| Board: 1 Dealer: E Vul: NS HCP: 9 | ♣2 ♥ AQ8762 ♦ K86 ♣ 876 | East Opens 3♣. Partner bids first. |
|---|--|-------------------------------------|
| Board: 2 Dealer: W Vul: None HCP: 20 | ▲ A4♥ AKJ◆ KJ7▲ A9765 | West Opens 3♦. You bid first. |
| Board: 3 Dealer: E Vul: Both HCP: 3 | ◆9632♥ Q743◆963◆ J3 | East Opens 3♦. Partner bids first. |
| Board: 4 Dealer: W Vul: None HCP: 22 | ♠ AK9♥ AQ♦ KJ874♠ KQ8 | West Opens 3♣. You bid first. |
| Board: 5 Dealer: E Vul: None HCP: 9 | ★ K106▼ 10743◆ KQJ83◆ 4 | East Opens 3♣. Partner bids first. |

| Board: 1 Dealer: E Vul: NS North HCP: 9 South HCP: 19 Contract: 4 \(\varphi \) N | North: ♠ 2 ♥ AQ8762 ♠ K86 ♠ 876 | South: ♠ AQJ10 ♥ KJ5 ♠ AJ95 ♣ K5 | West Pass | North 4♥ | East 3♣ AP | South 3NT |
|---|---------------------------------------|---------------------------------------|------------------|--------------|------------|--------------|
| Board: 2 Dealer: W Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ S | North: ♠ A4 ♥ AKJ ♠ KJ7 ♣ A9765 | South: ♠ KQ107632 ♥ 105 ♦ 53 ♣ 43 | West 3♦ AP | North 3NT | | |
| Board: 3 Dealer: E Vul: Both North HCP: 3 South HCP: 19 Contract: 3N S | North: ◆ 9632 ▼ Q743 ◆ 963 ♣ J3 | South: ♠ AJ8 ♥ AKJ6 ♠ A10 ♠ Q1076 | West AP | North | East 3♦ | South 3NT |
| Board: 4 Dealer: W Vul: None North HCP: 22 South HCP: 8 Contract: 3N N | North: ♠ AK9 ♥ AQ ♠ KJ874 ♣ KQ8 | South: | West 3♣ | North 3NT | | South |
| Board: 5 Dealer: E Vul: None North HCP: 9 South HCP: 17 Contract: 3N S | North: ♠ K106 ♥ 10743 ♠ KQJ83 ♣ 4 | South: ♣ 752 ▼ AK82 ◆ A104 ♣ AQ3 | West AP | North | East 3♣ | South 3NT |

| Dealer: E ▼ KJ5 Vul· NS | Opens 3♣. bid first. |
|------------------------------------|--------------------------------|
| Dealer: W ▼ 105 Vul: None ◆ 53 | t Opens 3♦. ner bids first. |
| Dealer: E ▼ AKJ6 Vul: Roth • A10 | Opens 3♦. bid first. |
| Dealer: W ▼ K9842 Vul: None • A | t Opens 3♣. ner bids first. |
| Dealer: E ▼ AK82 Vul: None ◆ A104 | Opens 3♣. bid first. |

| Board: 1 Dealer: E Vul: NS North HCP: 9 South HCP: 19 Contract: 4 \(\varphi \) N | North: ♠ 2 ♥ AQ8762 ♠ K86 ♠ 876 | South: ♠ AQJ10 ♥ KJ5 ♠ AJ95 ♣ K5 | West Pass | North 4♥ | East 3♣ AP | South 3NT |
|---|---------------------------------------|---------------------------------------|------------------|--------------|------------|--------------|
| Board: 2 Dealer: W Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ S | North: ♠ A4 ♥ AKJ ♠ KJ7 ♣ A9765 | South: ♠ KQ107632 ♥ 105 ♦ 53 ♣ 43 | West 3♦ AP | North 3NT | | |
| Board: 3 Dealer: E Vul: Both North HCP: 3 South HCP: 19 Contract: 3N S | North: ◆ 9632 ▼ Q743 ◆ 963 ♣ J3 | South: ♠ AJ8 ♥ AKJ6 ♠ A10 ♠ Q1076 | West AP | North | East 3♦ | South 3NT |
| Board: 4 Dealer: W Vul: None North HCP: 22 South HCP: 8 Contract: 3N N | North: ♠ AK9 ♥ AQ ♠ KJ874 ♣ KQ8 | South: | West 3♣ | North 3NT | | South |
| Board: 5 Dealer: E Vul: None North HCP: 9 South HCP: 17 Contract: 3N S | North: ♠ K106 ♥ 10743 ♠ KQJ83 ♣ 4 | South: ♣ 752 ▼ AK82 ◆ A104 ♣ AQ3 | West AP | North | East 3♣ | South 3NT |

| Board: 6 Dealer: W Vul: NS HCP: 22 | ★ KJ106♥ K10◆ AKQJ◆ AJ7 | West Opens 3♥. You bid first. |
|---|--|-------------------------------------|
| Board: 7 Dealer: E Vul: None HCP: 6 | ♠ 653♥ 7♦ Q7♠ A1098732 | East Opens 3♥. Partner bids first. |
| Board: 8 Dealer: W Vul: Both HCP: 18 | ♠ AQ72♥ KJ◆ QJ♠ AJ876 | West Opens 3♥. You bid first. |
| Board: 9 Dealer: E Vul: Both HCP: 6 | \$52♥95AQ10964\$654 | East Opens 3♠. Partner bids first. |
| Board: 10 Dealer: W Vul: NS HCP: 17 | ★ A8▼ A4◆ AKQ8543◆ 86 | West Opens 3♥. You bid first. |

| Board: 6 Dealer: W Vul: NS North HCP: 22 South HCP: 6 Contract: 3N N | North: ♠ KJ106 ♥ K10 ♠ AKQJ ♣ AJ7 | South: ♠ A8432 ♥ 6532 ♦ 93 ♠ Q9 | West 3♥ | North 3NT | East AP | South |
|--|---------------------------------------|---------------------------------------|------------|--------------|------------|--------------|
| Board: 7 Dealer: E Vul: None North HCP: 6 South HCP: 17 Contract: 3N S | North: ♠ 653 ♥ 7 • Q7 ♣ A1098732 | South: ♠ KJ72 ♥ AQ53 ♠ A95 ♣ K5 | West AP | North | East 3♥ | South 3NT |
| Board: 8 Dealer: W Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N | North: | South: ♠ K93 ♥ 9753 ♠ A1054 ♣ K5 | West 3♥ | North 3NT | East AP | South |
| Board: 9 Dealer: E Vul: Both North HCP: 6 South HCP: 18 Contract: 3N S | North: | South: ♠ KJ ♥ AK102 ♠ 87 ♣ AK1087 | West AP | North | East 3♠ | South 3NT |
| Board: 10 Dealer: W Vul: NS North HCP: 17 South HCP: 13 Contract: 3N N | North: ♠ A8 ♥ A4 ♠ AKQ8543 ♣ 86 | South: ♠ KQ543 ♥ 83 • 7 ♣ AKJ43 | West 3♥ | North 3NT | East AP | South |

| Board: 6 Dealer: W Vul: NS HCP: 6 | ★ A8432★ 6532★ 93★ Q9 | West Opens 3♥. Partner bids first. |
|---|---|-------------------------------------|
| Board: 7 Dealer: E Vul: None HCP: 17 | ★ KJ72★ AQ53★ A95★ K5 | East Opens 3♥. You bid first. |
| Board: 8 Dealer: W Vul: Both HCP: 10 | ★ K93♥ 9753◆ A1054◆ K5 | West Opens 3♥. Partner bids first. |
| Board: 9 Dealer: E Vul: Both HCP: 18 | ♦ KJ ♥ AK102 ♦ 87 ♣ AK1087 | East Opens 3♠. You bid first. |
| Board: 10 Dealer: W Vul: NS HCP: 13 | ★ KQ543▼ 83◆ 7◆ AKJ43 | West Opens 3♥. Partner bids first. |

| Board: 6 Dealer: W Vul: NS North HCP: 22 South HCP: 6 Contract: 3N N | North: ♠ KJ106 ♥ K10 ♠ AKQJ ♣ AJ7 | South: ♠ A8432 ♥ 6532 ♦ 93 ♠ Q9 | West 3♥ | North 3NT | East AP | South |
|--|---------------------------------------|---------------------------------------|------------|--------------|------------|--------------|
| Board: 7 Dealer: E Vul: None North HCP: 6 South HCP: 17 Contract: 3N S | North: ♠ 653 ♥ 7 • Q7 ♣ A1098732 | South: ♠ KJ72 ♥ AQ53 ♠ A95 ♣ K5 | West AP | North | East 3♥ | South 3NT |
| Board: 8 Dealer: W Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N | North: | South: ♠ K93 ♥ 9753 ♠ A1054 ♣ K5 | West 3♥ | North 3NT | East AP | South |
| Board: 9 Dealer: E Vul: Both North HCP: 6 South HCP: 18 Contract: 3N S | North: | South: ♠ KJ ♥ AK102 ♠ 87 ♣ AK1087 | West AP | North | East 3♠ | South 3NT |
| Board: 10 Dealer: W Vul: NS North HCP: 17 South HCP: 13 Contract: 3N N | North: ♠ A8 ♥ A4 ♠ AKQ8543 ♣ 86 | South: ♠ KQ543 ♥ 83 • 7 ♣ AKJ43 | West 3♥ | North 3NT | East AP | South |

| Board: 11 Dealer: E Vul: Both HCP: 5 Board: 12 Dealer: W Val: None HCP: 17 Board: 13 Dealer: E Vul: NS HCP: 13 Board: 14 Dealer: W Val: None HCP: 13 Board: 14 Dealer: W Val: None HCP: 13 Board: 14 Dealer: W Val: None AAJ10542 Fast Opens 3♣. Board: 15 Dealer: W Val: None AAG3 Vul: None AAG4 HCP: 22 Board: 15 Dealer: E Vul: None AAC7 HCP: 22 Board: 15 Dealer: E Vul: None AAC97 HCP: 22 Board: 15 Dealer: AAC97 HCP: 22 Board: 15 Dealer: AAC97 HCP: 20 Board: 15 Dealer: AAC97 HCP: 20 Board: 15 Dealer: AAC | | | |
|---|------------------------|-------------------------------|---|
| Dealer: W | Dealer: E Vul: Both | ♥ QJ104 • — | • |
| Dealer: E Vul: NS HCP: 13 AQJ4 HCP: 13 Partner bids first. Board: 14 Dealer: W Vul: None HCP: 22 AKQ7 HCP: 22 AJ986 Dealer: E VQ10732 Vul: Both A86 Partner bids first. East Opens 3♣. Partner bids first. East Opens 3♣. Partner bids first. | Dealer: W Vul: None | ♥ A82 ♦ KJ10 | • |
| Dealer: W | Dealer: E Vul: NS | ♥ J86 ♦ AQJ4 | • |
| Dealer: E ♥ Q10732 East Opens 3♣. Vul: Both ♦ A86 Partner bids first | Dealer: W Vul: None | ♥ KQ2 ♦ AKQ7 | • |
| | Dealer: E Vul: Both | ♥ Q10732 ♦ A86 | • |

| Board: 11 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠ N | North: ♠ J109632 ♥ QJ104 ♦ — ♣ J63 | South: ♠ A754 ♥ K3 ♠ A985 ♠ AK10 | West Pass | North 4♠ | East 3♦ AP | South 3NT |
|---|--|--------------------------------------|--------------|--------------|------------|--------------|
| Board: 12 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K2 ♥ A82 ♠ KJ10 ♣ AQ532 | South: ♠ A43 ♥ K1075 ♦ 96432 ♠ 9 | West 3♣ | North 3NT | East AP | South |
| Board: 13 Dealer: E Vul: NS North HCP: 13 South HCP: 20 Contract: 3N S | North: ♠ AJ10542 ♥ J86 ♠ AQJ4 ♣ — | South: ♠ KQ86 ♥ AK2 ♠ K106 ♠ AJ5 | West AP | North | East 3♣ | South 3NT |
| Board: 14 Dealer: W Vul: None North HCP: 22 South HCP: 1 Contract: 3N N | North: ♠ A63 ♥ KQ2 ♠ AKQ7 ♠ KJ6 | South: ♣ 75 ♥ 54 ♦ J98654 ♣ 1097 | West 3♥ | North 3NT | East AP | South |
| Board: 15 Dealer: E Vul: Both North HCP: 11 South HCP: 18 Contract: 3N S | North: ♠ AJ986 ♥ Q10732 ♠ A86 ♠ — | South: ♠ Q753 ♥ AJ6 ♠ KQ9 ♠ AQ7 | West AP | North | East 3♣ | South 3NT |

| Board: 11 Dealer: E Vul: Both HCP: 18 | ★ A754★ K3★ A985★ AK10 | East Opens 3♦. You bid first. |
|--|---|-------------------------------------|
| Board: 12 Dealer: W Vul: None HCP: 7 | ★ A43★ K1075◆ 96432◆ 9 | West Opens 3♣. Partner bids first. |
| Board: 13 Dealer: E Vul: NS HCP: 20 | ★ KQ86★ AK2★ K106★ AJ5 | East Opens 3♣. You bid first. |
| Board: 14 Dealer: W Vul: None HCP: 1 | ♣ 75 ♥ 54 ♦ 1097 | West Opens 3♥. Partner bids first. |
| Board: 15 Dealer: E Vul: Both HCP: 18 | ♣ Q753♥ AJ6♦ KQ9♣ AQ7 | East Opens 3♣. You bid first. |

| Board: 11 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠ N | North: ♠ J109632 ♥ QJ104 ♦ — ♣ J63 | South: ♠ A754 ♥ K3 ♠ A985 ♠ AK10 | West Pass | North 4♠ | East 3♦ AP | South 3NT |
|---|--|--------------------------------------|--------------|--------------|------------|--------------|
| Board: 12 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K2 ♥ A82 ♠ KJ10 ♣ AQ532 | South: ♠ A43 ♥ K1075 ♦ 96432 ♠ 9 | West 3♣ | North 3NT | East AP | South |
| Board: 13 Dealer: E Vul: NS North HCP: 13 South HCP: 20 Contract: 3N S | North: ♠ AJ10542 ♥ J86 ♠ AQJ4 ♣ — | South: ♠ KQ86 ♥ AK2 ♠ K106 ♠ AJ5 | West AP | North | East 3♣ | South 3NT |
| Board: 14 Dealer: W Vul: None North HCP: 22 South HCP: 1 Contract: 3N N | North: ♠ A63 ♥ KQ2 ♠ AKQ7 ♠ KJ6 | South: ♣ 75 ♥ 54 ♦ J98654 ♣ 1097 | West 3♥ | North 3NT | East AP | South |
| Board: 15 Dealer: E Vul: Both North HCP: 11 South HCP: 18 Contract: 3N S | North: ♠ AJ986 ♥ Q10732 ♠ A86 ♠ — | South: ♠ Q753 ♥ AJ6 ♠ KQ9 ♠ AQ7 | West AP | North | East 3♣ | South 3NT |

| Board: 16 Dealer: W VK5 Vul: Both Vul: Both HCP: 17 AQ8 Board: 18 CP: 7 AQ32 CPART AQ8 West Opens 3. Partner bids first. Board: 18 AQ32 CPART AQ8 West Opens 3. Vul: None AKJ652 HCP: 17 AS Board: 19 AS Board: 20 A6 Board: 20 Bo | | | | |
|--|--------------|---------------|---|---|
| Dealer: E Vul: NS HCP: 7 A93 Board: 18 Partner bids first. Board: 18 Vul: None VK3 Vul: None HCP: 17 A5 Board: 19 Dealer: E VK42 Vul: None HCP: 4 Board: 20 Dealer: W VK3 Vul: NS A6 Board: 20 Dealer: W VK3 Vul: NS A6 Vest Opens 3♣. Partner bids first. Fast Opens 3♣. Vest Opens 3♣. Vest Opens 3♣. Vou bid first. West Opens 3♣. Vou bid first. West Opens 3♣. Vou bid first. | Deal Vul: | er: W Both | ▼ K5◆ QJ632 | • |
| Dealer: W | Deal Vul: | er: E NS | ♥ 543 ♦ K1085 | • |
| Dealer: E Vul: None HCP: 4 Vul: None Mone | Deal Vul: | er: W None | ★ K3◆ AKJ652 | • |
| Dealer: W | Deal Vul: | er: E None | ▼ K42◆ 10984 | • |
| | Deal Vul: | er: W NS | ♥ K3 ♦ Q43 | |

| Board: 16 Dealer: W Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N | North: ♠ KQ8 ♥ K5 ♦ QJ632 ♠ AQ8 | South: ♠ 2 ♥ AQ1073 ♠ A1087 ♠ 963 | West 3♠ | North 3NT | East AP | South |
|---|--------------------------------------|---------------------------------------|------------------|--------------|--------------|--------------|
| Board: 17 Dealer: E Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ9 ♥ K6 ♠ AJ643 ♠ K42 | West AP | North | East 3♠ | South 3NT |
| Board: 18 Dealer: W Vul: None North HCP: 17 South HCP: 8 Contract: 6♣ S | North: ♠ Q32 ♥ K3 ♠ AKJ652 ♣ A5 | South: ♠ A104 ♥ 10 ♦ 9 ♣ KJ987632 | West 3♥ AP | North 3NT | East Pass | |
| Board: 19 Dealer: E Vul: None North HCP: 4 South HCP: 17 Contract: 3N S | North: ◆ J9532 ◆ K42 ◆ 10984 ◆ 5 | South: ♠ A10 ♥ 10975 ♠ AKJ ♠ KQ83 | West AP | North | East 3♣ | South 3NT |
| Board: 20 Dealer: W Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N | North: ♠ A6 ♥ K3 ♠ Q43 ♣ AKJ765 | South: ♠ 102 ♥ A8762 ♠ KJ72 ♠ 102 | West 3♠ | North 3NT | East AP | South |

| Board: 16 Dealer: W Vul: Both HCP: 10 | ♣2 ♥ AQ1073 ♦ A1087 ♣ 963 | West Opens 3♠. Partner bids first. |
|--|--|-------------------------------------|
| Board: 17 Dealer: E Vul: NS HCP: 17 | ★ AQ9★ K6◆ AJ643★ K42 | East Opens 3♠. You bid first. |
| Board: 18 Dealer: W Vul: None HCP: 8 | ★ A104▼ 10◆ 9★ KJ987632 | West Opens 3♥. Partner bids first. |
| Board: 19 Dealer: E Vul: None HCP: 17 | ★ A10★ 10975◆ AKJ★ KQ83 | East Opens 3♣. You bid first. |
| Board: 20 Dealer: W Vul: NS HCP: 8 | ★ 102★ A8762★ KJ72★ 102 | West Opens 3♠. Partner bids first. |

| Board: 16 Dealer: W Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N | North: ♠ KQ8 ♥ K5 ♦ QJ632 ♠ AQ8 | South: ♠ 2 ♥ AQ1073 ♠ A1087 ♠ 963 | West 3♠ | North 3NT | East AP | South |
|---|--------------------------------------|---------------------------------------|------------------|--------------|--------------|--------------|
| Board: 17 Dealer: E Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ9 ♥ K6 ♠ AJ643 ♠ K42 | West AP | North | East 3♠ | South 3NT |
| Board: 18 Dealer: W Vul: None North HCP: 17 South HCP: 8 Contract: 6♣ S | North: ♠ Q32 ♥ K3 ♠ AKJ652 ♣ A5 | South: ♠ A104 ♥ 10 ♦ 9 ♣ KJ987632 | West 3♥ AP | North 3NT | East Pass | |
| Board: 19 Dealer: E Vul: None North HCP: 4 South HCP: 17 Contract: 3N S | North: ◆ J9532 ◆ K42 ◆ 10984 ◆ 5 | South: ♠ A10 ♥ 10975 ♠ AKJ ♠ KQ83 | West AP | North | East 3♣ | South 3NT |
| Board: 20 Dealer: W Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N | North: ♠ A6 ♥ K3 ♠ Q43 ♣ AKJ765 | South: ♠ 102 ♥ A8762 ♠ KJ72 ♠ 102 | West 3♠ | North 3NT | East AP | South |

| Board: 21 Dealer: E Vul: NS HCP: 5 | ♦ 863 ▼ 10732 ♦ 653 ♣ KQ3 | East Opens 3♦. Partner bids first. |
|--|--|---|
| Board: 22 Dealer: W Vul: NS HCP: 17 | ★ K6▼ K765◆ KQ97◆ AQ3 | West Opens 3♣. You bid first. |
| Board: 23 Dealer: E Vul: None HCP: 7 | ♣ Q1072♥ QJ643◆ Q975♣ — | East Opens 3♣. West Bids 5♣ if possible. Partner bids first. |
| Board: 24 Dealer: W Vul: None HCP: 19 | ★ AK104★ A6★ AQ64★ Q104 | West Opens 3♦. You bid first. |
| Board: 25 Dealer: E Vul: NS HCP: 4 | ★ KJ105♥ 975◆ 98◆ 7643 | East Opens 3♥. Partner bids first. |

| Board: 21 Dealer: E Vul: NS North HCP: 5 South HCP: 18 Contract: 3N S | North: ♣ 863 ▼ 10732 ◆ 653 ♣ KQ3 | South: ♣ J42 ♥ AKJ9 ♣ AJ4 ♣ A94 | West AP | North | East 3◆ | South 3NT |
|---|---------------------------------------|---------------------------------------|------------|-------------------------|--------------------|---------------------------|
| Board: 22 Dealer: W Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K6 ♥ K765 ♠ KQ97 ♣ AQ3 | South: ♠ A1053 ♥ QJ108 ♦ 542 ♠ 92 | West 3♣ | North 3NT | East AP | South |
| Board: 23 Dealer: E Vul: None North HCP: 7 South HCP: 17 Contract: 5♣X E | North: ♠ Q1072 ♥ QJ643 ♠ Q975 ♣ — | South: ♠ AJ53 ♥ 1098 ♠ AK8 ♠ KQ4 | West 5♣ AP | North Pass | East 3♣ Pass | 3NT |
| Board: 24 Dealer: W Vul: None North HCP: 19 South HCP: 14 Contract: 6N N | North: ♠ AK104 ♥ A6 ♠ AQ64 ♠ Q104 | South: | 3♦ Pass | North 3NT 6NT ntitative | Pass AP | South 4NT ¹ |
| Board: 25 Dealer: E Vul: NS North HCP: 4 South HCP: 21 Contract: 3N S | North: ♠ KJ105 ♥ 975 ♦ 98 ♣ 7643 | South: ♠ AQ7 ♥ A42 ♠ AJ4 ♣ AQ109 | West AP | North | East 3♥ | South 3NT |

| Board: 21 Dealer: E Vul: NS HCP: 18 | ▶ J42♥ AKJ9◆ AJ4♣ A94 | East Opens 3♦. You bid first. |
|--|--|---|
| Board: 22 Dealer: W Vul: NS HCP: 7 | ★ A1053♥ QJ108◆ 542◆ 92 | West Opens 3♣. Partner bids first. |
| Board: 23 Dealer: E Vul: None HCP: 17 | AJ53▼ 1098AK8★ KQ4 | East Opens 3♣. West Bids 5♣ if possible. You bid first. |
| Board: 24 Dealer: W Vul: None HCP: 14 | ◆ 9832◆ KQJ2◆ —◆ AKJ95 | West Opens 3♦. Partner bids first. |
| Board: 25 Dealer: E Vul: NS HCP: 21 | AQ7✓ A42✓ AJ4AQ109 | East Opens 3♥. You bid first. |

| Board: 21 Dealer: E Vul: NS North HCP: 5 South HCP: 18 Contract: 3N S | North: ♣ 863 ▼ 10732 ◆ 653 ♣ KQ3 | South: ♣ J42 ♥ AKJ9 ♣ AJ4 ♣ A94 | West AP | North | East 3◆ | South 3NT |
|---|---------------------------------------|---------------------------------------|------------|-------------------------|--------------------|---------------------------|
| Board: 22 Dealer: W Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K6 ♥ K765 ♠ KQ97 ♣ AQ3 | South: ♠ A1053 ♥ QJ108 ♦ 542 ♠ 92 | West 3♣ | North 3NT | East AP | South |
| Board: 23 Dealer: E Vul: None North HCP: 7 South HCP: 17 Contract: 5♣X E | North: ♠ Q1072 ♥ QJ643 ♠ Q975 ♣ — | South: ♠ AJ53 ♥ 1098 ♠ AK8 ♠ KQ4 | West 5♣ AP | North Pass | East 3♣ Pass | 3NT |
| Board: 24 Dealer: W Vul: None North HCP: 19 South HCP: 14 Contract: 6N N | North: ♠ AK104 ♥ A6 ♠ AQ64 ♠ Q104 | South: | 3♦ Pass | North 3NT 6NT ntitative | Pass AP | South 4NT ¹ |
| Board: 25 Dealer: E Vul: NS North HCP: 4 South HCP: 21 Contract: 3N S | North: ♠ KJ105 ♥ 975 ♦ 98 ♣ 7643 | South: ♠ AQ7 ♥ A42 ♠ AJ4 ♣ AQ109 | West AP | North | East 3♥ | South 3NT |

| Board: 26 Dealer: W Vul: Both HCP: 18 | ★ K96♥ K54◆ AK63◆ KQ5 | West Opens 3♥. You bid first. |
|--|--|-------------------------------------|
| Board: 27 Dealer: E Vul: None HCP: 12 | ♣ 4♥ KJ97◆ J10832♣ AK7 | East Opens 3♠. Partner bids first. |
| Board: 28 Dealer: W Vul: EW HCP: 18 | ♠ A7♥ A964♦ J7♠ AKQ75 | West Opens 3♠. You bid first. |
| Board: 29 Dealer: E Vul: Both HCP: 5 | ◆— ▼ J10532 ◆ J8754 ◆ K64 | East Opens 3♠. Partner bids first. |
| Board: 30 Dealer: W Vul: None HCP: 17 | ★ K102▼ K10◆ AKJ754◆ K9 | West Opens 3♣. You bid first. |
| 1 | | |

| Board: 26 Dealer: W Vul: Both North HCP: 18 South HCP: 6 Contract: 3N N | North: ♠ K96 ♥ K54 ♠ AK63 ♠ KQ5 | South: | West 3♥ | North 3NT | East AP | South |
|---|---------------------------------------|---------------------------------------|------------|--------------|------------|--------------|
| Board: 27 Dealer: E Vul: None North HCP: 12 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ82 ♥ A3 ♠ KQ97 ♣ Q92 | West AP | North | East 3♠ | South 3NT |
| Board: 28 Dealer: W Vul: EW North HCP: 18 South HCP: 7 Contract: 3N N | North: ♠ A7 ♥ A964 ♦ J7 ♣ AKQ75 | South: ♠ 64 ♥ Q52 ♠ KQ105 ♣ 10986 | West 3♠ | North 3NT | East AP | South |
| Board: 29 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 3N S | North: | South: ♠ A86 ♥ AK7 ♦ Q103 ♣ AJ97 | West AP | North | East 3♠ | South 3NT |
| Board: 30 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K102 ♥ K10 • AKJ754 ♣ K9 | South: | West 3♣ | North 3NT | East AP | South |

| Board: 26 Dealer: W Vul: Both HCP: 6 | | West Opens 3♥. Partner bids first. |
|--|--|-------------------------------------|
| Board: 27 Dealer: E Vul: None HCP: 17 | AQ82✓ A3✓ KQ97✓ Q92 | East Opens 3♠. You bid first. |
| Board: 28 Dealer: W Vul: EW HCP: 7 | ♠ 64♥ Q52♦ KQ105♠ 10986 | West Opens 3♠. Partner bids first. |
| Board: 29 Dealer: E Vul: Both HCP: 18 | ★ A86★ AK7◆ Q103★ AJ97 | East Opens 3♠. You bid first. |
| Board: 30 Dealer: W Vul: None HCP: 7 | | West Opens 3♣. Partner bids first. |

| Board: 26 Dealer: W Vul: Both North HCP: 18 South HCP: 6 Contract: 3N N | North: ♠ K96 ♥ K54 ♠ AK63 ♠ KQ5 | South: | West 3♥ | North 3NT | East AP | South |
|---|---------------------------------------|---------------------------------------|------------|--------------|------------|--------------|
| Board: 27 Dealer: E Vul: None North HCP: 12 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ82 ♥ A3 ♠ KQ97 ♣ Q92 | West AP | North | East 3♠ | South 3NT |
| Board: 28 Dealer: W Vul: EW North HCP: 18 South HCP: 7 Contract: 3N N | North: ♠ A7 ♥ A964 ♦ J7 ♣ AKQ75 | South: ♠ 64 ♥ Q52 ♠ KQ105 ♣ 10986 | West 3♠ | North 3NT | East AP | South |
| Board: 29 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 3N S | North: | South: ♠ A86 ♥ AK7 ♦ Q103 ♣ AJ97 | West AP | North | East 3♠ | South 3NT |
| Board: 30 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K102 ♥ K10 • AKJ754 ♣ K9 | South: | West 3♣ | North 3NT | East AP | South |

| Board: 31 Dealer: E Vul: Both HCP: 10 | ★ 764♥ J43◆ A542◆ AJ10 | East Opens 3♠. Partner bids first. |
|--|---|-------------------------------------|
| Board: 32 Dealer: W Vul: EW HCP: 17 | | West Opens 3♦. You bid first. |
| Board: 33 Dealer: E Vul: None HCP: 6 | ♦9 ▼ 10832 ♦ Q54 ♣ A8764 | East Opens 3♦. Partner bids first. |
| Board: 34 Dealer: W Vul: NS HCP: 17 | ▲ A105♥ AQ5◆ K862♣ KJ6 | West Opens 3♥. You bid first. |
| Board: 35 Dealer: E Vul: NS HCP: 10 | ♦ 854♥ A10875♦ KQJ5♠ 6 | East Opens 3♣. Partner bids first. |

| Board: 31 Dealer: E Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S | North: ♣ 764 ♥ J43 ♠ A542 ♣ AJ10 | South: ♠ A3 ♥ KQ ♠ KQJ976 ♠ Q95 | West AP | North | East 3♠ | South 3NT |
|---|--------------------------------------|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 32 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 4♠ S | North: ♠ J98 ♥ AQ10 ♠ KQ8 ♠ AJ32 | South: ♠ AK6543 ♥ 9874 ♦ 4 ♣ 87 | West 3♦ AP | North 3NT | East Pass | |
| Board: 33 Dealer: E Vul: None North HCP: 6 South HCP: 18 Contract: 3N S | North: | South: ♠ AK64 ♥ KQ64 ♠ A9 ♠ Q95 | West AP | North | East 3♦ | South 3NT |
| Board: 34 Dealer: W Vul: NS North HCP: 17 South HCP: 4 Contract: 3N N | North: ♠ A105 ♥ AQ5 ♠ K862 ♠ KJ6 | South: ♠ Q3 ♥ 97 • Q94 ♣ 1097542 | West 3♥ | North 3NT | East AP | South |
| Board: 35 Dealer: E Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S | North: ♠ 854 ♥ A10875 ♠ KQJ5 ♠ 6 | South: ♠ KQ3 ♥ QJ94 ♠ A94 ♣ KQ5 | West AP | North | East 3♣ | South 3NT |

| Board: 31 Dealer: E Vul: Both HCP: 17 | ▲ A3♥ KQ◆ KQJ976◆ Q95 | East Opens 3♠. You bid first. |
|--|---|-------------------------------------|
| Board: 32 Dealer: W Vul: EW HCP: 7 | ★ AK6543♥ 9874♦ 4♣ 87 | West Opens 3♦. Partner bids first. |
| Board: 33 Dealer: E Vul: None HCP: 18 | ★ AK64▼ KQ64◆ A9◆ Q95 | East Opens 3♦. You bid first. |
| Board: 34 Dealer: W Vul: NS HCP: 4 | ♣ Q3♥ 97♦ Q94♣ 1097542 | West Opens 3♥. Partner bids first. |
| Board: 35 Dealer: E Vul: NS HCP: 17 | ★ KQ3♥ QJ94◆ A94◆ KQ5 | East Opens 3♣. You bid first. |

| Board: 31 Dealer: E Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S | North: ♣ 764 ♥ J43 ♠ A542 ♣ AJ10 | South: ♠ A3 ♥ KQ ♠ KQJ976 ♠ Q95 | West AP | North | East 3♠ | South 3NT |
|---|--------------------------------------|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 32 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 4♠ S | North: ♠ J98 ♥ AQ10 ♠ KQ8 ♠ AJ32 | South: ♠ AK6543 ♥ 9874 ♦ 4 ♣ 87 | West 3♦ AP | North 3NT | East Pass | |
| Board: 33 Dealer: E Vul: None North HCP: 6 South HCP: 18 Contract: 3N S | North: | South: ♠ AK64 ♥ KQ64 ♠ A9 ♠ Q95 | West AP | North | East 3♦ | South 3NT |
| Board: 34 Dealer: W Vul: NS North HCP: 17 South HCP: 4 Contract: 3N N | North: ♠ A105 ♥ AQ5 ♠ K862 ♠ KJ6 | South: ♠ Q3 ♥ 97 • Q94 ♣ 1097542 | West 3♥ | North 3NT | East AP | South |
| Board: 35 Dealer: E Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S | North: ♠ 854 ♥ A10875 ♠ KQJ5 ♠ 6 | South: ♠ KQ3 ♥ QJ94 ♠ A94 ♣ KQ5 | West AP | North | East 3♣ | South 3NT |

| Board: 36 Dealer: W Vul: EW HCP: 17 | 10852✓ Q54AQAKQ3 | West Opens 3♦. East Doubles 3NT if possible. You bid first. |
|---|--|---|
| Board: 37 Dealer: E Vul: Both HCP: 7 | ★ K9864♥ J9◆ 85◆ K653 | East Opens 3♦. Partner bids first. |
| Board: 38 Dealer: W Vul: EW HCP: 17 | AQ53₹73A42AK85 | West Opens 3♠. You bid first. |
| Board: 39 Dealer: E Vul: Both HCP: 4 | ♦ 976543♥ J75♦ 93♠ K5 | East Opens 3♦. Partner bids first. |
| Board: 40 Dealer: W Vul: NS HCP: 20 | AQ2✓ A87A7AQ1083 | West Opens 3♠. You bid first. |

| North: ♠ 10852 ♥ Q54 ♠ AQ ♣ AKQ3 | South: ♣ J763 ♥ 86 • 732 ♣ J865 | West 3◆ | North 3NT | East X | South AP |
|--------------------------------------|---|---|---|--|--|
| North: ♠ K9864 ♥ J9 ♦ 85 ♣ K653 | South: ♠ AJ32 ♥ K3 ♠ AQ7 ♣ AQJ9 | West AP | North | East 3♦ | South 3NT |
| North: ♠ AQ53 ♥ 73 ♠ A42 ♣ AK85 | South: | West 3♠ | | | South |
| North: | South: ♠ AK82 ♥ A932 ♠ KQ ♣ Q109 | West AP | North | East 3♦ | South 3NT |
| North: ♠ AQ2 ♥ A87 ♠ A7 ♣ AQ1083 | South: | West 3♠ | North 3NT | East AP | South |
| | ♣ 10852 ♥ Q54 ♠ AQ ♣ AKQ3 North: ♠ K9864 ♥ J9 ♠ 85 ♣ K653 North: ♠ AQ53 ♥ 73 ♠ A42 ♣ AK85 North: ♠ 976543 ♥ J75 ♠ 93 ♠ K5 North: ♠ AQ2 ♥ A87 ♠ A7 | ♣ 10852 ♣ Q54 ♣ 86 ♣ AQ ♣ 732 ♣ AKQ3 ♣ J865 North: ♣ K9864 ♣ AJ32 ♣ J9 ♣ K3 ♣ AQ7 ♣ K653 ♣ AQ7 ♣ K653 ♣ AQJ9 North: ♣ AQ53 ♠ 4 ♣ QJ87 ♣ AK85 ♣ J64 North: ♠ 976543 ♠ AK82 ♣ J75 ♠ A932 ♠ 93 ♠ KQ ♠ K5 ♣ Q109 North: ♣ AQ2 ♠ 63 ♠ A87 ♠ Q654 ♠ A7 ♠ K943 | ♠ 10852 ♠ J763 West ♠ Q54 ♠ 86 → 732 ♠ AKQ3 ♠ J865 → West North: ♠ K9864 ♠ AJ32 West ♠ K9864 ♠ AQ7 AP ♠ K653 ♠ AQ7 AP North: ♠ AQJ9 West ♠ AQ53 ♠ 4 West ♠ AQ53 ♠ 4 West ♠ AK85 ♠ J64 West North: ♠ 976543 ♠ AK82 West ♠ 976543 ♠ AK82 West ♠ 93 ♠ KQ AP ♠ K5 ♠ Q109 AP North: ♠ AQ2 ♠ 63 West ♠ AQ2 ♠ 63 West ♠ AR7 ♠ K943 | ♠ 10852 ♠ J763 West North ♠ Q ♠ 732 ♠ AKQ3 ♠ J865 North: ♠ AG32 West North ♠ K9864 ♠ AJ32 West North ♠ B5 ♠ AQ7 AP ♠ K653 ♠ AQ19 AP North: ♠ AQ53 ♠ 4 West North ♠ AQ53 ♠ 4 ♥ J87 ♣ North ♠ A42 ♠ QJ87 ♣ AK85 ♣ J64 North: ♠ AK85 ♠ J64 West North ♠ 976543 ♠ AK82 West North ♠ J75 ♠ A932 ♠ KQ AP ♠ K5 ♠ Q109 AP North: ♠ Q109 AP North: ♠ AQ2 ♠ 63 West North ♠ AQ2 ♠ 63 ♥ Q654 ♠ AS ♠ AR7 ♠ Q654 ♠ AS ♠ AS ♠ AR7 ♠ K943 AS AS | ♣ 10852 ♣ J763 West North East ♣ Q54 ♠ 86 → 732 ♣ AKQ3 ♣ J865 → North: North: South: ♠ K9864 ♠ AJ32 West North East ▶ J9 ♠ K3 ♠ AQ7 AP ♠ K653 ♠ AQ7 AP AP North: ♠ AQ53 ♠ 4 West North East ♠ AV32 ♠ AK85 ♠ J64 North: ♠ OUTH: ♠ AK82 West North East ♠ 976543 ♠ AK82 West North East ♠ 976543 ♠ AK82 West North East ♠ 93 ♠ KQ AP ♠ K5 ♠ Q109 AP North: ♠ AQ2 ♠ 63 ♠ AR7 ♠ K943 West North East ♠ AR7 ♠ K943 → K943 |

| Board: 36 Dealer: W Vul: EW | ♣ J763♥ 86♦ 732 | West Opens 3♦. East Doubles 3NT if possible. |
|-----------------------------------|---|--|
| HCP: 2 | ♣ J865 | Partner bids first. |
| Board: 37 Dealer: E | ♠ AJ32 ♥ K3 | East Opens 3♦. |
| Vul: Both HCP: 21 | ◆ AQ7◆ AQJ9 | You bid first. |
| Board: 38 Dealer: W | ♣ 4 ♥ KQJ62 | West Opens 3♠. |
| Vul: EW HCP: 10 | ◆ QJ87 ♣ J64 | Partner bids first. |
| Board: 39 Dealer: E | ♦ AK82 ▼ A932 | East Opens 3♦. |
| Vul: Both HCP: 18 | ◆ KQ ◆ Q109 | You bid first. |
| Board: 40 Dealer: W | ★ 63 ♥ Q654 | West Opens 3♠. |
| Vul: NS HCP: 8 | ◆ K943 ◆ K95 | Partner bids first. |
| | | |

| North: ♠ 10852 ♥ Q54 ♠ AQ ♣ AKQ3 | South: ♣ J763 ♥ 86 • 732 ♣ J865 | West 3◆ | North 3NT | East X | South AP |
|--------------------------------------|---|---|---|--|--|
| North: ♠ K9864 ♥ J9 ♦ 85 ♣ K653 | South: ♠ AJ32 ♥ K3 ♠ AQ7 ♣ AQJ9 | West AP | North | East 3♦ | South 3NT |
| North: ♠ AQ53 ♥ 73 ♠ A42 ♣ AK85 | South: | West 3♠ | | | South |
| North: | South: ♠ AK82 ♥ A932 ♠ KQ ♣ Q109 | West AP | North | East 3♦ | South 3NT |
| North: ♠ AQ2 ♥ A87 ♠ A7 ♣ AQ1083 | South: | West 3♠ | North 3NT | East AP | South |
| | ♣ 10852 ♥ Q54 ♠ AQ ♣ AKQ3 North: ♠ K9864 ♥ J9 ♠ 85 ♣ K653 North: ♠ AQ53 ♥ 73 ♠ A42 ♣ AK85 North: ♠ 976543 ♥ J75 ♠ 93 ♠ K5 North: ♠ AQ2 ♥ A87 ♠ A7 | ♣ 10852 ♣ Q54 ♣ 86 ♣ AQ ♣ 732 ♣ AKQ3 ♣ J865 North: ♣ K9864 ♣ AJ32 ♣ J9 ♣ K3 ♣ AQ7 ♣ K653 ♣ AQ7 ♣ K653 ♣ AQJ9 North: ♣ AQ53 ♠ 4 ♣ QJ87 ♣ AK85 ♣ J64 North: ♠ 976543 ♠ AK82 ♣ J75 ♠ A932 ♠ 93 ♠ KQ ♠ K5 ♣ Q109 North: ♣ AQ2 ♠ 63 ♠ A87 ♠ Q654 ♠ A7 ♠ K943 | ♠ 10852 ♠ J763 West ♠ Q54 ♠ 86 → 732 ♠ AKQ3 ♠ J865 → West North: ♠ K9864 ♠ AJ32 West ♠ K9864 ♠ AQ7 AP ♠ K653 ♠ AQ7 AP North: ♠ AQJ9 West ♠ AQ53 ♠ 4 West ♠ AQ53 ♠ 4 West ♠ AK85 ♠ J64 West North: ♠ 976543 ♠ AK82 West ♠ 976543 ♠ AK82 West ♠ 93 ♠ KQ AP ♠ K5 ♠ Q109 AP North: ♠ AQ2 ♠ 63 West ♠ AQ2 ♠ 63 West ♠ AR7 ♠ K943 | ♠ 10852 ♠ J763 West North ♠ Q ♠ 732 ♠ AKQ3 ♠ J865 North: ♠ AG32 West North ♠ K9864 ♠ AJ32 West North ♠ B5 ♠ AQ7 AP ♠ K653 ♠ AQ19 AP North: ♠ AQ53 ♠ 4 West North ♠ AQ53 ♠ 4 ♥ J87 ♣ North ♠ A42 ♠ QJ87 ♣ AK85 ♣ J64 North: ♠ AK85 ♠ J64 West North ♠ 976543 ♠ AK82 West North ♠ J75 ♠ A932 ♠ KQ AP ♠ K5 ♠ Q109 AP North: ♠ Q109 AP North: ♠ AQ2 ♠ 63 West North ♠ AQ2 ♠ 63 ♥ Q654 ♠ AS ♠ AR7 ♠ Q654 ♠ AS ♠ AS ♠ AR7 ♠ K943 AS AS | ♣ 10852 ♣ J763 West North East ♣ Q54 ♠ 86 → 732 ♣ AKQ3 ♣ J865 → North: North: South: ♠ K9864 ♠ AJ32 West North East ▶ J9 ♠ K3 ♠ AQ7 AP ♠ K653 ♠ AQ7 AP AP North: ♠ AQ53 ♠ 4 West North East ♠ AV32 ♠ AK85 ♠ J64 North: ♠ OUTH: ♠ AK82 West North East ♠ 976543 ♠ AK82 West North East ♠ 976543 ♠ AK82 West North East ♠ 93 ♠ KQ AP ♠ K5 ♠ Q109 AP North: ♠ AQ2 ♠ 63 ♠ AR7 ♠ K943 West North East ♠ AR7 ♠ K943 → K943 |

| Board: 41 Dealer: E Vul: Both HCP: 3 | ♣86♥ K8653♦ 109874♠ 7 | East Opens 3♠. West Doubles 3NT if possible. East Doubles Pass if possible. Partner bids first. |
|--|--|---|
| Board: 42 Dealer: W Vul: EW HCP: 17 | ♣ QJ10♥ Q862◆ AQ2♣ AQ6 | West Opens 3♣. You bid first. |
| Board: 43 Dealer: E Vul: EW HCP: 5 | ★ KQ107643♥ 964♦ —◆ 987 | East Opens 3♦. Partner bids first. |
| Board: 44 Dealer: W Vul: Both HCP: 23 | ♠ AKJ♥ KJ97♠ A9♠ AK73 | West Opens 3♥. You bid first. |
| Board: 45 Dealer: E Vul: None HCP: 7 | ♦ 976♥ QJ1097♦ 97♠ A74 | East Opens 3♦. Partner bids first. |

| Board: 41 Dealer: E Vul: Both North HCP: 3 South HCP: 17 Contract: 4•X S | North: ♠ 86 ♥ K8653 ♠ 109874 ♣ 7 | South: ♠ A95 ♥ 104 ♠ KJ ♣ AKQ1093 | West X Pass | North Pass Pass | East 3♠ Pass X | 3NT |
|--|--------------------------------------|---------------------------------------|-------------------|-----------------|-------------------------|--------------|
| Board: 42 Dealer: W Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N | North: ♠ QJ10 ♥ Q862 ♠ AQ2 ♠ AQ6 | South: ♠ A6432 ♥ K743 ♦ J1054 ♣ — | West 3♣ | North 3NT | East AP | South |
| Board: 43 Dealer: E Vul: EW North HCP: 5 South HCP: 19 Contract: 4♠ N | North: ♠ KQ107643 ♥ 964 ←— ♣ 987 | South: ♠ A52 ♥ AJ7 ♠ A54 ♣ AQ63 | West Pass | North 4♠ | East 3♦ AP | South 3NT |
| Board: 44 Dealer: W Vul: Both North HCP: 23 South HCP: 7 Contract: 3N N | North: ♠ AKJ ♥ KJ97 ♠ A9 ♠ AK73 | South: ♠ 1086 ♥ 86 ♠ KQJ86 ♣ J108 | West 3♥ | North 3NT | East AP | South |
| Board: 45 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 3N S | North: | South: ♠ AK82 ♥ AK43 ♠ A63 ♠ 96 | West AP | North | East 3♦ | South 3NT |

| Board: 41 Dealer: E Vul: Both HCP: 17 | ▲ A95▼ 104◆ KJ▲ AKQ1093 | East Opens 3♠. West Doubles 3NT if possible. East Doubles Pass if possible. You bid first. |
|--|--|--|
| Board: 42 Dealer: W Vul: EW HCP: 8 | ★ A6432★ K743◆ J1054◆ — | West Opens 3♣. Partner bids first. |
| Board: 43 Dealer: E Vul: EW HCP: 19 | A52✓ AJ7A54AQ63 | East Opens 3♦. You bid first. |
| Board: 44 Dealer: W Vul: Both HCP: 7 | 108686KQJ86J108 | West Opens 3♥. Partner bids first. |
| Board: 45 Dealer: E Vul: None HCP: 18 | AK82✓ AK43✓ A63✓ 96 | East Opens 3♦. You bid first. |

| Board: 41 Dealer: E Vul: Both North HCP: 3 South HCP: 17 Contract: 4•X S | North: ♠ 86 ♥ K8653 ♠ 109874 ♣ 7 | South: ♠ A95 ♥ 104 ♠ KJ ♣ AKQ1093 | West X Pass | North Pass Pass | East 3♠ Pass X | 3NT |
|--|--------------------------------------|---------------------------------------|-------------------|-----------------|-------------------------|--------------|
| Board: 42 Dealer: W Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N | North: ♠ QJ10 ♥ Q862 ♠ AQ2 ♠ AQ6 | South: ♠ A6432 ♥ K743 ♦ J1054 ♣ — | West 3♣ | North 3NT | East AP | South |
| Board: 43 Dealer: E Vul: EW North HCP: 5 South HCP: 19 Contract: 4♠ N | North: ♠ KQ107643 ♥ 964 ←— ♣ 987 | South: ♠ A52 ♥ AJ7 ♠ A54 ♣ AQ63 | West Pass | North 4♠ | East 3♦ AP | South 3NT |
| Board: 44 Dealer: W Vul: Both North HCP: 23 South HCP: 7 Contract: 3N N | North: ♠ AKJ ♥ KJ97 ♠ A9 ♠ AK73 | South: ♠ 1086 ♥ 86 ♠ KQJ86 ♣ J108 | West 3♥ | North 3NT | East AP | South |
| Board: 45 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 3N S | North: | South: ♠ AK82 ♥ AK43 ♠ A63 ♠ 96 | West AP | North | East 3♦ | South 3NT |

| Board: 46 Dealer: W Vul: NS HCP: 17 | ♣ Q106♥ AJ◆ AKJ743♣ Q5 | West Opens 3♥. You bid first. |
|--|--|---|
| Board: 47 Dealer: E Vul: EW HCP: 5 | ◆ 972♥ AJ743◆ 876◆ 107 | East Opens 3♠. Partner bids first. |
| Board: 48 Dealer: W Vul: Both HCP: 22 | ★ KQ84★ AK83★ A9★ KQJ | West Opens 3♦. East Bids 5♦ if possible. You bid first. |
| Board: 49 Dealer: E Vul: None HCP: 10 | ▲ J108▼ K952◆ —▲ KQJ984 | East Opens 3♦. Partner bids first. |
| Board: 50 Dealer: W Vul: Both HCP: 17 | ★ KQJ★ AQ5◆ 8762★ AJ6 | West Opens 3♥. You bid first. |
| | | |

| Board: 46 Dealer: W Vul: NS North HCP: 17 South HCP: 5 Contract: 3N N | North: ♠ Q106 ♥ AJ ♠ AKJ743 ♠ Q5 | South: ♣ 752 ♥ 872 ♦ 82 ♣ AJ1062 | West 3♥ | North 3NT | East AP | South |
|--|--------------------------------------|--------------------------------------|--------------------|-------------------|------------|---------------|
| Board: 47 Dealer: E Vul: EW North HCP: 5 South HCP: 22 Contract: 3N S | North: | South: ♠ A6 ♥ Q6 ♠ AKQ4 ♠ AK965 | West AP | North | East 3♠ | South 3NT |
| Board: 48 Dealer: W Vul: Both North HCP: 22 South HCP: 3 Contract: 5•X W | North: ♠ KQ84 ♥ AK83 ♠ A9 ♣ KQJ | South: ◆ J10972 ◆ 952 ◆ Q ◆ 9653 | West 3♦ Pass | North 3NT X | East 5 AP | South Pass |
| Board: 49 Dealer: E Vul: None North HCP: 10 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ2 ♥ AQ4 ♠ KQ872 ♣ 62 | West AP | North | East 3♦ | South 3NT |
| Board: 50 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ KQJ ♥ AQ5 ♠ 8762 ♣ AJ6 | South: ♠ A962 ♥ 32 ♠ K93 ♣ 9842 | West 3♥ | North 3NT | East AP | South |

| Board: 46 Dealer: W Vul: NS HCP: 5 | ₹752₹872₹82₹AJ1062 | West Opens 3♥. Partner bids first. |
|--|--|---|
| Board: 47 Dealer: E Vul: EW HCP: 22 | A6♥ Q6AKQ4AK965 | East Opens 3♠. You bid first. |
| Board: 48 Dealer: W Vul: Both HCP: 3 | J10972♥ 952◆ Q♣ 9653 | West Opens 3♦. East Bids 5♦ if possible. Partner bids first. |
| Board: 49 Dealer: E Vul: None HCP: 17 | AQ2AQ4KQ87262 | East Opens 3♦. You bid first. |
| Board: 50 Dealer: W Vul: Both HCP: 7 | ★ A962▼ 32◆ K93◆ 9842 | West Opens 3♥. Partner bids first. |
| | | |

| Board: 46 Dealer: W Vul: NS North HCP: 17 South HCP: 5 Contract: 3N N | North: ♠ Q106 ♥ AJ ♠ AKJ743 ♠ Q5 | South: ♣ 752 ♥ 872 ♦ 82 ♣ AJ1062 | West 3♥ | North 3NT | East AP | South |
|--|--------------------------------------|--------------------------------------|--------------------|-------------------|------------|---------------|
| Board: 47 Dealer: E Vul: EW North HCP: 5 South HCP: 22 Contract: 3N S | North: | South: ♠ A6 ♥ Q6 ♠ AKQ4 ♠ AK965 | West AP | North | East 3♠ | South 3NT |
| Board: 48 Dealer: W Vul: Both North HCP: 22 South HCP: 3 Contract: 5•X W | North: ♠ KQ84 ♥ AK83 ♠ A9 ♣ KQJ | South: ◆ J10972 ◆ 952 ◆ Q ◆ 9653 | West 3♦ Pass | North 3NT X | East 5 AP | South Pass |
| Board: 49 Dealer: E Vul: None North HCP: 10 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ2 ♥ AQ4 ♠ KQ872 ♣ 62 | West AP | North | East 3♦ | South 3NT |
| Board: 50 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ KQJ ♥ AQ5 ♠ 8762 ♣ AJ6 | South: ♠ A962 ♥ 32 ♠ K93 ♣ 9842 | West 3♥ | North 3NT | East AP | South |

| Board: 51 Dealer: E Vul: None HCP: 8 | ♣ 873♥ J1097◆ AQJ5♣ 92 | East Opens 3♠. Partner bids first. |
|--|--|---|
| Board: 52 Dealer: W Vul: EW HCP: 17 | A7✓ 109✓ AQ97✓ AK985 | West Opens 3♦. You bid first. |
| Board: 53 Dealer: E Vul: EW HCP: 6 | ♣ J97652♥ Q9654♦ K5 | East Opens 3♦. West Bids 4♦ if possible. Partner bids first. |
| Board: 54 Dealer: W Vul: None HCP: 18 | ★ K8★ A9★ Q654★ AKQ63 | West Opens 3♠. You bid first. |
| Board: 55 Dealer: E Vul: EW HCP: 1 | ◆ 96432♥ J109862◆ —◆ 73 | East Opens 3♦. Partner bids first. |
| | | |

| Board: 51 Dealer: E Vul: None North HCP: 8 South HCP: 17 Contract: 3N S | North: ♣ 873 ▼ J1097 ◆ AQJ5 ♣ 92 | South: ♠ AQ6 ♥ K83 ♠ K2 ♠ AJ1085 | West AP | North | East 3♠ | South 3NT |
|--|---------------------------------------|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 52 Dealer: W Vul: EW North HCP: 17 South HCP: 6 Contract: 3N N | North: ♠ A7 ♥ 109 ♠ AQ97 ♣ AK985 | South: ♠ KQJ93 ♥ 8763 ♠ 42 ♣ 32 | West 3♦ | North 3NT | East AP | South |
| Board: 53 Dealer: E Vul: EW North HCP: 6 South HCP: 18 Contract: 4♠ N | North: | South: ♠ A3 ♥ KJ102 ♠ K5 ♣ AQJ98 | West 4◆ | North 4♣ | East 3♦ AP | South 3NT |
| Board: 54 Dealer: W Vul: None North HCP: 18 South HCP: 4 Contract: 4♥ S | North: ♠ K8 ♥ A9 ♠ Q654 ♣ AKQ63 | South: ♠ Q653 ♥ Q1087542 ♦ 9 ♣ 5 | West 3♠ AP | North 3NT | East Pass | |
| Board: 55 Dealer: E Vul: EW North HCP: 1 South HCP: 22 Contract: 4♥ N | North: ◆ 96432 ▼ J109862 ← — ◆ 73 | South: ♠ AQ5 ♥ A7 ♠ AJ973 ♣ AK5 | West Pass | North 4♥ | East 3♦ AP | South 3NT |

3N over RHO's 3x Preempt.

Vul: EW ◆ AJ973

♣ AK5

HCP: 22

| Board: 51 Dealer: E Vul: None HCP: 17 | AQ6K83K2AJ1085 | East Opens 3♠. You bid first. |
|--|---|---|
| Board: 52 Dealer: W Vul: EW HCP: 6 | ★ KQJ93▼ 8763◆ 42◆ 32 | West Opens 3♦. Partner bids first. |
| Board: 53 Dealer: E Vul: EW HCP: 18 | ★ A3▼ KJ102◆ K5★ AQJ98 | East Opens 3♦. West Bids 4♦ if possible. You bid first. |
| Board: 54 Dealer: W Vul: None HCP: 4 | ♦ Q653 ♥ Q1087542 ♦ 9 ♣ 5 | West Opens 3♠. Partner bids first. |
| Board: 55 Dealer: E | ♠ AQ5 ♥ A7 | East Opens 3♦. |

You bid first.

| Board: 51 Dealer: E Vul: None North HCP: 8 South HCP: 17 Contract: 3N S | North: ♣ 873 ▼ J1097 ◆ AQJ5 ♣ 92 | South: ♠ AQ6 ♥ K83 ♠ K2 ♠ AJ1085 | West AP | North | East 3♠ | South 3NT |
|--|---------------------------------------|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 52 Dealer: W Vul: EW North HCP: 17 South HCP: 6 Contract: 3N N | North: ♠ A7 ♥ 109 ♠ AQ97 ♣ AK985 | South: ♠ KQJ93 ♥ 8763 ♠ 42 ♣ 32 | West 3♦ | North 3NT | East AP | South |
| Board: 53 Dealer: E Vul: EW North HCP: 6 South HCP: 18 Contract: 4♠ N | North: | South: ♠ A3 ♥ KJ102 ♠ K5 ♣ AQJ98 | West 4◆ | North 4♣ | East 3♦ AP | South 3NT |
| Board: 54 Dealer: W Vul: None North HCP: 18 South HCP: 4 Contract: 4♥ S | North: ♠ K8 ♥ A9 ♠ Q654 ♣ AKQ63 | South: ♠ Q653 ♥ Q1087542 ♦ 9 ♣ 5 | West 3♠ AP | North 3NT | East Pass | |
| Board: 55 Dealer: E Vul: EW North HCP: 1 South HCP: 22 Contract: 4♥ N | North: ◆ 96432 ▼ J109862 ← — ◆ 73 | South: ♠ AQ5 ♥ A7 ♠ AJ973 ♣ AK5 | West Pass | North 4♥ | East 3♦ AP | South 3NT |

| Board: 56 Dealer: W Vul: None HCP: 19 | ◆ 93♥ AK106◆ K8◆ AKQ93 | West Opens 3♦. You bid first. |
|--|--|-------------------------------------|
| Board: 57 Dealer: E Vul: Both HCP: 6 | ♣ QJ102♥ 10542♦ K53♣ 93 | East Opens 3♣. Partner bids first. |
| Board: 58 Dealer: W Vul: None HCP: 19 | ♠ AQ ♥ A104 ♦ K8 ♣ KQJ1083 | West Opens 3♦. You bid first. |
| Board: 59 Dealer: E Vul: NS HCP: 6 | ♦ KQJ10652 ♥ 4 ♦ 943 ♣ 83 | East Opens 3♥. Partner bids first. |
| Board: 60 Dealer: W Vul: Both HCP: 17 | ♠ AK3♥ 852♠ AJ6♠ KQ73 | West Opens 3♣. You bid first. |
| | | |

| Board: 56 Dealer: W Vul: None North HCP: 19 South HCP: 4 Contract: 3N N | North: | South: ♠ A10864 ♥ 875 ♦ 53 ♠ 854 | West 3♦ | North 3NT | East AP | South |
|---|---------------------------------------|--|------------------|--------------|------------------|--------------|
| Board: 57 Dealer: E Vul: Both North HCP: 6 South HCP: 17 Contract: 3N S | North: ♠ QJ102 ♥ 10542 ♠ K53 ♣ 93 | South: ♠ 64 ♥ AQJ8 ♠ A102 ♠ AQ62 | West AP | North | East 3♣ | South 3NT |
| Board: 58 Dealer: W Vul: None North HCP: 19 South HCP: 8 Contract: 44 S | North: ♠ AQ ♥ A104 ♠ K8 ♣ KQJ1083 | South: ★ KJ8743 ▼ 53 ◆ 54 ♣ A65 | West 3♦ AP | North 3NT | East Pass | |
| Board: 59 Dealer: E Vul: NS North HCP: 6 South HCP: 19 Contract: 6♠ N | North: ♠ KQJ10652 ♥ 4 ♦ 943 ♣ 83 | South: ♠ 874 ♥ KJ85 ♠ AK10 ♠ AKJ | West Pass | North 6♠ | East 3♥ AP | South 3NT |
| Board: 60 Dealer: W Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N | North: ♠ AK3 ♥ 852 ♠ AJ6 ♣ KQ73 | South: ♠ QJ10874 ♥ A107 ♠ KQ10 ♣ 8 | West 3♣ | North 3NT | East AP | South |

| Board: 56 Dealer: W Vul: None HCP: 4 | ★ A10864★ 875★ 53★ 854 | West Opens 3♦. Partner bids first. |
|--|---|-------------------------------------|
| Board: 57 Dealer: E Vul: Both HCP: 17 | ♠ 64♥ AQJ8♠ A102♠ AQ62 | East Opens 3♣. You bid first. |
| Board: 58 Dealer: W Vul: None HCP: 8 | ★ KJ8743★ 53★ 54★ A65 | West Opens 3♦. Partner bids first. |
| Board: 59 Dealer: E Vul: NS HCP: 19 | ♣874♥KJ85◆AK10♣AKJ | East Opens 3♥. You bid first. |
| Board: 60 Dealer: W Vul: Both HCP: 12 | ♣ QJ10874♥ A107♦ KQ10♣ 8 | West Opens 3♣. Partner bids first. |

| Board: 56 Dealer: W Vul: None North HCP: 19 South HCP: 4 Contract: 3N N | North: | South: ♠ A10864 ♥ 875 ♦ 53 ♠ 854 | West 3♦ | North 3NT | East AP | South |
|---|---------------------------------------|--|------------------|--------------|------------------|--------------|
| Board: 57 Dealer: E Vul: Both North HCP: 6 South HCP: 17 Contract: 3N S | North: ♠ QJ102 ♥ 10542 ♠ K53 ♣ 93 | South: ♠ 64 ♥ AQJ8 ♠ A102 ♠ AQ62 | West AP | North | East 3♣ | South 3NT |
| Board: 58 Dealer: W Vul: None North HCP: 19 South HCP: 8 Contract: 44 S | North: ♠ AQ ♥ A104 ♠ K8 ♣ KQJ1083 | South: ♠ KJ8743 ♥ 53 ♦ 54 ♣ A65 | West 3♦ AP | North 3NT | East Pass | |
| Board: 59 Dealer: E Vul: NS North HCP: 6 South HCP: 19 Contract: 6♠ N | North: ♠ KQJ10652 ♥ 4 ♦ 943 ♣ 83 | South: ♠ 874 ♥ KJ85 ♠ AK10 ♠ AKJ | West Pass | North 6♠ | East 3♥ AP | South 3NT |
| Board: 60 Dealer: W Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N | North: ♠ AK3 ♥ 852 ♠ AJ6 ♣ KQ73 | South: ♠ QJ10874 ♥ A107 ♠ KQ10 ♣ 8 | West 3♣ | North 3NT | East AP | South |

| Board: 61 Dealer: E Vul: NS HCP: 12 | ♣ 4♥ AJ1073♦ K52♣ KJ72 | East Opens 3♠. Partner bids first. |
|--|---|---|
| Board: 62 Dealer: W Vul: None HCP: 17 | ♣ AQJ7♥ J1096◆ QJ8♣ AQ | West Opens 3♣. East Doubles 3NT if possible. You bid first. |
| Board: 63 Dealer: E Vul: NS HCP: 7 | ♦ KQ8753 ♥ 2 • 109 ♣ Q1093 | East Opens 3♥. Partner bids first. |
| Board: 64 Dealer: W Vul: Both HCP: 17 | ★ KQ9▼ K854◆ KQ82◆ A4 | West Opens 3♠. You bid first. |
| Board: 65 Dealer: E Vul: Both HCP: 5 | ◆9876♥ 52◆ J85◆ KJ86 | East Opens 3♥. Partner bids first. |

| Board: 61 Dealer: E Vul: NS North HCP: 12 South HCP: 17 Contract: 4N S | North: | South: ♠ AQ2 ♥ K64 ♠ A843 ♠ A83 | Pass AP 1. Gerb | North 4♣¹ oer out of 4 | 3♠ Pass | South 3NT 4NT ² |
|---|---------------------------------------|---------------------------------------|-----------------------|---------------------------|------------------|----------------------------------|
| Board: 62 Dealer: W Vul: None North HCP: 17 South HCP: 3 Contract: 3NX N | North: ♠ AQJ7 ♥ J1096 ♦ QJ8 ♣ AQ | South: ♠ K942 ♥ 875 ♦ 97643 ♣ 8 | West 3♣ | North 3NT | East X | South AP |
| Board: 63 Dealer: E Vul: NS North HCP: 7 South HCP: 19 Contract: 4♠ N | North: ♠ KQ8753 ♥ 2 • 109 ♣ Q1093 | South: ♣ J10 ♥ A76 ♠ AK85 ♣ AK64 | West Pass | North 4♣ | East 3♥ AP | South 3NT |
| Board: 64 Dealer: W Vul: Both North HCP: 17 South HCP: 4 Contract: 3N N | North: ♠ KQ9 ♥ K854 ♠ KQ82 ♣ A4 | South: ♣ 4 ▼ J10973 ◆ J ♣ Q109632 | West 3♠ | North 3NT | East AP | South |
| Board: 65 Dealer: E Vul: Both North HCP: 5 South HCP: 19 Contract: 3N S | North: | South: ♠ K32 ♥ KQ ♠ AK9764 ♣ A7 | West AP | North | East 3♥ | South 3NT |

| Board: 61 Dealer: E Vul: NS HCP: 17 | AQ2K64A843A83 | East Opens 3♠. You bid first. |
|--|--|---|
| Board: 62 Dealer: W Vul: None HCP: 3 | ★ K942▼ 875◆ 97643◆ 8 | West Opens 3♣. East Doubles 3NT if possible. Partner bids first. |
| Board: 63 Dealer: E Vul: NS HCP: 19 | ♣ J10♥ A76♦ AK85♣ AK64 | East Opens 3♥. You bid first. |
| Board: 64 Dealer: W Vul: Both HCP: 4 | ♣ 4♥ J10973♦ J♣ Q109632 | West Opens 3♠. Partner bids first. |
| Board: 65 Dealer: E Vul: Both HCP: 19 | ★ K32★ KQ◆ AK9764◆ A7 | East Opens 3♥. You bid first. |

| Board: 61 Dealer: E Vul: NS North HCP: 12 South HCP: 17 Contract: 4N S | North: | South: ♠ AQ2 ♥ K64 ♠ A843 ♠ A83 | Pass AP 1. Gerb | North 4♣¹ oer out of 4 | 3♠ Pass | South 3NT 4NT ² |
|---|---------------------------------------|---------------------------------------|-----------------------|---------------------------|------------------|----------------------------------|
| Board: 62 Dealer: W Vul: None North HCP: 17 South HCP: 3 Contract: 3NX N | North: ♠ AQJ7 ♥ J1096 ♦ QJ8 ♣ AQ | South: ♠ K942 ♥ 875 ♦ 97643 ♣ 8 | West 3♣ | North 3NT | East X | South AP |
| Board: 63 Dealer: E Vul: NS North HCP: 7 South HCP: 19 Contract: 4♠ N | North: ♠ KQ8753 ♥ 2 • 109 ♣ Q1093 | South: ♣ J10 ♥ A76 ♠ AK85 ♣ AK64 | West Pass | North 4♣ | East 3♥ AP | South 3NT |
| Board: 64 Dealer: W Vul: Both North HCP: 17 South HCP: 4 Contract: 3N N | North: ♠ KQ9 ♥ K854 ♠ KQ82 ♣ A4 | South: ♣ 4 ▼ J10973 ◆ J ♣ Q109632 | West 3♠ | North 3NT | East AP | South |
| Board: 65 Dealer: E Vul: Both North HCP: 5 South HCP: 19 Contract: 3N S | North: | South: ♠ K32 ♥ KQ ♠ AK9764 ♣ A7 | West AP | North | East 3♥ | South 3NT |

| Board: 66 Dealer: W Vul: Both HCP: 20 | ♠ A7♥ A3♦ AKJ104♠ A974 | West Opens 3♠. You bid first. |
|--|---|---|
| Board: 67 Dealer: E Vul: EW HCP: 7 | ♦ Q2 ♥ Q10532 ♦ QJ ♣ 10984 | East Opens 3♠. Partner bids first. |
| Board: 68 Dealer: W Vul: NS HCP: 22 | ★ KQ86▼ AK109◆ AK5◆ K6 | West Opens 3♣. You bid first. |
| Board: 69 Dealer: E Vul: EW HCP: 8 | ♦ 6 ♥ A10832 ♦ A103 ♣ 9754 | East Opens 3♠. Partner bids first. |
| Board: 70 Dealer: W Vul: EW HCP: 17 | AQ8✓ AK4✓ KJ863✓ 84 | West Opens 3♠. East Doubles 3NT if possible. You bid first. |

| Board: 66 Dealer: W Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N | North: ♠ A7 ♥ A3 ♠ AKJ104 ♣ A974 | South: | West 3♠ | North 3NT | East AP | South |
|--|---------------------------------------|-------------------------------------|--------------------|--------------------|-----------------|---------------|
| Board: 67 Dealer: E Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S | North: ♠ Q2 ♥ Q10532 • QJ ♣ 10984 | South: ♠ K765 ♥ A976 ♠ A4 ♣ AKQ | West AP | North | East 3♠ | South 3NT |
| Board: 68 Dealer: W Vul: NS North HCP: 22 South HCP: 7 Contract: 3N N | North: ♠ KQ86 ♥ AK109 ♠ AK5 ♣ K6 | South: ◆ A432 ◆ 7543 ◆ QJ6 ◆ 97 | West 3♣ | North 3NT | East AP | South |
| Board: 69 Dealer: E Vul: EW North HCP: 8 South HCP: 24 Contract: 3N S | North: ♠ 6 ▼ A10832 ♠ A103 ♠ 9754 | South: ♠ AQ7 ♥ KQ9 ♠ KJ75 ♠ AKQ | West AP | North | East 3♠ | South 3NT |
| Board: 70 Dealer: W Vul: EW North HCP: 17 South HCP: 4 Contract: 4 N | North: ♠ AQ8 ♥ AK4 ♠ KJ863 ♣ 84 | South: | West 3♠ Pass | North 3NT 4• | East X AP | South Pass |

| Board: 66 Dealer: W | ≜ J9 ♥ Q975 | West Opens 3♠. |
|------------------------|--|-------------------------------|
| Vul: Both HCP: 9 | ◆ 985◆ KQJ5 | Partner bids first. |
| Board: 67 Dealer: E | ★ K765 ★ A976 | East Opens 3♠. |
| Vul: EW HCP: 20 | ◆ A4◆ AKQ | You bid first. |
| Board: 68 Dealer: W | ♦ A432 ▼ 7543 | West Opens 3♣. |
| Vul: NS HCP: 7 | ◆ QJ6 ◆ 97 | Partner bids first. |
| Board: 69 Dealer: E | ♠ AQ7 ♥ KQ9 | East Opens 3♠. |
| Vul: EW HCP: 24 | ◆ KJ75◆ AKQ | You bid first. |
| Board: 70 | ♦ 92 | West Opens 3♠. |
| Dealer: W Vul: EW | ♥ 10875 ♦ A942 | East Doubles 3NT if possible. |
| HCP: 4 | ♣ 1065 | Partner bids first. |
| | | |

| Board: 66 Dealer: W Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N | North: ♠ A7 ♥ A3 ♠ AKJ104 ♣ A974 | South: | West 3♠ | North 3NT | East AP | South |
|--|---------------------------------------|-------------------------------------|--------------------|--------------------|-----------------|---------------|
| Board: 67 Dealer: E Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S | North: ♠ Q2 ♥ Q10532 • QJ ♣ 10984 | South: ♠ K765 ♥ A976 ♠ A4 ♣ AKQ | West AP | North | East 3♠ | South 3NT |
| Board: 68 Dealer: W Vul: NS North HCP: 22 South HCP: 7 Contract: 3N N | North: ♠ KQ86 ♥ AK109 ♠ AK5 ♣ K6 | South: ◆ A432 ◆ 7543 ◆ QJ6 ◆ 97 | West 3♣ | North 3NT | East AP | South |
| Board: 69 Dealer: E Vul: EW North HCP: 8 South HCP: 24 Contract: 3N S | North: ♠ 6 ▼ A10832 ♠ A103 ♠ 9754 | South: ♠ AQ7 ♥ KQ9 ♠ KJ75 ♠ AKQ | West AP | North | East 3♠ | South 3NT |
| Board: 70 Dealer: W Vul: EW North HCP: 17 South HCP: 4 Contract: 4 N | North: ♠ AQ8 ♥ AK4 ♠ KJ863 ♣ 84 | South: | West 3♠ Pass | North 3NT 4• | East X AP | South Pass |

| Board: 71 Dealer: E Vul: Both HCP: 5 | ♦3 ▼ 1086 ♦ Q53 ♠ K108543 | East Opens 3♠. Partner bids first. |
|---|---|-------------------------------------|
| Board: 72 Dealer: W Vul: NS HCP: 17 | ▶ J4♥ KQ6◆ AKJ8♣ QJ54 | West Opens 3♥. You bid first. |
| Board: 73 Dealer: E Vul: EW HCP: 6 | ♦ 962♥ Q72♦ J♣ K109864 | East Opens 3♠. Partner bids first. |
| Board: 74 Dealer: W Vul: NS HCP: 18 | ♣ J32♥ A102♦ K3♣ AKQJ5 | West Opens 3♦. You bid first. |
| Board: 75 Dealer: E Vul: Both HCP: 7 | ♦ 9876♥ 32♦ AQJ6♠ 854 | East Opens 3♥. Partner bids first. |

| Board: 71 Dealer: E Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S | North: ♣ 3 ♥ 1086 • Q53 ♣ K108543 | South: ♠ K75 ✔ AK ♠ AKJ87 ♣ QJ9 | West AP | North | East 3♠ | South 3NT |
|--|---|---------------------------------------|------------------|--------------|--------------|--------------|
| Board: 72 Dealer: W Vul: NS North HCP: 17 South HCP: 4 Contract: 4♠ S | North: ♠ J4 ♥ KQ6 ♦ AKJ8 ♣ QJ54 | South: ♠ A108753 ♥ 54 ♠ 64 ♣ 872 | West 3♥ AP | North 3NT | East Pass | |
| Board: 73 Dealer: E Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S | North: | South: ♠ AQ ♥ 54 ♠ AKQ9754 ♠ AJ | West AP | North | East 3♠ | South 3NT |
| Board: 74 Dealer: W Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N | North: | South: ♠ KQ6 ♥ KJ54 ♦ 108 ♣ 10984 | West 3♦ | North 3NT | East AP | South |
| Board: 75 Dealer: E Vul: Both North HCP: 7 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ4 ♥ A10 ♠ 74 ♣ AQJ732 | West AP | North | East 3♥ | South 3NT |

| Board: 71 Dealer: E Vul: Both HCP: 21 | ★ K75★ AK◆ AKJ87★ QJ9 | East Opens 3♠. You bid first. |
|--|---|-------------------------------------|
| Board: 72 Dealer: W Vul: NS HCP: 4 | ★ A108753★ 54★ 64★ 872 | West Opens 3♥. Partner bids first. |
| Board: 73 Dealer: E Vul: EW HCP: 20 | ♠ AQ♥ 54♠ AKQ9754♠ AJ | East Opens 3♠. You bid first. |
| Board: 74 Dealer: W Vul: NS HCP: 9 | ★ KQ6 ♥ KJ54 ♦ 108 ♣ 10984 | West Opens 3♦. Partner bids first. |
| Board: 75 Dealer: E Vul: Both HCP: 17 | AQ4✓ A10✓ 74▲ AQJ732 | East Opens 3♥. You bid first. |

| Board: 71 Dealer: E Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S | North: ♣ 3 ♥ 1086 • Q53 ♣ K108543 | South: ♠ K75 ✔ AK ♠ AKJ87 ♣ QJ9 | West AP | North | East 3♠ | South 3NT |
|--|---|---------------------------------------|------------------|--------------|--------------|--------------|
| Board: 72 Dealer: W Vul: NS North HCP: 17 South HCP: 4 Contract: 4♠ S | North: ♠ J4 ♥ KQ6 ♦ AKJ8 ♣ QJ54 | South: ♠ A108753 ♥ 54 ♠ 64 ♣ 872 | West 3♥ AP | North 3NT | East Pass | |
| Board: 73 Dealer: E Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S | North: | South: ♠ AQ ♥ 54 ♠ AKQ9754 ♠ AJ | West AP | North | East 3♠ | South 3NT |
| Board: 74 Dealer: W Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N | North: | South: ♠ KQ6 ♥ KJ54 ♦ 108 ♣ 10984 | West 3♦ | North 3NT | East AP | South |
| Board: 75 Dealer: E Vul: Both North HCP: 7 South HCP: 17 Contract: 3N S | North: | South: ♠ AQ4 ♥ A10 ♠ 74 ♣ AQJ732 | West AP | North | East 3♥ | South 3NT |

| Board: 76 Dealer: W Vul: EW HCP: 23 | ★ AKJ7★ K74★ KQ★ AK83 | West Opens 3♦. You bid first. |
|--|--|-------------------------------------|
| Board: 77 Dealer: E Vul: Both HCP: 9 | ★ 5♥ QJ102♦ KJ532♠ Q104 | East Opens 3♠. Partner bids first. |
| Board: 78 Dealer: W Vul: None HCP: 19 | ★ A109★ AK5★ A4★ A9743 | West Opens 3♦. You bid first. |
| Board: 79 Dealer: E Vul: EW HCP: 7 | ♠ 62♥ AJ1087532♦ 7♠ Q10 | East Opens 3♠. Partner bids first. |
| Board: 80 Dealer: W Vul: None HCP: 18 | ★ AK53♥ J2★ A6★ KQJ43 | West Opens 3♦. You bid first. |

| Board: 76 Dealer: W Vul: EW North HCP: 23 South HCP: 3 Contract: 4 S | North: ♠ AKJ7 ♥ K74 ♠ KQ ♠ AK83 | South: ♠ Q94 ♥ J108532 ♦ 73 ♠ 94 | West 3♦ AP | North 3NT | | |
|--|---------------------------------------|--------------------------------------|------------------|--------------|------------------|--------------|
| Board: 77 Dealer: E Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S | North: ♣ 5 ♥ QJ102 ♠ KJ532 ♣ Q104 | South: ♠ AQ64 ♥ 75 ♠ AQ7 ♣ AJ72 | West AP | North | East 3♠ | South 3NT |
| Board: 78 Dealer: W Vul: None North HCP: 19 South HCP: 8 Contract: 3N N | North: ♠ A109 ♥ AK5 ♠ A4 ♠ A9743 | South: ♠ Q42 ♥ 9872 ♠ 87 ♠ KQJ6 | West 3◆ | North 3NT | East AP | South |
| Board: 79 Dealer: E Vul: EW North HCP: 7 South HCP: 18 Contract: 6♥ N | North: ♠ 62 ♥ AJ1087532 ♠ 7 ♠ Q10 | South: ♠ A1073 ♥ Q4 ♠ AK6 ♠ AJ65 | West Pass | North 6♥ | East 3♠ AP | South 3NT |
| Board: 80 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 3N N | North: ♠ AK53 ♥ J2 ♠ A6 ♠ KQJ43 | South: ♣ J6 ♥ AK86 ♦ 987 ♣ 10975 | West 3◆ | North 3NT | East AP | South |

| Board: 76 Dealer: W Vul: EW HCP: 3 | ♣ Q94 ♥ J108532 ♦ 73 ♣ 94 | West Opens 3♦. Partner bids first. |
|--|---|-------------------------------------|
| Board: 77 Dealer: E Vul: Both HCP: 17 | AQ64₹75AQ7AJ72 | East Opens 3♠. You bid first. |
| Board: 78 Dealer: W Vul: None HCP: 8 | ♦ Q42 ♥ 9872 ♦ 87 ♣ KQJ6 | West Opens 3♦. Partner bids first. |
| Board: 79 Dealer: E Vul: EW HCP: 18 | ▲ A1073♥ Q4◆ AK6▲ AJ65 | East Opens 3♠. You bid first. |
| Board: 80 Dealer: W Vul: None HCP: 8 | | West Opens 3♦. Partner bids first. |

| Board: 76 Dealer: W Vul: EW North HCP: 23 South HCP: 3 Contract: 4 S | North: ♠ AKJ7 ♥ K74 ♠ KQ ♠ AK83 | South: ♠ Q94 ♥ J108532 ♦ 73 ♠ 94 | West 3♦ AP | North 3NT | | |
|--|---------------------------------------|--------------------------------------|------------------|--------------|------------------|--------------|
| Board: 77 Dealer: E Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S | North: ♣ 5 ♥ QJ102 ♠ KJ532 ♣ Q104 | South: ♠ AQ64 ♥ 75 ♠ AQ7 ♣ AJ72 | West AP | North | East 3♠ | South 3NT |
| Board: 78 Dealer: W Vul: None North HCP: 19 South HCP: 8 Contract: 3N N | North: ♠ A109 ♥ AK5 ♠ A4 ♠ A9743 | South: ♠ Q42 ♥ 9872 ♠ 87 ♠ KQJ6 | West 3◆ | North 3NT | East AP | South |
| Board: 79 Dealer: E Vul: EW North HCP: 7 South HCP: 18 Contract: 6♥ N | North: ♠ 62 ♥ AJ1087532 ♠ 7 ♠ Q10 | South: ♠ A1073 ♥ Q4 ♠ AK6 ♠ AJ65 | West Pass | North 6♥ | East 3♠ AP | South 3NT |
| Board: 80 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 3N N | North: ♠ AK53 ♥ J2 ♠ A6 ♠ KQJ43 | South: ♣ J6 ♥ AK86 ♦ 987 ♣ 10975 | West 3◆ | North 3NT | East AP | South |

| Board: 81 | ★ 109765 | East Opens 3♦. |
|-----------|-------------------------|--|
| Dealer: E | ♥ 542 | West Doubles 3NT if possible. |
| Vul: EW | ♦ 975 | |
| HCP: 3 | ♣ K4 | Partner bids first. |
| | | |
| Board: 82 | ♠ AJ75 | W O |
| Dealer: W | ♥ A9 | West Opens 3♦. |
| Vul: EW | ♦ AQ76 | XX 1.10 |
| HCP: 19 | ♣ A97 | You bid first. |
| | | |
| Board: 83 | ♦ K752 | |
| Dealer: E | ♥ K98543 | East Opens 3♦. |
| Vul: NS | ♦ 5 | |
| HCP: 6 | ♣ 109 | Partner bids first. |
| 1101.0 | | |
| Board: 84 | ♦ A8 | |
| Dealer: W | ∀ K6 | West Opens 3♠. |
| Vul: EW | ◆ AQJ1087 | |
| HCP: 17 | ♣ K63 | You bid first. |
| 1101.17 | 1100 | |
| Board: 85 | ★ 1097 | East Opens 3♣. |
| Dealer: E | ♥ J642 | West Doubles 3NT if possible. |
| Vul: Both | 10984 | The state of the s |
| HCP: 1 | ◆ 73 | Partner bids first. |
| 1101.1 | * 13 | i artifer ords first. |

| Board: 81 Dealer: E Vul: EW North HCP: 3 South HCP: 17 Contract: 3NX S | North: • 109765 • 542 • 975 • K4 | South: ♠ KJ2 ♥ A73 ♠ AQ3 ♣ QJ72 | West X | North AP | East 3♦ | South 3NT |
|---|---------------------------------------|--------------------------------------|-----------------|---------------|--------------|--------------|
| Board: 82 Dealer: W Vul: EW North HCP: 19 South HCP: 11 Contract: 3N N | North: ♠ AJ75 ♥ A9 ♠ AQ76 ♠ A97 | South: ♠ KQ1043 ♥ KQ3 ♦ 53 ♣ J85 | West 3♦ | North 3NT | East AP | South |
| Board: 83 Dealer: E Vul: NS North HCP: 6 South HCP: 18 Contract: 3N S | North: ♠ K752 ▼ K98543 ♦ 5 ♠ 109 | South: ♠ Q864 ♥ A6 ♠ KQ96 ♠ AK4 | West AP | North | East 3♦ | South 3NT |
| Board: 84 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ A8 ♥ K6 ♠ AQJ1087 ♣ K63 | South: ♠ Q76 ♥ Q7 ♦ 93 ♠ QJ10982 | West 3♠ | North 3NT | East AP | South |
| Board: 85 Dealer: E Vul: Both North HCP: 1 South HCP: 17 Contract: 4 S | North: ♠ 1097 ♥ J642 ♠ 10984 ♠ 73 | South: ♠ K2 ♥ K8 ♠ AKJ732 ♣ K64 | West X AP | North Pass | East 3♣ Pass | 3NT |

| Board: 81 Dealer: E Vul: EW HCP: 17 | ★ KJ2▼ A73◆ AQ3◆ QJ72 | East Opens 3♦. West Doubles 3NT if possible. You bid first. |
|--|---|---|
| Board: 82 Dealer: W Vul: EW HCP: 11 | ★ KQ1043★ KQ3★ 53★ J85 | West Opens 3♦. Partner bids first. |
| Board: 83 Dealer: E Vul: NS HCP: 18 | ♠ Q864♥ A6♦ KQ96♠ AK4 | East Opens 3♦. You bid first. |
| Board: 84 Dealer: W Vul: EW HCP: 7 | ♣ Q76♥ Q7◆ 93♣ QJ10982 | West Opens 3♠. Partner bids first. |
| Board: 85 Dealer: E Vul: Both HCP: 17 | ★ K2★ K8◆ AKJ732◆ K64 | East Opens 3♣. West Doubles 3NT if possible. You bid first. |

| Board: 81 Dealer: E Vul: EW North HCP: 3 South HCP: 17 Contract: 3NX S | North: • 109765 • 542 • 975 • K4 | South: ♠ KJ2 ♥ A73 ♠ AQ3 ♣ QJ72 | West X | North AP | East 3♦ | South 3NT |
|---|---------------------------------------|--------------------------------------|-----------------|---------------|--------------|--------------|
| Board: 82 Dealer: W Vul: EW North HCP: 19 South HCP: 11 Contract: 3N N | North: ♠ AJ75 ♥ A9 ♠ AQ76 ♠ A97 | South: ♠ KQ1043 ♥ KQ3 ♦ 53 ♣ J85 | West 3♦ | North 3NT | East AP | South |
| Board: 83 Dealer: E Vul: NS North HCP: 6 South HCP: 18 Contract: 3N S | North: ♠ K752 ▼ K98543 ♦ 5 ♠ 109 | South: ♠ Q864 ♥ A6 ♠ KQ96 ♠ AK4 | West AP | North | East 3♦ | South 3NT |
| Board: 84 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ A8 ♥ K6 ♠ AQJ1087 ♣ K63 | South: ♠ Q76 ♥ Q7 ♦ 93 ♠ QJ10982 | West 3♠ | North 3NT | East AP | South |
| Board: 85 Dealer: E Vul: Both North HCP: 1 South HCP: 17 Contract: 4 S | North: ♠ 1097 ♥ J642 ♠ 10984 ♠ 73 | South: ♠ K2 ♥ K8 ♠ AKJ732 ♣ K64 | West X AP | North Pass | East 3♣ Pass | 3NT |

| Board: 86 Dealer: W Vul: None HCP: 17 | ★ A65▼ KJ102★ A6★ KQ98 | West Opens 3♣. You bid first. |
|--|---|-------------------------------------|
| Board: 87 Dealer: E Vul: EW HCP: 4 | ◆— ▼ 109854 ◆ K943 ◆ J843 | East Opens 3♠. Partner bids first. |
| Board: 88 Dealer: W Vul: Both HCP: 17 | AQ7✓ AQ✓ J103✓ A9632 | West Opens 3♠. You bid first. |
| Board: 89 Dealer: E Vul: EW HCP: 11 | ♣ J♥ A8643◆ Q976♣ A75 | East Opens 3♠. Partner bids first. |
| Board: 90 Dealer: W Vul: Both HCP: 21 | ★ AK▼ KJ65◆ AQ8◆ A1084 | West Opens 3♣. You bid first. |

| Board: 86 Dealer: W Vul: None North HCP: 17 South HCP: 6 Contract: 3N N | North: ♠ A65 ♥ KJ102 ♠ A6 ♠ KQ98 | South: ♠ K1094 ♥ Q84 ♦ J8432 ♠ 2 | West 3♣ | North 3NT | East AP | South |
|---|---------------------------------------|--|------------------|--------------|--------------|--------------|
| Board: 87 Dealer: E Vul: EW North HCP: 4 South HCP: 17 Contract: 3N S | North: ♣ — ▼ 109854 ◆ K943 ♣ J843 | South: ♠ KQ86 ♥ Q7 ♠ QJ ♣ AK962 | West AP | North | East 3♠ | South 3NT |
| Board: 88 Dealer: W Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N | North: ♠ AQ7 ♥ AQ ♦ J103 ♣ A9632 | South: | West 3♠ | North 3NT | East AP | South |
| Board: 89 Dealer: E Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S | North: ♣ J ♥ A8643 ♠ Q976 ♣ A75 | South: ♠ K9 ♥ K2 ♠ AKJ543 ♣ K84 | West AP | North | East 3♠ | South 3NT |
| Board: 90 Dealer: W Vul: Both North HCP: 21 South HCP: 7 Contract: 4 S | North: | South: ◆ J97 ▼ AQ10842 ◆ 10764 ◆ — | West 3♣ AP | North 3NT | East Pass | |

| Board: 86 Dealer: W Vul: None HCP: 6 | ★ K1094♥ Q84◆ J8432◆ 2 | West Opens 3♣. Partner bids first. |
|--|---|-------------------------------------|
| Board: 87 Dealer: E Vul: EW HCP: 17 | ★KQ86♥Q7◆QJ◆AK962 | East Opens 3♠. You bid first. |
| Board: 88 Dealer: W Vul: Both HCP: 10 | ♣9 ♥ 98642 ♦ AQ9 ♣ KJ104 | West Opens 3♠. Partner bids first. |
| Board: 89 Dealer: E Vul: EW HCP: 17 | ★ K9★ K2◆ AKJ543◆ K84 | East Opens 3♠. You bid first. |
| Board: 90 Dealer: W Vul: Both HCP: 7 | ♣ J97 ♥ AQ10842 ♦ 10764 ♣ — | West Opens 3♣. Partner bids first. |
| | | |

| Board: 86 Dealer: W Vul: None North HCP: 17 South HCP: 6 Contract: 3N N | North: ♠ A65 ♥ KJ102 ♠ A6 ♠ KQ98 | South: ♠ K1094 ♥ Q84 ♦ J8432 ♠ 2 | West 3♣ | North 3NT | East AP | South |
|---|---------------------------------------|--|------------------|--------------|--------------|--------------|
| Board: 87 Dealer: E Vul: EW North HCP: 4 South HCP: 17 Contract: 3N S | North: ♣ — ▼ 109854 ◆ K943 ♣ J843 | South: ♠ KQ86 ♥ Q7 ♠ QJ ♣ AK962 | West AP | North | East 3♠ | South 3NT |
| Board: 88 Dealer: W Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N | North: ♠ AQ7 ♥ AQ ♦ J103 ♣ A9632 | South: | West 3♠ | North 3NT | East AP | South |
| Board: 89 Dealer: E Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S | North: ♣ J ♥ A8643 ♠ Q976 ♣ A75 | South: ♠ K9 ♥ K2 ♠ AKJ543 ♣ K84 | West AP | North | East 3♠ | South 3NT |
| Board: 90 Dealer: W Vul: Both North HCP: 21 South HCP: 7 Contract: 4 S | North: | South: ◆ J97 ▼ AQ10842 ◆ 10764 ◆ — | West 3♣ AP | North 3NT | East Pass | |

| Board: 91 Dealer: E Vul: Both HCP: 11 | ★ K95★ K52◆ J97◆ KJ84 | East Opens 3♦. Partner bids first. |
|--|---|---|
| Board: 92 Dealer: W Vul: None HCP: 17 | AQ6✓ QJAQ9643Q8 | West Opens 3♠. East Bids 4♠ if possible. You bid first. |
| Board: 93 Dealer: E Vul: EW HCP: 5 | \$98653★ A5◆ 9★ J8765 | East Opens 3♦. Partner bids first. |
| Board: 94 Dealer: W Vul: NS HCP: 17 | ♣82✔A765◆AQ♣AK1032 | West Opens 3♦. You bid first. |
| Board: 95 Dealer: E Vul: EW HCP: 10 | ★ K8643★ AQJ85★ 109★ 7 | East Opens 3♦. Partner bids first. |

| Board: 91 Dealer: E Vul: Both North HCP: 11 South HCP: 19 Contract: 3N S | North: ♠ K95 ♥ K52 ♦ J97 ♣ KJ84 | South: ♠ AQ72 ♥ A8 ♠ K8 ♣ AQ965 | West AP | North | East 3◆ | South 3NT |
|---|--------------------------------------|--------------------------------------|----------------------|--------------|--------------|--------------|
| Board: 92 Dealer: W Vul: None North HCP: 17 South HCP: 2 Contract: 4♠ W | North: ♠ AQ6 ♥ QJ ♠ AQ9643 ♠ Q8 | South: | West 3♠ | North 3NT | East 4♠ | South AP |
| Board: 93 Dealer: E Vul: EW North HCP: 5 South HCP: 19 Contract: 3N S | North: ◆ 98653 ▼ A5 ◆ 9 ◆ J8765 | South: ♠ AQ ♥ K643 ♠ K84 ♣ AK103 | West AP | North | East 3♦ | South 3NT |
| Board: 94 Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 3N N | North: ♠ 82 ♥ A765 ♠ AQ ♠ AK1032 | South: ♠ A10643 ♥ 2 ♠ 64 ♠ Q9754 | West 3♦ | North 3NT | East AP | South |
| Board: 95 Dealer: E Vul: EW North HCP: 10 South HCP: 18 Contract: 4 S | North: ♠ K8643 ♥ AQJ85 ♦ 109 ♣ 7 | South: ♠ AJ5 ♥ K96 ♠ K84 ♣ AK98 | West Pass AP 1. both | • | East 3♦ Pass | 3NT |

| Board: 91 | East Opens 3♦. You bid first. |
|-----------|---|
| Board: 92 | West Opens 3♠. East Bids 4♠ if possible. Partner bids first. |
| Board: 93 | East Opens 3♦. You bid first. |
| Board: 94 | West Opens 3♦. Partner bids first. |
| Board: 95 | East Opens 3♦. You bid first. |

| Board: 91 Dealer: E Vul: Both North HCP: 11 South HCP: 19 Contract: 3N S | North: ♠ K95 ♥ K52 ♦ J97 ♣ KJ84 | South: ♠ AQ72 ♥ A8 ♠ K8 ♣ AQ965 | West AP | North | East 3◆ | South 3NT |
|---|--------------------------------------|--------------------------------------|----------------------|--------------|--------------|--------------|
| Board: 92 Dealer: W Vul: None North HCP: 17 South HCP: 2 Contract: 4♠ W | North: ♠ AQ6 ♥ QJ ♠ AQ9643 ♠ Q8 | South: | West 3♠ | North 3NT | East 4♠ | South AP |
| Board: 93 Dealer: E Vul: EW North HCP: 5 South HCP: 19 Contract: 3N S | North: ◆ 98653 ▼ A5 ◆ 9 ◆ J8765 | South: ♠ AQ ♥ K643 ♠ K84 ♣ AK103 | West AP | North | East 3♦ | South 3NT |
| Board: 94 Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 3N N | North: ♠ 82 ♥ A765 ♠ AQ ♠ AK1032 | South: ♠ A10643 ♥ 2 ♠ 64 ♠ Q9754 | West 3♦ | North 3NT | East AP | South |
| Board: 95 Dealer: E Vul: EW North HCP: 10 South HCP: 18 Contract: 4 S | North: ♠ K8643 ♥ AQJ85 ♦ 109 ♣ 7 | South: ♠ AJ5 ♥ K96 ♠ K84 ♣ AK98 | West Pass AP 1. both | • | East 3♦ Pass | 3NT |

| Board: 96 Dealer: W Vul: Both HCP: 25 | ★ AKQ8★ A5★ AKQJ★ Q108 | West Opens 3♥. You bid first. |
|--|---|---|
| Board: 97 Dealer: E Vul: Both HCP: 8 | ♣ QJ63♥ J43◆ KJ109♣ 87 | East Opens 3♣. Partner bids first. |
| Board: 98 Dealer: W Vul: EW HCP: 18 | ◆ Q1042▼ A6◆ QJ7◆ AKQ6 | West Opens 3♥. East Bids 4♥ if possible. You bid first. |
| Board: 99 Dealer: E Vul: NS HCP: 7 | ♣ J764♥ 4♦ KQJ10♣ 9632 | East Opens 3♥. Partner bids first. |
| Board: 100 Dealer: W Vul: EW HCP: 17 | ★ K92♥ J3◆ AKJ1073◆ AJ | West Opens 3♠. You bid first. |
| | | |

| Board: 96 Dealer: W Vul: Both North HCP: 25 South HCP: 4 Contract: 3N N | North: ♠ AKQ8 ♥ A5 ♠ AKQJ ♠ Q108 | South: ◆ 95 ▼ 104 ◆ 10973 ◆ A9764 | West 3♥ | North 3NT | East AP | South |
|--|--------------------------------------|---------------------------------------|------------------|--------------|------------|--------------|
| Board: 97 Dealer: E Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S | North: ♠ QJ63 ♥ J43 ♦ KJ109 ♠ 87 | South: ♠ K72 ♥ A985 ♠ A86 ♣ AQ6 | West AP | North | East 3♣ | South 3NT |
| Board: 98 Dealer: W Vul: EW North HCP: 18 South HCP: 4 Contract: 4♥X W | North: ♠ Q1042 ♥ A6 ♠ QJ7 ♣ AKQ6 | South: ♠ KJ9875 ♥ 2 ♦ 10864 ♣ 74 | West 3♥ AP | North 3NT | East 4♥ | South X |
| Board: 99 Dealer: E Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S | North: ♣ J764 ♥ 4 ♦ KQJ10 ♣ 9632 | South: • 1093 • KQ8 • A73 • AKJ5 | West AP | North | East 3♥ | South 3NT |
| Board: 100 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K92 ♥ J3 ♠ AKJ1073 ♣ AJ | South: ♣ 7 ♥ Q86 ♦ Q965 ♣ K10764 | West 3♠ | North 3NT | East AP | South |

| Board: 96 Dealer: W Vul: Both HCP: 4 | ◆95▼104◆10973◆A9764 | West Opens 3♥. Partner bids first. |
|--|---|---|
| Board: 97 Dealer: E Vul: Both HCP: 17 | ★ K72▼ A985◆ A86◆ AQ6 | East Opens 3♣. You bid first. |
| Board: 98 Dealer: W Vul: EW HCP: 4 | ★ KJ9875 ♥ 2 ♦ 10864 ♣ 74 | West Opens 3♥. East Bids 4♥ if possible. Partner bids first. |
| Board: 99 Dealer: E Vul: NS HCP: 17 | ▲ 1093♥ KQ8◆ A73♣ AKJ5 | East Opens 3♥. You bid first. |
| Board: 100 Dealer: W Vul: EW HCP: 7 | ♣7 ♥ Q86 ♦ Q965 ♣ K10764 | West Opens 3♠. Partner bids first. |
| | | |

| Board: 96 Dealer: W Vul: Both North HCP: 25 South HCP: 4 Contract: 3N N | North: ♠ AKQ8 ♥ A5 ♠ AKQJ ♠ Q108 | South: ◆ 95 ▼ 104 ◆ 10973 ◆ A9764 | West 3♥ | North 3NT | East AP | South |
|--|--------------------------------------|---------------------------------------|------------------|--------------|------------|--------------|
| Board: 97 Dealer: E Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S | North: ♠ QJ63 ♥ J43 ♦ KJ109 ♠ 87 | South: ♠ K72 ♥ A985 ♠ A86 ♣ AQ6 | West AP | North | East 3♣ | South 3NT |
| Board: 98 Dealer: W Vul: EW North HCP: 18 South HCP: 4 Contract: 4♥X W | North: ♠ Q1042 ♥ A6 ♠ QJ7 ♣ AKQ6 | South: ♠ KJ9875 ♥ 2 ♦ 10864 ♣ 74 | West 3♥ AP | North 3NT | East 4♥ | South X |
| Board: 99 Dealer: E Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S | North: ♣ J764 ♥ 4 ♦ KQJ10 ♣ 9632 | South: • 1093 • KQ8 • A73 • AKJ5 | West AP | North | East 3♥ | South 3NT |
| Board: 100 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ K92 ♥ J3 ♠ AKJ1073 ♣ AJ | South: ♣ 7 ♥ Q86 ♦ Q965 ♣ K10764 | West 3♠ | North 3NT | East AP | South |

| Board: 101 Dealer: E Vul: NS HCP: 11 | ★ A1075♥ 6♦ K765★ KJ74 | East Opens 3♥. Partner bids first. |
|---|---|-------------------------------------|
| Board: 102 Dealer: W Vul: Both HCP: 17 | AQ6Q9KQ9A10864 | West Opens 3♠. You bid first. |
| Board: 103 Dealer: E Vul: None HCP: 9 | ♣ Q643♥ Q◆ Q10986♣ K83 | East Opens 3♥. Partner bids first. |
| Board: 104 Dealer: W Vul: EW HCP: 19 | ★ KJ108★ A109★ Q6★ AKQ10 | West Opens 3♥. You bid first. |
| Board: 105 Dealer: E Vul: Both HCP: 6 | ♣ 73♥ 9753♦ 109864♣ AQ | East Opens 3♠. Partner bids first. |

| Board: 101 Dealer: E Vul: NS North HCP: 11 South HCP: 20 Contract: 3N S | North: ♠ A1075 ♥ 6 ♠ K765 ♣ KJ74 | South: ♠ KQ64 ♥ K2 ♠ AQ10 ♠ AQ63 | West AP | North | East 3♥ | South 3NT |
|---|--|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 102 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ AQ6 ♥ Q9 ♠ KQ9 ♣ A10864 | South: ♣ 7 ♥ K10873 ◆ 742 ♣ KJ52 | West 3♠ | North 3NT | East AP | South |
| Board: 103 Dealer: E Vul: None North HCP: 9 South HCP: 21 Contract: 3N S | North: ♠ Q643 ♥ Q • Q10986 ♠ K83 | South: ♠ AK9 ♥ K96 ♠ AK74 ♣ A105 | West AP | North | East 3♥ | South 3NT |
| Board: 104 Dealer: W Vul: EW North HCP: 19 South HCP: 7 Contract: 6 S | North: ♠ KJ108 ♥ A109 ♠ Q6 ♣ AKQ10 | South: ♠ 2 ♥ 85 ♠ AK1097543 ♣ 96 | West 3♥ AP | North 3NT | East Pass | |
| Board: 105 Dealer: E Vul: Both North HCP: 6 South HCP: 23 Contract: 3N S | North: ♣ 73 ♥ 9753 • 109864 ♣ AQ | South: ♠ A109 ♥ AQ ♠ AKQ3 ♣ KJ63 | West AP | North | East 3♠ | South 3NT |

| Board: 101 Dealer: E Vul: NS HCP: 20 | ★ KQ64★ K2★ AQ10★ AQ63 | East Opens 3♥. You bid first. |
|---|---|-------------------------------------|
| Board: 102 Dealer: W Vul: Both HCP: 7 | ★ 7 ♥ K10873 ♦ 742 ♣ KJ52 | West Opens 3♠. Partner bids first. |
| Board: 103 Dealer: E Vul: None HCP: 21 | ★ AK9▼ K96◆ AK74◆ A105 | East Opens 3♥. You bid first. |
| Board: 104 Dealer: W Vul: EW HCP: 7 | ♦2 ♥85 ♦ AK1097543 • 96 | West Opens 3♥. Partner bids first. |
| Board: 105 Dealer: E Vul: Both HCP: 23 | ★ A109★ AQ★ AKQ3★ KJ63 | East Opens 3♠. You bid first. |
| | | |

| Board: 101 Dealer: E Vul: NS North HCP: 11 South HCP: 20 Contract: 3N S | North: ♠ A1075 ♥ 6 ♠ K765 ♣ KJ74 | South: ♠ KQ64 ♥ K2 ♠ AQ10 ♠ AQ63 | West AP | North | East 3♥ | South 3NT |
|---|--|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 102 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ AQ6 ♥ Q9 ♠ KQ9 ♣ A10864 | South: ♣ 7 ♥ K10873 ◆ 742 ♣ KJ52 | West 3♠ | North 3NT | East AP | South |
| Board: 103 Dealer: E Vul: None North HCP: 9 South HCP: 21 Contract: 3N S | North: ♠ Q643 ♥ Q • Q10986 ♠ K83 | South: ♠ AK9 ♥ K96 ♠ AK74 ♣ A105 | West AP | North | East 3♥ | South 3NT |
| Board: 104 Dealer: W Vul: EW North HCP: 19 South HCP: 7 Contract: 6 S | North: ♠ KJ108 ♥ A109 ♠ Q6 ♣ AKQ10 | South: ♠ 2 ♥ 85 ♠ AK1097543 ♣ 96 | West 3♥ AP | North 3NT | East Pass | |
| Board: 105 Dealer: E Vul: Both North HCP: 6 South HCP: 23 Contract: 3N S | North: ♣ 73 ♥ 9753 • 109864 ♣ AQ | South: ♠ A109 ♥ AQ ♠ AKQ3 ♣ KJ63 | West AP | North | East 3♠ | South 3NT |

| Board: 106 Dealer: W Vul: NS HCP: 18 | AQ8✓ A976A986A7 | West Opens 3♥. You bid first. |
|---|---|---|
| Board: 107 Dealer: E Vul: EW HCP: 4 | ◆ 987653♥ J873◆ —◆ K96 | East Opens 3♦. West Bids 4♦ if possible. Partner bids first. |
| Board: 108 Dealer: W Vul: Both HCP: 20 | ★ KQJ2★ A6★ A543★ AQ4 | West Opens 3♥. You bid first. |
| Board: 109 Dealer: E Vul: Both HCP: 2 | ♦ 96♥ 865♦ 9653♦ Q532 | East Opens 3♠. West Doubles 3NT if possible. Partner bids first. |
| Board: 110 Dealer: W Vul: EW HCP: 19 | ▶ J9♥ A7◆ AKQJ♣ KJ943 | West Opens 3♥. You bid first. |

| Board: 106 Dealer: W Vul: NS North HCP: 18 South HCP: 10 Contract: 3N N | North: ♠ AQ8 ♥ A976 ♠ A986 ♣ A7 | South: ♠ J75 ♥ 84 ♠ KQJ74 ♣ QJ8 | West 3♥ | North 3NT | East AP | South |
|--|-------------------------------------|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 107 Dealer: E Vul: EW North HCP: 4 South HCP: 18 Contract: 4 • E | North: | South: ♠ AQJ4 ♥ KQ109 ♠ K74 ♣ QJ | West 4◆ | North AP | East 3♦ | South 3NT |
| Board: 108 Dealer: W Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N | North: ♠ KQJ2 ♥ A6 ♠ A543 ♣ AQ4 | South: | West 3♥ | North 3NT | | South |
| Board: 109 Dealer: E Vul: Both North HCP: 2 South HCP: 17 Contract: 3NX S | North: | South: ♠ KQ5 ♥ AKJ4 ♠ A4 ♣ 8764 | West X | North AP | East 3♠ | South 3NT |
| Board: 110 Dealer: W Vul: EW North HCP: 19 South HCP: 10 Contract: 6 S | North: ♣ J9 ♥ A7 ♦ AKQJ ♣ KJ943 | South: ♠ A42 ♥ 54 ♠ 63 ♣ AQ10875 | West 3♥ AP | North 3NT | East Pass | |

| Board: 106 Dealer: W Vul: NS HCP: 10 | ♣ J75♥ 84♦ KQJ74♣ QJ8 | West Opens 3♥. Partner bids first. |
|---|---|---|
| Board: 107 Dealer: E Vul: EW HCP: 18 | ♠ AQJ4♥ KQ109♠ K74♠ QJ | East Opens 3♦. West Bids 4♦ if possible. You bid first. |
| Board: 108 Dealer: W Vul: Both HCP: 8 | ♦ 9854▼ 105♦ KJ6♠ KJ83 | West Opens 3♥. Partner bids first. |
| Board: 109 Dealer: E Vul: Both HCP: 17 | ★ KQ5▼ AKJ4◆ A4◆ 8764 | East Opens 3♠. West Doubles 3NT if possible. You bid first. |
| Board: 110 Dealer: W Vul: EW HCP: 10 | ★ A42▼ 54◆ 63◆ AQ10875 | West Opens 3♥. Partner bids first. |

| Board: 106 Dealer: W Vul: NS North HCP: 18 South HCP: 10 Contract: 3N N | North: ♠ AQ8 ♥ A976 ♠ A986 ♣ A7 | South: ♠ J75 ♥ 84 ♠ KQJ74 ♣ QJ8 | West 3♥ | North 3NT | East AP | South |
|--|-------------------------------------|--------------------------------------|------------------|--------------|--------------|--------------|
| Board: 107 Dealer: E Vul: EW North HCP: 4 South HCP: 18 Contract: 4 • E | North: | South: ♠ AQJ4 ♥ KQ109 ♠ K74 ♣ QJ | West 4◆ | North AP | East 3♦ | South 3NT |
| Board: 108 Dealer: W Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N | North: ♠ KQJ2 ♥ A6 ♠ A543 ♣ AQ4 | South: | West 3♥ | North 3NT | | South |
| Board: 109 Dealer: E Vul: Both North HCP: 2 South HCP: 17 Contract: 3NX S | North: | South: ♠ KQ5 ♥ AKJ4 ♠ A4 ♣ 8764 | West X | North AP | East 3♠ | South 3NT |
| Board: 110 Dealer: W Vul: EW North HCP: 19 South HCP: 10 Contract: 6 S | North: ♣ J9 ♥ A7 ♦ AKQJ ♣ KJ943 | South: ♠ A42 ♥ 54 ♠ 63 ♣ AQ10875 | West 3♥ AP | North 3NT | East Pass | |

| Board: 111 Dealer: E Vul: NS HCP: 10 | ▲ AJ85♥ 63◆ Q107▲ QJ94 | East Opens 3♥. Partner bids first. |
|---|--|-------------------------------------|
| Board: 112 Dealer: W Vul: NS HCP: 17 | ★ KJ4★ K753★ KQ2★ AJ7 | West Opens 3♦. You bid first. |
| Board: 113 Dealer: E Vul: Both HCP: 7 | ♣ AQJ1082♥ 852♦ 3♣ 1084 | East Opens 3♦. Partner bids first. |
| Board: 114 Dealer: W Vul: None HCP: 17 | ♠ AQ♥ A973♦ A32♠ K983 | West Opens 3♠. You bid first. |

| Board: 111 Dealer: E Vul: NS North HCP: 10 South HCP: 19 Contract: 3N S | North: ♠ AJ85 ♥ 63 ♠ Q107 ♠ QJ94 | South: ♠ K107 ♥ A105 ♠ AKJ8 ♣ A75 | West AP | North | East 3♥ | South 3NT |
|---|---------------------------------------|---------------------------------------|--------------|--------------|------------|--------------|
| Board: 112 Dealer: W Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ KJ4 ♥ K753 ♠ KQ2 ♠ AJ7 | South: ♠ 10862 ♥ A92 ♦ 5 ♣ K10864 | West 3◆ | North 3NT | East AP | South |
| Board: 113 Dealer: E Vul: Both North HCP: 7 South HCP: 21 Contract: 4♠ N | North: ♠ AQJ1082 ♥ 852 ♦ 3 ♣ 1084 | South: ♠ K4 ♥ AK76 ♠ KJ ♣ AK765 | West Pass | North 4♣ | East 3♦ AP | South 3NT |
| Board: 114 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ AQ ♥ A973 ♠ A32 ♠ K983 | South: | West 3♠ | North 3NT | East AP | South |

| Board: 111 Dealer: E Vul: NS HCP: 19 | ★ K107▼ A105◆ AKJ8♣ A75 | East Opens 3♥. You bid first. |
|---|--|-------------------------------------|
| Board: 112 Dealer: W Vul: NS HCP: 7 | 10862✓ A925✓ K10864 | West Opens 3♦. Partner bids first. |
| Board: 113 Dealer: E Vul: Both HCP: 21 | ★ K4★ AK76★ KJ★ AK765 | East Opens 3♦. You bid first. |
| Board: 114 Dealer: W Vul: None HCP: 7 | ★ 4♥ KQ642◆ Q94★ 10752 | West Opens 3♠. Partner bids first. |

| Board: 111 Dealer: E Vul: NS North HCP: 10 South HCP: 19 Contract: 3N S | North: ♠ AJ85 ♥ 63 ♠ Q107 ♠ QJ94 | South: ♠ K107 ♥ A105 ♠ AKJ8 ♣ A75 | West AP | North | East 3♥ | South 3NT |
|---|---------------------------------------|---------------------------------------|--------------|--------------|------------|--------------|
| Board: 112 Dealer: W Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ KJ4 ♥ K753 ♠ KQ2 ♠ AJ7 | South: ♠ 10862 ♥ A92 ♦ 5 ♣ K10864 | West 3◆ | North 3NT | East AP | South |
| Board: 113 Dealer: E Vul: Both North HCP: 7 South HCP: 21 Contract: 4♠ N | North: ♠ AQJ1082 ♥ 852 ♦ 3 ♣ 1084 | South: ♠ K4 ♥ AK76 ♠ KJ ♣ AK765 | West Pass | North 4♣ | East 3♦ AP | South 3NT |
| Board: 114 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 3N N | North: ♠ AQ ♥ A973 ♠ A32 ♠ K983 | South: | West 3♠ | North 3NT | East AP | South |