42</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 177 Dealer: S Vul: Both HCP: 10	<ul><li>A1054</li><li>♥ Q</li><li>1097</li><li>A8763</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q109</li><li>♥ K82</li><li>◆ A7</li><li>♣ AK654</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 179 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ64</li><li>▼ 52</li><li>◆ KJ832</li><li>◆ Q3</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 175 Dealer: S Vul: None	North:  ♠ Q852	South: ♠ KJ9		North		1NT
North HCP: 12	<b>♥</b> AK1065 <b>♦</b> Q6	♥ Q84 ♦ A974		2♣¹	2 <b>\(\psi\</b>	Pass
South HCP: 15	<b>♦</b> J2	<b>♦</b> KQ8	Pass 1. Stay	3♥ man	AP	
Contract: 3♥ N			1. Suly	114411		
Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	<b>♦</b> A873		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> Q85	<b>♥</b> AK107	3♦	Pass	Pass	X
South HCP: 13	♦ 96 • AVO42	• Q3	AP			
Contract: 3♦X W	♣ AKQ42	<b>♣</b> 1085	1. Stay	man		
Board: 177 Dealer: S	North: ♠ A1054	South: ♠ K87	West	North	East	South 1NT
Vul: Both	♥ Q	♥ K10632	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 1097	<b>♦</b> A3	Pass	X	AP	
Contract: 3♦X E	♣ A8763	<b>♣</b> KQ5	1. Stay	man		
Board: 178	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> Q109	♣ A72		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> K82	♥ QJ103	3♦	Pass	Pass	3NT
South HCP: 12	◆ A7 ◆ AK654	<b>♦</b> K65 <b>♣</b> Q92	AP			
Contract: 3N N	₩ AIXUJ4	₩ Q92	1. Stay	man		
Board: 179	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ KQ64	South: ♠ AJ9				1NT
Vul: NS	♥ 52	♥ A93	Pass		2♥	2NT
North HCP: 11 South HCP: 16	♦ KJ832	♦ AQ74	Pass	<b>3</b> ♦	Pass	3NT
Contract: 3N S	<b>♣</b> Q3	<b>♣</b> J76	AP 1. Stay			

Board: 175 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ9</li><li>♥ Q84</li><li>★ A974</li><li>★ KQ8</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 176 Dealer: N Vul: EW HCP: 13	<ul><li>★ A873</li><li>★ AK107</li><li>★ Q3</li><li>★ 1085</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 15	<ul><li>★ K87</li><li>▼ K10632</li><li>◆ A3</li><li>◆ KQ5</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 178 Dealer: N Vul: None HCP: 12	<ul><li>♣ A72</li><li>♥ QJ103</li><li>♦ K65</li><li>♣ Q92</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 16	<ul><li>♣ AJ9</li><li>♥ A93</li><li>◆ AQ74</li><li>♣ J76</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 175 Dealer: S Vul: None	North:  ♠ Q852	South: ♠ KJ9		North		1NT
North HCP: 12	<b>♥</b> AK1065 <b>♦</b> Q6	♥ Q84 ♦ A974		2♣¹	2 <b>\(\psi\</b>	Pass
South HCP: 15	<b>♦</b> J2	<b>♦</b> KQ8	Pass 1. Stay	3♥ man	AP	
Contract: 3♥ N			1. Suly	114411		
Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	<b>♦</b> A873		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> Q85	<b>♥</b> AK107	3♦	Pass	Pass	X
South HCP: 13	♦ 96 • AVO42	• Q3	AP			
Contract: 3♦X W	♣ AKQ42	<b>♣</b> 1085	1. Stay	man		
Board: 177 Dealer: S	North: ♠ A1054	South: ♠ K87	West	North	East	South 1NT
Vul: Both	♥ Q	♥ K10632	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 1097	<b>♦</b> A3	Pass	X	AP	
Contract: 3♦X E	♣ A8763	<b>♣</b> KQ5	1. Stay	man		
Board: 178	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> Q109	♣ A72		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> K82	♥ QJ103	3♦	Pass	Pass	3NT
South HCP: 12	◆ A7 ◆ AK654	<b>♦</b> K65 <b>♣</b> Q92	AP			
Contract: 3N N	₩ AIXUJ4	₩ Q92	1. Stay	man		
Board: 179	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ KQ64	South: ♠ AJ9				1NT
Vul: NS	♥ 52	♥ A93	Pass		2♥	2NT
North HCP: 11 South HCP: 16	♦ KJ832	♦ AQ74	Pass	<b>3</b> ♦	Pass	3NT
Contract: 3N S	<b>♣</b> Q3	<b>♣</b> J76	AP 1. Stay			

Board: 180 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ76</li><li>▼ 10985</li><li>◆ K9</li><li>▲ AK3</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 181 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q982</li><li>♥ A4</li><li>♦ A72</li><li>♣ 10874</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK62</li><li>♥ 63</li><li>♦ AK72</li><li>♠ J87</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 183 Dealer: S Vul: None HCP: 12	<ul><li>★ A843</li><li>▼ J632</li><li>◆ 93</li><li>★ AK7</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 16	<ul><li>★743</li><li>★K108</li><li>◆AK95</li><li>★AQ7</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 • W	North:  ♠ AJ76  ♥ 10985  ♠ K9  ♠ AK3	South:  ♠ K95  ♥ Q762  ♠ Q3  ♣ Q876	West  3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 181 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q982  ♥ A4  ♠ A72  ♣ 10874	South:  ♠ KJ6  ♥ J109  ♠ K95  ♣ AQJ9	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♥ AP	South 1NT Pass
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AK62  ♥ 63  ♠ AK72  ♣ J87	South:  ♠ QJ103  ♥ 5  ♠ QJ1085  ♠ AQ9	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 183 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ A843  ♥ J632  ♦ 93  ♣ AK7	South:  ♠ Q5  ♥ AK9  ♠ KQ4  ♠ J9632	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♦ AP	South 1NT Pass
Board: 184 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ 743  ♥ K108  ♠ AK95  ♣ AQ7	South:  ♠ KQ85  ♥ A6  • Q84  ♣ KJ54	West  3♥ AP 1. Stay	North 1NT Pass	Pass	

Board: 180 Dealer: N Vul: Both HCP: 9	<ul><li>★ K95</li><li>♥ Q762</li><li>◆ Q3</li><li>◆ Q876</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 181 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ6</li><li>▼ J109</li><li>◆ K95</li><li>◆ AQJ9</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 182 Dealer: N Vul: EW HCP: 12	<ul><li>◆ QJ103</li><li>▼ 5</li><li>◆ QJ1085</li><li>◆ AQ9</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q5</li><li>♥ AK9</li><li>♦ KQ4</li><li>♣ J9632</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 184 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ85</li><li>★ A6</li><li>◆ Q84</li><li>★ KJ54</li></ul>	West Bids 3♥ if possible.  Partner bids first.

Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 • W	North:  ♠ AJ76  ♥ 10985  ♠ K9  ♠ AK3	South:  ♠ K95  ♥ Q762  ♠ Q3  ♣ Q876	West  3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 181 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q982  ♥ A4  ♠ A72  ♣ 10874	South:  ♠ KJ6  ♥ J109  ♠ K95  ♣ AQJ9	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♥ AP	South 1NT Pass
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AK62  ♥ 63  ♠ AK72  ♣ J87	South:  ♠ QJ103  ♥ 5  ♠ QJ1085  ♠ AQ9	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 183 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ A843  ♥ J632  ♦ 93  ♣ AK7	South:  ♠ Q5  ♥ AK9  ♠ KQ4  ♠ J9632	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♦ AP	South 1NT Pass
Board: 184 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ 743  ♥ K108  ♠ AK95  ♣ AQ7	South:  ♠ KQ85  ♥ A6  • Q84  ♣ KJ54	West  3♥ AP 1. Stay	North 1NT Pass	Pass	

Board: 185 Dealer: S Vul: EW HCP: 9	<ul><li>◆ 5</li><li>♥ Q1073</li><li>◆ Q106</li><li>◆ AJ972</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 15	<ul><li>AJ2</li><li>✓ AJ10</li><li>643</li><li>AJ85</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 187 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ1087</li><li>▼ KQ75</li><li>◆ —</li><li>◆ AQ109</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 16	<ul><li>↓ J542</li><li>↓ A876</li><li>↓ AK</li><li>♠ A32</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 189 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ96</li><li>▼ KQ10</li><li>◆ 85</li><li>◆ K1072</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 185 Dealer: S Vul: EW	North: ♠ 5	South: ♠ QJ108	West	North	East	South 1NT
North HCP: 9	♥ Q1073	<b>♥</b> AK82	Pass	2 <b>♣</b> ¹	2♠	Pass
South HCP: 15	◆ Q106 ◆ AJ972	◆ 32 <b>♣</b> KQ10	Pass	X	AP	
Contract: 2♠X E	₩ AJ972	₩ KQ10	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ2	<b>★</b> 863		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AJ10	<b>♥</b> K842	3♦	Pass	Pass	X
South HCP: 10	♦ 643	♦ AJ5	AP			
Contract: 3♦X W	<b>♣</b> AJ85	<b>♣</b> Q62	1. Stay	man		
			West	North	East	South 1NT
Board: 187	NI a sala.	Cardle	Pass	2 <b>♣</b> ¹	3♦	Pass
Dealer: S	North: ♠ KQ1087	South: ♠ A63	Pass	3♠	Pass	<b>4</b> ◆ <sup>2</sup>
Vul: EW	<b>♥</b> KQ75	<b>♥</b> AJ84	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 16 South HCP: 17	<b>•</b> —	◆ A87	Pass	6♠	AP	
Contract: 6♠ N	♣ AQ109	♣ KJ8	1. Stayman			
			<ul><li>2. limit raise or better in ♠</li><li>3. Blackwood 0314, for ♠</li></ul>			
				/5 or 3/5		ior <b>•</b>
Board: 188	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> J542	soum. • 63	,, 050	1NT	Pass	
Vul: None	<b>▼</b> A876	♥ KQJ4	3♣	Pass	Pass	
North HCP: 16 South HCP: 10	<b>♦</b> AK	<b>♦</b> J10863	AP			
Contract: 3♦ S	<b>♣</b> A32	<b>♣</b> K7	1. Stay	man		
Board: 189			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>★</b> KJ96	<b>♠</b> AQ10	Pass	2 <b>♣</b> ¹	2•	Pass
North HCP: 12	<b>♥</b> KQ10 • 85	<b>♥</b> A85 <b>♦</b> 32	Pass	X	Pass	3♣
South HCP: 15	♣ K1072	♣ AJ853	Pass	3NT	AP	
Contract: 3N S			1. Stay			

Board: 185 Dealer: S Vul: EW HCP: 15	◆ QJ108 ▼ AK82 ◆ 32 ◆ KQ10	East Bids 2♠ if possible.  You bid first.
Board: 186 Dealer: N Vul: Both HCP: 10	<ul><li>★ 863</li><li>★ K842</li><li>★ AJ5</li><li>★ Q62</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 187 Dealer: S Vul: EW HCP: 17	<ul><li>▲ A63</li><li>♥ AJ84</li><li>◆ A87</li><li>▲ KJ8</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	<ul><li>♠ 63</li><li>♥ KQJ4</li><li>♦ J10863</li><li>♠ K7</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 189 Dealer: S Vul: None HCP: 15	<ul><li>AQ10</li><li>✓ A85</li><li>32</li><li>AJ853</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 185 Dealer: S Vul: EW	North: ♠ 5	South: ♠ QJ108	West	North	East	South 1NT
North HCP: 9	♥ Q1073	<b>♥</b> AK82	Pass	2 <b>♣</b> ¹	2♠	Pass
South HCP: 15	◆ Q106 ◆ AJ972	◆ 32 <b>♣</b> KQ10	Pass	X	AP	
Contract: 2♠X E	₩ AJ972	₩ KQ10	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ2	<b>★</b> 863		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AJ10	<b>♥</b> K842	3♦	Pass	Pass	X
South HCP: 10	♦ 643	♦ AJ5	AP			
Contract: 3♦X W	<b>♣</b> AJ85	<b>♣</b> Q62	1. Stay	man		
			West	North	East	South 1NT
Board: 187	NI a sala.	Cardle	Pass	2 <b>♣</b> ¹	3♦	Pass
Dealer: S	North: ♠ KQ1087	South: ♠ A63	Pass	3♠	Pass	<b>4</b> ◆ <sup>2</sup>
Vul: EW	<b>♥</b> KQ75	<b>♥</b> AJ84	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 16 South HCP: 17	<b>•</b> —	◆ A87	Pass	6♠	AP	
Contract: 6♠ N	♣ AQ109	♣ KJ8	1. Stayman			
			<ul><li>2. limit raise or better in ♠</li><li>3. Blackwood 0314, for ♠</li></ul>			
				/5 or 3/5		ior <b>•</b>
Board: 188	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> J542	soum. • 63	,, 050	1NT	Pass	
Vul: None	<b>▼</b> A876	♥ KQJ4	3♣	Pass	Pass	
North HCP: 16 South HCP: 10	<b>♦</b> AK	<b>♦</b> J10863	AP			
Contract: 3♦ S	<b>♣</b> A32	<b>♣</b> K7	1. Stay	man		
Board: 189			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>★</b> KJ96	<b>♠</b> AQ10	Pass	2 <b>♣</b> ¹	2•	Pass
North HCP: 12	<b>♥</b> KQ10 • 85	<b>♥</b> A85 <b>♦</b> 32	Pass	X	Pass	3♣
South HCP: 15	♣ K1072	♣ AJ853	Pass	3NT	AP	
Contract: 3N S			1. Stay			

Board: 190 Dealer: N Vul: NS HCP: 16	<ul><li>★ A6</li><li>▼ A1064</li><li>◆ AJ</li><li>★ K10873</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 191 Dealer: S Vul: Both HCP: 13	<ul><li>AQ754</li><li>✓ KJ104</li><li>✓ 763</li><li>✓ K</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ1065</li><li>★ A6</li><li>◆ Q52</li><li>◆ AJ2</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 193 Dealer: S Vul: EW HCP: 9	<ul><li>★ KQ32</li><li>♥ J</li><li>♦ 762</li><li>♣ QJ852</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 194 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ72</li><li>♥ AQ2</li><li>◆ A87</li><li>♣ K86</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 190 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 4♥ S	North:  ♠ A6  ♥ A1064  ♠ AJ  ♣ K10873	South:  ♠ KJ85  ♥ KQ973  ♠ —  ♠ AJ94	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 191 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 44 N	North:  ♠ AQ754  ♥ KJ104  ♠ 763  ♠ K	South:  ♠ KJ3  ♥ Q76  ♠ K8  ♣ AQ543	Pass Pass AP 1. Stay	3♠		1NT Pass
Board: 192 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ KJ1065  ♥ A6  ♠ Q52  ♠ AJ2	South:  ♣ AQ92  ♥ 52  ♦ 864  ♣ KQ93	West  2♥  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 193 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3 VX E	North:  ♠ KQ32  ♥ J  • 762  ♣ QJ852	South:  ♠ A54  ♥ AK9  ♠ K43  ♠ K1076		North  2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 194 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 S	North:  ♠ QJ72  ♥ AQ2  ♠ A87  ♠ K86	South:  ♠ A1053  ♥ 954  ♠ KJ942  ♣ J	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 190 Dealer: N Vul: NS HCP: 14	<ul><li>★ KJ85</li><li>★ KQ973</li><li>★ —</li><li>★ AJ94</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 191 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ3</li><li>♥ Q76</li><li>★ K8</li><li>★ AQ543</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 192 Dealer: N Vul: EW HCP: 11	<ul><li>♠ AQ92</li><li>♥ 52</li><li>♦ 864</li><li>♠ KQ93</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 17	<ul><li>A54</li><li>✓ AK9</li><li>✓ K43</li><li>✓ K1076</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 194 Dealer: N Vul: Both HCP: 9	<ul><li>▲ A1053</li><li>♥ 954</li><li>◆ KJ942</li><li>▲ J</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 190 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 4♥ S	North:  ♠ A6  ♥ A1064  ♠ AJ  ♣ K10873	South:  ♠ KJ85  ♥ KQ973  ♠ —  ♠ AJ94	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 191 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 44 N	North:  ♠ AQ754  ♥ KJ104  ♠ 763  ♠ K	South:  ♠ KJ3  ♥ Q76  ♠ K8  ♣ AQ543	Pass Pass AP 1. Stay	3♠		1NT Pass
Board: 192 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ KJ1065  ♥ A6  ♠ Q52  ♠ AJ2	South:  ♣ AQ92  ♥ 52  ♦ 864  ♣ KQ93	West  2♥  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 193 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3 VX E	North:  ♠ KQ32  ♥ J  • 762  ♣ QJ852	South:  ♠ A54  ♥ AK9  ♠ K43  ♠ K1076		North  2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 194 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 S	North:  ♠ QJ72  ♥ AQ2  ♠ A87  ♠ K86	South:  ♠ A1053  ♥ 954  ♠ KJ942  ♣ J	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 195 Dealer: S Vul: NS HCP: 13	<ul><li>★ K76</li><li>▼ A1075</li><li>◆ 84</li><li>◆ KQJ6</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK</li><li>♥ 107</li><li>♦ A8653</li><li>♠ KJ86</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 197 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q752</li><li>♥ Q1075</li><li>◆ J8</li><li>♣ AJ5</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 17	<ul><li>♠ A9</li><li>♥ 1093</li><li>♠ AKJ7</li><li>♠ KQ85</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 199 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ104</li><li>✓ AJ1074</li><li>◆ AJ10</li><li>▲ 8</li></ul>	East Bids 3♣ if possible.  Partner bids first.

Board: 195 Dealer: S Vul: NS	North: ♠ K76	South: ♠ Q92		North		1NT
North HCP: 13 South HCP: 15	♥ A1075 ♦ 84	<b>∀</b> KQ <b>♦</b> KJ6	Pass Pass	2♣¹ 3NT	3♦ AP	Pass
Contract: 3N S	<b>♣</b> KQJ6	♣ A10742	1. Stay	man		
Board: 196	North:	South:	West	North	East	South
Dealer: N	Norui; ♠ AK	Soun: <b>♠</b> QJ1076		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>▼</b> 107	♥ A942	2♦	Pass	Pass	X
North HCP: 15 South HCP: 11	◆ A8653	<b>•</b> —	Pass	3♣	Pass	3♠
Contract: 3N N	<b>♣</b> KJ86	♣ A542	Pass	3NT	AP	
Confidence 51 V I V			1. Stay	man		
Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ Q752	<b>♦</b> A94				1NT
Vul: None North HCP: 10	<b>♥</b> Q1075	♥ AKJ8	Pass	2 <b>♣</b> ¹	3♦	Pass
South HCP: 16	<b>♦</b> J8	◆ Q103	Pass	X	AP	
Contract: 3♦X E	♣ AJ5	<b>♣</b> Q103	1. Stay	man		
Board: 198	NI4l	C 41				
Dealer: N	North: ♠ A9	South: ♠ KQ65	West	North	East	South
Vul: Both	♥ 1093	<b>♥</b> J74		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♦ AKJ7	<b>♦</b> Q84	2♥	AP		
South HCP: 9 Contract: 2♥ W	<b>♣</b> KQ85	<b>♣</b> J107	1. Stay	man		
Doord: 100			West	North	Fast	South
Board: 199 Dealer: S	North:	South:	,, est	1,0141		1NT
Vul: None	♠ AJ104	<b>♦</b> KQ98	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 15	♥ AJ1074	<b>♥</b> KQ63	Pass	3 <b>♥</b>	Pass	
South HCP: 15	◆ AJ10 ◆ 8	◆ Q64 ◆ K10	AP			
Contract: 4♥ N	<del>4</del> 0	<b>4 18</b> 10	1. Stay	man		

Board: 195 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q92</li><li>♥ KQ</li><li>♦ KJ6</li><li>♣ A10742</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 196 Dealer: N Vul: EW HCP: 11	<ul><li>♣ QJ1076</li><li>♥ A942</li><li>♦ —</li><li>♣ A542</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 16	<ul><li>★ A94</li><li>✓ AKJ8</li><li>◆ Q103</li><li>◆ Q103</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 198 Dealer: N Vul: Both HCP: 9	<ul><li>★ KQ65</li><li>♥ J74</li><li>◆ Q84</li><li>◆ J107</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ98</li><li>▼ KQ63</li><li>◆ Q64</li><li>◆ K10</li></ul>	East Bids 3♣ if possible.  You bid first.

Board: 195 Dealer: S Vul: NS	North: ♠ K76	South: ♠ Q92		North		1NT
North HCP: 13 South HCP: 15	♥ A1075 ♦ 84	<b>∀</b> KQ <b>♦</b> KJ6	Pass Pass	2♣¹ 3NT	3♦ AP	Pass
Contract: 3N S	<b>♣</b> KQJ6	♣ A10742	1. Stay	man		
Board: 196	North:	South:	West	North	East	South
Dealer: N	Norui; ♠ AK	Soun: <b>♠</b> QJ1076		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>▼</b> 107	♥ A942	2♦	Pass	Pass	X
North HCP: 15 South HCP: 11	◆ A8653	<b>•</b> —	Pass	3♣	Pass	3♠
Contract: 3N N	<b>♣</b> KJ86	♣ A542	Pass	3NT	AP	
Confidence 51 V I V			1. Stay	man		
Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ Q752	<b>♦</b> A94				1NT
Vul: None North HCP: 10	<b>♥</b> Q1075	♥ AKJ8	Pass	2 <b>♣</b> ¹	3♦	Pass
South HCP: 16	<b>♦</b> J8	◆ Q103	Pass	X	AP	
Contract: 3♦X E	♣ AJ5	<b>♣</b> Q103	1. Stay	man		
Board: 198	NI4l	C 41				
Dealer: N	North: ♠ A9	South: ♠ KQ65	West	North	East	South
Vul: Both	♥ 1093	<b>♥</b> J74		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♦ AKJ7	<b>♦</b> Q84	2♥	AP		
South HCP: 9 Contract: 2♥ W	<b>♣</b> KQ85	<b>♣</b> J107	1. Stay	man		
Doord: 100			West	North	Fast	South
Board: 199 Dealer: S	North:	South:	,, est	1,0141		1NT
Vul: None	♠ AJ104	<b>♦</b> KQ98	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 15	♥ AJ1074	<b>♥</b> KQ63	Pass	3 <b>♥</b>	Pass	
South HCP: 15	◆ AJ10 ◆ 8	◆ Q64 ◆ K10	AP			
Contract: 4♥ N	<del>4</del> 0	<b>4 18</b> 10	1. Stay	man		

Board: 200 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q92</li><li>♥ AQ86</li><li>◆ AKQ4</li><li>♣ 105</li></ul>	West Bids 4♣ if possible.  You bid first.
Board: 201 Dealer: S Vul: None HCP: 9	<ul><li>★ K1076</li><li>♥ J8</li><li>◆ J754</li><li>◆ A62</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 17	<ul><li>♠ AK10</li><li>♥ 5432</li><li>♠ AQ</li><li>♠ KJ54</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 203 Dealer: S Vul: EW HCP: 9	<ul><li>AQ103</li><li>♥ 952</li><li>J1098</li><li>Q4</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 204 Dealer: N Vul: None HCP: 15	<ul><li>♦ 82</li><li>♥ K82</li><li>♦ K64</li><li>♠ AKQ92</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 200 Dealer: N Vul: EW	North: ♠ Q92 ♥ AQ86	South: ♠ AK76 ▼ J53	West	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 10 Contract: 4♣X W	◆ AKQ4 ◆ 105	◆ 9732 ◆ Q2	AP 1. Stay		1 433	Λ
Board: 201 Dealer: S Vul: None	North: <b>♠</b> K1076	South: ♠ Q8	West	North	East	South 1NT
North HCP: 9 South HCP: 16 Contract: 2N S	<ul><li>▼ J8</li><li>◆ J754</li><li>◆ A62</li></ul>	<ul><li>★ AKQ92</li><li>★ K86</li><li>★ Q97</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT man	2♠ AP	Pass
Board: 202 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3•X W	North:  ♠ AK10  ♥ 5432  ♠ AQ  ♠ KJ54	South:  ♠ Q654  ♥ AK106  ♦ 106  ♣ 863	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 203 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:  ♠ AQ103  ♥ 952  ♦ J1098  ♠ Q4	South:	West Pass Pass 1. Stay	North  2♣¹ 3♠ man	East 2♥ AP	South 1NT Pass
Board: 204 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3 S	North:  ♣ 82  ♥ K82  ♦ K64  ♣ AKQ92	South:  ♠ K4  ♥ AQ63  ♦ J9  ♣ J10764	West  2  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 200	West Bids 4♣ if possible.  Partner bids first.
Board: 201	East Bids 2♠ if possible.  You bid first.
Board: 202	West Bids 3♦ if possible.  Partner bids first.
Board: 203	East Bids 2♥ if possible.  You bid first.
Board: 204 Dealer: N Vul: None HCP: 11  ★ K4  ▼ AQ63  ◆ J9  ★ J10764	West Bids 2♦ if possible.  Partner bids first.

Board: 200 Dealer: N Vul: EW	North: ♠ Q92 ♥ AQ86	South: ♠ AK76 ▼ J53	West	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 10 Contract: 4♣X W	◆ AKQ4 ◆ 105	◆ 9732 ◆ Q2	AP 1. Stay		1 433	Λ
Board: 201 Dealer: S Vul: None	North: <b>♠</b> K1076	South: ♠ Q8	West	North	East	South 1NT
North HCP: 9 South HCP: 16 Contract: 2N S	<ul><li>▼ J8</li><li>◆ J754</li><li>◆ A62</li></ul>	<ul><li>★ AKQ92</li><li>★ K86</li><li>★ Q97</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT man	2♠ AP	Pass
Board: 202 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3•X W	North:  ♠ AK10  ♥ 5432  ♠ AQ  ♠ KJ54	South:  ♠ Q654  ♥ AK106  ♦ 106  ♣ 863	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 203 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:  ♠ AQ103  ♥ 952  ♦ J1098  ♠ Q4	South:	West Pass Pass 1. Stay	North  2♣¹ 3♠ man	East 2♥ AP	South 1NT Pass
Board: 204 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3 S	North:  ♣ 82  ♥ K82  ♦ K64  ♣ AKQ92	South:  ♠ K4  ♥ AQ63  ♦ J9  ♣ J10764	West  2  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 205 Dealer: S Vul: EW HCP: 13	<ul><li>▲ J943</li><li>♥ AJ1053</li><li>♦ K8</li><li>▲ A6</li></ul>	East Bids 4♣ if possible.  Partner bids first.
Board: 206 Dealer: N Vul: None HCP: 15	<ul><li>★ K95</li><li>★ AK85</li><li>★ KQ53</li><li>★ 97</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 207 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A984</li><li>♥ AJ865</li><li>◆ 10</li><li>♣ K52</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A9</li><li>✔ AJ852</li><li>♦ K72</li><li>▲ A43</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 205 Dealer: S Vul: EW	North: <b>♠</b> J943 <b>♥</b> AJ1053	South: ♠ A10 ♥ K972	West Pass	North 2♣¹	East 4♣	South 1NT Pass
North HCP: 13 South HCP: 16 Contract: 4♣X E	◆ K8 ◆ A6	◆ AQ542 ◆ K5	Pass 1. Stay	X	AP	
Board: 206 Dealer: N Vul: None	North: ♠ K95	South: ◆ 872	West	North 1NT	East Pass	
North HCP: 15	<ul><li>★ AK85</li><li>★ KQ53</li></ul>	♥ QJ103 ♦ J	2 <b>♠</b>	Pass	Pass	3♣
South HCP: 12 Contract: 3♣ S	<b>♣</b> 97	♣ AKJ86	AP 1. Stayman			
			West	North	East	South 1NT
		South: ♠ KJ10	Pass	2 <b>♣</b> ¹	3♦	Pass
Board: 207	North: ♠ A984		Pass	3♥	Pass	<b>4</b> ◆ <sup>2</sup>
Dealer: S Vul: NS			Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 12	♥ AJ865	<b>♥</b> K43	Pass	<b>5</b> ♦	Pass	5 <b>♥</b> <sup>5</sup>
South HCP: 17 Contract: 6♥ N	♦ 10 ♣ K52	<ul><li>◆ 10</li><li>◆ AJ6</li><li>◆ K52</li><li>◆ AJ84</li></ul>	Pass 1. Stay		AP	
			<ul><li>2. limit raise or better in ♥</li><li>3. Blackwood 0314, for ♥</li><li>4. A=0/5 or 3/5</li></ul>			
			5. no <b>▼</b>	queen		
Board: 208 Dealer: N	North: ♠ A9	South: <b>♦</b> 8532	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 10	<b>♥</b> AJ852 <b>♦</b> K72	<b>♥</b> K1073 <b>♦</b> Q3	3♦ AP	Pass	Pass	X
Contract: 3♦X W	♣ A43	<b>♣</b> KQ9	1. Stay	man		

Board: 205 Dealer: S Vul: EW HCP: 16	<ul><li>★ A10</li><li>★ K972</li><li>★ AQ542</li><li>★ K5</li></ul>	East Bids 4♣ if possible.  You bid first.
Board: 206 Dealer: N Vul: None HCP: 12	<ul><li>♣872</li><li>♥QJ103</li><li>◆J</li><li>♣AKJ86</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ10</li><li>★ K43</li><li>★ AJ6</li><li>★ AJ84</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 208 Dealer: N Vul: Both HCP: 10	<ul><li>♦ 8532</li><li>▼ K1073</li><li>◆ Q3</li><li>◆ KQ9</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 205 Dealer: S Vul: EW	North: <b>♠</b> J943 <b>♥</b> AJ1053	South: ♠ A10 ♥ K972	West Pass	North 2♣¹	East 4♣	South 1NT Pass
North HCP: 13 South HCP: 16 Contract: 4♣X E	◆ K8 ◆ A6	◆ AQ542 ◆ K5	Pass 1. Stay	X	AP	
Board: 206 Dealer: N Vul: None	North: ♠ K95	South: ◆ 872	West	North 1NT	East Pass	
North HCP: 15	<ul><li>★ AK85</li><li>★ KQ53</li></ul>	♥ QJ103 ♦ J	2 <b>♠</b>	Pass	Pass	3♣
South HCP: 12 Contract: 3♣ S	<b>♣</b> 97	♣ AKJ86	AP 1. Stayman			
			West	North	East	South 1NT
		South: ♠ KJ10	Pass	2 <b>♣</b> ¹	3♦	Pass
Board: 207	North: ♠ A984		Pass	3♥	Pass	<b>4</b> ◆ <sup>2</sup>
Dealer: S Vul: NS			Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 12	♥ AJ865	<b>♥</b> K43	Pass	<b>5</b> ♦	Pass	5 <b>♥</b> <sup>5</sup>
South HCP: 17 Contract: 6♥ N	♦ 10 ♣ K52	<ul><li>◆ 10</li><li>◆ AJ6</li><li>◆ K52</li><li>◆ AJ84</li></ul>	Pass 1. Stay		AP	
			<ul><li>2. limit raise or better in ♥</li><li>3. Blackwood 0314, for ♥</li><li>4. A=0/5 or 3/5</li></ul>			
			5. no <b>▼</b>	queen		
Board: 208 Dealer: N	North: ♠ A9	South: <b>♦</b> 8532	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 10	<b>♥</b> AJ852 <b>♦</b> K72	<b>♥</b> K1073 <b>♦</b> Q3	3♦ AP	Pass	Pass	X
Contract: 3♦X W	♣ A43	<b>♣</b> KQ9	1. Stay	man		

D 1.000 + WEGO	
Board: 209 Dealer: S  Vul: None HCP: 15  ★ K763  ★ AJ1097  Fast Bids 4 if possible.  Partner bids first.	
Board: 210	
Board: 211	
Board: 212 ♠ A9 Dealer: N ♥ A1094 Vul: None ♠ K2 HCP: 16 ♠ KQ873  West Bids 2♦ if possible You bid first.	
Board: 213	

Board: 209 Dealer: S Vul: None North HCP: 15 South HCP: 17 Contract: 4 \( \bar{V} \) N	North:  ♠ K763  ♥ AJ1097  ♠ A  ♣ QJ10	South:  ♠ Q85  ♥ KQ  ♠ QJ9  ♠ AK654	Pass Pass 1. Stay	North  2♣¹  4♥ man	East  4  AP	South 1NT Pass
Board: 210 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3 VX	North:  • 10972  • AK  • A1043  • A62	South:  ♠ AKQ3  ♥ 85  ♠ K986  ♣ 853	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 211 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 \( \mathbf{N} \)	North:  ♠ AQJ8  ♥ 107542  ♦ 3  ♠ K102	South:  ♠ K65  ♥ KQJ96  ♠ K10  ♣ A65	Pass Pass Pass 1. Stay	North  2♣¹ 3♥ 4♥ man raise or	3♦ Pass AP	1NT Pass 4◆²
Board: 212 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A9  ♥ A1094  ♠ K2  ♣ KQ873	South:  ♠ K1053  ♥ KQ3  ♦ J  ♣ J10652	West  2  Pass  AP  1. Stay		Pass Pass	2 <b>♣</b> ¹
Board: 213 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3•X E	North:	South:  ♠ KJ  ♥ Q1085  ♠ AK54  ♣ KJ4	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 209 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q85</li><li>♥ KQ</li><li>◆ QJ9</li><li>♣ AK654</li></ul>	East Bids 4♦ if possible.  You bid first.
Board: 210 Dealer: N Vul: NS HCP: 12	<ul><li>★ AKQ3</li><li>▼ 85</li><li>★ K986</li><li>★ 853</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 211 Dealer: S Vul: EW HCP: 16	<ul><li>★ K65</li><li>▼ KQJ96</li><li>◆ K10</li><li>◆ A65</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 212 Dealer: N Vul: None HCP: 10	<ul><li>★ K1053</li><li>★ KQ3</li><li>◆ J</li><li>◆ J10652</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 213 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ</li><li>♥ Q1085</li><li>◆ AK54</li><li>◆ KJ4</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 209 Dealer: S Vul: None North HCP: 15 South HCP: 17 Contract: 4 \( \bar{V} \) N	North:  ♠ K763  ♥ AJ1097  ♠ A  ♣ QJ10	South:  ♠ Q85  ♥ KQ  ♠ QJ9  ♠ AK654	Pass Pass 1. Stay	North  2♣¹  4♥ man	East  4  AP	South 1NT Pass
Board: 210 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3 VX	North:  • 10972  • AK  • A1043  • A62	South:  ♠ AKQ3  ♥ 85  ♠ K986  ♣ 853	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 211 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 \( \mathbf{N} \)	North:  ♠ AQJ8  ♥ 107542  ♦ 3  ♠ K102	South:  ♠ K65  ♥ KQJ96  ♠ K10  ♣ A65	Pass Pass Pass 1. Stay	North  2♣¹ 3♥ 4♥ man raise or	3♦ Pass AP	1NT Pass 4◆²
Board: 212 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A9  ♥ A1094  ♠ K2  ♣ KQ873	South:  ♠ K1053  ♥ KQ3  ♦ J  ♣ J10652	West  2  Pass  AP  1. Stay		Pass Pass	2 <b>♣</b> ¹
Board: 213 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3•X E	North:	South:  ♠ KJ  ♥ Q1085  ♠ AK54  ♣ KJ4	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 214	West Bids 2♠ if possible.  You bid first.
Dealer: S ▼ K / 54 Vul· FW	East Bids 2♠ if possible.  Partner bids first.
Board: 216	West Bids 3♥ if possible.  You bid first.
Dealer: S	East Bids 2♦ if possible.  Partner bids first.
Board: 218	West Bids 2♠ if possible.  You bid first.

Board: 214 Dealer: N Vul: NS	North:  ♠ 32	South: ♠ Q1086		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 8	<b>♥</b> AK7 <b>♦</b> QJ953	♥ 1085 ♦ K84	2♠ AP	Pass	Pass	2NT
Contract: 2N N	<b>♣</b> AJ7	<b>♣</b> K42	1. Stay	man		
Board: 215 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> J8 <b>♥</b> K754	<b>♦</b> 964 <b>♥</b> AQ9	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 9 South HCP: 17	<b>♦</b> KJ7	♦ A105	Pass AP	X	Pass	3♣
Contract: 3♣ N	<b>♣</b> J653	♣ AK82	1. Stay	man		
Board: 216	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>★</b> K85	<b>♦</b> AJ62		1NT	Pass	
North HCP: 15	<b>♥</b> 65 <b>♦</b> AKJ93	♥ Q84 ♦ 8642	3♥ AP	Pass	Pass	X
South HCP: 10 Contract: 3♥X W	<b>♣</b> A82	<b>♣</b> K7	1. Stay	man		
Board: 217 Dealer: S Vul: Both	North: ♠ Q943	South: ♠ AK5	West	North	East	South 1NT
North HCP: 8	♥ Q62 ♦ 953	<b>♥</b> A98 • 87	Pass	2 <b>♣</b> ¹	2•	AP
South HCP: 16 Contract: 2♦ E	♣ A32	♣ KQ1096	1. Stayı	man		
Board: 218	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> J4	<b>♠</b> K62		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>∨</b> A87 <b>◆</b> AK9	♥ QJ64 ♦ J2	2 <b>♠</b>	Pass	Pass	3NT
South HCP: 11 Contract: 3N N	◆ KJ1084	◆ A763	AP 1. Stayı	n2012		

Board: 214 Dealer: N Vul: NS HCP: 8	◆ Q1086 ▼ 1085 ◆ K84 ◆ K42	West Bids 2♠ if possible.  Partner bids first.
Board: 215 Dealer: S Vul: EW HCP: 17	<ul><li>♠ 964</li><li>♥ AQ9</li><li>♦ A105</li><li>♠ AK82</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 216 Dealer: N Vul: Both HCP: 10	<ul><li>AJ62</li><li>♥ Q84</li><li>♦ 8642</li><li>♠ K7</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK5</li><li>♥ A98</li><li>♦ 87</li><li>♠ KQ1096</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 218 Dealer: N Vul: None HCP: 11	<ul><li>★ K62</li><li>♥ QJ64</li><li>◆ J2</li><li>◆ A763</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 214 Dealer: N Vul: NS	North:  ♠ 32	South: ♠ Q1086		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 8	<b>♥</b> AK7 <b>♦</b> QJ953	♥ 1085 ♦ K84	2♠ AP	Pass	Pass	2NT
Contract: 2N N	<b>♣</b> AJ7	<b>♣</b> K42	1. Stay	man		
Board: 215 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> J8 <b>♥</b> K754	<b>♦</b> 964 <b>♥</b> AQ9	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 9 South HCP: 17	<b>♦</b> KJ7	♦ A105	Pass AP	X	Pass	3♣
Contract: 3♣ N	<b>♣</b> J653	♣ AK82	1. Stay	man		
Board: 216	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>★</b> K85	<b>♦</b> AJ62		1NT	Pass	
North HCP: 15	<b>♥</b> 65 <b>♦</b> AKJ93	♥ Q84 ♦ 8642	3♥ AP	Pass	Pass	X
South HCP: 10 Contract: 3♥X W	<b>♣</b> A82	<b>♣</b> K7	1. Stay	man		
Board: 217 Dealer: S Vul: Both	North: ♠ Q943	South: ♠ AK5	West	North	East	South 1NT
North HCP: 8	♥ Q62 ♦ 953	<b>♥</b> A98 • 87	Pass	2 <b>♣</b> ¹	2•	AP
South HCP: 16 Contract: 2♦ E	♣ A32	♣ KQ1096	1. Stayı	man		
Board: 218	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> J4	<b>♠</b> K62		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>∨</b> A87 <b>◆</b> AK9	♥ QJ64 ♦ J2	2 <b>♠</b>	Pass	Pass	3NT
South HCP: 11 Contract: 3N N	◆ KJ1084	◆ A763	AP 1. Stayı	n2012		

Board: 219 Dealer: S Vul: Both HCP: 9	<ul><li>★ A10542</li><li>▼ KQ98</li><li>◆ 952</li><li>◆ 2</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 15	<ul><li>★ A73</li><li>▼ K2</li><li>◆ AQJ7</li><li>◆ J1092</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 221 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 10</li><li>♥ Q1053</li><li>♦ KQ1072</li><li>♠ K108</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 17	<ul><li>★ 72</li><li>▼ A42</li><li>★ A85</li><li>★ AKQ109</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 9	<ul><li>◆ Q1084</li><li>♥ 732</li><li>◆ 95</li><li>◆ AK73</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 219 Dealer: S	North:	South:		North	East	South 1NT
Vul: Both	<b>♦</b> A10542	<b>♦</b> KQ93	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 9	<b>∀</b> KQ98	▼ 102	Pass	3♠	Pass	<b>4♣</b> <sup>2</sup>
South HCP: 16	♦ 952 ♣ 2	◆ AKQ3 ◆ Q104	Pass	4♠	AP	
Contract: 4♠ N	¥ 2	2 (101	1. Stay		1 44	: A
			2. mm	raise or	beuer	m <b>2</b>
Board: 220	North:	South:	West	North	East	South
Dealer: N	♣ A73	<b>♦</b> Q1085		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> K2	<b>y</b> 93	4♥	Pass	Pass	X
South HCP: 14	♦ AQJ7	♦ K64	AP			
Contract: 4♥X W	<b>♣</b> J1092	<b>♣</b> AKQ4	1. Stay	man		
Board: 221 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>♠</b> 10 <b>♥</b> Q1053	<b>♦</b> A3 <b>♥</b> AK6	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 10	◆ KQ1072	◆ 863	Pass	3NT	AP	1 433
South HCP: 17 Contract: 3N S	<b>♣</b> K108	<b>♣</b> AQ975	1. Stay			
Board: 222			West	North	Fast	South
Dealer: N	North:	South:	,, esc	1NT	Pass	
Vul: EW	<b>◆</b> 72 <b>♥</b> A42	<b>♠</b> A6 <b>♥</b> K975	2♠	3♣	3♠	3NT
North HCP: 17	♦ A85	◆ Q10762	AP			
South HCP: 9 Contract: 3N N	<b>♣</b> AKQ109	<b>♣</b> 32	1. Stay	man		
Board: 223			Wiast	Marth	Eact.	Contla
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: NS	<b>♦</b> Q1084 <b>♥</b> 732	<b>♠</b> AKJ <b>♥</b> AK1098	Pass	2.1	2•	2 <b>V</b>
North HCP: 9	◆ 95	◆ J10	Pass	2 <b>▼</b> 4 <b>∀</b>	AP	<b>∠</b> ₹
South HCP: 16 Contract: 4♥ S	♣ AK73	<b>♣</b> 986	1. Stay		<i>1</i> <b>11</b>	

Board: 219 Dealer: S Vul: Both HCP: 16	<b>♦</b> KQ93 <b>♦</b> 102 <b>♦</b> AKQ3 <b>♦</b> Q104	East Bids 3♣ if possible.  You bid first.
Board: 220 Dealer: N Vul: None HCP: 14	<ul><li>◆ Q1085</li><li>◆ 93</li><li>◆ K64</li><li>◆ AKQ4</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 221 Dealer: S Vul: NS HCP: 17	<ul><li>★ A3</li><li>★ AK6</li><li>★ 863</li><li>★ AQ975</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 222 Dealer: N Vul: EW HCP: 9	<ul><li>★ A6</li><li>▼ K975</li><li>◆ Q10762</li><li>◆ 32</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKJ</li><li>▼ AK1098</li><li>◆ J10</li><li>◆ 986</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 219 Dealer: S	North:	South:		North	East	South 1NT
Vul: Both	<b>♦</b> A10542	<b>♦</b> KQ93	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 9	<b>∀</b> KQ98	▼ 102	Pass	3♠	Pass	<b>4♣</b> <sup>2</sup>
South HCP: 16	♦ 952 ♣ 2	◆ AKQ3 ◆ Q104	Pass	4♠	AP	
Contract: 4♠ N	¥ 2	2 (101	1. Stay		1 44	: A
			2. mm	raise or	beuer	m <b>2</b>
Board: 220	North:	South:	West	North	East	South
Dealer: N	♣ A73	<b>♦</b> Q1085		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> K2	<b>y</b> 93	4♥	Pass	Pass	X
South HCP: 14	♦ AQJ7	♦ K64	AP			
Contract: 4♥X W	<b>♣</b> J1092	<b>♣</b> AKQ4	1. Stay	man		
Board: 221 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>♠</b> 10 <b>♥</b> Q1053	<b>♦</b> A3 <b>♥</b> AK6	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 10	◆ KQ1072	◆ 863	Pass	3NT	AP	1 433
South HCP: 17 Contract: 3N S	<b>♣</b> K108	<b>♣</b> AQ975	1. Stay			
Board: 222			West	North	Fast	South
Dealer: N	North:	South:	,, esc	1NT	Pass	
Vul: EW	<b>◆</b> 72 <b>♥</b> A42	<b>♠</b> A6 <b>♥</b> K975	2♠	3♣	3♠	3NT
North HCP: 17	♦ A85	◆ Q10762	AP			
South HCP: 9 Contract: 3N N	<b>♣</b> AKQ109	<b>♣</b> 32	1. Stay	man		
Board: 223			Wiast	Marth	Eact.	Contla
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: NS	<b>♦</b> Q1084 <b>♥</b> 732	<b>♠</b> AKJ <b>♥</b> AK1098	Pass	2.1	2•	2 <b>V</b>
North HCP: 9	◆ 95	◆ J10	Pass	2 <b>▼</b> 4 <b>∀</b>	AP	<b>∠</b> ₹
South HCP: 16 Contract: 4♥ S	♣ AK73	<b>♣</b> 986	1. Stay		<i>1</i> <b>11</b>	

Board: 224 Dealer: N Vul: EW HCP: 15	<ul><li>★ 74</li><li>▼ KJ1093</li><li>★ AQ10</li><li>★ KQ2</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 225 Dealer: S Vul: Both HCP: 12	<ul><li>AQ42</li><li>♥865</li><li>AQ87</li><li>52</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 226 Dealer: N Vul: NS HCP: 16	<ul><li>★83</li><li>♥QJ103</li><li>★AKQ8</li><li>★A54</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 227 Dealer: S Vul: EW HCP: 9	<ul><li>★ KQ63</li><li>▼ 1087</li><li>◆ 73</li><li>◆ A543</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 15	<ul><li>★ K94</li><li>▼ 1062</li><li>◆ AKJ</li><li>◆ KJ98</li></ul>	West Bids 2♥ if possible.  You bid first.

Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ 74  ♥ KJ1093  ♣ AQ10  ♣ KQ2	South:  ♠ K63  ▼ AQ85  ♦ J97  ♣ 1095	West  3♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 225 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3&X E	North:  ♠ AQ42  ♥ 865  ♠ AQ87  ♣ 52	South:  ♠ K1065  ♥ AQ2  ♠ K542  ♣ A7	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 226 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3 \( \) W	North:  ♦ 83  ▼ QJ103  • AKQ8  ♣ A54	South:  ♠ A102  ♥ A864  ♦ 1063  ♣ J107	West  3♣  1. Stay	North 1NT AP man	East Pass	
Board: 227 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ63  ▼ 1087  ◆ 73  ♣ A543	South:  ♠ A72  ♥ A652  ♠ KJ  ♣ KJ102	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 2♦ AP	South 1NT 2NT
Board: 228 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North:  ♠ K94  ▼ 1062  ♠ AKJ  ♣ KJ98	South:  ♠ AQJ5  ♥ 75  ♠ Q9753  ♠ Q4	West  2♥  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 224 Dealer: N Vul: EW HCP: 10	<ul><li>★ K63</li><li>★ AQ85</li><li>◆ J97</li><li>★ 1095</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 16	<ul><li>★ K1065</li><li>★ AQ2</li><li>★ K542</li><li>★ A7</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 226 Dealer: N Vul: NS HCP: 9	<ul><li>★ A102</li><li>★ A864</li><li>★ 1063</li><li>★ J107</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 16	<ul><li>♠ A72</li><li>♥ A652</li><li>♦ KJ</li><li>♠ KJ102</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 228 Dealer: N Vul: Both HCP: 11	<ul><li>AQJ5</li><li>₹75</li><li>Q9753</li><li>Q4</li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ 74  ♥ KJ1093  ♣ AQ10  ♣ KQ2	South:  ♠ K63  ▼ AQ85  ♦ J97  ♣ 1095	West  3♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 225 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3&X E	North:  ♠ AQ42  ♥ 865  ♠ AQ87  ♣ 52	South:  ♠ K1065  ♥ AQ2  ♠ K542  ♣ A7	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 226 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3 \( \) W	North:  ♦ 83  ▼ QJ103  • AKQ8  ♣ A54	South:  ♠ A102  ♥ A864  ♦ 1063  ♣ J107	West  3♣  1. Stay	North 1NT AP man	East Pass	
Board: 227 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ63  ▼ 1087  ◆ 73  ♣ A543	South:  ♠ A72  ♥ A652  ♠ KJ  ♣ KJ102	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 2♦ AP	South 1NT 2NT
Board: 228 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North:  ♠ K94  ▼ 1062  ♠ AKJ  ♣ KJ98	South:  ♠ AQJ5  ♥ 75  ♠ Q9753  ♠ Q4	West  2♥  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

#### P:\bba\GIB\_NT-P-2C

Board: 229 **★**8763 East Bids 3♦ if possible. Dealer: S ♥ AKJ32 Vul: None **\ldot** Partner bids first. HCP: 15 **♣** AK32 Board: 230 **♦** A94 West Bids 3♥ if possible. Dealer: N **♥** AJ Vul: EW ♦ KQ1043 You bid first. **♣** Q94 HCP: 16 **★** 63 Board: 231 East Bids 4♠ if possible. Dealer: S **♥** Q1083 Vul: Both ◆ Q107 Partner bids first. HCP: 13 ♣ AKQ5 Board: 232 **★** K43 West Bids 3♠ if possible. **♥** KJ Dealer: N Vul: None ♦ AQ952 You bid first. HCP: 16 **♣** K72

			West	North	East	1NT		
Board: 229	North:	South:	Pass	2 <b>♣</b> ¹	3♦	Pass		
Dealer: S	• 8763	♠ AKJ10	Pass	<b>3♥</b>	Pass	<b>4</b> ♦ <sup>2</sup>		
Vul: None North HCP: 15	♥ AKJ32	<b>v</b> 9765	Pass	4NT <sup>3</sup>	Pass	5 <b>∀</b> <sup>4</sup>		
South HCP: 15	<b>•</b> —	◆ A2	Pass	<b>6</b> ♥	AP			
Contract: 6♥ N	♣ AK32	<b>♣</b> QJ6	1. Stay					
				raise or				
				kwood ( /5 or 5/5				
			T, A-2	, J OI J/ .	, <b>V</b> (11	., 0		
Board: 230	North:	South:	West	North	East	South		
Dealer: N	<b>♦</b> A94	<b>♠</b> KQ65		1NT	Pass	2 <b>♣</b> ¹		
Vul: EW North HCP: 16	<b>♥</b> AJ	<b>♥</b> 107	3♥	Pass	Pass	X		
South HCP: 17	◆ KQ1043	♦ AJ	AP					
Contract: 3♥X W	<b>♣</b> Q94	♣ Q94 ♣ AK1052			1. Stayman			
Board: 231 Dealer: S	North: ♠ 63	South: ♠ 72	West	North	East	South 1NT		
Vul: Both North HCP: 13	<b>♥</b> Q1083	<b>♥</b> AKJ5	Pass	2 <b>♣</b> ¹	4♠	X		
South HCP: 15	◆ Q107	◆ AK96	AP					
Contract: 4♠X E	♣ AKQ5	<b>♣</b> 1092	1. Stay	man				
			West	North	East	South		
D1-222	<b>N</b> T 4			1NT	Pass			
Board: 232 Dealer: N	North: ♠ K43	South:	3♠	Pass		4NT <sup>2</sup>		
Vul: None	♥ KJ	<b>♦</b> A5 <b>♥</b> A432	Pass	<b>5</b> ♦ <sup>3</sup>		6NT		
North HCP: 16	◆ AQ952	◆ KJ74	AP					
South HCP: 18	♣ K72	♣ AQ10	1. Stay	man				
Contract: 6N N		-	•	kwood (	0314			
			3. A=1	/4 or 4/4	1			

Board: 229 Dealer: S Vul: None HCP: 15	<ul><li>♠ AKJ10</li><li>♥ 9765</li><li>♠ A2</li><li>♠ QJ6</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 230 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ65</li><li>▼ 107</li><li>◆ AJ</li><li>◆ AK1052</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 231 Dealer: S Vul: Both HCP: 15	<ul><li>♣ 72</li><li>♥ AKJ5</li><li>◆ AK96</li><li>♣ 1092</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 232 Dealer: N Vul: None HCP: 18	<ul><li>A5</li><li>★ A432</li><li>★ KJ74</li><li>★ AQ10</li></ul>	West Bids 3♠ if possible.  Partner bids first.

			West	North	East	1NT		
Board: 229	North:	South:	Pass	2 <b>♣</b> ¹	3♦	Pass		
Dealer: S	• 8763	♠ AKJ10	Pass	<b>3♥</b>	Pass	<b>4</b> ♦ <sup>2</sup>		
Vul: None North HCP: 15	♥ AKJ32	<b>v</b> 9765	Pass	4NT <sup>3</sup>	Pass	5 <b>∀</b> <sup>4</sup>		
South HCP: 15	<b>•</b> —	◆ A2	Pass	<b>6</b> ♥	AP			
Contract: 6♥ N	♣ AK32	<b>♣</b> QJ6	1. Stay					
				raise or				
				kwood ( /5 or 5/5				
			T, A-2	, J OI J/ .	, <b>V</b> (11	., 0		
Board: 230	North:	South:	West	North	East	South		
Dealer: N	<b>♦</b> A94	<b>♠</b> KQ65		1NT	Pass	2 <b>♣</b> ¹		
Vul: EW North HCP: 16	<b>♥</b> AJ	<b>♥</b> 107	3♥	Pass	Pass	X		
South HCP: 17	◆ KQ1043	♦ AJ	AP					
Contract: 3♥X W	<b>♣</b> Q94	♣ Q94 ♣ AK1052			1. Stayman			
Board: 231 Dealer: S	North: ♠ 63	South: ♠ 72	West	North	East	South 1NT		
Vul: Both North HCP: 13	<b>♥</b> Q1083	<b>♥</b> AKJ5	Pass	2 <b>♣</b> ¹	4♠	X		
South HCP: 15	◆ Q107	◆ AK96	AP					
Contract: 4♠X E	♣ AKQ5	<b>♣</b> 1092	1. Stay	man				
			West	North	East	South		
D1-222	<b>N</b> T 4			1NT	Pass			
Board: 232 Dealer: N	North: ♠ K43	South:	3♠	Pass		4NT <sup>2</sup>		
Vul: None	♥ KJ	<b>♦</b> A5 <b>♥</b> A432	Pass	<b>5</b> ♦ <sup>3</sup>		6NT		
North HCP: 16	◆ AQ952	◆ KJ74	AP					
South HCP: 18	♣ K72	♣ AQ10	1. Stay	man				
Contract: 6N N		-	•	kwood (	0314			
			3. A=1	/4 or 4/4	1			

Board: 233 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q1086</li><li>♥ AQJ10</li><li>◆ 874</li><li>♣ J5</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 234 Dealer: N Vul: Both HCP: 16	<ul><li>AJ3</li><li>✓ A63</li><li>✓ K107</li><li>✓ A1032</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 235 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ874</li><li>♥ 6432</li><li>♦ AK</li><li>♣ K2</li></ul>	East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6♣ if possible.  Partner bids first.
Board: 236 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK83</li><li>▼ KQ87</li><li>◆ 92</li><li>◆ A98</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 237 Dealer: S Vul: None HCP: 9	<ul><li>★ A1074</li><li>♥ 2</li><li>♦ 1075</li><li>★ AJ1064</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 233 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3&X E	North:  ♠ Q1086  ♥ AQJ10  ♠ 874  ♣ J5	South:  ♠ KJ5  ♥ K86  ♠ AKQ109  ♣ 102	Pass Pass 1. Stay	North  2♣¹  X man	East 3♣ AP	South 1NT Pass
Board: 234 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 S	North:  ♠ AJ3  ♥ A63  ♠ K107  ♣ A1032	South:  ♠ Q10865  ♥ KQJ2  ♠ J5  ♣ J5	West  3  Pass  1. Stay	North 1NT Pass 4	East Pass Pass AP	2 <b>♣</b> ¹
Board: 235 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6\$X E	North:  ♠ QJ874  ♦ 6432  ♠ AK  ♣ K2	South:  ♠ AK103  ♥ AJ7  ♠ 86  ♠ QJ97	Pass 5♥ AP 1. Stay	North  2. 1 Pass  man sual 4N	4NT <sup>2</sup>	South 1NT Pass X
Board: 236 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3•X W	North:  ♠ AK83  ♥ KQ87  ♦ 92  ♠ A98	South:  ♠ 107  ♥ A652  ♠ A4  ♠ KQJ32	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 237 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♥X E	North:  ♠ A1074  ♥ 2  ♦ 1075  ♣ AJ1064	South:  ♠ KQ9  ♥ 84  ♠ AKQ4  ♠ Q952	West Pass Pass 1. Stay	X	East 3♥ AP	South 1NT Pass

Board: 233 Dealer: S Vul: NS HCP: 16	<b>♦</b> KJ5 <b>♥</b> K86 <b>♦</b> AKQ109 <b>♣</b> 102	East Bids 3♣ if possible.  You bid first.
Board: 234 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q10865</li><li>♥ KQJ2</li><li>♦ J5</li><li>♣ J5</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 235 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK103</li><li>★ AJ7</li><li>★ 86</li><li>★ QJ97</li></ul>	East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6♣ if possible. You bid first.
Board: 236 Dealer: N Vul: EW HCP: 14	<ul><li>♠ 107</li><li>♥ A652</li><li>♠ A4</li><li>♠ KQJ32</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ9</li><li>▼ 84</li><li>◆ AKQ4</li><li>◆ Q952</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 233 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3&X E	North:  ♠ Q1086  ♥ AQJ10  ♠ 874  ♣ J5	South:  ♠ KJ5  ♥ K86  ♠ AKQ109  ♣ 102	Pass Pass 1. Stay	North  2♣¹  X man	East 3♣ AP	South 1NT Pass
Board: 234 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 S	North:  ♠ AJ3  ♥ A63  ♠ K107  ♣ A1032	South:  ♠ Q10865  ♥ KQJ2  ♠ J5  ♣ J5	West  3  Pass  1. Stay	North 1NT Pass 4	East Pass Pass AP	2 <b>♣</b> ¹
Board: 235 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6\$X E	North:  ♠ QJ874  ♦ 6432  ♠ AK  ♣ K2	South:  ♠ AK103  ♥ AJ7  ♠ 86  ♠ QJ97	Pass 5♥ AP 1. Stay	North  2. 1 Pass  man sual 4N	4NT <sup>2</sup>	South 1NT Pass X
Board: 236 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3•X W	North:  ♠ AK83  ♥ KQ87  ♦ 92  ♠ A98	South:  ♠ 107  ♥ A652  ♠ A4  ♠ KQJ32	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 237 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♥X E	North:  ♠ A1074  ♥ 2  ♦ 1075  ♣ AJ1064	South:  ♠ KQ9  ♥ 84  ♠ AKQ4  ♠ Q952	West Pass Pass 1. Stay	X	East 3♥ AP	South 1NT Pass

Board: 238 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ104</li><li>★ K102</li><li>★ KJ</li><li>★ AQ93</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 239 Dealer: S Vul: EW HCP: 14	<ul><li>109</li><li>✓ AJ106</li><li>✓ AJ102</li><li>✓ A105</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 17	<ul><li>♠ A73</li><li>♥ AK42</li><li>♦ 105</li><li>♠ KQJ2</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 241 Dealer: S Vul: NS HCP: 15	<ul><li>A876</li><li>♥ Q</li><li>A8432</li><li>KQ2</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 16	<ul><li>★ K1073</li><li>★ A7</li><li>◆ KQ8</li><li>★ A1084</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 238 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 6♥ S	North:  ♠ KJ104  ♥ K102  ♠ KJ  ♣ AQ93	South:  ◆ A962  ▼ AQJ95  ◆ 3  ◆ K64	3♦ Pass Pass AP 1. Stay 2. Blac	North 1NT Pass 4  5  man kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♣¹ 3♥ 4NT² 6♥
Board: 239 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ 109  ♥ AJ106  ♠ AJ102  ♣ A105	South:  ♠ Q7  ♥ KQ32  ♠ KQ43  ♣ K82	West Pass Pass 1. Stay	North  2♣¹  X man	East 3♠ AP	South 1NT Pass
Board: 240 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3 • W	North:  ♠ A73  ♥ AK42  ♠ 105  ♠ KQJ2	South:  ♠ K964  ♥ Q876  ♠ KJ  ♠ 643	West  3♦ 1. Stay	North 1NT AP man	East Pass	_
Board: 241 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ A876  ♥ Q  ♠ A8432  ♠ KQ2	South:  ♠ KQ9  ▼ 104  ◆ KQ95  ♣ AJ84	West Pass Pass 1. Stay	3NT	East 3▼ AP	South 1NT Pass
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3 • W	North:  ♠ K1073  ✔ A7  ♠ KQ8  ♣ A1084	South:  ♠ QJ82  ♥ KJ5  ♦ 5  ♣ Q9753	West 3♦ 1. Stay	North 1NT AP man	East Pass	

Board: 238 Dealer: N Vul: NS HCP: 14	<ul><li>★ A962</li><li>★ AQJ95</li><li>★ 3</li><li>★ K64</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q7</li><li>♥ KQ32</li><li>♦ KQ43</li><li>♣ K82</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 240 Dealer: N Vul: None HCP: 9	<ul><li>★ K964</li><li>♥ Q876</li><li>◆ KJ</li><li>◆ 643</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 241 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ9</li><li>▼ 104</li><li>◆ KQ95</li><li>◆ AJ84</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 242 Dealer: N Vul: EW HCP: 9	<ul><li>♣ QJ82</li><li>♥ KJ5</li><li>◆ 5</li><li>♣ Q9753</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 238 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 6♥ S	North:  ♠ KJ104  ♥ K102  ♠ KJ  ♣ AQ93	South:  ◆ A962  ▼ AQJ95  ◆ 3  ◆ K64	3♦ Pass Pass AP 1. Stay 2. Blac	North 1NT Pass 4  5  man kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♣¹ 3♥ 4NT² 6♥
Board: 239 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ 109  ♥ AJ106  ♠ AJ102  ♣ A105	South:  ♠ Q7  ♥ KQ32  ♠ KQ43  ♣ K82	West Pass Pass 1. Stay	North  2♣¹  X man	East 3♠ AP	South 1NT Pass
Board: 240 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3 • W	North:  ♠ A73  ♥ AK42  ♠ 105  ♠ KQJ2	South:  ♠ K964  ♥ Q876  ♠ KJ  ♠ 643	West  3♦ 1. Stay	North 1NT AP man	East Pass	_
Board: 241 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ A876  ♥ Q  ♠ A8432  ♠ KQ2	South:  ♠ KQ9  ▼ 104  ◆ KQ95  ♣ AJ84	West Pass Pass 1. Stay	3NT	East 3▼ AP	South 1NT Pass
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3 • W	North:  ♠ K1073  ✔ A7  ♠ KQ8  ♣ A1084	South:  ♠ QJ82  ♥ KJ5  ♦ 5  ♣ Q9753	West 3♦ 1. Stay	North 1NT AP man	East Pass	

Board: 243	
Vul: None   HCP: 10   VRQ93  Partner bids first.	
Board: 244 Dealer: N Vul: Both HCP: 17  A7 West Bids 3♦ if possible.  West Bids 3♦ if possible.  You bid first.	
Board: 245	
Board: 246 Dealer: N Vul: Both HCP: 16  ♣ 65  V AJ7  Vou bid first.  West Bids 3♠ if possible.  You bid first.	
Board: 247	

Board: 243 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3•X E	North:  ♠ Q2  ♥ KQ95  ♦ 94  ♣ QJ1085	South:  ♠ AK3  ♥ 762  ♠ A6  ♣ A7643	Pass	X	East 3♦ AP	South 1NT Pass
Board: 244 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♥ S	North:  ♠ A7  ♥ KJ6  ♠ KQ5  ♠ KJ876	South:  ♠ KQ54  ♥ Q10982  ♦ J  ♣ A42	3♦		Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♥</b> 4 <b>♥</b>
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 5•X W	North:  ♠ KJ43  ♥ K973  • Q4  ♣ 872	South:  ♠ Q107  ♥ AQ842  ♦ J5  ♠ AQ3	Pass	ual 4N7	4NT <sup>2</sup> Pass <sup>3</sup>	South 1NT Pass X
Board: 246 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:	South:  ♠ Q9  ♥ KQ92  ♠ KQ54  ♠ K104	West  3♠ AP 1. Stayr	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 247 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ N	North:  ♠ AKJ5  ♥ J95  ♦ J10  ♣ 10532	South:  ♠ Q1074  ♥ AQ6  ♦ 93  ♠ AQJ7		North  2♣¹ 3♠ man	East 2♥ Pass	1NT Pass

Board: 243 Dealer: S Vul: None HCP: 15	<ul><li>AK3</li><li>₹762</li><li>A6</li><li>A7643</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 244 Dealer: N Vul: Both HCP: 12	<ul><li>★KQ54</li><li>♥Q10982</li><li>↓J</li><li>★ A42</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 245 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q107</li><li>♥ AQ842</li><li>♦ J5</li><li>♣ AQ3</li></ul>	East Bids 4NT if possible. West Bids 5♦ if possible.  You bid first.
Board: 246 Dealer: N Vul: Both HCP: 15	♣ Q9 ♥ KQ92 ♦ KQ54 ♣ K104	West Bids 3♠ if possible.  Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q1074</li><li>♥ AQ6</li><li>◆ 93</li><li>♣ AQJ7</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 243 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3•X E	North:  ♠ Q2  ♥ KQ95  ♦ 94  ♣ QJ1085	South:  ♠ AK3  ♥ 762  ♠ A6  ♣ A7643	Pass	X	East 3♦ AP	South 1NT Pass
Board: 244 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♥ S	North:  ♠ A7  ♥ KJ6  ♠ KQ5  ♠ KJ876	South:  ♠ KQ54  ♥ Q10982  ♦ J  ♣ A42	3♦		Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♥</b> 4 <b>♥</b>
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 5•X W	North:  ♠ KJ43  ♥ K973  • Q4  ♣ 872	South:  ♠ Q107  ♥ AQ842  ♦ J5  ♠ AQ3	Pass	ual 4N7	4NT <sup>2</sup> Pass <sup>3</sup>	South 1NT Pass X
Board: 246 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:	South:  ♠ Q9  ♥ KQ92  ♠ KQ54  ♠ K104	West  3♠ AP 1. Stayr	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 247 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ N	North:  ♠ AKJ5  ♥ J95  ♦ J10  ♣ 10532	South:  ♠ Q1074  ♥ AQ6  ♦ 93  ♠ AQJ7		North  2♣¹ 3♠ man	East 2♥ Pass	1NT Pass

Board: 248 Dealer: N Vul: NS HCP: 16	<ul><li>★ AQ92</li><li>★ KQ</li><li>★ AJ43</li><li>★ 1043</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 249 Dealer: S Vul: EW HCP: 10	<ul><li>★ AK62</li><li>▼ 108653</li><li>◆ 2</li><li>◆ K62</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 250 Dealer: N Vul: Both HCP: 15	<ul><li>★ K42</li><li>▼ AJ54</li><li>◆ AQ98</li><li>◆ J2</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 251 Dealer: S Vul: NS HCP: 15	<ul><li>★ AQJ8</li><li>★ K3</li><li>★ A107</li><li>★ J963</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 252 Dealer: N Vul: EW HCP: 16	<ul><li>★ 43</li><li>▼ K52</li><li>★ A76</li><li>★ AKQ92</li></ul>	West Bids 3♠ if possible.  You bid first.

Board: 248 Dealer: N Vul: NS North HCP: 16 South HCP: 10	North:  ♠ AQ92  ♥ KQ  ♠ AJ43  ♣ 1043	South:  ◆ 3  ▼ A853  ◆ 1098  ◆ AQ972	3♠ AP	North 1NT Pass	Pass	
Contract: 3N N	1 10 15	1112572	1. Stay	man		
Board: 249	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♠</b> AK62	<b>♦</b> 97	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 10	<b>♥</b> 108653	♥ AKQ7	Pass	3♥	Pass	<b>4</b> ♦ <sup>2</sup>
South HCP: 16	◆ 2 ◆ K62	<ul><li>J109</li><li>AQ43</li></ul>	Pass	4♥	AP	
Contract: 4♥ N	₩ <b>K</b> 02	<b>A</b> AQ43	1. Stay			
			2. limit	raise or	better	in ♥
Board: 250 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> K42	<b>♠</b> AJ5		1NT	Pass	
North HCP: 15	<b>♥</b> AJ54 <b>♦</b> AQ98	♥ KQ62 ♦ 1065	3 <b>♣</b>	Pass	Pass	X
South HCP: 10 Contract: 3♠X W	♣ J2	<b>♣</b> 1063	AP 1. Stay	man		
Board: 251 Dealer: S	North: ♠ AQJ8	South: ♠ K652	West	North	East	South 1NT
Vul: NS	<b>♥</b> K3	<b>♥</b> AQ6	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 15 South HCP: 16	◆ A107	<b>♦</b> J6	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J963	<b>♣</b> AQ42	1. Stay	man		
Board: 252	N. 4	G 1	West	North	Fact	South
Dealer: N	North: ◆ 43	South:	WEST	1NT	Pass	
Vul: EW	• 43 ♥ K52	<b>♠</b> QJ65 <b>♥</b> A103	3♠	Pass	Pass	
North HCP: 16	• A76	◆ Q54	3 <b>∓</b> AP	1 ass	1 ass	Λ
South HCP: 9 Contract: 3♠X W	♣ AKQ92	<b>♣</b> 1086	1. Stay	mon		

Board: 248 Dealer: N Vul: NS HCP: 10	♣3 ♥ A853 ♦ 1098 ♣ AQ972	West Bids 3♠ if possible.  Partner bids first.
Board: 249 Dealer: S Vul: EW HCP: 16	<ul><li>♠ 97</li><li>♥ AKQ7</li><li>♦ J109</li><li>♠ AQ43</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 250 Dealer: N Vul: Both HCP: 10	<ul><li>AJ5</li><li>KQ62</li><li>1065</li><li>1063</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 251 Dealer: S Vul: NS HCP: 16	<ul><li>★ K652</li><li>★ AQ6</li><li>◆ J6</li><li>★ AQ42</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 252 Dealer: N Vul: EW HCP: 9	<ul><li>◆ QJ65</li><li>▼ A103</li><li>◆ Q54</li><li>◆ 1086</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 248 Dealer: N Vul: NS North HCP: 16 South HCP: 10	North:  ♠ AQ92  ♥ KQ  ♠ AJ43  ♣ 1043	South:  ◆ 3  ▼ A853  ◆ 1098  ◆ AQ972	3♠ AP	North 1NT Pass	Pass	
Contract: 3N N	1 10 15	1112572	1. Stay	man		
Board: 249	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♠</b> AK62	<b>♦</b> 97	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 10	<b>♥</b> 108653	♥ AKQ7	Pass	3♥	Pass	<b>4</b> ♦ <sup>2</sup>
South HCP: 16	◆ 2 ◆ K62	<ul><li>J109</li><li>AQ43</li></ul>	Pass	4♥	AP	
Contract: 4♥ N	₩ <b>K</b> 02	<b>A</b> AQ43	1. Stay			
			2. limit	raise or	better	in ♥
Board: 250 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> K42	<b>♠</b> AJ5		1NT	Pass	
North HCP: 15	<b>♥</b> AJ54 <b>♦</b> AQ98	♥ KQ62 ♦ 1065	3 <b>♣</b>	Pass	Pass	X
South HCP: 10 Contract: 3♠X W	♣ J2	<b>♣</b> 1063	AP 1. Stay	man		
Board: 251 Dealer: S	North: ♠ AQJ8	South: ♠ K652	West	North	East	South 1NT
Vul: NS	<b>♥</b> K3	<b>♥</b> AQ6	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 15 South HCP: 16	◆ A107	<b>♦</b> J6	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J963	<b>♣</b> AQ42	1. Stay	man		
Board: 252	N. 4	G 1	West	North	Fact	South
Dealer: N	North: ◆ 43	South:	WEST	1NT	Pass	
Vul: EW	• 43 ♥ K52	<b>♠</b> QJ65 <b>♥</b> A103	3♠	Pass	Pass	
North HCP: 16	• A76	◆ Q54	3 <b>∓</b> AP	1 ass	1 ass	Λ
South HCP: 9 Contract: 3♠X W	♣ AKQ92	<b>♣</b> 1086	1. Stay	mon		

Board: 253 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ104</li><li>★ 52</li><li>★ K94</li><li>★ J753</li></ul>	East Bids 2♥ if possible. East Doubles 3♥ if possible. Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ2</li><li>♥ Q87</li><li>◆ A65</li><li>♣ AQ75</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 255 Dealer: S Vul: EW HCP: 12	<ul><li>A764</li><li>✓ A93</li><li>✓ J2</li><li>✓ K983</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 256 Dealer: N Vul: None HCP: 15	<ul><li>★ A986</li><li>★ K9</li><li>★ J87</li><li>★ AK97</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 257 Dealer: S Vul: NS HCP: 9	<ul><li>109743</li><li>✓ A876</li><li>✓ Q</li><li>✓ K92</li></ul>	East Bids 3♣ if possible.  Partner bids first.

Vul: None VQ87 VAJ64 3 Pass Pass Pass Pass Pass Pass Pass Pas	ter in $\clubsuit$ ass South ass $2 \clubsuit^1$ ass $3 \spadesuit$
Vul: Both North HCP: 9       ♠ KQ104       ♠ AJ6       Pass X Pa Pass 3 № 2 X         South HCP: 15 Contract: 4♠ N       ♠ K94       ♠ A102       Pass 3 № 2 X         Board: 254 Dealer: N       ♠ J753       ♠ K10986       AP         1. Stayman 2. limit raise or bett         Board: 254 Dealer: N       ♠ QJ2       ♠ A9765       INT Pa         Vul: None North HCP: 15       ♠ A65       ♠ Q Pass 4♠ AF       AF         North HCP: 14 Contract: 4♠ S       ♠ AQ75       ♠ K62       North Ea         Board: 255 Dealer: S Vul: EW North HCP: 12 South HCP: 15       ♠ A764       ♠ J92       ♠ AV64       ♠ J92         North HCP: 15 Contract: 3♠ X E       ♠ K983       ♠ AJ105       North Ea         Board: 256 Dealer: N Vul: None North HCP: 15       ♠ A986       ♠ KQ75       West North Ea         North: ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 South HCP: 15       ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 North HCP: 15 North HCP: 15       ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 North HCP: 15 North HCP: 15 North HCP: 15       ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 North HCP: 10       ♠ AV97       ♠ A1064       ♠ A1064       ♠ AV97	4♣  ter in ♣  ast South ass 2♣  ass 3♠
North HCP: 9 South HCP: 15 Contract: 4♠ N  North:  Dealer: N  Vul: None North HCP: 14 Contract: 4♠ S  North:  AQJ2 AP  1. Stayman 2. limit raise or bett  North:  QJ2 AP 1. Stayman 2. limit raise or bett  North HCP: 15 A65 Q Pass Pass Pa AF 1. Stayman  2. limit raise or bett  North Ea  INT Pa  AA65 Q Pass Pass Pa  AA764 AA7664 AA7664 AA7664 AA7664 AA7664 AA7666 AA766	4♣  ter in ♣  ast South ass 2♣  ass 3♠
South HCP: 15 Contract: 4♠ N  Board: 254 Dealer: N  Vul: None North HCP: 15 South HCP: 14 Contract: 4♠ S  Board: 255 Dealer: S  Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ XE  North: South:  Val: None  Val: None  Val: None  Val: None  Val: None  Val: None  Val: North  Val: North  Val: North: Val: North  Val: No	ter in ♣  ast South ass 2♣¹ ass 3♠
Board: 254       North:       South:       West North Ea         Dealer: N       QJ2       ♠ A9765       1NT Pa         Vul: None       Q87       ♠ AJ64       3♠ Pass Pa         North HCP: 15       ♠ A65       ♠ Q       Pass 4♠ AF         South HCP: 14       ♠ AQ75       ♠ K62       1. Stayman         Contract: 4♠ S       North:       South:       West North Ea         Board: 255       North:       South:       West North Ea         Vul: EW       ♠ A764       ♠ J92         North HCP: 12       ♠ A93       ♠ Q1072       Pass 2♠¹ 3♠         South HCP: 15       ♠ J2       ♠ AK       Pass X       AF         Contract: 3♠X E       North:       South:       West North Ea         Board: 256       North:       South:       West North Ea         Dealer: N       ♠ A986       ♠ KQ75       INT Pa         Vul: None       ♠ K9       ♠ J6       ¾ Pass Pa         North HCP: 15       ♠ J87       ♠ A1063       AP         North HCP: 10       ♠ AK97       ♠ A1063       AP	ast South ass 2♣¹ ass 3♠
2. limit raise or bett  Board: 254  Dealer: N  Vul: None  North HCP: 15  South HCP: 14  Contract: 4♠ S  North:  A65  A65  AQ  AQ75  A662  AQ75  North:  South:  A65  AQ  Pass Pa  1. Stayman  North Ea  Lagran  North HCP: 12  South HCP: 12  South HCP: 15  South HCP: 15  South HCP: 15  Contract: 3♠ X E  North:  A764  A93  AV93  AV105  North  South:  A84  AF  Pass X  AF  Lagran  North Ea  North HCP: 15  AK  AV105  North:  A986  AV75  AV86  AV75  AV87  AV87  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV87  AV86  AV87  AV86  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV87  AV87  AV87  AV86  AV87  AV87	ast South ass 2♣¹ ass 3♠
Board: 254 Dealer: N  Vul: None North HCP: 15 South HCP: 14 Contract: 4♠ S  North:  A65 A65 AQ AQ75  R62  North:  A65 AQ Pass Pa 1. Stayman  North Ea  North HCP: 14 Contract: 4♠ S  North:  A764 A764 A764 A793 A764 A793 A764 A764 A764 A764 A764 A764 A764 A764	ast South ass 2♣¹ ass 3♠
Dealer: N       North:       South:       West North       Lange of the part of th	ass 2♣¹ ass 3♠
Dealer: N       ↓ QJ2       ↓ A9765       1NT Pa         Vul: None       ↓ Q87       ↓ AJ64       3 ♠ Pass Pa         North HCP: 15       ↓ A65       ↓ Q       Pass 4 ♠ AF         South HCP: 14       ♠ AQ75       ♠ K62       1. Stayman         Board: 255       North:       ♠ A764       ♠ J92         Vul: EW       ♠ A93       ♠ Q1072       Pass 2♠¹       3 ♠         North HCP: 12       ♠ J2       ♠ AK       Pass X       AF         Contract: 3 ♠ X E       ♠ K983       ♠ AJ105       West North Ea         Board: 256       Dealer: N       ♠ A986       ♠ KQ75       West North Ea         North: None       ♠ A986       ♠ KQ75       ↓ NT Pa         North HCP: 15       ♠ J6       ♠ AK97       ♠ A1063       AP         AK97       ♠ AK97       ♠ 1064       ♠ AK97       ♠ 1064       ♠ AK97	ass 3♠
Vul: None       VQ87       VAJ64       3 Pass Pass Pass Pass Pass Pass Pass Pas	
North HCP: 15 South HCP: 14 Contract: 4♠ S  North:  Board: 255 Dealer: S  Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ X E  North:  A65 ♠ AQ75  North:  South:  A764 ♠ J92  AK Pass 2♠ 1  Stayman  West North Ea  AF  AF  AF  AF  AF  AF  1. Stayman  West North Ea  AF  AF  AF  AF  AF  AF  AF  AF  AF  A	
South HCP: 14 Contract: 4♠ S  Board: 255 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ X E  North:  A93  A64  A93  A93  A64  A94  A95  A86  A86  A86  A986  Board: 256 Dealer: N Vul: None North HCP: 15 South HCP: 15  A986  A8986  A898	
Board: 255  Dealer: S  Vul: EW  North HCP: 12  South HCP: 15  Contract: 3 • X E  North:  A764  A93  VQ1072  Pass 2♣¹ 3 • AK  Pass X  AF  AJ105  North:  South:  A84  Pass X  AF  1. Stayman  North:  A986  A986  VUI: None  North HCP: 15  South HCP: 15  A986  VIII None  North HCP: 15  South HCP: 15  A986  A897  A897  A1063  AP	
Dealer: S       ✓ A764       ✓ J92         Vul: EW       ✓ A93       ✓ Q1072       Pass 2♣¹ 3♠         North HCP: 12       ✓ J2       ✓ AK       Pass X       AF         South HCP: 15       ♠ K983       ♠ AJ105       1. Stayman         Board: 256       North:       ♠ A986       ♠ KQ75       West North Ea         Dealer: N       ♠ A986       ♠ KQ75       1NT Pa         Vul: None       ✓ K9       ✓ J6       3♥ Pass Pa         North HCP: 15       ♠ AK97       ♠ A1063       AP         AK97       ♠ AK97       ♠ 1064       1. Stayman	st South
Vul: EW         North HCP: 12         South HCP: 15         Contract: 3♦X E         VA93         VQ1072         Pass 2♣¹         Pass X         AF         Location HCP: 15         North:         South:         Vul: None         North HCP: 15         South HCP: 10     AR93  AR9  AR94  AR95  AR95  AR95  AR96  AR96  AR97  AR96  AR97  AR96  A	1NT
North HCP: 12 South HCP: 15 Contract: 3♦X E	Pass
South HCP: 13 Contract: 3♦X E	
Board: 256  Dealer: N  Vul: None  North HCP: 15  South:  A986  KQ75  INT Pa  K9  J6  AV  AV  AV  AV  AV  AV  AV  AV  AV  A	L
Dealer: N       North:       South:       North:       North: <td></td>	
Dealer: N         Vul: None         North HCP: 15         South HCP: 10     A886  KQ75  JBT  Pass  Pa  A1063  AP  AK97  A1064  1 Standard  AP  AK97  A1064  AR98  AR	st South
Vul: None         North HCP: 15         South HCP: 10         ★ AK 97         ★ 1064         1 Standard	ass $2 \clubsuit^1$
North HCP: 15 South HCP: 10	ass X
<b>♣ ∆ K Y / ♣ 1 1 6 4 </b>	
Conduct. 5 A W	
West North Ea	
Dealer: S North: South:	1NT
Vul: NS	
NOTH FICE. 9	ass $4 \clubsuit^2$
South HCP: $10$ $\bullet$ K92 $\bullet$ A10	P
Contract: 4♠ N  1. Stayman 2. limit raise or bett	

Board: 253 Dealer: S Vul: Both HCP: 15	♣ AJ6 ♥ QJ ♦ A102 ♣ K10986	East Bids 2♥ if possible. East Doubles 3♥ if possible. You bid first.
Board: 254 Dealer: N Vul: None HCP: 14	<ul><li>▲ A9765</li><li>♥ AJ64</li><li>◆ Q</li><li>▲ K62</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 256 Dealer: N Vul: None HCP: 10	<b>♦</b> KQ75 <b>♥</b> J6 <b>♦</b> A1063 <b>♣</b> 1064	West Bids 3♥ if possible.  Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 16	<ul><li>AK52</li><li>KQ9</li><li>8652</li><li>A10</li></ul>	East Bids 3♣ if possible.  You bid first.

Vul: None VQ87 VAJ64 3 Pass Pass Pass Pass Pass Pass Pass Pas	ter in $\clubsuit$ ass South ass $2 \clubsuit^1$ ass $3 \spadesuit$
Vul: Both North HCP: 9       ♠ KQ104       ♠ AJ6       Pass X Pa Pass 3 № 2 X         South HCP: 15 Contract: 4♠ N       ♠ K94       ♠ A102       Pass 3 № 2 X         Board: 254 Dealer: N       ♠ J753       ♠ K10986       AP         1. Stayman 2. limit raise or bett         Board: 254 Dealer: N       ♠ QJ2       ♠ A9765       INT Pa         Vul: None North HCP: 15       ♠ A65       ♠ Q Pass 4♠ AF       AF         North HCP: 14 Contract: 4♠ S       ♠ AQ75       ♠ K62       North Ea         Board: 255 Dealer: S Vul: EW North HCP: 12 South HCP: 15       ♠ A764       ♠ J92       ♠ AV64       ♠ J92         North HCP: 15 Contract: 3♠ X E       ♠ K983       ♠ AJ105       North Ea         Board: 256 Dealer: N Vul: None North HCP: 15       ♠ A986       ♠ KQ75       West North Ea         North: ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 South HCP: 15       ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 North HCP: 15 North HCP: 15       ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 North HCP: 15 North HCP: 15 North HCP: 15       ♠ A986       ♠ KQ75       INT Pa         North HCP: 15 North HCP: 10       ♠ AV97       ♠ A1064       ♠ A1064       ♠ AV97	4♣  ter in ♣  ast South ass 2♣  ass 3♠
North HCP: 9 South HCP: 15 Contract: 4♠ N  North:  Dealer: N  Vul: None North HCP: 14 Contract: 4♠ S  North:  AQJ2 AP  1. Stayman 2. limit raise or bett  North:  QJ2 AP 1. Stayman 2. limit raise or bett  North HCP: 15 A65 Q Pass Pass Pa AF 1. Stayman  2. limit raise or bett  North Ea  INT Pa  AA65 Q Pass Pass Pa  AA764 AA7664 AA7664 AA7664 AA7664 AA7664 AA7666 AA766	4♣  ter in ♣  ast South ass 2♣  ass 3♠
South HCP: 15 Contract: 4♠ N  Board: 254 Dealer: N  Vul: None North HCP: 15 South HCP: 14 Contract: 4♠ S  Board: 255 Dealer: S  Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ XE  North: South:  Val: None  Val: None  Val: None  Val: None  Val: None  Val: None  Val: North  Val: North  Val: North: Val: North  Val: No	ter in ♣  ast South ass 2♣¹ ass 3♠
Board: 254       North:       South:       West North Ea         Dealer: N       QJ2       ♠ A9765       1NT Pa         Vul: None       Q87       ♠ AJ64       3♠ Pass Pa         North HCP: 15       ♠ A65       ♠ Q       Pass 4♠ AF         South HCP: 14       ♠ AQ75       ♠ K62       1. Stayman         Contract: 4♠ S       North:       South:       West North Ea         Board: 255       North:       South:       West North Ea         Vul: EW       ♠ A764       ♠ J92         North HCP: 12       ♠ A93       ♠ Q1072       Pass 2♠¹ 3♠         South HCP: 15       ♠ J2       ♠ AK       Pass X       AF         Contract: 3♠X E       North:       South:       West North Ea         Board: 256       North:       South:       West North Ea         Dealer: N       ♠ A986       ♠ KQ75       INT Pa         Vul: None       ♠ K9       ♠ J6       ¾ Pass Pa         North HCP: 15       ♠ J87       ♠ A1063       AP         North HCP: 10       ♠ AK97       ♠ A1063       AP	ast South ass 2♣¹ ass 3♠
2. limit raise or bett  Board: 254  Dealer: N  Vul: None  North HCP: 15  South HCP: 14  Contract: 4♠ S  North:  A65  A65  AQ  AQ75  A662  AQ75  North:  South:  A65  AQ  Pass Pa  1. Stayman  North Ea  Lagran  North HCP: 12  South HCP: 12  South HCP: 15  South HCP: 15  South HCP: 15  Contract: 3♠ X E  North:  A764  A93  AV93  AV105  North  South:  A84  AF  Pass X  AF  Lagran  North Ea  North HCP: 15  AK  AV105  North:  A986  AV75  AV86  AV75  AV87  AV87  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV87  AV86  AV87  AV86  AV87  AV87  AV86  AV87  AV87  AV86  AV87  AV86  AV87  AV86  AV87  AV87  AV87  AV87  AV86  AV87  AV87	ast South ass 2♣¹ ass 3♠
Board: 254 Dealer: N  Vul: None North HCP: 15 South HCP: 14 Contract: 4♠ S  North:  A65 A65 AQ AQ75  R62  North:  A65 AQ Pass Pa 1. Stayman  North Ea  North HCP: 14 Contract: 4♠ S  North:  A764 A764 A764 A793 A764 A793 A764 A764 A764 A764 A764 A764 A764 A764	ast South ass 2♣¹ ass 3♠
Dealer: N       North:       South:       West North       Lange of the part of th	ass 2♣¹ ass 3♠
Dealer: N       ↓ QJ2       ↓ A9765       1NT Pa         Vul: None       ↓ Q87       ↓ AJ64       3 ♠ Pass Pa         North HCP: 15       ↓ A65       ↓ Q       Pass 4 ♠ AF         South HCP: 14       ♠ AQ75       ♠ K62       1. Stayman         Board: 255       North:       ♠ A764       ♠ J92         Vul: EW       ♠ A93       ♠ Q1072       Pass 2♠¹       3 ♠         North HCP: 12       ♠ J2       ♠ AK       Pass X       AF         Contract: 3 ♠ X E       ♠ K983       ♠ AJ105       West North Ea         Board: 256       Dealer: N       ♠ A986       ♠ KQ75       West North Ea         North: None       ♠ A986       ♠ KQ75       ↓ NT Pa         North HCP: 15       ♠ J6       ♠ AK97       ♠ A1063       AP         AK97       ♠ AK97       ♠ 1064       ♠ AK97       ♠ 1064       ♠ AK97	ass 3♠
Vul: None       VQ87       VAJ64       3 Pass Pass Pass Pass Pass Pass Pass Pas	
North HCP: 15 South HCP: 14 Contract: 4♠ S  North:  Board: 255 Dealer: S  Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ X E  North:  A65 ♠ AQ75  North:  South:  A764 ♠ J92  AK Pass 2♠ 1  Stayman  West North Ea  AF  AF  AF  AF  AF  AF  1. Stayman  West North Ea  AF  AF  AF  AF  AF  AF  AF  AF  AF  A	
South HCP: 14 Contract: 4♠ S  Board: 255 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ X E  North:  A93  A64  A93  A93  A64  A94  A95  A86  A86  A86  A986  Board: 256 Dealer: N Vul: None North HCP: 15 South HCP: 15  A986  A8986  A898	
Board: 255  Dealer: S  Vul: EW  North HCP: 12  South HCP: 15  Contract: 3 • X E  North:  A764  A93  VQ1072  Pass 2♣¹ 3 • AK  Pass X  AF  AJ105  North:  South:  A84  Pass X  AF  1. Stayman  North:  A986  A986  VUI: None  North HCP: 15  South HCP: 15  A986  VIII None  North HCP: 15  South HCP: 15  A986  A897  A897  A1063  AP	
Dealer: S       ✓ A764       ✓ J92         Vul: EW       ✓ A93       ✓ Q1072       Pass 2♣¹ 3♠         North HCP: 12       ✓ J2       ✓ AK       Pass X       AF         South HCP: 15       ♠ K983       ♠ AJ105       1. Stayman         Board: 256       North:       ♠ A986       ♠ KQ75       West North Ea         Dealer: N       ♠ A986       ♠ KQ75       1NT Pa         Vul: None       ✓ K9       ✓ J6       3♥ Pass Pa         North HCP: 15       ♠ AK97       ♠ A1063       AP         AK97       ♠ AK97       ♠ 1064       1. Stayman	st South
Vul: EW         North HCP: 12         South HCP: 15         Contract: 3♦X E         VA93         VQ1072         Pass 2♣¹         Pass X         AF         Location HCP: 15         North:         South:         Vul: None         North HCP: 15         South HCP: 10     AR93  AR9  AR94  AR95  AR95  AR95  AR96  AR96  AR97  AR96  AR97  AR96  A	1NT
North HCP: 12 South HCP: 15 Contract: 3♦X E	Pass
South HCP: 13 Contract: 3♦X E	
Board: 256  Dealer: N  Vul: None  North HCP: 15  South:  A986  KQ75  INT Pa  K9  J6  AV  AV  AV  AV  AV  AV  AV  AV  AV  A	L
Dealer: N       North:       South:       North:       North: <td></td>	
Dealer: N         Vul: None         North HCP: 15         South HCP: 10     A886  KQ75  JBT  Pass  Pa  A1063  AP  AK97  A1064  1 Standard  AP  AK97  A1064  AR98  AR	st South
Vul: None         North HCP: 15         South HCP: 10         ★ AK 97         ★ 1064         1 Standard	ass $2 \clubsuit^1$
North HCP: 15 South HCP: 10	ass X
<b>♣ ∆ K Y / ♣ 1 1 6 4 </b>	
Conduct. 5 A W	
West North Ea	
Dealer: S North: South:	1NT
Vul: NS	
NOTH FICE. 9	ass $4 \clubsuit^2$
South HCP: $10$ $\bullet$ K92 $\bullet$ A10	P
Contract: 4♠ N  1. Stayman 2. limit raise or bett	

Board: 258 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK</li><li>♥ Q982</li><li>♦ 9752</li><li>♠ AQJ</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 259 Dealer: S Vul: Both HCP: 14	<ul><li>A92</li><li>✓ AQ94</li><li>8</li><li>A9654</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 16	<ul><li>★ K63</li><li>★ AKQ6</li><li>★ 32</li><li>★ A543</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 261 Dealer: S Vul: EW HCP: 12	<ul><li>♠ AK6</li><li>♥ Q974</li><li>♦ 108</li><li>♠ K1063</li></ul>	East Bids 4♦ if possible.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 16	<ul><li>AJ6</li><li>✓ KJ8</li><li>102</li><li>AQJ84</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3•X W	North:  ♠ AK  ♥ Q982  ♦ 9752  ♠ AQJ	South:	West  3♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 259 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ A92  ♥ AQ94  ♠ 8  ♣ A9654	South:  ♠ KJ10  ♥ J53  ♠ KJ7  ♣ KQJ2	Pass	North  2♣¹  X  man	East 3♦ AP	South 1NT Pass
Board: 260 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ★ K63  ▼ AKQ6  ◆ 32  ♣ A543	South:  ♠ A1098  ♥ 987  ♠ 7  ♠ KJ1087	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4•X E	North:  ♠ AK6  ♥ Q974  ♦ 108  ♠ K1063	South:	Pass	North  2♣¹ X man	East  4  AP	South 1NT Pass
Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AJ6  ♥ KJ8  ♦ 102  ♠ AQJ84	South:  ♠ KQ73  ♥ 654  ♠ 754  ♣ K52	West  2  1. Stay	North 1NT AP man	East Pass	

Board: 258	
	e.
Board: 259	<b>.</b>
Board: 260	e.
Board: 261	<b>).</b>
Board: 262	e.

Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3•X W	North:  ♠ AK  ♥ Q982  ♦ 9752  ♠ AQJ	South:	West  3♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 259 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ A92  ♥ AQ94  ♠ 8  ♣ A9654	South:  ♠ KJ10  ♥ J53  ♠ KJ7  ♣ KQJ2	Pass	North  2♣¹  X  man	East 3♦ AP	South 1NT Pass
Board: 260 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ★ K63  ▼ AKQ6  ◆ 32  ♣ A543	South:  ♠ A1098  ♥ 987  ♠ 7  ♠ KJ1087	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4•X E	North:  ♠ AK6  ♥ Q974  ♦ 108  ♠ K1063	South:	Pass	North  2♣¹ X man	East  4  AP	South 1NT Pass
Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AJ6  ♥ KJ8  ♦ 102  ♠ AQJ84	South:  ♠ KQ73  ♥ 654  ♠ 754  ♣ K52	West  2  1. Stay	North 1NT AP man	East Pass	

Board: 263 Dealer: S Vul: None HCP: 8	<ul><li>◆ Q1032</li><li>◆ 9</li><li>◆ AJ954</li><li>◆ J32</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 264 Dealer: N Vul: Both HCP: 16	<ul><li>★ K96</li><li>♥ KJ</li><li>◆ K106</li><li>◆ KQJ102</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 265 Dealer: S Vul: None HCP: 12	<ul><li> ♣ J82</li><li> ♥ KJ73</li><li> ♠ A</li><li> ♣ QJ985</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 266 Dealer: N Vul: EW HCP: 16	<ul><li>J62</li><li>✓ AQ4</li><li>A83</li><li>KQ73</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 267 Dealer: S Vul: None HCP: 9	<ul><li>★ K874</li><li>✓ 4</li><li>◆ A64</li><li>◆ Q10875</li></ul>	East Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3 X E	North:  ♠ Q1032  ♥ 9  ♠ AJ954  ♣ J32	South:  ♠ A95  ♥ A54  ♠ 83  ♣ AKQ87	West North  Pass 2♣¹  Pass X  1. Stayman		South 1NT Pass
Board: 264 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ K96  ♥ KJ  ♠ K106  ♣ KQJ102	South:  ♠ AQ1082  ♥ Q1032  ♠ J  ♣ 864	West North  1NT  2♦ 2NT  Pass 4♠  1. Stayman	Pass Pass AP	2 <b>♣</b> ¹
Board: 265 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:	South:  ♠ KQ109  ♥ AQ64  ♠ Q5  ♣ K62	West North  Pass 2♣¹  Pass 3NT  1. Stayman		South 1NT Pass
Board: 266 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3•X W	North:  ♣ J62  ♥ AQ4  ♠ A83  ♣ KQ73	South:  ♠ K10974  ♥ KJ98  ♠ K5  ♣ A2	West North  1NT  3 Pass  AP  1. Stayman	East Pass Pass	2 <b>♣</b> ¹
Board: 267 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 VX E	North:  ♠ K874  ♥ 4  ♠ A64  ♣ Q10875	South:  ♣ J1053  ✔ A85  ♣ K3  ♣ AK43	West North  Pass 2♣¹  Pass X  Pass 4♣  4♥ X  1. Stayman	2 <b>♥</b> 3 <b>♥</b>	South 1NT Pass Pass Pass

Board: 263 Dealer: S Vul: None HCP: 17	<ul><li>▲ A95</li><li>▼ A54</li><li>◆ 83</li><li>▲ AKQ87</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 264 Dealer: N Vul: Both HCP: 9	<ul><li>AQ1082</li><li>♥ Q1032</li><li>J</li><li>864</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 265 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ109</li><li>★ AQ64</li><li>◆ Q5</li><li>★ K62</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 266 Dealer: N Vul: EW HCP: 14	<ul><li>★ K10974</li><li>▼ KJ98</li><li>◆ K5</li><li>★ A2</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 267 Dealer: S Vul: None HCP: 15	<ul><li></li></ul>	East Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.

Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3 X E	North:  ♠ Q1032  ♥ 9  ♠ AJ954  ♣ J32	South:  ♠ A95  ♥ A54  ♠ 83  ♣ AKQ87	West North  Pass 2♣¹  Pass X  1. Stayman		South 1NT Pass
Board: 264 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ K96  ♥ KJ  ♠ K106  ♣ KQJ102	South:  ♠ AQ1082  ♥ Q1032  ♠ J  ♣ 864	West North  1NT  2♦ 2NT  Pass 4♠  1. Stayman	Pass Pass AP	2 <b>♣</b> ¹
Board: 265 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:	South:  ♠ KQ109  ♥ AQ64  ♠ Q5  ♣ K62	West North  Pass 2♣¹  Pass 3NT  1. Stayman		South 1NT Pass
Board: 266 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3•X W	North:  ♣ J62  ♥ AQ4  ♠ A83  ♣ KQ73	South:  ♠ K10974  ♥ KJ98  ♠ K5  ♣ A2	West North  1NT  3 Pass  AP  1. Stayman	East Pass Pass	2 <b>♣</b> ¹
Board: 267 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 VX E	North:  ♠ K874  ♥ 4  ♠ A64  ♣ Q10875	South:  ♣ J1053  ✔ A85  ♣ K3  ♣ AK43	West North  Pass 2♣¹  Pass X  Pass 4♣  4♥ X  1. Stayman	2 <b>♥</b> 3 <b>♥</b>	South 1NT Pass Pass Pass

Board: 268 Dealer: N Vul: NS HCP: 15	<b>♦</b> Q32 <b>♥</b> AK <b>•</b> 743 <b>♣</b> AQ1074	West Bids 2♥ if possible.  You bid first.
Board: 269 Dealer: S Vul: EW HCP: 11	<ul><li>★ A74</li><li>♥ QJ106</li><li>◆ KJ987</li><li>◆ 7</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 270 Dealer: N Vul: EW HCP: 15	<ul><li>★ K10</li><li>▼ AJ95</li><li>◆ AJ97</li><li>◆ Q52</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 271 Dealer: S Vul: Both HCP: 9	<ul><li>A5</li><li>♥ QJ64</li><li>♦ 10953</li><li>♠ Q72</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 272 Dealer: N Vul: NS HCP: 16	<ul><li>1052</li><li>★ AK1064</li><li>109</li><li>★ AKQ</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 W	North:  ♠ Q32  ♥ AK  ♠ 743  ♠ AQ1074	South:  ♠ AJ86  ♥ J64  ♠ K8  ♠ 9532	West 2♥ 1. Stayı	North 1NT AP man	East Pass	
Board: 269 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 \cdot N	North:  ♠ A74  ♥ QJ106  ♠ KJ987  ♣ 7	South:  ♠ KJ102  ♥ A972  ♠ A42  ♣ K10			East 3♣ AP	South 1NT Pass
Board: 270 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ K10  ♥ AJ95  ♠ AJ97  ♣ Q52	South:  ♠ AJ852  ♥ Q1082  ♠ K853  ♣ —	West  3♣  Pass 1. Stayı	North 1NT Pass 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 271 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3•X E	North:  ♠ A5  ♥ QJ64  ♦ 10953  ♠ Q72	South:  ♠ Q4  ♥ AK8  ♠ K74  ♣ AJ954	Pass	North  2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 272 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ 1052  ✔ AK1064  ♠ 109  ♣ AKQ	South:  ♠ AKJ9  ♥ 532  ♠ K  ♣ 109654	West  3  Pass  1. Stayı	North 1NT Pass 4♥	Pass	

Board: 268 Dealer: N Vul: NS HCP: 9	<ul><li>★ AJ86</li><li>♥ J64</li><li>◆ K8</li><li>◆ 9532</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 269 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ102</li><li>★ A972</li><li>★ A42</li><li>★ K10</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 270 Dealer: N Vul: EW HCP: 10	<ul><li>★ AJ852</li><li>♥ Q1082</li><li>★ K853</li><li>♣ —</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 271 Dealer: S Vul: Both HCP: 17	<ul><li>♠ Q4</li><li>♥ AK8</li><li>♠ K74</li><li>♠ AJ954</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 272 Dealer: N Vul: NS HCP: 11	<ul><li>★ AKJ9</li><li>▼ 532</li><li>★ K</li><li>★ 109654</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 W	North:  ♠ Q32  ♥ AK  ♠ 743  ♠ AQ1074	South:  ♠ AJ86  ♥ J64  ♠ K8  ♠ 9532	West 2♥ 1. Stayı	North 1NT AP man	East Pass	
Board: 269 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 \cdot N	North:  ♠ A74  ♥ QJ106  ♠ KJ987  ♣ 7	South:  ♠ KJ102  ♥ A972  ♠ A42  ♣ K10			East 3♣ AP	South 1NT Pass
Board: 270 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ K10  ♥ AJ95  ♠ AJ97  ♣ Q52	South:  ♠ AJ852  ♥ Q1082  ♠ K853  ♣ —	West  3♣  Pass 1. Stayı	North 1NT Pass 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 271 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3•X E	North:  ♠ A5  ♥ QJ64  ♦ 10953  ♠ Q72	South:  ♠ Q4  ♥ AK8  ♠ K74  ♣ AJ954	Pass	North  2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 272 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ 1052  ✔ AK1064  ♠ 109  ♣ AKQ	South:  ♠ AKJ9  ♥ 532  ♠ K  ♣ 109654	West  3  Pass  1. Stayı	North 1NT Pass 4♥	Pass	

Board: 273 Dealer: S Vul: Both HCP: 11	<ul><li>J2</li><li>♥ Q986</li><li>★ K7</li><li>♣ KQ843</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 274 Dealer: N Vul: NS HCP: 17	<ul><li>★ A85</li><li>▼ KQJ</li><li>◆ J73</li><li>◆ AQ83</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 275 Dealer: S Vul: EW HCP: 13	<ul><li>▲ A8</li><li>♥ AJ82</li><li>◆ K9</li><li>▲ J9754</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 276 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ97</li><li>▼ A76</li><li>◆ AQ7</li><li>◆ J73</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 277 Dealer: S Vul: EW HCP: 13	<ul><li>★ AJ65</li><li>▼ K986</li><li>◆ A103</li><li>◆ J5</li></ul>	East Bids 3♠ if possible.  Partner bids first.

Board: 273 Dealer: S Vul: Both	North: ♠ J2	South: ♠ K9		North		1NT
North HCP: 11	♥ Q986	<b>♥</b> AKJ5	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
South HCP: 15	◆ K7 <b>♣</b> KQ843	♦ 8542 ♣ A109	Pass	3NT	AP	
Contract: 3N S	₩ KQ643	₩ A109	1. Stay	man		
Board: 274	North:	South:	West	North	East	South
Dealer: N	• A85	<b>★</b> K643		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KQJ	<b>♥</b> 82	3♥	Pass		3NT
North HCP: 17 South HCP: 11	◆ J73	<b>♦</b> KQ82	AP			
Contract: 3N N	<b>♣</b> AQ83	<b>♣</b> K65	1. Stay	man		
Board: 275 Dealer: S	North: ♠ A8	South: ♠ K52	West	North	East	South 1NT
Vul: EW	<b>♥</b> AJ82	<b>♥</b> KQ73	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 13 South HCP: 17	<b>♦</b> K9	◆ Q105	Pass	X	AP	
Contract: 3•X E	<b>♣</b> J9754	<b>♣</b> AK10	1. Stay	man		
Board: 276 Dealer: N	North:	South:	West	North	East Pass	
Vul: None	<b>♠</b> KJ97 <b>♥</b> A76	<b>♠</b> AQ54 <b>♥</b> K10983	2.	1NT		
North HCP: 15	◆ AQ7	• J85	3♣ Pass	Pass 4	Pass AP	<b>3</b>
South HCP: 10 Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> 8	1. Stay		AI	
Board: 277			***	NT d	<b>.</b>	Q 4
Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♠</b> AJ65 <b>♥</b> K986	<b>♠</b> 72 <b>♥</b> AQJ	Pass	2 <b>-</b> 1	3♠	Pass
North HCP: 13	◆ A103	◆ KJ85	Pass	X	AP	1 433
South HCP: 15 Contract: 3♠X E	<b>♣</b> J5	♣ A832	1. Stay		<i>1</i> <b>11</b>	

Board: 273 Dealer: S Vul: Both HCP: 15	<ul><li>★ K9</li><li>✓ AKJ5</li><li>◆ 8542</li><li>◆ A109</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 274 Dealer: N Vul: NS HCP: 11	<ul><li>★ K643</li><li>▼ 82</li><li>◆ KQ82</li><li>◆ K65</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 275 Dealer: S Vul: EW HCP: 17	<ul><li>★ K52</li><li>▼ KQ73</li><li>◆ Q105</li><li>◆ AK10</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 276 Dealer: N Vul: None HCP: 10	<ul><li>AQ54</li><li>✓ K10983</li><li>✓ J85</li><li>♠ 8</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 277 Dealer: S Vul: EW HCP: 15	<ul><li>♠ 72</li><li>♥ AQJ</li><li>♦ KJ85</li><li>♠ A832</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 273 Dealer: S Vul: Both	North: ♠ J2	South: ♠ K9		North		1NT
North HCP: 11	♥ Q986	<b>♥</b> AKJ5	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
South HCP: 15	◆ K7 <b>♣</b> KQ843	♦ 8542 ♣ A109	Pass	3NT	AP	
Contract: 3N S	₩ KQ643	₩ A109	1. Stay	man		
Board: 274	North:	South:	West	North	East	South
Dealer: N	• A85	<b>★</b> K643		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KQJ	<b>♥</b> 82	3♥	Pass		3NT
North HCP: 17 South HCP: 11	◆ J73	<b>♦</b> KQ82	AP			
Contract: 3N N	<b>♣</b> AQ83	<b>♣</b> K65	1. Stay	man		
Board: 275 Dealer: S	North: ♠ A8	South: ♠ K52	West	North	East	South 1NT
Vul: EW	<b>♥</b> AJ82	<b>♥</b> KQ73	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 13 South HCP: 17	<b>♦</b> K9	◆ Q105	Pass	X	AP	
Contract: 3•X E	<b>♣</b> J9754	<b>♣</b> AK10	1. Stay	man		
Board: 276 Dealer: N	North:	South:	West	North	East Pass	
Vul: None	<b>♠</b> KJ97 <b>♥</b> A76	<b>♠</b> AQ54 <b>♥</b> K10983	2.	1NT		
North HCP: 15	◆ AQ7	• J85	3♣ Pass	Pass 4	Pass AP	<b>3</b>
South HCP: 10 Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> 8	1. Stay		AI	
Board: 277			***	NT d	<b>.</b>	Q 4
Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♠</b> AJ65 <b>♥</b> K986	<b>♠</b> 72 <b>♥</b> AQJ	Pass	2 <b>-</b> 1	3♠	Pass
North HCP: 13	◆ A103	◆ KJ85	Pass	X	AP	1 433
South HCP: 15 Contract: 3♠X E	<b>♣</b> J5	♣ A832	1. Stay		<i>1</i> <b>11</b>	

Board: 278 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK10</li><li>★ KQJ74</li><li>★ K94</li><li>★ 86</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 279 Dealer: S Vul: NS HCP: 15	<ul><li>★ A865</li><li>★ AK</li><li>★ 7643</li><li>★ A104</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 16	<ul><li>▲ AJ96</li><li>♥ KQJ</li><li>◆ Q104</li><li>▲ K32</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 281 Dealer: S Vul: Both HCP: 11	<ul><li>J5</li><li>✓ AJ92</li><li>Q5</li><li>⚠ K7642</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 282 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ73</li><li>♥ 76</li><li>♦ AK974</li><li>♣ AJ</li></ul>	West Bids 2♥ if possible.  You bid first.

Board: 278 Dealer: N Vul: Both North HCP: 16	North:  ♠ AK10  ♥ KQJ74  ♦ K94	South:  ♠ QJ93  ♥ A108  ♦ QJ63	West 3♣ AP	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹	
South HCP: 10 Contract: 3♠X W	<b>♣</b> 86	<b>♣</b> 75	1. Stay	man			
Board: 279 Dealer: S	North:	South:	West	North	East		
Vul: NS	<b>♦</b> A865	<b>★</b> KQ109	Daga	2.1	2 🕶	1NT	
North HCP: 15	<b>♥</b> AK <b>♦</b> 7643	♥ 104 ♦ AJ10	Pass Pass	2♣¹ 3NT	3♥ AP	Pass	
South HCP: 15 Contract: 3N S	◆ /643 ◆ A104	<b>♣</b> KQ62	1. Stay		AI		
Board: 280	North:	South:	West	North	East	South	
Dealer: N Vul: EW	<b>♠</b> AJ96	<b>★</b> K743		1NT	Pass	2 <b>♣</b> ¹	
North HCP: 16	<b>♥</b> KQJ	<b>♥</b> 72	3♦	Pass	Pass	3NT	
South HCP: 14	♦ Q104	♦ A2	AP				
Contract: 3N N	<b>₹</b> K32	K32 ♣ AQJ86		1. Stayman			
Board: 281 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	<b>♠</b> J5 <b>♥</b> AJ92	<b>★</b> K108 <b>♥</b> 8743	Pass	2 <b>♣</b> ¹	3♦	Pass	
North HCP: 11	• Q5	♦ AK	Pass	X	AP		
South HCP: 15 Contract: 3•X E	♣ K7642	<b>♣</b> AJ95	1. Stay	man			
Board: 282	3.7		West	North	East	South	
Dealer: N	North: ♠ QJ73	South: ♠ A984		1NT	Pass	2 <b>♣</b> ¹	
Vul: None	<b>₹</b> Q1/3 <b>₹</b> 76	<b>♣</b> A984 <b>♥</b> Q4	2♥	Pass	Pass	X	
North HCP: 15 South HCP: 11	◆ AK974	◆ Q1062	Pass	3♦	Pass	3NT	
Contract: 3N N	<b>♣</b> AJ	<b>♦</b> K87	AP 1. Stay				

Board: 278 Dealer: N Vul: Both HCP: 10	<ul><li>♣ QJ93</li><li>♥ A108</li><li>◆ QJ63</li><li>♣ 75</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ109</li><li>▼ 104</li><li>◆ AJ10</li><li>◆ KQ62</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 280 Dealer: N Vul: EW HCP: 14	<ul><li>★ K743</li><li>▼ 72</li><li>◆ A2</li><li>◆ AQJ86</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 281 Dealer: S Vul: Both HCP: 15	<ul><li>★ K108</li><li>★ 8743</li><li>★ AK</li><li>★ AJ95</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 282 Dealer: N Vul: None HCP: 11	<ul><li>★ A984</li><li>♥ Q4</li><li>◆ Q1062</li><li>★ K87</li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 278 Dealer: N Vul: Both North HCP: 16	North:  ♠ AK10  ♥ KQJ74  ♦ K94	South:  ♠ QJ93  ♥ A108  ♦ QJ63	West 3♣ AP	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹	
South HCP: 10 Contract: 3♠X W	<b>♣</b> 86	<b>♣</b> 75	1. Stay	man			
Board: 279 Dealer: S	North:	South:	West	North	East		
Vul: NS	<b>♦</b> A865	<b>★</b> KQ109	Daga	2.1	2 🕶	1NT	
North HCP: 15	<b>♥</b> AK <b>♦</b> 7643	♥ 104 ♦ AJ10	Pass Pass	2♣¹ 3NT	3♥ AP	Pass	
South HCP: 15 Contract: 3N S	◆ /643 ◆ A104	<b>♣</b> KQ62	1. Stay		AI		
Board: 280	North:	South:	West	North	East	South	
Dealer: N Vul: EW	<b>♠</b> AJ96	<b>★</b> K743		1NT	Pass	2 <b>♣</b> ¹	
North HCP: 16	<b>♥</b> KQJ	<b>♥</b> 72	3♦	Pass	Pass	3NT	
South HCP: 14	♦ Q104	♦ A2	AP				
Contract: 3N N	<b>₹</b> K32	K32 ♣ AQJ86		1. Stayman			
Board: 281 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	<b>♠</b> J5 <b>♥</b> AJ92	<b>★</b> K108 <b>♥</b> 8743	Pass	2 <b>♣</b> ¹	3♦	Pass	
North HCP: 11	• Q5	♦ AK	Pass	X	AP		
South HCP: 15 Contract: 3•X E	♣ K7642	<b>♣</b> AJ95	1. Stay	man			
Board: 282	3.7		West	North	East	South	
Dealer: N	North: ♠ QJ73	South: ♠ A984		1NT	Pass	2 <b>♣</b> ¹	
Vul: None	<b>₹</b> Q1/3 <b>₹</b> 76	<b>♣</b> A984 <b>♥</b> Q4	2♥	Pass	Pass	X	
North HCP: 15 South HCP: 11	◆ AK974	◆ Q1062	Pass	3♦	Pass	3NT	
Contract: 3N N	<b>♣</b> AJ	<b>♦</b> K87	AP 1. Stay				

Board: 283 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ75</li><li>▼ 9852</li><li>◆ 93</li><li>◆ KJ8</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ107</li><li>★ KQ94</li><li>◆ AK</li><li>★ 863</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 285 Dealer: S Vul: NS HCP: 10	<ul><li>105</li><li>♥ Q952</li><li>◆ AKJ53</li><li>♣ 109</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 286 Dealer: N Vul: EW HCP: 16	<ul><li>★ K107</li><li>★ A9</li><li>★ A1063</li><li>★ AJ107</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 287 Dealer: S Vul: None HCP: 13	<ul><li>★ K</li><li>▼ KQ94</li><li>◆ 1043</li><li>◆ AJ932</li></ul>	East Bids 3♠ if possible.  Partner bids first.

Board: 283 Dealer: S Vul: NS	North: ♠ KQ75 ♥ 9852	South: ♠ A863 ♥ AK106		North 2♣¹	East 2	South 1NT Pass
North HCP: 9 South HCP: 15 Contract: 2◆X E	<ul><li>◆ 93</li><li>◆ KJ8</li></ul>	♦ 864 ♣ A9	Pass 1. Stay	X	AP	
Board: 284 Dealer: N Vul: Both	North: ♠ KQ107	South: <b>♠</b> 962	West	North 1NT	East Pass	
North HCP: 17	<b>♥</b> KQ94 <b>♦</b> AK	<b>♥</b> A1076 <b>♦</b> Q7	<b>3</b> ♦	Pass	Pass	X
South HCP: 12 Contract: 3♦X W	<b>★</b> 863	♣ KQJ4	AP 1. Stay	man		
Board: 285 Dealer: S	North: ♠ 105	South: ♠ K.J	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ Q952	<b>▼</b> A103	Pass		3♠	Pass
South HCP: 17 Contract: 3♠X E	◆ AKJ53 ◆ 109	<ul><li>◆ AKJ53</li><li>◆ 762</li><li>◆ AKQ53</li></ul>		Pass X AP 1. Stayman		
Board: 286 Dealer: N	North: ♠ K107	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 16	<b>♥</b> A9	<b>v</b> 1052	2 🕶	2NT	Pass	
South HCP: 9	◆ A1063 ◆ AJ107	<b>♦</b> J <b>♣</b> K9843	Pass	3NT	AP	
Contract: 3N N			1. Stay	пип		
Board: 287 Dealer: S	North: ♠ K	South: ♠ A9	West	North	East	South 1NT
Vul: None North HCP: 13	<b>♥</b> KQ94	<b>♥</b> J108	Pass		3♠	Pass
South HCP: 15 Contract: 3N S	<ul><li>1043</li><li>♣ AJ932</li></ul>	◆ KQ72 ◆ KQ104	Pass 1. Stay	3NT man	AP	

Board: 283 Dealer: S Vul: NS HCP: 15	<ul><li>★ A863</li><li>★ AK106</li><li>★ 864</li><li>★ A9</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 284 Dealer: N Vul: Both HCP: 12	<ul><li>♠ 962</li><li>♥ A1076</li><li>♦ Q7</li><li>♠ KQJ4</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 17	<ul><li>★KJ</li><li>★A103</li><li>★762</li><li>★AKQ53</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 286 Dealer: N Vul: EW HCP: 9	<ul><li>AJ82</li><li>✓ 1052</li><li>✓ J</li><li>✓ K9843</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 15	<ul><li>▲ A9</li><li>▼ J108</li><li>◆ KQ72</li><li>▲ KQ104</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 283 Dealer: S Vul: NS	North: ♠ KQ75 ♥ 9852	South: ♠ A863 ♥ AK106		North 2♣¹	East 2	South 1NT Pass
North HCP: 9 South HCP: 15 Contract: 2◆X E	<ul><li>◆ 93</li><li>◆ KJ8</li></ul>	♦ 864 ♣ A9	Pass 1. Stay	X	AP	
Board: 284 Dealer: N Vul: Both	North: ♠ KQ107	South: <b>♠</b> 962	West	North 1NT	East Pass	
North HCP: 17	<b>♥</b> KQ94 <b>♦</b> AK	<b>♥</b> A1076 <b>♦</b> Q7	<b>3</b> ♦	Pass	Pass	X
South HCP: 12 Contract: 3♦X W	<b>★</b> 863	♣ KQJ4	AP 1. Stay	man		
Board: 285 Dealer: S	North: ♠ 105	South: ♠ K.J	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ Q952	<b>▼</b> A103	Pass		3♠	Pass
South HCP: 17 Contract: 3♠X E	◆ AKJ53 ◆ 109	<ul><li>◆ AKJ53</li><li>◆ 762</li><li>◆ AKQ53</li></ul>		Pass X AP 1. Stayman		
Board: 286 Dealer: N	North: ♠ K107	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 16	<b>♥</b> A9	<b>v</b> 1052	2 🕶	2NT	Pass	
South HCP: 9	◆ A1063 ◆ AJ107	<b>♦</b> J <b>♣</b> K9843	Pass	3NT	AP	
Contract: 3N N			1. Stay	пип		
Board: 287 Dealer: S	North: ♠ K	South: ♠ A9	West	North	East	South 1NT
Vul: None North HCP: 13	<b>♥</b> KQ94	<b>♥</b> J108	Pass		3♠	Pass
South HCP: 15 Contract: 3N S	<ul><li>1043</li><li>♣ AJ932</li></ul>	◆ KQ72 ◆ KQ104	Pass 1. Stay	3NT man	AP	

Board: 288 Dealer: N Vul: NS HCP: 15	<ul><li>♠ Q6</li><li>♥ A876</li><li>♠ AJ6</li><li>♠ KJ83</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 289 Dealer: S Vul: EW HCP: 8	<ul><li>★ KJ82</li><li>♥ 93</li><li>◆ Q95</li><li>◆ Q432</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 16	<ul><li>★ K5</li><li>▼ AJ76</li><li>◆ KQ98</li><li>◆ K43</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 291 Dealer: S Vul: EW HCP: 10	<ul><li>★ K875</li><li>▼ 54</li><li>◆ A10864</li><li>◆ K10</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 292 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q97</li><li>♥ AK7</li><li>◆ Q864</li><li>♣ A75</li></ul>	West Bids 3♠ if possible.  You bid first.

Board: 288 Dealer: N Vul: NS North HCP: 15 South HCP: 13	North: ♠ Q6 ♥ A876 ♠ AJ6	South:  ♠ AJ  ♥ KQJ2  ♦ 843	West 3♠ AP	North 1NT Pass	Pass	
Contract: 3N N	<b>♣</b> KJ83	<b>♣</b> Q965	1. Stay	man		
Board: 289 Dealer: S	North: ♠ KJ82	South: ♠ 43	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>♥</b> 93	♥ K1084	Pass	2 <b>♣</b> ¹	2♥	Pass
South HCP: 15 Contract: 2♥X E	◆ Q95 <b>◆</b> Q432	◆ AK107 ◆ AJ6	Pass 1. Stay	X man	AP	
Board: 290	North:	South:	West	North		
Dealer: N Vul: NS	<b>♦</b> K5	<b>♦</b> A432	2♦	1NT 2NT	Pass Pass	
North HCP: 16	<b>♥</b> AJ76 <b>♦</b> KQ98	♥ Q32 ♦ 10	Pass	3 <b>y</b>		3NT
South HCP: 9	<b>♦</b> K43	♣ QJ985	AP			
Contract: 3N N		-	1. Stay	man		
Board: 291 Dealer: S	North: ♠ K875	South: ♠ A93	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> 54	<b>♥</b> A2	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 16	◆ A10864 ◆ K10	◆ QJ75 <b>♣</b> AJ74	Pass	X	AP	
Contract: 3♥X E	¥ IXIO	<del>2</del> 1 10 / 1	1. Stay	man		
			West	North		
Board: 292	North:	South:	2.	1NT	Pass	
Dealer: N Vul: None	<b>♦</b> Q97	<b>♦</b> K	3♠ Dogg	Pass		4NT <sup>2</sup>
North HCP: 15 South HCP: 17	<b>♥</b> AK7 <b>♦</b> Q864	♥ Q543 ♦ AKJ52	Pass AP	5 <b>∀</b> <sup>3</sup>	Pass	U
South HCP: 17 Contract: 6♦ S	♣ A75	<b>♣</b> KJ9	<ol> <li>Stayman</li> <li>Blackwood 0314</li> <li>A=2 out of 4</li> </ol>			

Board: 288 Dealer: N Vul: NS HCP: 13	<ul><li>AJ</li><li>KQJ2</li><li>843</li><li>Q965</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 15	<ul><li>43</li><li>★ K1084</li><li>★ AK107</li><li>★ AJ6</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 290 Dealer: N Vul: NS HCP: 9	<ul><li>A432</li><li>♥ Q32</li><li>10</li><li>♣ QJ985</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 291 Dealer: S Vul: EW HCP: 16	<ul><li>♠ A93</li><li>♥ A2</li><li>♦ QJ75</li><li>♠ AJ74</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 292 Dealer: N Vul: None HCP: 17	<ul><li>★ K</li><li>♥ Q543</li><li>◆ AKJ52</li><li>◆ KJ9</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 288 Dealer: N Vul: NS North HCP: 15 South HCP: 13	North: ♠ Q6 ♥ A876 ♠ AJ6	South:  ♠ AJ  ♥ KQJ2  ♦ 843	West 3♠ AP	North 1NT Pass	Pass	
Contract: 3N N	<b>♣</b> KJ83	<b>♣</b> Q965	1. Stay	man		
Board: 289 Dealer: S	North: ♠ KJ82	South: ♠ 43	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>♥</b> 93	♥ K1084	Pass	2 <b>♣</b> ¹	2♥	Pass
South HCP: 15 Contract: 2♥X E	◆ Q95 <b>◆</b> Q432	◆ AK107 ◆ AJ6	Pass 1. Stay	X man	AP	
Board: 290	North:	South:	West	North		
Dealer: N Vul: NS	<b>♦</b> K5	<b>♦</b> A432	2♦	1NT 2NT	Pass Pass	
North HCP: 16	<b>♥</b> AJ76 <b>♦</b> KQ98	♥ Q32 ♦ 10	Pass	3 <b>y</b>		3NT
South HCP: 9	<b>♦</b> K43	♣ QJ985	AP			
Contract: 3N N		-	1. Stay	man		
Board: 291 Dealer: S	North: ♠ K875	South: ♠ A93	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> 54	<b>♥</b> A2	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 16	◆ A10864 ◆ K10	◆ QJ75 <b>♣</b> AJ74	Pass	X	AP	
Contract: 3♥X E	¥ IXIO	<del>2</del> 1 10 / 1	1. Stay	man		
			West	North		
Board: 292	North:	South:	2.	1NT	Pass	
Dealer: N Vul: None	<b>♦</b> Q97	<b>♦</b> K	3♠ Dogg	Pass		4NT <sup>2</sup>
North HCP: 15 South HCP: 17	<b>♥</b> AK7 <b>♦</b> Q864	♥ Q543 ♦ AKJ52	Pass AP	5 <b>∀</b> <sup>3</sup>	Pass	U
South HCP: 17 Contract: 6♦ S	♣ A75	<b>♣</b> KJ9	<ol> <li>Stayman</li> <li>Blackwood 0314</li> <li>A=2 out of 4</li> </ol>			

Board: 293 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK62</li><li>♥ Q</li><li>♦ AQJ109</li><li>♠ 854</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 294 Dealer: N Vul: Both HCP: 15	<ul><li>AQ109</li><li>✓ A754</li><li>✓ K5</li><li>Q43</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 295 Dealer: S Vul: NS HCP: 12	<ul><li>★ A642</li><li>♥ 9</li><li>★ A10842</li><li>★ KJ8</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 296 Dealer: N Vul: None HCP: 17	<ul><li>★ KQJ6</li><li>♥ Q4</li><li>◆ AJ109</li><li>◆ A95</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 297 Dealer: S Vul: NS HCP: 19	<ul><li>AK62</li><li>KQ853</li><li>Q</li><li>KQ4</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Doords 202			West	North	East	South 1NT
Board: 293 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	3♥	Pass
Vul: NS	<b>♦</b> AK62	<b>♦</b> Q10	Pass	4NT <sup>2</sup>	Pass	<b>5</b> ♥ <sup>3</sup>
North HCP: 16	<b>♥</b> Q <b>♦</b> AQJ109	<b>♥</b> AJ97 <b>♦</b> K2	Pass	7 <b>♦</b>	AP	<b>3</b> •
South HCP: 15	◆ 854	◆ AJ1093	1. Stay			
Contract: 7♦ N		1101075	•	kwood (	0314	
			3. A=2	out of 4	ŀ	
Board: 294	North:	Cardle	West	North	Fast	South
Dealer: N	Norui: <b>♠</b> AQ109	South: ♠ KJ5	,, <b>C</b> St	1NT	Pass	
Vul: Both	♥ A754	♥ K982	3♦	Pass		3NT
North HCP: 15	<b>♦</b> K5	<b>♦</b> 83	AP	1 435	1 455	5111
South HCP: 12 Contract: 3N N	<b>♣</b> Q43	<b>♣</b> AJ96	1. Stay	man		
Contract. 31V IV			11 2 00 5			
Board: 295	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> A642	<b>♠</b> QJ103				1NT
North HCP: 12	<b>y</b> 9	<b>♥</b> K3	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 15	◆ A10842	◆ KQ965	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ8	<b>♣</b> A7	1. Stay	man		
Board: 296	NI4	C 4- ·	West	North	Fast	South
Dealer: N	North: ♠ KQJ6	South: ♠ A1095	West	1NT	Pass	
Vul: None	<b>¥ R</b> Q30 <b>♥</b> Q4	♥ A9	3♥	Pass	Pass	
North HCP: 17	◆ AJ109	<b>♦</b> 765	AP	1 433	1 455	21
South HCP: 9 Contract: 3♥X W	♣ A95	<b>♣</b> J842	1. Stay	man		
Contract. 5♥A W			1. Suly	112411		
			West	North	East	South 1NT
Board: 297	North:	South:	Pass	2 <b>♣</b> ¹	3♦	Pass
Dealer: S Vul: NS	<b>♠</b> AK62	<b>♠</b> QJ84	Pass	3♥	Pass	4♥
North HCP: 19	<b>♥</b> KQ853	♥ AJ4	Pass	$4NT^2$	Pass	5 <b>∀</b> <sup>3</sup>
South HCP: 15	♦ Q	◆ AK2	Pass	<b>6</b> ♥	AP	
Contract: 6♥ N	<b>♣</b> KQ4	<b>♣</b> 832	1. Stay	man		
			2. Blac	kwood (	0314, 1	for 🔻

De Vi	oard: 293 ealer: S il: NS CP: 15	<ul><li>♣ Q10</li><li>♥ AJ97</li><li>♦ K2</li><li>♣ AJ1093</li></ul>	East Bids 3♥ if possible.  You bid first.
De Vi	oard: 294 ealer: N ul: Both CP: 12	<ul><li>★ KJ5</li><li>▼ K982</li><li>◆ 83</li><li>◆ AJ96</li></ul>	West Bids 3♦ if possible.  Partner bids first.
De Vi	oard: 295 ealer: S ul: NS CP: 15	<ul><li>♣ QJ103</li><li>♥ K3</li><li>♦ KQ965</li><li>♣ A7</li></ul>	East Bids 3♥ if possible.  You bid first.
De Vi	oard: 296 ealer: N ıl: None CP: 9	<ul><li>A1095</li><li>✓ A9</li><li>765</li><li>✓ J842</li></ul>	West Bids 3♥ if possible.  Partner bids first.
De Vi	oard: 297 ealer: S ul: NS CP: 15	<ul><li>◆ QJ84</li><li>▼ AJ4</li><li>◆ AK2</li><li>◆ 832</li></ul>	East Bids 3♦ if possible.  You bid first.

Doords 202			West	North	East	South 1NT
Board: 293 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	3♥	Pass
Vul: NS	<b>♠</b> AK62	<b>♦</b> Q10	Pass	4NT <sup>2</sup>	Pass	<b>5</b> ♥ <sup>3</sup>
North HCP: 16	<b>♥</b> Q <b>♦</b> AQJ109	<b>♥</b> AJ97 <b>♦</b> K2	Pass	7 <b>♦</b>	AP	<b>3</b> •
South HCP: 15	◆ 854	◆ AJ1093	1. Stay			
Contract: 7♦ N		1101075	•	kwood (	0314	
			3. A=2	out of 4	ŀ	
Board: 294	North:	Cardle	West	North	Fast	South
Dealer: N	Norui: <b>♠</b> AQ109	South: ♠ KJ5	,, <b>C</b> St	1NT	Pass	
Vul: Both	♥ A754	♥ K982	3♦	Pass		3NT
North HCP: 15	<b>♦</b> K5	<b>♦</b> 83	AP	1 435	1 455	5111
South HCP: 12 Contract: 3N N	<b>♣</b> Q43	<b>♣</b> AJ96	1. Stay	man		
Contract. 31V IV			11 2 00 5			
Board: 295	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> A642	<b>♠</b> QJ103				1NT
North HCP: 12	<b>y</b> 9	<b>♥</b> K3	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 15	◆ A10842	◆ KQ965	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ8	<b>♣</b> A7	1. Stay	man		
Board: 296	NI4	C 4- ·	West	North	Fast	South
Dealer: N	North: ♠ KQJ6	South: ♠ A1095	West	1NT	Pass	
Vul: None	<b>¥ R</b> Q30 <b>♥</b> Q4	♥ A9	3♥	Pass	Pass	
North HCP: 17	◆ AJ109	<b>♦</b> 765	AP	1 433	1 455	21
South HCP: 9 Contract: 3♥X W	♣ A95	<b>♣</b> J842	1. Stay	man		
Contract. 5♥A W			1. Suly	112411		
			West	North	East	South 1NT
Board: 297	North:	South:	Pass	2 <b>♣</b> ¹	3♦	Pass
Dealer: S Vul: NS	<b>♠</b> AK62	<b>♠</b> QJ84	Pass	3♥	Pass	4♥
North HCP: 19	<b>♥</b> KQ853	♥ AJ4	Pass	$4NT^2$	Pass	5 <b>∀</b> <sup>3</sup>
South HCP: 15	♦ Q	◆ AK2	Pass	<b>6</b> ♥	AP	
Contract: 6♥ N	<b>♣</b> KQ4	<b>♣</b> 832	1. Stay	man		
			2. Blac	kwood (	0314, 1	for 🔻

Board: 298 Dealer: N Vul: EW HCP: 16	<ul><li>♣ 72</li><li>♥ K10654</li><li>♦ AKJ</li><li>♣ KQ2</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 299 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQ83</li><li>▼ J86</li><li>◆ 652</li><li>◆ A108</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 300 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q64</li><li>♥ K94</li><li>◆ A87</li><li>♣ AQ62</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 301 Dealer: S Vul: None HCP: 11	<ul><li>★ AK63</li><li>★ K43</li><li>★ J10432</li><li>★ 9</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 302 Dealer: N Vul: EW HCP: 15	<ul><li>AQ7</li><li>♥ 92</li><li>109765</li><li>AKQ</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 298 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♣ 72  ♥ K10654  ♦ AKJ  ♣ KQ2	South:  ♠ A1093  ♥ Q83  • Q10975  ♠ 4	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 299 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3•X E	North:  ♠ KQ83  ♥ J86  ♦ 652  ♣ A108	South:  ♠ A1062  ♥ A3  ♠ Q4  ♣ KQ532		North  2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 300 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2 W	North:  ♠ Q64  ♥ K94  ♠ A87  ♣ AQ62	South:  ♠ A1083  ♥ 852  ♠ K2  ♣ J974	West  2♥ 1. Stay	North 1NT AP man	East Pass	
Board: 301 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AK63  ♥ K43  ♦ J10432  ♠ 9	South:  ♠ Q754  ♥ Q7  ♠ KQ9  ♠ AK54	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East 3♥ AP	South 1NT Pass
Board: 302 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2•X W	North:  ♠ AQ7  ♥ 92  • 109765  ♣ AKQ	South:  ♠ K95  ♥ AJ87  • 4  ♣ 109862	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 298 Dealer: N Vul: EW HCP: 8	<ul><li>▲ A1093</li><li>♥ Q83</li><li>◆ Q10975</li><li>▲ 4</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 299 Dealer: S Vul: Both HCP: 15	<ul><li>★ A1062</li><li>★ A3</li><li>◆ Q4</li><li>★ KQ532</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 300 Dealer: N Vul: Both HCP: 8	<ul><li>★ A1083</li><li>♥ 852</li><li>★ K2</li><li>★ J974</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q754</li><li>♥ Q7</li><li>♦ KQ9</li><li>♣ AK54</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 302 Dealer: N Vul: EW HCP: 8	<ul><li>★ K95</li><li>▼ AJ87</li><li>◆ 4</li><li>◆ 109862</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 298 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♣ 72  ♥ K10654  ♦ AKJ  ♣ KQ2	South:  ♠ A1093  ♥ Q83  • Q10975  ♠ 4	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 299 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3•X E	North:  ♠ KQ83  ♥ J86  ♦ 652  ♣ A108	South:  ♠ A1062  ♥ A3  ♠ Q4  ♣ KQ532		North  2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 300 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2 W	North:  ♠ Q64  ♥ K94  ♠ A87  ♣ AQ62	South:  ♠ A1083  ♥ 852  ♠ K2  ♣ J974	West  2♥ 1. Stay	North 1NT AP man	East Pass	
Board: 301 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AK63  ♥ K43  ♦ J10432  ♠ 9	South:  ♠ Q754  ♥ Q7  ♠ KQ9  ♠ AK54	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East 3♥ AP	South 1NT Pass
Board: 302 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2•X W	North:  ♠ AQ7  ♥ 92  • 109765  ♣ AKQ	South:  ♠ K95  ♥ AJ87  • 4  ♣ 109862	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 303 Dealer: S Vul: Both HCP: 9	<ul><li>★ A94</li><li>♥ QJ76</li><li>★ 63</li><li>★ Q1043</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 15	♣ AQ ♥ QJ102 ♦ AQ72 ♣ 842	West Bids 3♣ if possible.  You bid first.
Board: 305 Dealer: S Vul: NS HCP: 14	<ul><li>★ A832</li><li>▼ 108</li><li>◆ AKQ7</li><li>♣ J72</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 306 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ3</li><li>★ AK4</li><li>★ A532</li><li>★ J32</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 307 Dealer: S Vul: NS HCP: 10	<ul><li>AQ82</li><li>✓ A5432</li><li>↑ 76</li><li>♣ 52</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 303 Dealer: S Vul: Both	North: ♠ A94	South: ♠ KQ763	West	North		1NT
North HCP: 9	<b>♥</b> QJ76	<b>♥</b> K83	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	2♠
South HCP: 16	♦ 63 • O1042	<b>♦</b> K5 <b>♣</b> AJ7	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q1043	₩ AJ/	1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	AQ AQ	<b>♦</b> K765		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> QJ102	<b>▼</b> A763	3♣	Pass	Pass	
North HCP: 15 South HCP: 13	◆ AQ72	<b>♦</b> K104	AP			
Contract: 3♣X W	<b>♣</b> 842	<b>♣</b> K9	1. Stay	man		
Board: 305 Dealer: S	North: ♠ A832	South: ♠ KQJ97	West	North	East	South 1NT
Vul: NS	<b>▼</b> 108	♥ AK	Pass	2 <b>♣</b> ¹	3♥	Pass
North HCP: 14 South HCP: 16	♦ AKQ7	<b>♦</b> 1082	Pass	X	AP	
Contract: 3♥X E	<b>♣</b> J72	<b>♣</b> K96	1. Stay	man		
Board: 306	North:	South:	West	North	Fast	South
Dealer: N	★ KJ3	<b>♦</b> 105	***************************************	1NT	Pass	
Vul: None North HCP: 16	♥ AK4	<b>♥</b> QJ108	2♠	2NT	AP	24
South HCP: 10	♦ A532 ♣ J32	◆ KJ107 <b>◆</b> K94	1. Stay		1	
Contract: 2N N	1 002	112/1				
Board: 307	North:	South:	West	North	East	
Dealer: S	<b>A</b> AQ82	<b>♦</b> K74	D	<b>a</b> . 1	2.	1NT
Vul: NS North HCP: 10	<b>♥</b> A5432	<b>♥</b> KQ76	Pass		2 <b>\( \)</b>	Pass
South HCP: 17	<b>♦</b> 76	<b>♦</b> 92	Pass	3♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> 52	<b>♣</b> AKQ3	AP 1. Stay			

Board: 303 Dealer: S Vul: Both HCP: 16	<ul><li>★ KQ763</li><li>★ K83</li><li>★ K5</li><li>★ AJ7</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 304 Dealer: N Vul: None HCP: 13	<ul><li>★ K765</li><li>★ A763</li><li>★ K104</li><li>★ K9</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 305 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQJ97</li><li>★ AK</li><li>★ 1082</li><li>★ K96</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 306 Dealer: N Vul: None HCP: 10	<ul><li>▲ 105</li><li>♥ QJ108</li><li>◆ KJ107</li><li>◆ K94</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 307 Dealer: S Vul: NS HCP: 17	<ul><li>★ K74</li><li>▼ KQ76</li><li>◆ 92</li><li>◆ AKQ3</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 303 Dealer: S Vul: Both	North: ♠ A94	South: ♠ KQ763	West	North		1NT
North HCP: 9	<b>♥</b> QJ76	<b>♥</b> K83	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	2♠
South HCP: 16	♦ 63 • O1042	<b>♦</b> K5 <b>♣</b> AJ7	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q1043	₩ AJ/	1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	AQ AQ	<b>♦</b> K765		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> QJ102	<b>♥</b> A763	3♣	Pass	Pass	
North HCP: 15 South HCP: 13	◆ AQ72	<b>♦</b> K104	AP			
Contract: 3♣X W	<b>♣</b> 842	<b>♣</b> K9	1. Stay	man		
Board: 305 Dealer: S	North: ♠ A832	South: ♠ KQJ97	West	North	East	South 1NT
Vul: NS	<b>▼</b> 108	♥ AK	Pass	2 <b>♣</b> ¹	3♥	Pass
North HCP: 14 South HCP: 16	♦ AKQ7	<b>♦</b> 1082	Pass	X	AP	
Contract: 3♥X E	<b>♣</b> J72	<b>♣</b> K96	1. Stay	man		
Board: 306	North:	South:	West	North	Fast	South
Dealer: N	★ KJ3	<b>♦</b> 105	***************************************	1NT	Pass	
Vul: None North HCP: 16	♥ AK4	<b>♥</b> QJ108	2♠	2NT	AP	24
South HCP: 10	♦ A532 ♣ J32	◆ KJ107 <b>◆</b> K94	1. Stay		1	
Contract: 2N N	1 002	112/1				
Board: 307	North:	South:	West	North	East	
Dealer: S	AQ82	<b>♦</b> K74	D	<b>a</b> . 1	2.	1NT
Vul: NS North HCP: 10	<b>♥</b> A5432	<b>♥</b> KQ76	Pass		2 <b>\( \)</b>	Pass
South HCP: 17	<b>♦</b> 76	<b>♦</b> 92	Pass	3♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> 52	<b>♣</b> AKQ3	AP 1. Stay			

Board: 308 Dealer: N Vul: EW HCP: 15	<ul><li>♣ AJ1082</li><li>♥ 98</li><li>◆ A52</li><li>♣ KQJ</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 309 Dealer: S Vul: None HCP: 14	<ul><li>◆ QJ98</li><li>▼ AK7</li><li>◆ 943</li><li>◆ A105</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 310 Dealer: N Vul: Both HCP: 15	<ul><li>A102</li><li>✓ A642</li><li>J4</li><li>AQ93</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 308 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AJ1082  ♥ 98  ♠ A52  ♣ KQJ	South:  ♠ KQ96  ♥ KQ1065  ♠ 6  ♣ 865	3♦ Pass 1. Stay	North 1NT Pass 4♠ man	Pass Pass AP	2 <b>♣</b> ¹
Board: 309 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ QJ98  ♥ AK7  ♦ 943  ♣ A105	South:  ♠ AK43  ♥ Q106  ♠ K10  ♣ K842	Pass Pass 1. Stay	North  2♣¹  X  man	East 3♦ AP	South 1NT Pass
Board: 310 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♥ S	North:  ♠ A102  ♥ A642  ♦ J4  ♣ AQ93	South:  ♠ K654  ♥ KQJ87  ♠ Q8  ♣ 87	West  3  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 308 Dealer: N Vul: EW HCP: 10	<b>★</b> KQ96 <b>♥</b> KQ1065 <b>♦</b> 6 <b>♣</b> 865	West Bids 3♦ if possible.  Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 15	<ul><li>★ AK43</li><li>♥ Q106</li><li>◆ K10</li><li>★ K842</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 310 Dealer: N Vul: Both HCP: 11	<ul><li>★ K654</li><li>▼ KQJ87</li><li>◆ Q8</li><li>◆ 87</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 308 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AJ1082  ♥ 98  ♠ A52  ♣ KQJ	South:  ♠ KQ96  ♥ KQ1065  ♠ 6  ♣ 865	3♦ Pass 1. Stay	North 1NT Pass 4♠ man	Pass Pass AP	2 <b>♣</b> ¹
Board: 309 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3•X E	North:  ♠ QJ98  ♥ AK7  ♦ 943  ♣ A105	South:  ♠ AK43  ♥ Q106  ♠ K10  ♣ K842	Pass Pass 1. Stay	North  2♣¹  X  man	East 3♦ AP	South 1NT Pass
Board: 310 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♥ S	North:  ♠ A102  ♥ A642  ♦ J4  ♣ AQ93	South:  ♠ K654  ♥ KQJ87  ♠ Q8  ♣ 87	West  3  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹