Board: 1 Dealer: E Vul: NS HCP: 11	★ K9852♥ QJ98◆ 7◆ KQ2	East Opens 1♦. Partner bids first.
Board: 2 Dealer: W Vul: EW HCP: 16	♣87♥Q85◆AJ8♣AKQ52	West Opens 1♣. You bid first.
Board: 3 Dealer: E Vul: EW HCP: 10	★ K10832♥ QJ104◆ 9◆ A72	East Opens 1♦. Partner bids first.
Board: 4 Dealer: W Vul: EW HCP: 15	♠ AKJ♥ 109♦ Q65♠ KQ1042	West Opens 1♠. You bid first.
Board: 5 Dealer: E Vul: NS HCP: 10	◆ Q10875 ▼ 10843 ◆ A94 ◆ A	East Opens 1♦. Partner bids first.

Board: 1 Dealer: E Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ K9852 ♥ QJ98 ♦ 7 ♣ KQ2	South: ♠ AQ ♥ 1064 ♠ AKJ103 ♣ J74	Pass Pass AP	3♠	1♦ Pass	1NT
Board: 2 Dealer: W Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ 87 ♥ Q85 ♠ AJ8 ♣ AKQ52	South: ♠ KQ1062 ♥ K1092 ♠ K97 ♣ 7	West 1♣ Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	
Board: 3 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ K10832 ♥ QJ104 ♦ 9 ♣ A72	South: ♠ A96 ♥ K83 ♠ KQ2 ♣ QJ53	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2♦
Board: 4 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKJ ♥ 109 ♠ Q65 ♣ KQ1042	South: ♠ 10974 ♥ AQJ85 ♠ 7 ♣ A75	1 ♠ Pass	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 5 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q10875 ♥ 10843 ♠ A94 ♠ A	South:		North 2♣¹ 3♠ man	1♦ Pass	1NT

Board: 1 Dealer: E Vul: NS HCP: 15	AQ✓ 1064AKJ103✓ J74	East Opens 1♦. You bid first.
Board: 2 Dealer: W Vul: EW HCP: 11	★ KQ1062 ♥ K1092 ♦ K97 ♣ 7	West Opens 1♣. Partner bids first.
Board: 3 Dealer: E Vul: EW HCP: 15	★ A96♥ K83◆ KQ2◆ QJ53	East Opens 1♦. You bid first.
Board: 4 Dealer: W Vul: EW HCP: 11	10974AQJ857A75	West Opens 1♠. Partner bids first.
Board: 5 Dealer: E Vul: NS HCP: 15	♠ 64♥ AK6♠ KQ32♠ K872	East Opens 1♦. You bid first.

Board: 1 Dealer: E Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ K9852 ♥ QJ98 ♦ 7 ♣ KQ2	South: ♠ AQ ♥ 1064 ♠ AKJ103 ♣ J74	Pass Pass AP	3♠	1♦ Pass	1NT
Board: 2 Dealer: W Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ 87 ♥ Q85 ♠ AJ8 ♣ AKQ52	South: ♠ KQ1062 ♥ K1092 ♠ K97 ♣ 7	West 1♣ Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	
Board: 3 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ K10832 ♥ QJ104 ♦ 9 ♣ A72	South: ♠ A96 ♥ K83 ♠ KQ2 ♣ QJ53	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2♦
Board: 4 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKJ ♥ 109 ♠ Q65 ♣ KQ1042	South: ♠ 10974 ♥ AQJ85 ♠ 7 ♣ A75	1 ♠ Pass	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 5 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q10875 ♥ 10843 ♠ A94 ♠ A	South:		North 2♣¹ 3♠ man	1♦ Pass	1NT

Board: 6 Dealer: W Vul: Both HCP: 15	★ K83♥ Q98◆ J94◆ AKQ5	West Opens 1♣. You bid first.
Board: 7 Dealer: E Vul: None HCP: 10	★ AJ1096♥ 9742★ A★ J53	East Opens 1♦. Partner bids first.
Board: 8 Dealer: W Vul: NS HCP: 15	♠ AQ♥ K96♠ K72♠ QJ632	West Opens 1♣. You bid first.
Board: 9 Dealer: E Vul: None HCP: 11	★ KQ1085 ▼ 10942 ♦ — ♣ AQ62	East Opens 1♦. Partner bids first.
Board: 10 Dealer: W Vul: NS HCP: 15	♣ J103♥ A76♦ AK32♣ K108	West Opens 1♣. You bid first.

Board: 6 Dealer: W Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ K83 ♥ Q98 ♦ J94 ♣ AKQ5	South: ♠ Q965 ♥ A7654 ♠ A102 ♣ J	West 1♣ Pass Pass 1. Stay	North 1NT 2 wman	East Pass Pass AP	2 ♣ ¹
Board: 7 Dealer: E Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ AJ1096 ♥ 9742 ♠ A ♣ J53	South: ♠ K87 ♥ AK ♠ K743 ♠ K974	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 8 Dealer: W Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQ ♥ K96 ♠ K72 ♠ QJ632	South: ♠ K7543 ♥ A532 ♠ A1053 ♣ —	West 1 Pass Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 9 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ KQ1085 ♥ 10942 ♦ — ♣ AQ62	South: ♠ AJ2 ♥ AQ ♠ A10982 ♣ 1053	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 10 Dealer: W Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ J103 ♥ A76 ♠ AK32 ♠ K108	South: ♠ AK975 ♥ 8543 ♠ 8 ♣ AJ7	West 1 A Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 6 Dealer: W Vul: Both HCP: 11	♣ Q965♥ A7654◆ A102♣ J	West Opens 1♣. Partner bids first.
Board: 7 Dealer: E Vul: None HCP: 16	★ K87✓ AK◆ K743◆ K974	East Opens 1♦. You bid first.
Board: 8 Dealer: W Vul: NS HCP: 11	★ K7543★ A532★ A1053★ —	West Opens 1♣. Partner bids first.
Board: 9 Dealer: E Vul: None HCP: 15	AJ2✓ AQ◆ A10982◆ 1053	East Opens 1♦. You bid first.
Board: 10 Dealer: W Vul: NS HCP: 12	★ AK975♥ 8543◆ 8♣ AJ7	West Opens 1♣. Partner bids first.

Board: 6 Dealer: W Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ K83 ♥ Q98 ♦ J94 ♣ AKQ5	South: ♠ Q965 ♥ A7654 ♠ A102 ♣ J	West 1♣ Pass Pass 1. Stay	North 1NT 2 wman	East Pass Pass AP	2 ♣ ¹
Board: 7 Dealer: E Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ AJ1096 ♥ 9742 ♠ A ♣ J53	South: ♠ K87 ♥ AK ♠ K743 ♠ K974	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 8 Dealer: W Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQ ♥ K96 ♠ K72 ♠ QJ632	South: ♠ K7543 ♥ A532 ♠ A1053 ♣ —	West 1 Pass Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 9 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ KQ1085 ♥ 10942 ♦ — ♣ AQ62	South: ♠ AJ2 ♥ AQ ♠ A10982 ♣ 1053	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 10 Dealer: W Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ J103 ♥ A76 ♠ AK32 ♠ K108	South: ♠ AK975 ♥ 8543 ♠ 8 ♣ AJ7	West 1 A Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 11 Dealer: E Vul: Both HCP: 10	♣ Q7654♥ AQ96♦ —♣ Q743	East Opens 1♦. Partner bids first.
Board: 12 Dealer: W Vul: Both HCP: 17	♠ A7♥ K92♦ KJ10♠ AQ1032	West Opens 1♦. You bid first.
Board: 13 Dealer: E Vul: EW HCP: 11	AJ954♥ Q106410★ KJ7	East Opens 1♦. Partner bids first.
Board: 14 Dealer: W Vul: None HCP: 15	▶ J97♥ QJ6◆ AK104◆ A42	West Opens 1♦. You bid first.
Board: 15 Dealer: E Vul: Both HCP: 10	◆ QJ632◆ Q732◆ AJ8◆ 3	East Opens 1♦. Partner bids first.

Board: 11 Dealer: E	North:	South: ♠ AK9	West	North	East 1♦	South 1NT
Vul: Both	♠ Q7654 ♥ AQ96	♥ 1072	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ —	◆ AJ54	Pass	3♠	Pass	4♠
South HCP: 15	♣ Q743	♣ K108	AP			
Contract: 4♠ N			1. Stay	man		
Board: 12	North:	South:	West	North	East	South
Dealer: W	• A7	♦ KJ982	1♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ K92	♥ AQJ3	Pass	2•	Pass	3♠
North HCP: 17 South HCP: 11	♦ KJ10	♦ 843	Pass	3NT	AP	
Contract: 3N N	♣ AQ1032	♣ 7	1. Stay	man		
Board: 13 Dealer: E	North:	South:	West	North	East	South 1NT
Vul: EW	♦ AJ954	♠ Q7	Pass	2 ♣ ¹	Pass	2•
North HCP: 11	♥ Q1064 ♦ 10	♥ AJ8 ♦ AK975	Pass	3♠	Pass	3NT
South HCP: 16	• 10 • KJ7	◆ AK973 ◆ Q109	AP			
Contract: 3N S	₹ KJ/	₹ Q10)	1. Stay	man		
Board: 14	North:	South:	West	North	East	South
Dealer: W	♦ J97	♠ AQ643	1♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ6	♥ K954	Pass	2•	Pass	3♠
North HCP: 15 South HCP: 10	◆ AK104	♦ J53	Pass	4♠	AP	
Contract: 4♠ S	♣ A42	♣ 5	1. Stay	man		
Board: 15	NId	G 41	West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: Both	♠ QJ632 ♥ Q732	♠ AK5 ♥ 108	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	◆ AJ8	◆ K43	Pass	3♠	Pass	4♠
South HCP: 15	♣ 3	♣ AJ762	AP			
Contract: 4♠ N	-	· · · · -	1. Stay	man		

Board: 11 Dealer: E Vul: Both HCP: 15	★ AK9▼ 1072◆ AJ54◆ K108	East Opens 1♦. You bid first.
Board: 12 Dealer: W Vul: Both HCP: 11	★ KJ982★ AQJ3★ 843★ 7	West Opens 1♦. Partner bids first.
Board: 13 Dealer: E Vul: EW HCP: 16	♣ Q7♥ AJ8◆ AK975♣ Q109	East Opens 1♦. You bid first.
Board: 14 Dealer: W Vul: None HCP: 10	AQ643★ K954↓ J53♣ 5	West Opens 1♦. Partner bids first.
Board: 15 Dealer: E Vul: Both HCP: 15	★ AK5▼ 108◆ K43◆ AJ762	East Opens 1♦. You bid first.

Board: 11 Dealer: E	North:	South: ♠ AK9	West	North	East 1♦	South 1NT
Vul: Both	♠ Q7654 ♥ AQ96	♥ 1072	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ —	◆ AJ54	Pass	3♠	Pass	4♠
South HCP: 15	♣ Q743	♣ K108	AP			
Contract: 4♠ N			1. Stay	man		
Board: 12	North:	South:	West	North	East	South
Dealer: W	• A7	♦ KJ982	1♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ K92	♥ AQJ3	Pass	2•	Pass	3♠
North HCP: 17 South HCP: 11	♦ KJ10	♦ 843	Pass	3NT	AP	
Contract: 3N N	♣ AQ1032	♣ 7	1. Stay	man		
Board: 13 Dealer: E	North:	South:	West	North	East	South 1NT
Vul: EW	♦ AJ954	♠ Q7	Pass	2 ♣ ¹	Pass	2•
North HCP: 11	♥ Q1064 ♦ 10	♥ AJ8 ♦ AK975	Pass	3♠	Pass	3NT
South HCP: 16	• 10 • KJ7	◆ AK973 ◆ Q109	AP			
Contract: 3N S	₹ KJ/	₹ Q10)	1. Stay	man		
Board: 14	North:	South:	West	North	East	South
Dealer: W	♦ J97	♠ AQ643	1♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ6	♥ K954	Pass	2•	Pass	3♠
North HCP: 15 South HCP: 10	◆ AK104	♦ J53	Pass	4♠	AP	
Contract: 4♠ S	♣ A42	♣ 5	1. Stay	man		
Board: 15	NId	G 41	West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: Both	♠ QJ632 ♥ Q732	♠ AK5 ♥ 108	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	◆ AJ8	◆ K43	Pass	3♠	Pass	4♠
South HCP: 15	♣ 3	♣ AJ762	AP			
Contract: 4♠ N	-	· · · · -	1. Stay	man		

Board: 16 Dealer: W Vul: None HCP: 15	AK7✓ A65✓ A1062✓ 1085	West Opens 1♦. You bid first.
Board: 17 Dealer: E Vul: EW HCP: 11	★K974▼KQ765◆ 5◆ K106	East Opens 1♣. Partner bids first.
Board: 18 Dealer: W Vul: NS HCP: 15	★ 765♥ K54◆ AKJ106★ A9	West Opens 1♦. West Doubles Pass if possible. You bid first.
Board: 19 Dealer: E Vul: None HCP: 10	♦ K942 ♥ 107543 ♦ A63 ♣ K	East Opens 1♦. East Doubles Pass if possible. Partner bids first.
Board: 20 Dealer: W Vul: NS HCP: 15	★ KJ2★ 63★ A84★ AK653	West Opens 1♣. You bid first.

Board: 16 Dealer: W Vul: None North HCP: 15	North: ♠ AK7 ♥ A65	South: ♠ QJ95 ♥ QJ932	1♦ Pass	North 1NT 2•	Pass Pass	2 ♣ ¹
South HCP: 10 Contract: 4♥ S	◆ A1062 ◆ 1085	• 4 • KJ9	Pass 1. Stay	4 ♥ man	AP	
Board: 17 Dealer: E	North:	South:	West	North	East 1♣	South 1NT
Vul: EW	♠ K974 ♥ KQ765	♠ A8 ♥ J94		2 ♣ ¹	Pass	2♦
North HCP: 11 South HCP: 15	♦ 5	♦ A764	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	♣ K106	♣ AQ84	1. Stay	man		
Board: 18	North:	South:		North		
Dealer: W Vul: NS	★ 765	♠ A10843	1 ♦	1NT	Pass	
North HCP: 15	♥ K54	♥ J1073	Pass Pass	2 ♦ 4 ♠	Pass Pass	Pass
South HCP: 10	♦ AKJ106 • A9	◆ — ♣ KQ83	X	AP	1 0000	1 000
Contract: 4♠X S			1. Stay	man		
Board: 19		Cardle	West	North		
Dealer: E	North: ♠ K942	South: ♠ Q63	Pass	2 ♣ ¹	1♦ Pass	1NT
Vul: None	▼ 107543	♥ AK6		2 ♥ ²	Pass	
North HCP: 10 South HCP: 15	♦ A63	♦ QJ2 ♣ QJ74		Pass	X	AP
Contract: 4♥X N	♣ K	æ Q3/4	1. Stay	man		
Board: 20	NI. d	C 4	West	North	Fact	South
Dealer: W	North: ♠ KJ2	South: ♠ Q1075	west 1 ♣	1NT	Pass	
Vul: NS North HCP: 15	♥ 63	▼ K10975	Pass	2•	Pass	
South HCP: 10	♦ A84	♦ KQ65	Pass	3NT	AP	
Contract: 3N N	♣ AK653	♣ —	1. Stay	man		

Board: 16 Dealer: W Vul: None HCP: 10	◆ QJ95♥ QJ932◆ 4◆ KJ9	West Opens 1♦. Partner bids first.
Board: 17 Dealer: E Vul: EW HCP: 15	▲ A8♥ J94◆ A764▲ AQ84	East Opens 1♣. You bid first.
Board: 18 Dealer: W Vul: NS HCP: 10	★ A10843♥ J1073♦ —★ KQ83	West Opens 1♦. West Doubles Pass if possible. Partner bids first.
Board: 19 Dealer: E Vul: None HCP: 15	♣ Q63♥ AK6◆ QJ2♣ QJ74	East Opens 1♦. East Doubles Pass if possible. You bid first.
Board: 20 Dealer: W Vul: NS HCP: 10	♣ Q1075♥ K10975♦ KQ65♣ —	West Opens 1♣. Partner bids first.

Board: 16 Dealer: W Vul: None North HCP: 15	North: ♠ AK7 ♥ A65	South: ♠ QJ95 ♥ QJ932	1♦ Pass	North 1NT 2•	Pass Pass	2 ♣ ¹
South HCP: 10 Contract: 4♥ S	◆ A1062 ◆ 1085	• 4 • KJ9	Pass 1. Stay	4 ♥ man	AP	
Board: 17 Dealer: E	North:	South:	West	North	East 1♣	South 1NT
Vul: EW	♠ K974 ♥ KQ765	♠ A8 ♥ J94		2 ♣ ¹	Pass	2♦
North HCP: 11 South HCP: 15	♦ 5	♦ A764	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	♣ K106	♣ AQ84	1. Stay	man		
Board: 18	North:	South:		North		
Dealer: W Vul: NS	★ 765	♠ A10843	1 ♦	1NT	Pass	
North HCP: 15	♥ K54	♥ J1073	Pass Pass	2 ♦ 4 ♠	Pass Pass	Pass
South HCP: 10	♦ AKJ106 • A9	◆ — ♣ KQ83	X	AP	1 0000	1 000
Contract: 4♠X S			1. Stay	man		
Board: 19		Cardle	West	North		
Dealer: E	North: ♠ K942	South: ♠ Q63	Pass	2 ♣ ¹	1♦ Pass	1NT
Vul: None	▼ 107543	♥ AK6		2 ♥ ²	Pass	
North HCP: 10 South HCP: 15	♦ A63	♦ QJ2 ♣ QJ74		Pass	X	AP
Contract: 4♥X N	♣ K	æ Q3/4	1. Stay	man		
Board: 20	NI. d	C 4	West	North	Fact	South
Dealer: W	North: ♠ KJ2	South: ♠ Q1075	west 1 ♣	1NT	Pass	
Vul: NS North HCP: 15	♥ 63	▼ K10975	Pass	2•	Pass	
South HCP: 10	♦ A84	♦ KQ65	Pass	3NT	AP	
Contract: 3N N	♣ AK653	♣ —	1. Stay	man		

Board: 21 Dealer: E Vul: Both HCP: 10	▶ J964♥ KQ1043♦ —♣ A654	East Opens 1♦. Partner bids first.
Board: 22 Dealer: W Vul: NS HCP: 15	AQ4✓ K52✓ QJ432✓ K8	West Opens 1♦. You bid first.
Board: 23 Dealer: E Vul: EW HCP: 10	★ K762♥ 98743♦ 6★ AQJ	East Opens 1♦. Partner bids first.
Board: 24 Dealer: W Vul: NS HCP: 15	★73★A97★KJ105★AQJ3	West Opens 1♣. You bid first.
Board: 25 Dealer: E Vul: Both HCP: 10	★ AKQ9▼ J9864◆ 9◆ 932	East Opens 1♣. Partner bids first.

Board: 21 Dealer: E	North:	South:	West	North	East 1♦	South 1NT
Vul: Both	♦ J964	★ K82	Pass	2 ♣ ¹	Pass	2
North HCP: 10	♥ KQ1043 ♦—	♥ AJ7 ♦ KJ5	Pass	3♥	Pass	4♥
South HCP: 15	♣ A654	♦ K1092	AP			
Contract: 4♥ N	_ 1100 .		1. Stay	man		
Board: 22	North:	South:	West	North	East	South
Dealer: W	AQ4	♦ J832	1♦	1NT	Pass	2 ♣ ¹
Vul: NS	♥ K52	♥ AQ743	Pass	2•		3♥
North HCP: 15 South HCP: 11	◆ QJ432	♦ 976	Pass	4 ♥	AP	
Contract: 4♥ S	♣ K8	♣ A	1. Stay	man		
Board: 23 Dealer: E	North:	South:	West	North	East 1	South 1NT
Vul: EW	★ K762	♠ AQJ	Pass	2 ♣ ¹		2•
North HCP: 10	♥ 98743	♥ KQ5	Pass	2 ¥ 3 ♥	Pass	
South HCP: 15	• 6	• QJ943	AP	3 ♥	1 ass	4
Contract: 4♥ N	♣ AQJ	♣ 107	1. Stayman			
Board: 24	North:	G 4	West	North	East	South
Dealer: W	◆ 73	South:	1♣	1NT	Pass	
Vul: NS	♥ A97	♠ KQ542 ♥ KQ54	Pass	2•		3♠
North HCP: 15	♦ KJ105	• 3	Pass	3NT	AP	
South HCP: 10 Contract: 3N N	♣ AQJ3	♣ 742	1. Stay			
Board: 25	North:	Courth	West	North		
Dealer: E	Nortn: ♠ AKQ9	South: ♠ 1032			1♣	1NT
Vul: Both	♥ J9864	♥ Q10	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ 9	• AKJ4	Pass	3♥	Pass	3NT
South HCP: 16	♣ 932	♣ AQ108	AP			
Contract: 3N S			1. Stay	man		

Board: 21 Dealer: E Vul: Both HCP: 15	★ K82★ AJ7★ KJ5★ K1092	East Opens 1♦. You bid first.
Board: 22 Dealer: W Vul: NS HCP: 11	 J832 ✓ AQ743 976 ♠ A	West Opens 1♦. Partner bids first.
Board: 23 Dealer: E Vul: EW HCP: 15	♠ AQJ♥ KQ5◆ QJ943♠ 107	East Opens 1♦. You bid first.
Board: 24 Dealer: W Vul: NS HCP: 10	★ KQ542★ KQ54◆ 3◆ 742	West Opens 1♣. Partner bids first.
Board: 25 Dealer: E Vul: Both HCP: 16	1032✓ Q10AKJ4AQ108	East Opens 1♣. You bid first.

Board: 21 Dealer: E	North:	South:	West	North	East 1♦	South 1NT
Vul: Both	♦ J964	★ K82	Pass	2 ♣ ¹	Pass	2
North HCP: 10	♥ KQ1043 ♦—	♥ AJ7 ♦ KJ5	Pass	3♥	Pass	4♥
South HCP: 15	♣ A654	♦ K1092	AP			
Contract: 4♥ N	_ 1100 .		1. Stay	man		
Board: 22	North:	South:	West	North	East	South
Dealer: W	AQ4	♦ J832	1♦	1NT	Pass	2 ♣ ¹
Vul: NS	♥ K52	♥ AQ743	Pass	2•		3♥
North HCP: 15 South HCP: 11	◆ QJ432	♦ 976	Pass	4 ♥	AP	
Contract: 4♥ S	♣ K8	♣ A	1. Stay	man		
Board: 23 Dealer: E	North:	South:	West	North	East 1	South 1NT
Vul: EW	★ K762	♠ AQJ	Pass	2 ♣ ¹		2•
North HCP: 10	♥ 98743	♥ KQ5	Pass	2 ¥ 3 ♥	Pass	
South HCP: 15	• 6	• QJ943	AP	3 ♥	1 ass	4
Contract: 4♥ N	♣ AQJ	♣ 107	1. Stayman			
Board: 24	North:	G 4	West	North	East	South
Dealer: W	◆ 73	South:	1♣	1NT	Pass	
Vul: NS	♥ A97	♠ KQ542 ♥ KQ54	Pass	2•		3♠
North HCP: 15	♦ KJ105	• 3	Pass	3NT	AP	
South HCP: 10 Contract: 3N N	♣ AQJ3	♣ 742	1. Stay			
Board: 25	North:	Courth	West	North		
Dealer: E	Nortn: ♠ AKQ9	South: ♠ 1032			1♣	1NT
Vul: Both	♥ J9864	♥ Q10	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ 9	• AKJ4	Pass	3♥	Pass	3NT
South HCP: 16	♣ 932	♣ AQ108	AP			
Contract: 3N S			1. Stay	man		

Board: 26 Dealer: W Vul: EW HCP: 15	★ KJ9★ A5◆ Q92★ AJ1074	West Opens 1♣. You bid first.
Board: 27 Dealer: E Vul: NS HCP: 10	AJ853♥ Q1096◆ Q72♣ J	East Opens 1♦. Partner bids first.
Board: 28 Dealer: W Vul: NS HCP: 17	♣ J107♥ A63♦ KQ7♣ AQJ10	West Opens 1♥. You bid first.
Board: 29 Dealer: E Vul: EW HCP: 10	★ K874★ AQ1093★ 5★ J97	East Opens 1♠. Partner bids first.
Board: 30 Dealer: W Vul: EW HCP: 15	♣ J107♥ A4♦ KJ86♣ AQ43	West Opens 1♦. You bid first.

Board: 26 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ KJ9 ♥ A5 • Q92 ♣ AJ1074	South:	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 27 Dealer: E Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ AJ853 ♥ Q1096 ♠ Q72 ♠ J	South: ♠ K62 ♥ K8 ♠ A94 ♠ AQ986	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 28 Dealer: W Vul: NS North HCP: 17 South HCP: 10 Contract: 4♠ S	North: ♣ J107 ✔ A63 ♣ KQ7 ♣ AQJ10	South: ♠ AK863 ♥ 9754 ♦ 1063 ♠ K	West 1♥ Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 ♣ ¹
Board: 29 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K874 ✔ AQ1093 ♦ 5 ♣ J97	South: ♠ A52 ♥ KJ ♠ AJ83 ♠ K843	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	1 ♠ Pass	South 1NT 2 3NT
Board: 30 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J107 ✔ A4 ♣ KJ86 ♣ AQ43	South: ♠ K986 ♥ QJ983 ♠ A53 ♣ 10	West 1 Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 26 Dealer: W Vul: EW HCP: 11	108754✓ K842→ AKJ◆ 3	West Opens 1♣. Partner bids first.
Board: 27 Dealer: E Vul: NS HCP: 16	★ K62★ K8★ A94★ AQ986	East Opens 1♦. You bid first.
Board: 28 Dealer: W Vul: NS HCP: 10	★ AK863♥ 9754♦ 1063♠ K	West Opens 1♥. Partner bids first.
Board: 29 Dealer: E Vul: EW HCP: 16	A52✓ KJ◆ AJ83◆ K843	East Opens 1♠. You bid first.
Board: 30 Dealer: W Vul: EW HCP: 10	★ K986♥ QJ983◆ A53◆ 10	West Opens 1♦. Partner bids first.

Board: 26 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ KJ9 ♥ A5 • Q92 ♣ AJ1074	South:	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 27 Dealer: E Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ AJ853 ♥ Q1096 ♠ Q72 ♠ J	South: ♠ K62 ♥ K8 ♠ A94 ♠ AQ986	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 28 Dealer: W Vul: NS North HCP: 17 South HCP: 10 Contract: 4♠ S	North: ♣ J107 ✔ A63 ♣ KQ7 ♣ AQJ10	South: ♠ AK863 ♥ 9754 ♦ 1063 ♠ K	West 1♥ Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 ♣ ¹
Board: 29 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K874 ✔ AQ1093 ♦ 5 ♣ J97	South: ♠ A52 ♥ KJ ♠ AJ83 ♠ K843	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	1 ♠ Pass	South 1NT 2 3NT
Board: 30 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J107 ✔ A4 ♣ KJ86 ♣ AQ43	South: ♠ K986 ♥ QJ983 ♠ A53 ♣ 10	West 1 Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 31 Dealer: E Vul: Both HCP: 10	♣ Q8765♥ K863♦ K43♣ Q	East Opens 1♥. Partner bids first.
Board: 32 Dealer: W Vul: None HCP: 16	★ A95★ A74★ K106★ KQ97	West Opens 1♦. You bid first.
Board: 33 Dealer: E Vul: Both HCP: 10	▶ J652♥ AQ764◆ 8♣ K85	East Opens 1♦. Partner bids first.
Board: 34 Dealer: W Vul: EW HCP: 16	★73★ AQ8★ AQ732★ A96	West Opens 1♦. You bid first.
Board: 35 Dealer: E Vul: NS HCP: 11	◆ 9832♥ AK762◆ 8◆ A107	East Opens 1♦. Partner bids first.

Board: 31 Dealer: E Vul: Both North HCP: 10	North: ♠ Q8765 ♥ K863 ♦ K43	South: ♠ A104 ♥ A97 ♦ A96	West Pass Pass	North 2♣¹ 3♠	East 1♥ Pass Pass	1NT 2 ♦
South HCP: 16 Contract: 4♠ N	♣ Q	♣ A765	AP 1. Stay	man		
Board: 32 Dealer: W	North:	South:		North		_
Vul: None	♠ A95 ♥ A74	♠ KJ43 ♥ KQJ96	1♦ Pagg	1NT 2♦	Pass Pass	
North HCP: 16	◆ K106	↑ KQ3 70	Pass Pass	∠ ▼ 4 ♥	AP	3 V
South HCP: 10 Contract: 4♥ S	♣ KQ97	♣ 542	1. Stay			
Board: 33 Dealer: E	North: ♠ J652	South:	West	North	East 1	South 1NT
Vul: Both	▼ J032 ▼ AQ764	♠ A87 ♥ K109	Pass	2 ♣ ¹	Pass	2♦
North HCP: 10 South HCP: 15	♦ 8	♦ KJ10	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ K85	♣ A1096	AP 1. Stay	man		
Board: 34	N. 4	G 4	West	North	East	South
Dealer: W	North: ♠ 73	South: ♠ A10986	1♦	1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ AQ8	♥ J953	Pass	2	Pass	3♠
South HCP: 10 Contract: 3N N	◆ AQ732 ◆ A96	◆ K ◆ Q53	Pass 1. Stay	3NT man	AP	
Board: 35	North:	South:	West	North		
Dealer: E	• 9832	soun. ♠ KQJ	D	2.2.1	1♦ Dogg	1NT
Vul: NS North HCP: 11	♥ AK762	♥ J5	Pass Pass	2♣¹ 3♥	Pass Pass	2 ♦ 3NT
South HCP: 15	♦ 8 ♣ A107	◆ KQJ92 ♣ Q53	AP	<i>5</i> †	1 433	J1 1 1
Contract: 3N S	2 11101	- 455	1. Stay	man		

Board: 31 Dealer: E Vul: Both HCP: 16	★ A104★ A97★ A96★ A765	East Opens 1♥. You bid first.
Board: 32 Dealer: W Vul: None HCP: 10	★ KJ43★ KQJ96◆ 7◆ 542	West Opens 1♦. Partner bids first.
Board: 33 Dealer: E Vul: Both HCP: 15	★ A87▼ K109★ KJ10★ A1096	East Opens 1♦. You bid first.
Board: 34 Dealer: W Vul: EW HCP: 10	★ A10986♥ J953♦ K★ Q53	West Opens 1♦. Partner bids first.
Board: 35 Dealer: E Vul: NS HCP: 15	★ KQJ▼ J5◆ KQJ92◆ Q53	East Opens 1♦. You bid first.

Board: 31 Dealer: E Vul: Both North HCP: 10	North: ♠ Q8765 ♥ K863 ♦ K43	South: ♠ A104 ♥ A97 ♦ A96	West Pass Pass	North 2♣¹ 3♠	East 1♥ Pass Pass	1NT 2 ♦
South HCP: 16 Contract: 4♠ N	♣ Q	♣ A765	AP 1. Stay	man		
Board: 32 Dealer: W	North:	South:		North		_
Vul: None	♠ A95 ♥ A74	♠ KJ43 ♥ KQJ96	1♦ Pagg	1NT 2♦	Pass Pass	
North HCP: 16	◆ K106	↑ KQ3 70	Pass Pass	∠ ▼ 4 ♥	AP	3 V
South HCP: 10 Contract: 4♥ S	♣ KQ97	♣ 542	1. Stay			
Board: 33 Dealer: E	North: ♠ J652	South:	West	North	East 1	South 1NT
Vul: Both	▼ J032 ▼ AQ764	♠ A87 ♥ K109	Pass	2 ♣ ¹	Pass	2♦
North HCP: 10 South HCP: 15	♦ 8	♦ KJ10	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ K85	♣ A1096	AP 1. Stay	man		
Board: 34	N. 4	G 4	West	North	East	South
Dealer: W	North: ♠ 73	South: ♠ A10986	1♦	1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ AQ8	♥ J953	Pass	2	Pass	3♠
South HCP: 10 Contract: 3N N	◆ AQ732 ◆ A96	◆ K ◆ Q53	Pass 1. Stay	3NT man	AP	
Board: 35	North:	South:	West	North		
Dealer: E	• 9832	soun. ♠ KQJ	D	2.2.1	1♦ Dogg	1NT
Vul: NS North HCP: 11	♥ AK762	♥ J5	Pass Pass	2♣¹ 3♥	Pass Pass	2 ♦ 3NT
South HCP: 15	♦ 8 ♣ A107	◆ KQJ92 ♣ Q53	AP	<i>5</i> †	1 433	J1 1 1
Contract: 3N S	2 11101	- 455	1. Stay	man		

Board: 36 Dealer: W Vul: EW HCP: 15	★ A108▼ 107◆ KJ5★ AQJ76	West Opens 1♣. You bid first.
Board: 37 Dealer: E Vul: NS HCP: 12	♦ KQ107 ♥ QJ1064 ♦ J102 ♣ K	East Opens 1♣. Partner bids first.
Board: 38 Dealer: W Vul: NS HCP: 16	★ KQ5♥ 94★ KQJ6★ KQ104	West Opens 1♦. You bid first.
Board: 39 Dealer: E Vul: Both HCP: 10	AQ76✓ K86324✓ J72	East Opens 1♦. Partner bids first.
Board: 40 Dealer: W Vul: None HCP: 16	★ K65▼ A104◆ AJ7◆ A1032	West Opens 1♣. You bid first.

Board: 36 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A108 ♥ 107 ♠ KJ5 ♣ AQJ76	South: ♠ K974 ♥ KJ632 ♠ 3 ♣ K82	West 1 Pass Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 37 Dealer: E Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ KQ107 ♥ QJ1064 ♦ J102 ♣ K	South: ♠ A64 ♥ A9 ♠ A83 ♣ A10874	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1 ♣ Pass	South 1NT 2.
Board: 38 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KQ5 ♥ 94 ♠ KQJ6 ♣ KQ104	South: ♠ A1076 ♥ AJ1086 ♦ 9 ♣ J82	West 1 Pass Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 39 Dealer: E Vul: Both North HCP: 10 South HCP: 16 Contract: 4 N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♠ J104 ♥ AJ10 ♠ K75 ♠ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 1♦ Pass Pass	1NT 2♦
Board: 40 Dealer: W Vul: None North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ K65 ♥ A104 ♠ AJ7 ♣ A1032	South: ♠ AQ943 ♥ J763 ♠ Q63 ♣ J	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 ♣ ¹

Board: 36 Dealer: W Vul: EW HCP: 10	★ K974♥ KJ632◆ 3◆ K82	West Opens 1♣. Partner bids first.
Board: 37 Dealer: E Vul: NS HCP: 16	★ A64★ A9★ A83★ A10874	East Opens 1♣. You bid first.
Board: 38 Dealer: W Vul: NS HCP: 10	★ A1076▼ AJ1086◆ 9◆ J82	West Opens 1♦. Partner bids first.
Board: 39 Dealer: E Vul: Both HCP: 16		East Opens 1♦. You bid first.
Board: 40 Dealer: W Vul: None HCP: 10	AQ943✓ J763✓ Q63✓ J	West Opens 1♣. Partner bids first.

Board: 36 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A108 ♥ 107 ♠ KJ5 ♣ AQJ76	South: ♠ K974 ♥ KJ632 ♠ 3 ♣ K82	West 1 Pass Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 37 Dealer: E Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ KQ107 ♥ QJ1064 ♦ J102 ♣ K	South: ♠ A64 ♥ A9 ♠ A83 ♣ A10874	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1 ♣ Pass	South 1NT 2.
Board: 38 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KQ5 ♥ 94 ♠ KQJ6 ♣ KQ104	South: ♠ A1076 ♥ AJ1086 ♦ 9 ♣ J82	West 1 Pass Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 39 Dealer: E Vul: Both North HCP: 10 South HCP: 16 Contract: 4 N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♠ J104 ♥ AJ10 ♠ K75 ♠ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 1♦ Pass Pass	1NT 2♦
Board: 40 Dealer: W Vul: None North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ K65 ♥ A104 ♠ AJ7 ♣ A1032	South: ♠ AQ943 ♥ J763 ♠ Q63 ♣ J	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 ♣ ¹

Board: 41 Dealer: E Vul: EW HCP: 11	★ KQ752▼ AJ105◆ J654◆ —	East Opens 1♦. Partner bids first.
Board: 42 Dealer: W Vul: EW HCP: 15	♠ A7♥ J84♦ AQ832♠ KJ2	West Opens 1♣. You bid first.
Board: 43 Dealer: E Vul: None HCP: 10		East Opens 1♦. Partner bids first.
Board: 44 Dealer: W Vul: EW HCP: 17	♠ AK2♥ 74♦ J93♠ AKQ87	West Opens 1♣. You bid first.
Board: 45 Dealer: E Vul: EW HCP: 11	★ KQ64▼ AJ763◆ 8◆ J74	East Opens 1♦. Partner bids first.

Board: 41 Dealer: E	North: ♠ KQ752	South: ♠ 63	West	North	East 1♦	South 1NT
Vul: EW	♥ AJ105	♥ KQ8	Pass	2 ♣ ¹		2 ♦
North HCP: 11 South HCP: 16	♦ J654	♦ KQ107	Pass	3♠	Pass	3NT
Contract: 3N S	♣ —	♣ KQJ5	AP			
			1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: W	♦ A7	♠ Q9852	1♣	1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ J84	♥ A653	Pass	2	Pass	3♠
South HCP: 10	• AQ832	♦ —	Pass	3NT	AP	
Contract: 3N N	♣ KJ2	♣ A1074	1. Stay	man		
Board: 43	NI d	C 4	West	North	East	South
Dealer: E	North: ♠ J10984	South: ♠ AQ			1♦	1NT
Vul: None	♥ AKJ7	♥ 965	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10 South HCP: 16	♦ 3	♦ AJ6	Pass	3♠	Pass	3NT
Contract: 3N S	♣ J109	♣ KQ843	AP			
			1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♦ QJ984	1♣	1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ 74	♥ K853	Pass	2♦	Pass	3♠
South HCP: 10	◆ J93	◆ A104	Pass		AP	
Contract: 4♠ S	♣ AKQ87	♣ 9	1. Stay	man		
Board: 45			West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: EW	♠ KQ64 ♥ AJ763	♠ J3 ♥ K92	Pass	2 ♣ ¹	Pass	2♦
North HCP: 11	▼ AJ /03 ◆ 8	◆ AQ654	Pass	3♥	Pass	4♥
South HCP: 15	♣ J74	♣ KQ6	AP			
Contract: 4♥ N		•	1. Stay	man		

Board: 41 Dealer: E Vul: EW HCP: 16	♠ 63♥ KQ8♦ KQ107♠ KQJ5	East Opens 1♦. You bid first.
Board: 42 Dealer: W Vul: EW HCP: 10	◆ Q9852◆ A653◆ —◆ A1074	West Opens 1♣. Partner bids first.
Board: 43 Dealer: E Vul: None HCP: 16	♠ AQ♥ 965♠ AJ6♠ KQ843	East Opens 1♦. You bid first.
Board: 44 Dealer: W Vul: EW HCP: 10	◆ QJ984♥ K853◆ A104◆ 9	West Opens 1♣. Partner bids first.
Board: 45 Dealer: E Vul: EW HCP: 15	J3✓ K92AQ654✓ KQ6	East Opens 1♦. You bid first.

Board: 41 Dealer: E	North: ♠ KQ752	South: ♠ 63	West	North	East 1♦	South 1NT
Vul: EW	♥ AJ105	♥ KQ8	Pass	2 ♣ ¹		2 ♦
North HCP: 11 South HCP: 16	♦ J654	♦ KQ107	Pass	3♠	Pass	3NT
Contract: 3N S	♣ —	♣ KQJ5	AP			
			1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: W	♦ A7	♠ Q9852	1♣	1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ J84	♥ A653	Pass	2	Pass	3♠
South HCP: 10	• AQ832	♦ —	Pass	3NT	AP	
Contract: 3N N	♣ KJ2	♣ A1074	1. Stay	man		
Board: 43	NI d	C 4	West	North	East	South
Dealer: E	North: ♠ J10984	South: ♠ AQ			1♦	1NT
Vul: None	♥ AKJ7	♥ 965	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10 South HCP: 16	♦ 3	♦ AJ6	Pass	3♠	Pass	3NT
Contract: 3N S	♣ J109	♣ KQ843	AP			
			1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♦ QJ984	1♣	1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ 74	♥ K853	Pass	2♦	Pass	3♠
South HCP: 10	◆ J93	◆ A104	Pass		AP	
Contract: 4♠ S	♣ AKQ87	♣ 9	1. Stay	man		
Board: 45			West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: EW	♠ KQ64 ♥ AJ763	♠ J3 ♥ K92	Pass	2 ♣ ¹	Pass	2♦
North HCP: 11	▼ AJ /03 ◆ 8	◆ AQ654	Pass	3♥	Pass	4♥
South HCP: 15	♣ J74	♣ KQ6	AP			
Contract: 4♥ N		•	1. Stay	man		

Board: 46 Dealer: W Vul: EW HCP: 15	A8✓ AJ4✓ K86✓ QJ874	West Opens 1♣. You bid first.
Board: 47 Dealer: E Vul: None HCP: 11	◆ 9872♥ AKQJ3◆ 8◆ J83	East Opens 1♦. Partner bids first.
Board: 48 Dealer: W Vul: None HCP: 15	★ A103★ KQ★ K984★ K643	West Opens 1♦. You bid first.
Board: 49 Dealer: E Vul: NS HCP: 10	★ AKQJ7▼ 8632★ —★ 5432	East Opens 1♣. Partner bids first.
Board: 50 Dealer: W Vul: Both HCP: 17	AQ7✓ J98A82AQ82	West Opens 1♣. You bid first.

Board: 46 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A8 ♥ AJ4 ♦ K86 ♣ QJ874	South: ♠ KQJ43 ♥ 10983 ♠ A732 ♣ —	1♣ Pass	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 47 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4 N	North:	South: ♠ AJ5 ♥ 1072 ♠ AJ92 ♠ KQ2	Pass Pass AP 1. Stayı	North 2♣¹ 3▼ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 48 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A103 ♥ KQ ♠ K984 ♠ K643	South: ♠ KJ64 ▼ AJ1098 ♠ Q103 ♠ 2	West 1 Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 49 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ AKQJ7 ♥ 8632 ♦ — ♣ 5432	South:	Pass Pass AP 1. Stayı	North 2♣¹ 3♠ man	East 1♣ Pass Pass	1NT 2 ♦
Board: 50 Dealer: W Vul: Both North HCP: 17 South HCP: 10 Contract: 4♥ S	North: ♠ AQ7 ♥ J98 ♠ A82 ♠ AQ82	South: ♠ K532 ▼ KQ1042 ◆ Q975 ♣ —	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 46 Dealer: W Vul: EW HCP: 10	★ KQJ43 ★ 10983 ★ A732 ★ —	West Opens 1♣. Partner bids first.
Board: 47 Dealer: E Vul: None HCP: 15	AJ5▼ 1072◆ AJ92◆ KQ2	East Opens 1♦. You bid first.
Board: 48 Dealer: W Vul: None HCP: 11	★ KJ64▼ AJ1098◆ Q103◆ 2	West Opens 1♦. Partner bids first.
Board: 49 Dealer: E Vul: NS HCP: 15	★ 842★ A97★ KQJ2★ AJ9	East Opens 1♣. You bid first.
Board: 50 Dealer: W Vul: Both HCP: 10	★ K532★ KQ1042◆ Q975◆ —	West Opens 1♣. Partner bids first.

Board: 46 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A8 ♥ AJ4 ♦ K86 ♣ QJ874	South: ♠ KQJ43 ♥ 10983 ♠ A732 ♣ —	1♣ Pass	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 47 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4 N	North:	South: ♠ AJ5 ♥ 1072 ♠ AJ92 ♠ KQ2	Pass Pass AP 1. Stayı	North 2♣¹ 3▼ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 48 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A103 ♥ KQ ♠ K984 ♠ K643	South: ♠ KJ64 ▼ AJ1098 ♠ Q103 ♠ 2	West 1 Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 49 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ AKQJ7 ♥ 8632 ♦ — ♣ 5432	South:	Pass Pass AP 1. Stayı	North 2♣¹ 3♠ man	East 1♣ Pass Pass	1NT 2 ♦
Board: 50 Dealer: W Vul: Both North HCP: 17 South HCP: 10 Contract: 4♥ S	North: ♠ AQ7 ♥ J98 ♠ A82 ♠ AQ82	South: ♠ K532 ▼ KQ1042 ◆ Q975 ♣ —	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 51 Dealer: E Vul: NS HCP: 10	★ KQ862▼ KJ72◆ J54◆ 10	East Opens 1♦. Partner bids first.
Board: 52 Dealer: W Vul: EW HCP: 16	★ KJ6★ KJ5★ A742★ A43	West Opens 1♦. You bid first.
Board: 53 Dealer: E Vul: EW HCP: 12	★ K1083★ AKQ107★ 1064★ 5	East Opens 1♦. Partner bids first.
Board: 54 Dealer: W Vul: Both HCP: 15	↓ J8↓ A85↓ AKJ97♠ Q85	West Opens 1♦. You bid first.
Board: 55 Dealer: E Vul: None HCP: 10	◆ QJ84 ▼ K10652 ◆ 9 ◆ A104	East Opens 1♣. Partner bids first.

Board: 51 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 44 N	North: ♠ KQ862 ♥ KJ72 ♦ J54 ♣ 10	South: ♠ A43 ♥ Q10 ♠ KQ9 ♣ KJ752	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2◆
Board: 52 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ KJ6 ♥ KJ5 ♠ A742 ♣ A43	South: • 10875 • AQ983 • Q • Q98	West 1 Pass Pass Pass 1. Stay	North 1NT 2 4 man	Pass	
Board: 53 Dealer: E Vul: EW North HCP: 12 South HCP: 16 Contract: 4 N	North: ♠ K1083 ♥ AKQ107 • 1064 ♣ 5	South: ♠ AQ ♥ 943 ♠ KJ72 ♣ AQ32		North 2♣¹ 3♥ man	1♦	1NT 2♦
Board: 54 Dealer: W Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ AK762 ♥ QJ32 ♦ 4 ♣ J103	1 ♦ Pass	North 1NT 2• 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 55 Dealer: E Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ QJ84 ♥ K10652 ♦ 9 ♣ A104	South: ♠ AK9 ♥ Q4 ♠ KQ1085 ♣ QJ7	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1 ♣ Pass	1NT

Board: 51 Dealer: E Vul: NS HCP: 15	★ A43♥ Q10★ KQ9★ KJ752	East Opens 1♦. You bid first.
Board: 52 Dealer: W Vul: EW HCP: 10	10875✓ AQ983✓ Q№ Q98	West Opens 1♦. Partner bids first.
Board: 53 Dealer: E Vul: EW HCP: 16	♠ AQ♥ 943♠ KJ72♠ AQ32	East Opens 1♦. You bid first.
Board: 54 Dealer: W Vul: Both HCP: 11	★ AK762♥ QJ32◆ 4◆ J103	West Opens 1♦. Partner bids first.
Board: 55 Dealer: E Vul: None HCP: 17	♠ AK9♥ Q4♦ KQ1085♠ QJ7	East Opens 1♣. You bid first.

Board: 51 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 44 N	North: ♠ KQ862 ♥ KJ72 ♦ J54 ♣ 10	South: ♠ A43 ♥ Q10 ♠ KQ9 ♣ KJ752	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2◆
Board: 52 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ KJ6 ♥ KJ5 ♠ A742 ♣ A43	South: • 10875 • AQ983 • Q • Q98	West 1 Pass Pass Pass 1. Stay	North 1NT 2 4 man	Pass	
Board: 53 Dealer: E Vul: EW North HCP: 12 South HCP: 16 Contract: 4 N	North: ♠ K1083 ♥ AKQ107 • 1064 ♣ 5	South: ♠ AQ ♥ 943 ♠ KJ72 ♣ AQ32		North 2♣¹ 3♥ man	1♦	1NT 2♦
Board: 54 Dealer: W Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ AK762 ♥ QJ32 ♦ 4 ♣ J103	1 ♦ Pass	North 1NT 2• 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 55 Dealer: E Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ QJ84 ♥ K10652 ♦ 9 ♣ A104	South: ♠ AK9 ♥ Q4 ♠ KQ1085 ♣ QJ7	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1 ♣ Pass	1NT

Board: 56 Dealer: W Vul: EW HCP: 15	↓ J4↓ K83↓ A873♠ AK62	West Opens 1♣. You bid first.
Board: 57 Dealer: E Vul: Both HCP: 11	AJ42♥ Q8764↑ 7♣ A93	East Opens 1♦. Partner bids first.
Board: 58 Dealer: W Vul: EW HCP: 15	A2✓ K1086AQ94Q72	West Opens 1♥. You bid first.
Board: 59 Dealer: E Vul: EW HCP: 12	★ AKJ87♥ J1084♦ 5★ QJ4	East Opens 1♦. Partner bids first.
Board: 60 Dealer: W Vul: EW HCP: 15	★ 1052★ KJ5★ AK86★ A75	West Opens 1♣. You bid first.

Board: 56 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♣ J4 ♥ K83 ♠ A873 ♣ AK62	South: ♠ AKQ93 ♥ Q942 • 1042 ♣ 5	West 1 Pass Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 57 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 4 \(\mathbb{N} \) N	North: ♠ AJ42 ♥ Q8764 ♠ 7 ♠ A93	South: ♠ K7 ♥ J93 ♠ KQJ10 ♣ KQ82		North 2♣¹ 3▼ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 58 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A2 ♥ K1086 ♠ AQ94 ♠ Q72	South: ♠ Q10865 ♥ J932 ♠ K65 ♠ A	West 1♥ Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 59 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AKJ87 ♥ J1084 ♦ 5 ♣ QJ4	South: ◆ 52 ▼ AK6 ◆ KQ2 ◆ K10532	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	1♦ Pass	1NT
Board: 60 Dealer: W Vul: EW North HCP: 15 South HCP: 12 Contract: 4♠ S	North:	South: ♠ KQ964 ♥ AQ106 ♦ 5 ♣ J42	West 1 A Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 56 Dealer: W Vul: EW HCP: 11	★ AKQ93♥ Q942♦ 1042♠ 5	West Opens 1♣. Partner bids first.
Board: 57 Dealer: E Vul: Both HCP: 15	★ K7▼ J93◆ KQJ10◆ KQ82	East Opens 1♦. You bid first.
Board: 58 Dealer: W Vul: EW HCP: 10	♣ Q10865♥ J932♦ K65♣ A	West Opens 1♥. Partner bids first.
Board: 59 Dealer: E Vul: EW HCP: 15	★ 52▼ AK6◆ KQ2◆ K10532	East Opens 1♦. You bid first.
Board: 60 Dealer: W Vul: EW HCP: 12	★ KQ964▼ AQ106◆ 5♣ J42	West Opens 1♣. Partner bids first.

Board: 56 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♣ J4 ♥ K83 ♠ A873 ♣ AK62	South: ♠ AKQ93 ♥ Q942 • 1042 ♣ 5	West 1 Pass Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 57 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 4 \(\mathbb{N} \) N	North: ♠ AJ42 ♥ Q8764 ♠ 7 ♠ A93	South: ♠ K7 ♥ J93 ♠ KQJ10 ♣ KQ82		North 2♣¹ 3▼ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 58 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A2 ♥ K1086 ♠ AQ94 ♠ Q72	South: ♠ Q10865 ♥ J932 ♠ K65 ♠ A	West 1♥ Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 59 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AKJ87 ♥ J1084 ♦ 5 ♣ QJ4	South: ◆ 52 ▼ AK6 ◆ KQ2 ◆ K10532	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	1♦ Pass	1NT
Board: 60 Dealer: W Vul: EW North HCP: 15 South HCP: 12 Contract: 4♠ S	North:	South: ♠ KQ964 ♥ AQ106 ♦ 5 ♣ J42	West 1 A Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 61 Dealer: E Vul: None HCP: 13	AQ872K9427A43	East Opens 1♦. Partner bids first.
Board: 62 Dealer: W Vul: Both HCP: 16	◆ Q104◆ Q3◆ K75◆ AKQ105	West Opens 1♣. You bid first.
Board: 63 Dealer: E Vul: EW HCP: 10	♣ Q10743♥ AQ102♦ 975♣ Q	East Opens 1♦. Partner bids first.
Board: 64 Dealer: W Vul: EW HCP: 17	AJ10♥ Q7♦ KQJ65A86	West Opens 1♦. You bid first.
Board: 65 Dealer: E Vul: Both HCP: 10	★ AK87♥ QJ1052♦ 10876♣ —	East Opens 1♦. Partner bids first.

Board: 61 Dealer: E Vul: None North HCP: 13 South HCP: 15 Contract: 6♠ N	North: ♠ AQ872 ♥ K942 ♠ 7 ♣ A43	South: ♠ K94 ♥ A83 ♠ KJ84 ♣ KJ10	West North East South 1 ↑ 1NT Pass 2 ♣ 1 Pass 2 ↑ Pass 3 ♠ Pass 4 ♠ Pass 4NT ² Pass 5 ♥ 3 Pass 6 ♠ AP 1. Stayman 2. Blackwood 0314, for ♠ 3. A=2/5 or 5/5, Q(S)=0
Board: 62 Dealer: W Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ S	North: ♠ Q104 ♥ Q3 ♠ K75 ♣ AKQ105	South: ♠ A6532 ♥ 9862 ♠ AJ4 ♣ J	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 63 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q10743 ♥ AQ102 ♦ 975 ♠ Q	South: ♠ A6 ♥ KJ4 ♠ KQ6 ♣ K10985	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 → Pass 3NT AP 1. Stayman
Board: 64 Dealer: W Vul: EW North HCP: 17 South HCP: 10 Contract: 4♠ S	North: ♠ AJ10 ♥ Q7 ♠ KQJ65 ♠ A86	South: ♠ Q9853 ♥ AJ54 ♦ — ♠ K975	West North East South 1 ◆ 1NT Pass 2♣¹ Pass 2 ◆ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 65 Dealer: E Vul: Both North HCP: 10 South HCP: 16 Contract: 4 \(\mathbb{N} \) N	North: ♠ AK87 ♥ QJ1052 • 10876 ♣ —	South: ♠ J53 ♥ A76 ♠ KQ5 ♣ AQ84	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 ◆ Pass 3 ♥ Pass 4 ♥ AP 1. Stayman

Board: 61 Dealer: E Vul: None HCP: 15	★ K94★ A83★ KJ84★ KJ10	East Opens 1♦. You bid first.
Board: 62 Dealer: W Vul: Both HCP: 10	★ A6532♥ 9862◆ AJ4♣ J	West Opens 1♣. Partner bids first.
Board: 63 Dealer: E Vul: EW HCP: 16	★ A6♥ KJ4◆ KQ6◆ K10985	East Opens 1♦. You bid first.
Board: 64 Dealer: W Vul: EW HCP: 10	◆ Q9853♥ AJ54◆ —◆ K975	West Opens 1♦. Partner bids first.
Board: 65 Dealer: E Vul: Both HCP: 16	♣ J53♥ A76♦ KQ5♣ AQ84	East Opens 1♦. You bid first.

Board: 61 Dealer: E Vul: None North HCP: 13 South HCP: 15 Contract: 6♠ N	North: ♠ AQ872 ♥ K942 ♠ 7 ♣ A43	South: ♠ K94 ♥ A83 ♠ KJ84 ♣ KJ10	West North East South 1 ↑ 1NT Pass 2 ♣ 1 Pass 2 ↑ Pass 3 ♠ Pass 4 ♠ Pass 4NT ² Pass 5 ♥ 3 Pass 6 ♠ AP 1. Stayman 2. Blackwood 0314, for ♠ 3. A=2/5 or 5/5, Q(S)=0
Board: 62 Dealer: W Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ S	North: ♠ Q104 ♥ Q3 ♠ K75 ♣ AKQ105	South: ♠ A6532 ♥ 9862 ♠ AJ4 ♣ J	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 63 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q10743 ♥ AQ102 ♦ 975 ♠ Q	South: ♠ A6 ♥ KJ4 ♠ KQ6 ♣ K10985	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 → Pass 3NT AP 1. Stayman
Board: 64 Dealer: W Vul: EW North HCP: 17 South HCP: 10 Contract: 4♠ S	North: ♠ AJ10 ♥ Q7 ♠ KQJ65 ♠ A86	South: ♠ Q9853 ♥ AJ54 ♦ — ♠ K975	West North East South 1 ◆ 1NT Pass 2♣¹ Pass 2 ◆ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 65 Dealer: E Vul: Both North HCP: 10 South HCP: 16 Contract: 4 \(\mathbb{N} \) N	North: ♠ AK87 ♥ QJ1052 • 10876 ♣ —	South: ♠ J53 ♥ A76 ♠ KQ5 ♣ AQ84	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 ◆ Pass 3 ♥ Pass 4 ♥ AP 1. Stayman

Board: 66 Dealer: W Vul: NS HCP: 15	▲ A42♥ KJ◆ 985▲ AQJ105	West Opens 1♠. You bid first.
Board: 67 Dealer: E Vul: Both HCP: 12	♣ J765♥ KQ1095◆ 7♣ AQ6	East Opens 1♣. Partner bids first.
Board: 68 Dealer: W Vul: NS HCP: 15	★ KJ10♥ Q3◆ A543◆ KQ102	West Opens 1♦. You bid first.
Board: 69 Dealer: E Vul: EW HCP: 12	★ K1097 ★ K10752 ★ K103 ★ K	East Opens 1♦. Partner bids first.
Board: 70 Dealer: W Vul: EW HCP: 16	♠ AKJ9♥ Q6♦ KJ109♠ Q105	West Opens 1♠. You bid first.

Board: 66 Dealer: W Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A42 ♥ KJ ♦ 985 ♣ AQJ105	South: ♠ KQ75 ♥ Q7632 ♠ A104 ♠ 6	West 1 Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 67 Dealer: E Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:	South: ♠ Q103 ♥ A7 ♠ AQ1092 ♠ K42	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	1 ♣ Pass	1NT
Board: 68 Dealer: W Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ KJ10 ♥ Q3 ♠ A543 ♣ KQ102	South: ♠ A932 ♥ AK1096 ♦ J82 ♣ 7	West 1 Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 69 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 4 N	North: ♠ K1097 ♥ K10752 ♠ K103 ♠ K	South: ♠ AJ8 ♥ Q83 ♦ QJ5 ♣ AJ104	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 70 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKJ9 ♥ Q6 ♠ KJ109 ♣ Q105	South: ♠ Q1084 ♥ A10972 ←— ♠ A963	West 1♣ Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 66 Dealer: W Vul: NS HCP: 11	★ KQ75♥ Q7632◆ A104◆ 6	West Opens 1♠. Partner bids first.
Board: 67 Dealer: E Vul: Both HCP: 15	♣ Q103★ A7◆ AQ1092♣ K42	East Opens 1♣. You bid first.
Board: 68 Dealer: W Vul: NS HCP: 12	★ A932★ AK1096★ J82★ 7	West Opens 1♦. Partner bids first.
Board: 69 Dealer: E Vul: EW HCP: 15	♣ AJ8♥ Q83◆ QJ5♣ AJ104	East Opens 1♦. You bid first.
Board: 70 Dealer: W Vul: EW HCP: 10	◆ Q1084 ▼ A10972 ◆ — ◆ A963	West Opens 1♠. Partner bids first.

Board: 66 Dealer: W Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A42 ♥ KJ ♦ 985 ♣ AQJ105	South: ♠ KQ75 ♥ Q7632 ♠ A104 ♠ 6	West 1 Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 67 Dealer: E Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:	South: ♠ Q103 ♥ A7 ♠ AQ1092 ♠ K42	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	1 ♣ Pass	1NT
Board: 68 Dealer: W Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ KJ10 ♥ Q3 ♠ A543 ♣ KQ102	South: ♠ A932 ♥ AK1096 ♦ J82 ♣ 7	West 1 Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 69 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 4 N	North: ♠ K1097 ♥ K10752 ♠ K103 ♠ K	South: ♠ AJ8 ♥ Q83 ♦ QJ5 ♣ AJ104	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 70 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKJ9 ♥ Q6 ♠ KJ109 ♣ Q105	South: ♠ Q1084 ♥ A10972 ←— ♠ A963	West 1♣ Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 71 Dealer: E Vul: Both HCP: 11	◆ Q9876♥ QJ105◆ AQ7◆ 3	East Opens 1♣. Partner bids first.
Board: 72 Dealer: W Vul: Both HCP: 15	♣ Q86♥ J5◆ AK5♣ AJ876	West Opens 1♦. You bid first.
Board: 73 Dealer: E Vul: None HCP: 10	AJ85✓ AJ1072◆ 1042◆ 5	East Opens 1♦. Partner bids first.
Board: 74 Dealer: W Vul: Both HCP: 16	★ K98★ A85★ KQ108★ A63	West Opens 1♦. You bid first.
Board: 75 Dealer: E Vul: None HCP: 11	♠ Q952♥ AKJ53♦ 6♠ J105	East Opens 1♦. Partner bids first.

Board: 71 Dealer: E Vul: Both North HCP: 11	North: ♠ Q9876 ♥ QJ105	South: ♠ 542 ♥ AK7	Pass	North 2♣¹	1♣ Pass	1NT 2 ♦
South HCP: 15 Contract: 4♠ N	◆ AQ7 ◆ 3	◆ 52 ◆ AKJ72	Pass AP 1. Stay	3♠ man	Pass	4₽
Board: 72 Dealer: W Vul: Both North HCP: 15 South HCP: 10	North: ♠ Q86 ♥ J5 ♠ AK5 ♠ AJ876	South: ♠ AK109 ♥ 109743 ♦ 9 ♣ K52	1♦ Pass Pass	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Contract: 3N N Board: 73 Dealer: E Vul: None North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ AJ85 ♥ AJ1072 ♦ 1042 ♣ 5	South: ♠ Q73 ♥ Q65 ♠ AQJ7 ♠ AQ3	1. Stay West Pass Pass AP 1. Stay	North 2♣¹ 3♥	East 1 → Pass Pass	1NT 2 ♦
Board: 74 Dealer: W Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ K98 ▼ A85 ◆ KQ108 ♣ A63	South: ♠ A1032 ♥ KQ1032 ♠ 2 ♠ Q72	West 1 ◆ Pass Pass 1. Stay	North 1NT 2 4 man	East Pass Pass AP	2 ♣ ¹
Board: 75 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♥ N	North: ♠ Q952 ♥ AKJ53 ♠ 6 ♣ J105	South: ♣ J10 ♥ Q107 ♠ AQ94 ♣ AQ72	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 1♦ Pass Pass	1NT 2 ♦

Board: 71 Dealer: E Vul: Both HCP: 15	★ 542★ AK7★ 52★ AKJ72	East Opens 1♣. You bid first.
Board: 72 Dealer: W Vul: Both HCP: 10	AK109▼109743◆9◆ K52	West Opens 1♦. Partner bids first.
Board: 73 Dealer: E Vul: None HCP: 17	♣ Q73♥ Q65♦ AQJ7♣ AQ3	East Opens 1♦. You bid first.
Board: 74 Dealer: W Vul: Both HCP: 11	★ A1032★ KQ1032★ 2★ Q72	West Opens 1♦. Partner bids first.
Board: 75 Dealer: E Vul: None HCP: 15	♣ J10♥ Q107♦ AQ94♣ AQ72	East Opens 1♦. You bid first.

Board: 71 Dealer: E Vul: Both North HCP: 11	North: ♠ Q9876 ♥ QJ105	South: ♠ 542 ♥ AK7	Pass	North 2♣¹	1♣ Pass	1NT 2 ♦
South HCP: 15 Contract: 4♠ N	◆ AQ7 ◆ 3	◆ 52 ◆ AKJ72	Pass AP 1. Stay	3♠ man	Pass	4₽
Board: 72 Dealer: W Vul: Both North HCP: 15 South HCP: 10	North: ♠ Q86 ♥ J5 ♠ AK5 ♠ AJ876	South: ♠ AK109 ♥ 109743 ♦ 9 ♣ K52	1♦ Pass Pass	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Contract: 3N N Board: 73 Dealer: E Vul: None North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ AJ85 ♥ AJ1072 ♦ 1042 ♣ 5	South: ♠ Q73 ♥ Q65 ♠ AQJ7 ♠ AQ3	1. Stay West Pass Pass AP 1. Stay	North 2♣¹ 3♥	East 1 → Pass Pass	1NT 2 ♦
Board: 74 Dealer: W Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ K98 ▼ A85 ◆ KQ108 ♣ A63	South: ♠ A1032 ♥ KQ1032 ♠ 2 ♠ Q72	West 1 ◆ Pass Pass 1. Stay	North 1NT 2 4 man	East Pass Pass AP	2 ♣ ¹
Board: 75 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♥ N	North: ♠ Q952 ♥ AKJ53 ♠ 6 ♣ J105	South: ♣ J10 ♥ Q107 ♠ AQ94 ♣ AQ72	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 1♦ Pass Pass	1NT 2 ♦

Board: 76 Dealer: W Vul: EW HCP: 15	★ K4♥ Q52◆ AQ984◆ A102	West Opens 1♦. You bid first.
Board: 77 Dealer: E Vul: Both HCP: 10	♠ Q654♥ KJ1065♦ —♠ A832	East Opens 1♠. Partner bids first.
Board: 78 Dealer: W Vul: NS HCP: 16	♣ KQ ♥ K83 ♦ KQ63 ♣ K853	West Opens 1♣. You bid first.
Board: 79 Dealer: E Vul: EW HCP: 10	♦ Q9874♥ Q852♦ 9♦ AQ8	East Opens 1♦. Partner bids first.
Board: 80 Dealer: W Vul: EW HCP: 17	AQ5✓ AJ3✓ AJ97✓ J94	West Opens 1♦. You bid first.

Board: 76 Dealer: W Vul: EW North HCP: 15	North: ♠ K4 ♥ Q52	South: ♠ AQ83 ▼ J9876	West 1♦ Pass	North 1NT 2•	East Pass Pass	2 ♣ ¹
South HCP: 12 Contract: 4 S	◆ AQ984 ◆ A102	• 2 • KQ4	Pass 1. Stay	4 ♥ man	AP	
Board: 77 Dealer: E	North: ♠ Q654	South: ♠ AJ7	West	North	East 1♠	South 1NT
Vul: Both North HCP: 10 South HCP: 15	▼ KJ1065 ◆ — ♣ A832	♥ Q2 ♦ AK83 ♣ J1096	Pass Pass AP	2 ♣ ¹ 3 ♥	Pass Pass	2 ♦ 3NT
Contract: 3N S	♣ A032	₹ J1090	1. Stay	man		
Board: 78 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KQ ♥ K83 ♠ KQ63 ♠ K853	South: ♠ A10876 ♥ 10654 ♠ A84 ♠ Q	West 1 Pass Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 79 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 44 N	North:	South: ♠ A62 ♥ AK10 ♠ KQJ85 ♣ 94	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 80 Dealer: W Vul: EW North HCP: 17 South HCP: 10 Contract: 4♥ S	North: ♠ AQ5 ♥ AJ3 ♠ AJ97 ♣ J94	South:	West 1 Pass Pass 1. Stay	North 1NT 2 4 man	East Pass Pass AP	2 ♣ ¹

Board: 76	♦ AQ83	
Dealer: W	♥ J9876	West Opens 1♦.
Vul: EW	♦ 2	Partner bids first.
HCP: 12	♣ KQ4	Tartifer olds first.
D 1		
Board: 77 Dealer: E	♠ AJ7	East Opens 1♠.
Vul: Both	♥ Q2 ♦ AK83	
HCP: 15	♣ J1096	You bid first.
Board: 78	♠ A10876	West Opens 1♣.
Dealer: W	v 10654	west Opens 14.
Vul: NS	♦ A84	Partner bids first.
HCP: 10	♣ Q	
Board: 79	♦ A62	
Dealer: E	♥ AK10	East Opens 1♦.
Vul: EW	♦ KQJ85	Van hid finat
HCP: 17	♣ 94	You bid first.
Board: 80	★ 10976	West Opens 1♦.
Dealer: W	♥ K9854	
Vul: EW HCP: 10	♦ K64 ♣ A	Partner bids first.
1101.10	* A	

Board: 76 Dealer: W Vul: EW North HCP: 15	North: ♠ K4 ♥ Q52	South: ♠ AQ83 ▼ J9876	West 1♦ Pass	North 1NT 2•	East Pass Pass	2 ♣ ¹
South HCP: 12 Contract: 4 S	◆ AQ984 ◆ A102	• 2 • KQ4	Pass 1. Stay	4 ♥ man	AP	
Board: 77 Dealer: E	North: ♠ Q654	South: ♠ AJ7	West	North	East 1♠	South 1NT
Vul: Both North HCP: 10 South HCP: 15	▼ KJ1065 ◆ — ♣ A832	♥ Q2 ♦ AK83 ♣ J1096	Pass Pass AP	2 ♣ ¹ 3 ♥	Pass Pass	2 ♦ 3NT
Contract: 3N S	♣ A032	₹ J1090	1. Stay	man		
Board: 78 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KQ ♥ K83 ♠ KQ63 ♠ K853	South: ♠ A10876 ♥ 10654 ♠ A84 ♠ Q	West 1 Pass Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 79 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 44 N	North:	South: ♠ A62 ♥ AK10 ♠ KQJ85 ♣ 94	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 80 Dealer: W Vul: EW North HCP: 17 South HCP: 10 Contract: 4♥ S	North: ♠ AQ5 ♥ AJ3 ♠ AJ97 ♣ J94	South:	West 1 Pass Pass 1. Stay	North 1NT 2 4 man	East Pass Pass AP	2 ♣ ¹

Board: 81 Dealer: E Vul: None HCP: 10	♣ J10542♥ KQ106♦ A♣ 863	East Opens 1♣. Partner bids first.
Board: 82 Dealer: W Vul: None HCP: 15	♣ KQ6 ♥ K2 ♦ J10954 ♣ AQ7	West Opens 1♣. You bid first.
Board: 83 Dealer: E Vul: Both HCP: 12	▶ J954♥ KQ953◆ AQ4♣ 3	East Opens 1♣. Partner bids first.
Board: 84 Dealer: W Vul: NS HCP: 15	A8✓ J74✓ A1042✓ AQ64	West Opens 1♦. You bid first.
Board: 85 Dealer: E Vul: NS HCP: 12	★ KQJ53▼ KJ63◆ Q83◆ 3	East Opens 1♣. Partner bids first.

Board: 81 Dealer: E	North:	South:	West	North	East 1♣	South 1NT
Vul: None	♣ J10542 ♥ KQ106	♦ 98 ∀ A75	Pass	2 ♣¹	Pass	2 ♦
North HCP: 10	• A € 100	◆ KQJ10	Pass	3♠	Pass	3NT
South HCP: 16 Contract: 3N S	♣ 863	♣ KQJ4	AP			
Contract. 31v 3			1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: W	♠KQ6	♠ A10985	1♣	1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ K2	♥ AQJ5	Pass	2♦	Pass	3♠
South HCP: 11	♦ J10954	\	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ7	♣ 10864	1. Stay	man		
Board: 83	3.7. d	a 1	West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: Both	♠ J954 ♥ KQ953	♠ Q108 ♥ AJ	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ AQ4	◆ J983	Pass	3♥	Pass	3NT
South HCP: 15 Contract: 3N S	♣ 3	♣ AK104	AP			
Contract. 31V 5			1. Stay	man		
Board: 84	North:	South:	West	North	East	South
Dealer: W	A A8	★ 109754	1♦	1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ J74	▼ AK82	Pass	2♦	Pass	3♠
South HCP: 12	◆ A1042 ◆ AQ64	◆ Q87 ◆ K	Pass	3NT	AP	
Contract: 3N N	111201	111	1. Stay	man		
Board: 85			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: NS	★ KQJ53	★ A42	Pass	2 ♣ ¹	Pass	2•
North HCP: 12	♥ KJ63 ♦ Q83	♥ Q2 ♦ K972	Pass	3♠	Pass	4♠
South HCP: 15	♦ 3	• R972 • AQ86	AP			
Contract: 4♠ N	-	4	1. Stay	man		

Board: 81 Dealer: E Vul: None HCP: 16	◆98✓ A75◆ KQJ10◆ KQJ4	East Opens 1♣. You bid first.
Board: 82 Dealer: W Vul: None HCP: 11	A10985✓ AQJ5✓ —№ 10864	West Opens 1♣. Partner bids first.
Board: 83 Dealer: E Vul: Both HCP: 15	♣ Q108♥ AJ◆ J983♣ AK104	East Opens 1♣. You bid first.
Board: 84 Dealer: W Vul: NS HCP: 12	109754✓ AK82✓ Q87✓ K	West Opens 1♦. Partner bids first.
Board: 85 Dealer: E Vul: NS HCP: 15	A42Q2K972AQ86	East Opens 1♣. You bid first.

Board: 81 Dealer: E	North:	South:	West	North	East 1♣	South 1NT
Vul: None	♣ J10542 ♥ KQ106	♦ 98 ∀ A75	Pass	2 ♣¹	Pass	2 ♦
North HCP: 10	• A € 100	◆ KQJ10	Pass	3♠	Pass	3NT
South HCP: 16 Contract: 3N S	♣ 863	♣ KQJ4	AP			
Contract. 31v 3			1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: W	♠KQ6	♠ A10985	1♣	1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ K2	♥ AQJ5	Pass	2♦	Pass	3♠
South HCP: 11	♦ J10954	\	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ7	♣ 10864	1. Stay	man		
Board: 83	3.7. d	a 1	West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: Both	♠ J954 ♥ KQ953	♠ Q108 ♥ AJ	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ AQ4	◆ J983	Pass	3♥	Pass	3NT
South HCP: 15 Contract: 3N S	♣ 3	♣ AK104	AP			
Contract. 31V 5			1. Stay	man		
Board: 84	North:	South:	West	North	East	South
Dealer: W	A A8	★ 109754	1♦	1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ J74	▼ AK82	Pass	2♦	Pass	3♠
South HCP: 12	◆ A1042 ◆ AQ64	◆ Q87 ◆ K	Pass	3NT	AP	
Contract: 3N N	111201	111	1. Stay	man		
Board: 85			West	North	East	South
Dealer: E	North:	South:			1♣	1NT
Vul: NS	★ KQJ53	★ A42	Pass	2 ♣ ¹	Pass	2•
North HCP: 12	♥ KJ63 ♦ Q83	♥ Q2 ♦ K972	Pass	3♠	Pass	4♠
South HCP: 15	♦ 3	• R972 • AQ86	AP			
Contract: 4♠ N	-	4	1. Stay	man		

Board: 86 Dealer: W Vul: None HCP: 17	★ A3♥ Q64★ KQJ82★ KQ10	West Opens 1♦. You bid first.
Board: 87 Dealer: E Vul: EW HCP: 12	★ AKQ62♥ 9865◆ Q◆ J105	East Opens 1♥. Partner bids first.
Board: 88 Dealer: W Vul: Both HCP: 15	♣ QJ♥ K75◆ KQ54♣ A942	West Opens 1♦. You bid first.
Board: 89 Dealer: E Vul: None HCP: 10	★KQJ4♥Q10654♦ 6ΦQ108	East Opens 1♠. Partner bids first.
Board: 90 Dealer: W Vul: EW HCP: 15	★ K95♥ Q64◆ A743◆ AQ8	West Opens 1♦. You bid first.

Board: 86 Dealer: W Vul: None North HCP: 17	North: ♠ A3 ♥ Q64	South: ♠ KQJ95 ♥ KJ53	West 1♦ Pass	North 1NT 2•	East Pass Pass	2 ♣ ¹
South HCP: 10 Contract: 3N N	◆ KQJ82 ◆ KQ10	◆ 5 ◆ 875	Pass 1. Stay		AP	
Board: 87 Dealer: E	North: ♠ AKQ62	South: • 54	West	North	East 1♥	South 1NT
Vul: EW	♥ 9865	¥ 54 ▼ K74	Pass	2 ♣ ¹	Pass	
North HCP: 12 South HCP: 15	♦ Q	♦ AK54	Pass AP	3♠	Pass	3NT
Contract: 3N S	♣ J105	♦ KQ72	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: W Vul: Both	♠ QJ	★ 5432	1♦	1NT	Pass	
North HCP: 15	♥ K75 ♦ KQ54	♥ AQJ106 ♦ 10	Pass	2•	Pass	3♥
South HCP: 12 Contract: 4♥ S	♣ A942	♣ KQ7	Pass 1. Stay	4 ♥ man	AP	
Board: 89 Dealer: E	North:	South: ♠ A72	West	North	East 1♠	South 1NT
Vul: None	♠ KQJ4 ♥ Q10654	♥ AK8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10 South HCP: 16	♦ 6	◆ Q982	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ Q108	♣ K62	AP			
			1. Stay	man		
Board: 90	North:	South:	West	North	East	South
	★ K95	♠ A10632	1♦	1NT	Pass	2 ♣ ¹
	♥ Q64	♥ K987	Pass	2•	Pass	3♠
					AP	
Board: 90 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 44 S			1♦	1NT 2♦ 4♠	Pa Pa	ass ass

Board: 86 Dealer: W Vul: None HCP: 10	★ KQJ95▼ KJ53◆ 5◆ 875	West Opens 1♦. Partner bids first.
Board: 87 Dealer: E Vul: EW HCP: 15	★ 54▼ K74◆ AK54◆ KQ72	East Opens 1♥. You bid first.
Board: 88 Dealer: W Vul: Both HCP: 12	\$5432▼ AQJ106◆ 10♠ KQ7	West Opens 1♦. Partner bids first.
Board: 89 Dealer: E Vul: None HCP: 16	♣ A72♥ AK8◆ Q982♣ K62	East Opens 1♠. You bid first.
Board: 90 Dealer: W Vul: EW HCP: 10	★ A10632★ K987★ 6★ K72	West Opens 1♦. Partner bids first.

Board: 86 Dealer: W Vul: None North HCP: 17	North: ♠ A3 ♥ Q64	South: ♠ KQJ95 ♥ KJ53	West 1♦ Pass	North 1NT 2•	East Pass Pass	2 ♣ ¹
South HCP: 10 Contract: 3N N	◆ KQJ82 ◆ KQ10	◆ 5 ◆ 875	Pass 1. Stay		AP	
Board: 87 Dealer: E	North: ♠ AKQ62	South: • 54	West	North	East 1♥	South 1NT
Vul: EW	♥ 9865	¥ 54 ▼ K74	Pass	2 ♣ ¹	Pass	
North HCP: 12 South HCP: 15	♦ Q	♦ AK54	Pass AP	3♠	Pass	3NT
Contract: 3N S	♣ J105	♦ KQ72	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: W Vul: Both	♠ QJ	★ 5432	1♦	1NT	Pass	
North HCP: 15	♥ K75 ♦ KQ54	♥ AQJ106 ♦ 10	Pass	2•	Pass	3♥
South HCP: 12 Contract: 4♥ S	♣ A942	♣ KQ7	Pass 1. Stay	4 ♥ man	AP	
Board: 89 Dealer: E	North:	South: ♠ A72	West	North	East 1♠	South 1NT
Vul: None	♠ KQJ4 ♥ Q10654	♥ AK8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10 South HCP: 16	♦ 6	◆ Q982	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ Q108	♣ K62	AP			
			1. Stay	man		
Board: 90	North:	South:	West	North	East	South
	★ K95	♠ A10632	1♦	1NT	Pass	2 ♣ ¹
	♥ Q64	♥ K987	Pass	2•	Pass	3♠
					AP	
Board: 90 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 44 S			1♦	1NT 2♦ 4♠	Pa Pa	ass ass

We Overcall 1NT then partner bids Smolen 2!C

Board: 91 **♠** Q743

Dealer: E ▼A10965

Vul: Both ♦ 8

HCP: 10 ♣ A109

East Opens 1♦.

Partner bids first.

Board: 91 Dealer: E Vul: Both North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ Q743 ♥ A10965 ♠ 8 ♠ A109	South: ♠ K6 ♥ QJ7 ♠ KJ10 ♠ KQ543	Pass	3♥	East 1♦ Pass Pass	1NT 2♦
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We Overcall 1NT then partner bids Smolen 2!C

Board: 91 **♦** K6

Dealer: E **♥** QJ7 East Opens 1♦.

Vul: Both **♦** KJ10 HCP: 15

♣ KQ543

You bid first.

Board: 91 Dealer: E Vul: Both North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ Q743 ♥ A10965 ♠ 8 ♠ A109	South: ♠ K6 ♥ QJ7 ♠ KJ10 ♠ KQ543	Pass	3♥	East 1♦ Pass Pass	1NT 2♦
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