Board: 1 Dealer: S Vul: Both HCP: 8	★ A10965♥ 2♦ 5★ A109865	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 17	♦ K5 ♥ Q93 ♦ AKQ103 ♣ K92	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: None HCP: 11	★ K10976♥ K◆ 7◆ KQ9854	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: EW HCP: 15	★ AKQ9▼ 54★ K976★ K74	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: None HCP: 10	★ AK754▼ 3◆ 8◆ QJ8542	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4\(\) S	North: ♠ A10965 ♥ 2 ♦ 5 ♣ A109865	South: ♣ J42 ♥ A3 ♠ AKQ76 ♣ Q32	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 2 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ K5 ♥ Q93 ♠ AKQ103 ♣ K92	South: ♠ AJ876 ♥ — ♦ 96 ♠ AJ10653	West Pass Pass	North 1NT 2♠ 3NT		2♥
Board: 3 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ K10976 ♥ K ♦ 7 ♣ KQ9854	South: ♠ AJ4 ♥ A3 ♠ K543 ♠ AJ106	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 4 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6 S	North: ♠ AKQ9 ♥ 54 ♠ K976 ♠ K74	South:	Pass Pass Pass Pass 1. Blac		Pass Pass Pass Pass AP 0314,	2 ♦ 3 ♦ 4 ♦ 5 ♠ 2 for ♦
Board: 5 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AK754 ♥ 3 ♦ 8 ♣ QJ8542	South: ♠ Q98 ♥ K98 ♠ A765 ♠ AK9	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2 ♠

Board: 1 Dealer: S Vul: Both HCP: 16		The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 10	▲ AJ876♥ —◆ 96▲ AJ10653	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 17	▲ AJ4✓ A3◆ K543▲ AJ106	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: EW HCP: 17	♣ 4♥ AKQJ2♠ AQJ1032♣ 5	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 16	♣ Q98♥ K98◆ A765♣ AK9	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4\(\) S	North: ♠ A10965 ♥ 2 ♦ 5 ♣ A109865	South: ♣ J42 ♥ A3 ♠ AKQ76 ♣ Q32	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 2 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ K5 ♥ Q93 ♠ AKQ103 ♣ K92	South: ♠ AJ876 ♥ — ♦ 96 ♠ AJ10653	West Pass Pass	North 1NT 2♠ 3NT		2♥
Board: 3 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North: ♠ K10976 ♥ K ♦ 7 ♣ KQ9854	South: ♠ AJ4 ♥ A3 ♠ K543 ♠ AJ106	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 4 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6 S	North: ♠ AKQ9 ♥ 54 ♠ K976 ♠ K74	South:	Pass Pass Pass Pass 1. Blac		Pass Pass Pass Pass AP 0314,	2 ♦ 3 ♦ 4 ♦ 5 ♠ 2 for ♦
Board: 5 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AK754 ♥ 3 ♦ 8 ♣ QJ8542	South: ♠ Q98 ♥ K98 ♠ A765 ♠ AK9	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2 ♠

Board: 6 Dealer: N Vul: EW HCP: 16	♣ AQ3♥ QJ7◆ K10843♣ A7	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 10	♦ K5 ♥ Q10652 ♦ KQ8764 ♣ —	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 17	★ A832★ A96★ AJ5★ KJ5	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 10	★ 3 ♥ AK1085 ♦ 8 ♣ K107642	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 17	★ K7♥ Q963◆ AJ96◆ AK6	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 16 South HCP: 8	North: ♠ AQ3 ♥ QJ7 ♦ K10843	South: ♠ 2 ♥ K9865 ♦ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Contract: 4♥ N Board: 7 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3♥ S	 ♣ A7 North: ♠ K5 ♥ Q10652 ♦ KQ8764 ♣ — 	 ★ K108653 South: ★ AQ3 ▼ J97 ◆ 105 ★ AKJ109 		North 2 3		1NT 2♥
Board: 8 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 \(\mathbb{N} \) N	North: ♠ A832 ♥ A96 ♠ AJ5 ♣ KJ5	South: ♠ 10 ♥ KQ1043 ♠ K107432 ♠ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•
Board: 9 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South: ♠ QJ104 ♥ J76 ♠ AK32 ♠ A3	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 10 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ K7 ▼ Q963 ♠ AJ96 ♣ AK6	South: ♣ AQJ32 ▼ — • 32 ♣ J87432	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 6 Dealer: N Vul: EW HCP: 8	★ 2 ∀ K9865 ♦ Q ★ K108653	The opponents are silent. Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 15	♠ AQ3♥ J97♦ 105♠ AKJ109	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 10	★ 10 ★ KQ1043 ★ K107432 ♣ Q	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 15	♣ QJ104♥ J76♦ AK32♣ A3	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 8	♠ AQJ32♥ —♦ 32♠ J87432	The opponents are silent. Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 16 South HCP: 8	North: ♠ AQ3 ♥ QJ7 ♦ K10843	South: ♠ 2 ♥ K9865 ♦ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Contract: 4♥ N Board: 7 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3♥ S	 ♣ A7 North: ♠ K5 ♥ Q10652 ♦ KQ8764 ♣ — 	 ★ K108653 South: ★ AQ3 ▼ J97 ◆ 105 ★ AKJ109 		North 2 3		1NT 2♥
Board: 8 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 \(\mathbb{N} \) N	North: ♠ A832 ♥ A96 ♠ AJ5 ♣ KJ5	South: ♠ 10 ♥ KQ1043 ♠ K107432 ♠ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•
Board: 9 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South: ♠ QJ104 ♥ J76 ♠ AK32 ♠ A3	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 10 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ K7 ▼ Q963 ♠ AJ96 ♣ AK6	South: ♣ AQJ32 ▼ — • 32 ♣ J87432	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 11 Dealer: S Vul: NS HCP: 16	★ A8643♥ J★ A★ AQJ1064	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 16	★ KQ♥ Q75◆ AQ98◆ K765	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 12	★ KQJ95▼ 8◆ K109832◆ K	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 15	♣ Q65♥ KJ2◆ AKQ106♣ 95	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: None HCP: 10	AQJ95♥ 98QJ10763♣ —	The opponents are silent. Partner bids first.

Board: 11 Dealer: S Vul: NS	North: ♠ A8643	South: ♠ Q2	Pass	North 2	Pass	1NT
North HCP: 16	♥ J	♥ AK84	Pass	3♣	Pass	3NT
South HCP: 16	◆ A ◆ AQJ1064	♦ KJ ♣ K8752	Pass	4♣	Pass	5♣
Contract: 6♣ N	111001	1110/32	Pass	6♣	AP	
Board: 12	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠KQ	♠ A10	West	1NT	Pass	2 ♦
North HCP: 16	♥ Q75	▼ K10842	Pass	2 🗸	Pass	
South HCP: 10	◆ AQ98 ◆ K765	♦ K76542 ♣ —	Pass	4♥	AP	
Contract: 4♥ N	2 12, 00	_				
			West	North	East	
Board: 13			_	•	_	1NT
Dealer: S	North:	South:	Pass	2 ♥	Pass	2 ♠
Vul: Both	♠ KQJ95 ♥ 8	♦ A3 ♥ K643	Pass Pass	3 ♦ 4 ♦		3NT 4NT ¹
North HCP: 12	♦ K109832	◆ AJ74	Pass	5 ♦ ²	Pass	
South HCP: 16 Contract: 6 N	♣ K	♣ A76	AP	5 •	1 433	•
Confidence of 1			1. Blac	kwood (for 🔸
			2. A=1	/5 or 4/5	5	
			West	North		
Board: 14	North:	G 4	ъ	1NT	Pass	
Dealer: N	♦ Q65	South: ♠ J10	Pass	2 Y	Pass	
Vul: None	♥ KJ2	♥ AQ1084	Pass	4♥ 5 • 2		4NT ¹
North HCP: 15 South HCP: 15	◆ AKQ106	♦ —	Pass AP	5 ∀ ²	Pass	O
Contract: 6 N	♣ 95	♣ AKJ874		kwood (

Board: 15 Dealer: S	North: ♠ AQJ95	South: ♠ K643	West	North	East	South 1NT
Vul: None North HCP: 10	y 98	♥ AKQ	Pass	2 y	Pass	2♠
South HCP: 15	◆ QJ10763	♦ K84	Pass	3♦	Pass	4♠
Contract: 4♠ S	♣ —	♣ 743	AP			

Board: 11 Dealer: S Vul: NS HCP: 16	Q2✓ AK84✓ KJ✓ K8752	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: EW HCP: 10	★ A10▼ K10842★ K76542★ —	The opponents are silent. Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 16	★ A3★ K643★ AJ74★ A76	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 15	♣ J10♥ AQ1084♦ —♣ AKJ874	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 15	★ K643★ AKQ★ K84★ 743	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: NS	North: ♠ A8643	South: ♠ Q2	Pass	North 2	Pass	1NT
North HCP: 16	♥ J	♥ AK84	Pass	3♣	Pass	3NT
South HCP: 16	◆ A ◆ AQJ1064	♦ KJ ♣ K8752	Pass	4♣	Pass	5♣
Contract: 6♣ N	111001	1110/32	Pass	6♣	AP	
Board: 12	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠KQ	♠ A10	West	1NT	Pass	2 ♦
North HCP: 16	♥ Q75	▼ K10842	Pass	2 🗸	Pass	
South HCP: 10	◆ AQ98 ◆ K765	♦ K76542 ♣ —	Pass	4♥	AP	
Contract: 4♥ N	2 12, 00	_				
			West	North	East	
Board: 13			_	•	_	1NT
Dealer: S	North:	South:	Pass	2 ♥	Pass	2 ♠
Vul: Both	♠ KQJ95 ♥ 8	♦ A3 ♥ K643	Pass Pass	3 ♦ 4 ♦		3NT 4NT ¹
North HCP: 12	♦ K109832	◆ AJ74	Pass	5 ♦ ²	Pass	
South HCP: 16 Contract: 6 N	♣ K	♣ A76	AP	5 •	1 433	•
Confidence of 1			1. Blackwood 0314, for ◆			
			2. A=1	/5 or 4/5	5	
			West	North		
Board: 14	North:	G 4	ъ	1NT	Pass	
Dealer: N	♦ Q65	South: ♠ J10	Pass	2 Y	Pass	
Vul: None	♥ KJ2	♥ AQ1084	Pass	4♥ 5 • 2		4NT ¹
North HCP: 15 South HCP: 15	◆ AKQ106	♦ —	Pass AP	5 ∀ ²	Pass	O
Contract: 6 N	♣ 95	♣ AKJ874		kwood (

Board: 15 Dealer: S	North: ♠ AQJ95	South: ♠ K643	West	North	East	South 1NT
Vul: None North HCP: 10	y 98	♥ AKQ	Pass	2 y	Pass	2♠
South HCP: 15	◆ QJ10763	♦ K84	Pass	3♦	Pass	4♠
Contract: 4♠ S	♣ —	♣ 743	AP			

Board: 16 Dealer: N Vul: NS HCP: 16	AQJ98KQ6A2843	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 8	♠ 6 ♥ K9865 ♦ AJ107432 ♣ —	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 17	★ K98★ A987★ K10★ AK73	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 8	★ 5♥ J10862♦ AK8732★ 5	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 16	◆ AK10♥ Q4◆ J42◆ AQ543	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6 \(\mathbb{N} \) N	North: ♠ AQJ98 ♥ KQ6 ♠ A2 ♣ 843	South: ♣ K7 ▼ AJ1098 ◆ — ♣ AK10752	Pass Pass Pass AP 1. Black	North 1NT 2▼ 4▼ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♣ 4NT¹ 6♥
Board: 17 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North: ♠ 6 ♥ K9865 ♠ AJ107432 ♠ —	South: ♠ QJ98 ♥ A73 ♠ Q6 ♠ AKJ7	West Pass Pass AP	North 2 3	East Pass Pass	1NT 2♥
Board: 18 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♠ N	North: ♠ K98 ♥ A987 ♠ K10 ♣ AK73	South: ♠ AQ1053 ♥ — ♠ AQ6532 ♣ 94	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♥ 3♦ 4NT¹ 6♠
Board: 19 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♥ S	North:	South: ♠ Q863 ♥ AK4 ♦ Q94 ♠ A93	West Pass Pass AP	North 2 3	East Pass Pass	1NT 2♥

West North East South Board: 20 North: South: 1NT Pass 2♦ Dealer: N **♠** AK10 **♠**— Pass **2**♥ Pass 3♦ Vul: None **♥** A10853 **♥** Q4 North HCP: 16 3NT Pass 4♦ Pass **♦** J42 **♦** KQ9853 South HCP: 12 **4♥** Pass 6♦ Pass **♣** K7 **♣** AQ543 Contract: 6♦ S AP

Board: 16 Dealer: N Vul: NS HCP: 15	★ K7▼ AJ1098◆ —◆ AK10752	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 17	♣ QJ98♥ A73◆ Q6♣ AKJ7	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 12	AQ1053✓—AQ653294	The opponents are silent. Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 15	♣ Q863♥ AK4◆ Q94♣ A93	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: None HCP: 12	♣— ♥ A10853 ♦ KQ9853 ♣ K7	The opponents are silent. Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6 \(\mathbb{N} \) N	North: ♠ AQJ98 ♥ KQ6 ♠ A2 ♣ 843	South: ♣ K7 ▼ AJ1098 ◆ — ♣ AK10752	Pass Pass Pass AP 1. Black	North 1NT 2▼ 4▼ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♦ 3♣ 4NT¹ 6♥
Board: 17 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North: ♠ 6 ♥ K9865 ♠ AJ107432 ♠ —	South: ♠ QJ98 ♥ A73 ♠ Q6 ♠ AKJ7	West Pass Pass AP	North 2 3	East Pass Pass	1NT 2♥
Board: 18 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♠ N	North: ♠ K98 ♥ A987 ♠ K10 ♣ AK73	South: ♠ AQ1053 ♥ — ♠ AQ6532 ♣ 94	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♥ 3♦ 4NT¹ 6♠
Board: 19 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♥ S	North:	South: ♠ Q863 ♥ AK4 ♦ Q94 ♠ A93	West Pass Pass AP	North 2 3	East Pass Pass	1NT 2♥

West North East South Board: 20 North: South: 1NT Pass 2♦ Dealer: N **♠** AK10 **♠**— Pass **2**♥ Pass 3♦ Vul: None **♥** A10853 **♥** Q4 North HCP: 16 3NT Pass 4♦ Pass **♦** J42 **♦** KQ9853 South HCP: 12 **4♥** Pass 6♦ Pass **♣** K7 **♣** AQ543 Contract: 6♦ S AP

Board: 21 Dealer: S Vul: NS HCP: 8	♣— ♥ QJ962 ♦ K6 ♣ Q96532	West Doubles 6♣ if possible. Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 15	J4✓ KQ4A73✓ KQ963	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: None HCP: 8	♣ QJ973♥ 2♦ Q♣ K108543	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 15	★ KQ8♥ 982★ A2♣ AQ743	East Doubles Pass if possible. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 11	★ 5▼ AQJ86◆ A987542◆ —	The opponents are silent. Partner bids first.

Board: 21 Dealer: S	North: ♠—	South: ♠ AQJ96		North		1NT
Vul: NS North HCP: 8	♥ QJ962	¥ 43	Pass Pass	2 ♦ 3 ♣	Pass Pass	
South HCP: 15	♦ K6	◆ A92	Pass	5 ♣	Pass	
Contract: 6♣X N	♣ Q96532	♣ A107	X	AP	1 435	
Board: 22	North:	South:	***	NT 4	Б.	G 4
Dealer: N Vul: EW	4 J4	★ 97652	West	North 1NT	East Pass	
North HCP: 15	♥ KQ4	♥ A3	Pass	11N1 2♠	Pass	
South HCP: 9	♦ A73 ♣ KQ963	◆ KQ10965 ◆ —	Pass	3NT	AP	
Contract: 3N N	♣ KQ903	~ —				
Board: 23	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ QJ973	♠ K2				1NT
North HCP: 8	v 2	♥ AQJ53	Pass	2 Y	Pass	
South HCP: 15 Contract: 3♥ N	◆ Q ◆ K108543	♦ 653 ♣ AJ9	Pass AP	3♣	Pass	3 ▼
			West	North	East	South
			_	1NT	Pass	
Board: 24	NI 4	G 4	Pass	2♠	Pass	
Dealer: N	North:	South:	Pass	4♠		4NT ¹
Vul: EW	♦ KQ8 ♥ 982	♠ AJ1093 ♥ QJ		5 ♣ ²	Pass	
North HCP: 15	◆ A2	◆ KQJ854	Pass			
South HCP: 14	♣ AQ743	. —	Pass	Pass	X	AP
Contract: 6♠X N			1. Blac	kwood (0314,	for ♠
			2. A=0	/5 or 3/5	5	

Board: 25 West North East South North: South: Dealer: S 1NT **♦** 5 **♦** A1098 Vul: Both ♥ AQJ86 **♥** K5 Pass 2♦ Pass 2♥ North HCP: 11 ◆ A987542 ♦ KQ3 Pass 3♦ Pass 3NT South HCP: 17 ♣ AJ84 ♣— AP Contract: 3N S

Board: 21 Dealer: S Vul: NS HCP: 15	AQJ96✓ 43A92A107	West Doubles 6♣ if possible. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 9	◆ 97652♥ A3◆ KQ10965◆ —	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 15	★ K2▼ AQJ53◆ 653◆ AJ9	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 14	▲ AJ1093♥ QJ◆ KQJ854◆ —	East Doubles Pass if possible. Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 17	★ A1098♥ K5♦ KQ3★ AJ84	The opponents are silent. You bid first.

Board: 21 Dealer: S	North: ♠—	South: ♠ AQJ96		North		1NT
Vul: NS North HCP: 8	♥ QJ962	¥ 43	Pass Pass	2 ♦ 3 ♣	Pass Pass	
South HCP: 15	♦ K6	◆ A92	Pass	5 ♣	Pass	
Contract: 6♣X N	♣ Q96532	♣ A107	X	AP	1 435	
Board: 22	North:	South:	***	NT 4	Б.	G 4
Dealer: N Vul: EW	4 J4	★ 97652	West	North 1NT	East Pass	
North HCP: 15	♥ KQ4	♥ A3	Pass	11N1 2♠	Pass	
South HCP: 9	♦ A73 ♣ KQ963	◆ KQ10965 ◆ —	Pass	3NT	AP	
Contract: 3N N	♣ KQ903	~ —				
Board: 23	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ QJ973	♠ K2				1NT
North HCP: 8	v 2	♥ AQJ53	Pass	2 Y	Pass	
South HCP: 15 Contract: 3♥ N	◆ Q ◆ K108543	♦ 653 ♣ AJ9	Pass AP	3♣	Pass	3 ▼
			West	North	East	South
			_	1NT	Pass	
Board: 24	NI 4	G 4	Pass	2♠	Pass	
Dealer: N	North:	South:	Pass	4♠		4NT ¹
Vul: EW	♦ KQ8 ♥ 982	♠ AJ1093 ♥ QJ		5 ♣ ²	Pass	
North HCP: 15	◆ A2	◆ KQJ854	Pass			
South HCP: 14	♣ AQ743	. —	Pass	Pass	X	AP
Contract: 6♠X N			1. Blac	kwood (0314,	for ♠
			2. A=0	/5 or 3/5	5	

Board: 25 West North East South North: South: Dealer: S 1NT **♦** 5 **♦** A1098 Vul: Both ♥ AQJ86 **♥** K5 Pass 2♦ Pass 2♥ North HCP: 11 ◆ A987542 ♦ KQ3 Pass 3♦ Pass 3NT South HCP: 17 ♣ AJ84 ♣— AP Contract: 3N S

Board: 26 Dealer: N Vul: NS HCP: 15	★ AK1098★ 53★ A75★ A94	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 10	★ AK842♥ 9♦ 9★ K87652	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 17	↓ J43↓ K10↓ A1052♠ AKQ7	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 9	♦3 ♥Q10763 ♦ 10 • AK9732	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 17	▲ AJ5▼ AKJ4◆ 74♣ KJ83	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 6♣ S	North: ♠ AK1098 ♥ 53 ♠ A75 ♣ A94	South: ♠ Q6 ♥ KQJ86 ←— ♠ KJ10852	West Pass Pass Pass	North 1NT 2♥ 3♠ 6♣	East Pass Pass Pass AP	2 ♦ 3 ♣
Board: 27 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AK842 ♥ 9 ♦ 9 ♣ K87652	South: ♣ J76 ♥ AQ82 ♠ AK32 ♣ Q3	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 28 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3▼ N	North: ♣ J43 ♥ K10 ♠ A1052 ♣ AKQ7	South: ♠ 6 ♥ AQJ76 ♦ J ♣ J108432	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 29 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♣ 3 ♥ Q10763 • 10 ♣ AK9732	South: ♠ AQ1074 ♥ A85 ♠ KQ ♠ Q54	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 30 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North: ♠ AJ5 ♥ AKJ4 ♠ 74 ♠ KJ83	South: ♠ Q10764 ♥ 9 ♠ 9 ♣ AQ10752	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 26 Dealer: N Vul: NS HCP: 12	♣ Q6 ♥ KQJ86 ♦ — ♣ KJ10852	The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 16	♣ J76♥ AQ82♦ AK32♣ Q3	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: None HCP: 9	♠ 6♥ AQJ76♠ J♠ J108432	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 17	AQ1074✓ A85KQQ54	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 8	◆ Q10764♥ 9◆ 9◆ AQ10752	The opponents are silent. Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 6♣ S	North: ♠ AK1098 ♥ 53 ♠ A75 ♣ A94	South: ♠ Q6 ♥ KQJ86 ←— ♠ KJ10852	West Pass Pass Pass	North 1NT 2♥ 3♠ 6♣	East Pass Pass Pass AP	2 ♦ 3 ♣
Board: 27 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AK842 ♥ 9 ♦ 9 ♣ K87652	South: ♣ J76 ♥ AQ82 ♠ AK32 ♣ Q3	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 28 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3▼ N	North: ♣ J43 ♥ K10 ♠ A1052 ♣ AKQ7	South: ♠ 6 ♥ AQJ76 ♦ J ♣ J108432	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 29 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♣ 3 ♥ Q10763 • 10 ♣ AK9732	South: ♠ AQ1074 ♥ A85 ♠ KQ ♣ Q54	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 30 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North: ♠ AJ5 ♥ AKJ4 ♠ 74 ♠ KJ83	South: ♠ Q10764 ♥ 9 ♠ 9 ♣ AQ10752	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 31 Dealer: S Vul: NS HCP: 9	♣ Q10864♥ 10♦ 7♣ AK10642	The opponents are silent. Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 15	♣ J108♥ QJ◆ AK1083♣ KJ2	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 13	♣— ♥ AQJ84 • KQ8764 • J8	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 15	★ KJ93★ KQ9★ A1075★ Q6	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 10	▲ AJ864✓ —♦ J5▲ A97653	The opponents are silent. Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North: ♠ Q10864 ♥ 10 • 7 ♣ AK10642	South: ♠ AK7 ♥ KJ92 ♠ AQ43 ♠ 87	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 32 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♣ J108 ♥ QJ • AK1083 ♣ KJ2	South: ♠ AQ764 ♥ 6 ♠ Q ♠ 986543	Pass	North 1NT 2♠ 3♠	East Pass Pass AP	2♥
Board: 33 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 6 S	North: ♣— ▼ AQJ84 • KQ8764 ♣ J8	South: ♠ AQJ10 ♥ K103 ♦ 95 ♣ AQ109	Pass Pass Pass Pass 1. Black	North 2 3 4NT¹ 6 kwood 0 /5 or 3/5	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♣²
Board: 34 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 6 N	North: ♠ KJ93 ♥ KQ9 ♠ A1075 ♣ Q6	South: ♣ — ▼ A10532 • K4 ♣ AK10754	Pass Pass Pass AP 1. Black	North 1NT 2♥ 4♥ 5♠² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2 ♦ 3 ♣ 4NT¹ 6 ♥ for ♥

Board: 35 West North East South North: South: Dealer: S 1NT **♦** K3 **♠** AJ864 Vul: Both **♥** AK109 Pass 2♠ **Y** ___ Pass 2♥ North HCP: 10 **♦** J5 **♦** KQ82 Pass 3♣ Pass 3NT South HCP: 17 ♣ A97653 **♣** Q108 AP Contract: 3N S

Board: 31 Dealer: S Vul: NS HCP: 17	★ AK7▼ KJ92★ AQ43★ 87	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: Both HCP: 8	AQ764♥ 6◆ Q◆ 986543	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 16	AQJ10K10395AQ109	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 14	♣— ▼ A10532 ◆ K4 ♣ AK10754	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 17	★ K3▼ AK109◆ KQ82◆ Q108	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North: ♠ Q10864 ♥ 10 • 7 ♣ AK10642	South: ♠ AK7 ♥ KJ92 ♠ AQ43 ♠ 87	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 32 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♣ J108 ♥ QJ • AK1083 ♣ KJ2	South: ♠ AQ764 ♥ 6 ♠ Q ♠ 986543	Pass	North 1NT 2♠ 3♠	East Pass Pass AP	2♥
Board: 33 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 6 S	North: ♣— ▼ AQJ84 • KQ8764 ♣ J8	South: ♠ AQJ10 ♥ K103 ♦ 95 ♣ AQ109	Pass Pass Pass Pass 1. Black	North 2 3 4NT¹ 6 kwood 0 /5 or 3/5	Pass Pass Pass AP 0314,	1NT 2♥ 4♥ 5♣²
Board: 34 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 6 N	North: ♠ KJ93 ♥ KQ9 ♠ A1075 ♣ Q6	South: ♣ — ▼ A10532 • K4 ♣ AK10754	Pass Pass Pass AP 1. Black	North 1NT 2♥ 4♥ 5♠² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2 ♦ 3 ♣ 4NT¹ 6 ♥ for ♥

Board: 35 West North East South North: South: Dealer: S 1NT **♦** K3 **♠** AJ864 Vul: Both **♥** AK109 Pass 2♠ **Y** ___ Pass 2♥ North HCP: 10 **♦** J5 **♦** KQ82 Pass 3♣ Pass 3NT South HCP: 17 ♣ A97653 **♣** Q108 AP Contract: 3N S

Board: 36 Dealer: N Vul: NS HCP: 17	AQ754♥ Q5AQ8K84	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: NS HCP: 11	♠ Q ♥ A7542 ♦ KQ8764 ♣ 8	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 15	★ K2♥ Q1097◆ A96◆ AQ106	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: None HCP: 10		The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: NS HCP: 16	★ AK102▼ 72◆ AJ5◆ A652	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6♣ S	North: ♠ AQ754 ♥ Q5 ♠ AQ8 ♣ K84	South: ♣ J ♥ AKJ96 ♦ 9 ♣ AQJ1097	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 ♦ 3 ♣
Board: 37 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♥ S	North: ♠ Q ♥ A7542 ♠ KQ8764 ♠ 8	South: ♠ A962 ♥ KQ6 ♠ A952 ♣ K6	West Pass Pass AP	North 2 3	East Pass Pass	1NT 2♥
Board: 38 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♠ N	North: ♠ K2 ♥ Q1097 ♠ A96 ♣ AQ106	South: ♠ AQ963 ♥ A • Q87542 ♣ 2	West Pass Pass Pass	North 1NT 2♠ 3NT 4♠	East Pass Pass Pass AP	2 ♥ 3 ♦
Board: 39 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: ♠ AK ♥ A754 ♦ 84 ♣ KJ1092	West Pass Pass AP	North 2♥ 3◆	Pass	1NT
Board: 40 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North: ♠ AK102 ♥ 72 ♠ AJ5 ♣ A652	South: ♠ QJ ♥ 96543 ♠ KQ9632 ♣ —	West Pass Pass	North 1NT 2♥ 3NT		2♦

Board: 36 Dealer: N Vul: NS HCP: 16	♣ J ♥ AKJ96 ♦ 9 ♣ AQJ1097	The opponents are silent. Partner bids first.
Board: 37 Dealer: S Vul: NS HCP: 16	★ A962★ KQ6★ A952★ K6	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 12	AQ963✓ AQ87542♣ 2	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 15	♠ AK♥ A754♦ 84♠ KJ1092	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: NS HCP: 8	♣ QJ ♥ 96543 ♦ KQ9632 ♣ —	The opponents are silent. Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6♣ S	North: ♠ AQ754 ♥ Q5 ♠ AQ8 ♣ K84	South: ♣ J ♥ AKJ96 ♦ 9 ♣ AQJ1097	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 ♦ 3 ♣
Board: 37 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♥ S	North: ♠ Q ♥ A7542 ♠ KQ8764 ♠ 8	South: ♠ A962 ♥ KQ6 ♠ A952 ♣ K6	West Pass Pass AP	North 2 3	East Pass Pass	1NT 2♥
Board: 38 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♠ N	North: ♠ K2 ♥ Q1097 ♠ A96 ♣ AQ106	South: ♠ AQ963 ♥ A • Q87542 ♣ 2	West Pass Pass Pass	North 1NT 2♠ 3NT 4♠	East Pass Pass Pass AP	2 ♥ 3 ♦
Board: 39 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: ♠ AK ♥ A754 ♦ 84 ♣ KJ1092	West Pass Pass AP	North 2♥ 3◆	Pass	1NT
Board: 40 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North: ♠ AK102 ♥ 72 ♠ AJ5 ♣ A652	South: ♠ QJ ♥ 96543 ♠ KQ9632 ♣ —	West Pass Pass	North 1NT 2♥ 3NT		2♦

Board: 41 Dealer: S Vul: NS HCP: 9	♣—✓ AJ743◆ A5◆ 985432	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: EW HCP: 15	★ AKQJ8▼ A5◆ J105◆ 862	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 14	♣—✓ AQJ53◆ AQJ832◆ 87	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: EW HCP: 17	♣ Q1072♥ QJ2◆ KQ86♣ AK	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 10	♣— ♥ K8543 ♦ KJ ♣ QJ9875	The opponents are silent. Partner bids first.

Board: 41 Dealer: S Vul: NS	North: ♠— ▼ AJ743	South: ♠ AK854 ♥ K5	West Pass	North 2	East Pass	1NT
North HCP: 9 South HCP: 17 Contract: 3♠ S	◆ A5 ◆ 985432	◆ 1062 ◆ AK10	Pass AP	3♣	Pass	3♠
Board: 42 Dealer: N Vul: EW	North: ♠ AKQJ8	South: ♠ 10	West	North 1NT		South 2
North HCP: 15	♥ A5	♥ Q10873	Pass	2♥	Pass	
South HCP: 11 Contract: 3N N	◆ J105 ◆ 862	♦ K ♣ KQJ953	Pass AP	3♠	Pass	3NT
D 1.42			West	North	East	South 1NT
Board: 43 Dealer: S	North:	South:	Pass	2•	Pass	2 y
Vul: Both	♠ —	♦ AQ84	Pass	3♦	Pass	
North HCP: 14	✓ AQJ53✓ AQJ832	♥ K94 ♦ K7	Pass	4NT ¹	Pass	5 ♣ ²
South HCP: 16	◆ AQ3632 ◆ 87	◆ A964	Pass	6 ♥	AP	
Contract: 6♥ S				kwood (/5 or 3/5		for 🔻
Board: 44 Dealer: N	North: ♠ Q1072	South: ♠ A	West	North 1NT	East Pass	South 2
Vul: EW North HCP: 17	♥ QJ2	♥ A9875	Pass	2♥	Pass	3♣
South HCP: 11 Contract: 4♥ N	◆ KQ86 ◆ AK	• 4 • QJ8762	Pass	4♥	AP	
Board: 45 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ — • V95/12	♦ AQ10	D	2.4	Dagg	1NT
North HCP: 10	♥ K8543 ♦ KJ	♥ AJ9 ♦ 107532	Pass Pass	2 ♦ 3 ♣	Pass Pass	2 ∀
South HCP: 15	♣ QJ9875	♣ A10	AP	<i>5</i> T	1 000	1 🔻

Board: 41 Dealer: S Vul: NS HCP: 17	★ AK854★ K5★ 1062★ AK10	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: EW HCP: 11	10✓ Q10873✓ K✓ KQJ953	The opponents are silent. Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 16	AQ84K94K7A964	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: EW HCP: 11	A✓ A9875✓ 4✓ QJ8762	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 15	AQ10✓ AJ9107532A10	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: NS	North: ♠— ▼ AJ743	South: ♠ AK854 ♥ K5	West Pass	North 2	East Pass	1NT
North HCP: 9 South HCP: 17 Contract: 3♠ S	◆ A5 ◆ 985432	◆ 1062 ◆ AK10	Pass AP	3♣	Pass	3♠
Board: 42 Dealer: N Vul: EW	North: ♠ AKQJ8	South: ♠ 10	West	North 1NT		South 2
North HCP: 15	♥ A5	♥ Q10873	Pass	2♥	Pass	
South HCP: 11 Contract: 3N N	◆ J105 ◆ 862	♦ K ♣ KQJ953	Pass AP	3♠	Pass	3NT
D 1.42			West	North	East	South 1NT
Board: 43 Dealer: S	North:	South:	Pass	2•	Pass	2 y
Vul: Both	♠ —	♦ AQ84	Pass	3♦	Pass	
North HCP: 14	✓ AQJ53✓ AQJ832	♥ K94 ♦ K7	Pass	4NT ¹	Pass	5 ♣ ²
South HCP: 16	◆ AQ3632 ◆ 87	◆ A964	Pass	6 ♥	AP	
Contract: 6♥ S				kwood (/5 or 3/5		for 🔻
Board: 44 Dealer: N	North: ♠ Q1072	South: ♠ A	West	North 1NT	East Pass	South 2
Vul: EW North HCP: 17	♥ QJ2	♥ A9875	Pass	2♥	Pass	3♣
South HCP: 11 Contract: 4♥ N	◆ KQ86 ◆ AK	• 4 • QJ8762	Pass	4♥	AP	
Board: 45 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ — • V95/12	♦ AQ10	D	2.4	Dagg	1NT
North HCP: 10	♥ K8543 ♦ KJ	♥ AJ9 ♦ 107532	Pass Pass	2 ♦ 3 ♣	Pass Pass	2 ∀
South HCP: 15	♣ QJ9875	♣ A10	AP	<i>5</i> T	1 000	1 🔻

Board: 46 Dealer: N Vul: None HCP: 16	A53✓ KJ64✓ KQ108✓ QJ	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 8	AQ1072J6J98532✓	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 16	♣ Q42♥ KJ3◆ AQJ4♣ K42	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: None HCP: 8	♣ J10754♥ 7♦ J♣ AQ8542	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 17	AQ82✓ A54✓ K65▲ A63	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 16 South HCP: 16 Contract: 6♠ N	North: ♠ A53 ♥ KJ64 ♠ KQ108 ♠ QJ	South: ♠ KJ762 ♥ A ♠ AJ9643 ♣ K	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♠² kwood 0 /5 or 4/5	Pass Pass Pass Pass	2♥ 3♦ 4NT¹ 6♠
Board: 47 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♠ S	North: ♠ AQ1072 ♥ J6 ♦ J98532 ♣ —	South: ♣ J643 ♥ AK8 ♣ AK7 ♣ Q107	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 48 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 \(\mathbf{N} \) N	North: ♠ Q42 ♥ KJ3 ♠ AQJ4 ♣ K42	South: ♣— ▼ AQ1042 • 106 • AJ10763	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2
Board: 49 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ S	North: ♣ J10754 ♥ 7 • J ♣ AQ8542	South: ♠ K96 ♥ AKQ10 ♠ K54 ♣ 963	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 50 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 \(\bar{V} \) N	North: ♠ AQ82 ♥ A54 ♠ K65 ♣ A63	South: ♣ J ♥ KQJ72 ♦ 3 ♣ QJ8754	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2

Board: 46 Dealer: N Vul: None HCP: 16	★ KJ762★ A◆ AJ9643★ K	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 17	▶ J643♥ AK8◆ AK7♣ Q107	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 11	♣— ▼ AQ1042 • 106 • AJ10763	The opponents are silent. Partner bids first.
Board: 49 Dealer: S Vul: None HCP: 15	★ K96★ AKQ10★ K54★ 963	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 10	↓ J↓ KQJ72↓ 3♠ QJ8754	The opponents are silent. Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 16 South HCP: 16 Contract: 6♠ N	North: ♠ A53 ♥ KJ64 ♠ KQ108 ♠ QJ	South: ♠ KJ762 ♥ A ♠ AJ9643 ♣ K	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♠² kwood 0 /5 or 4/5	Pass Pass Pass Pass	2♥ 3♦ 4NT¹ 6♠
Board: 47 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♠ S	North: ♠ AQ1072 ♥ J6 ♦ J98532 ♣ —	South: ♣ J643 ♥ AK8 ♣ AK7 ♣ Q107	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 48 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 \(\mathbf{N} \) N	North: ♠ Q42 ♥ KJ3 ♠ AQJ4 ♣ K42	South: ♣— ▼ AQ1042 • 106 • AJ10763	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2
Board: 49 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ S	North: ♣ J10754 ♥ 7 • J ♣ AQ8542	South: ♠ K96 ♥ AKQ10 ♠ K54 ♣ 963	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 50 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 \(\bar{V} \) N	North: ♠ AQ82 ♥ A54 ♠ K65 ♣ A63	South: ♣ J ♥ KQJ72 ♦ 3 ♣ QJ8754	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2

Board: 51 Dealer: S Vul: None HCP: 8	4▼ J10854◆ K◆ KJ9864	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 16	AQ1063✓ KJ5✓ K98✓ K2	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: EW HCP: 9	AJ1062✓—82A98653	The opponents are silent. Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 15	103KQ103AKK10765	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 12	♣ AJ1062♥ 2♦ 7♣ AK9832	The opponents are silent. Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North: ♣ 4 ♥ J10854 ♠ K ♣ KJ9864	South: ♠ QJ8 ♥ KQ2 ♠ AQ95 ♣ Q52	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 52 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 6♥ N	North: ♠ AQ1063 ♥ KJ5 ♠ K98 ♣ K2	South:	Pass Pass Pass AP 1. Blace	North 1NT 2♥ 4♥ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♦ 3♣ 4NT¹ 6♥ for ♥
Board: 53 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ AJ1062 ♥ — ♠ 82 ♠ A98653	South: ♠ K8 ♥ KQ98 ♠ AJ3 ♠ QJ107	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 54 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4 N	North:	South: ♠ AKQ72 ♥ A • 1096532 ♣ 4	West Pass Pass Pass	North 1NT 2♠ 3NT 4♠	East Pass Pass Pass AP	2 ♥ 3 ♦
Board: 55 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ◆ AJ1062 ◆ 2 ◆ 7 ◆ AK9832	South: ♠ K3 ♥ AJ104 ♠ AQ832 ♣ Q7	West Pass Pass Pass	North 2♥ 3♣ 3NT	East Pass Pass AP	1NT 2♠

Board: 51 Dealer: S Vul: None HCP: 16	♣ QJ8♥ KQ2◆ AQ95♣ Q52	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 13	♣9 ▼ AQ632 ◆ — ♣ AQJ10863	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: EW HCP: 16	★ K8▼ KQ98◆ AJ3◆ QJ107	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: None HCP: 13	AKQ72✓ A1096532▲ 4	The opponents are silent. Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 16	★ K3▼ AJ104◆ AQ832◆ Q7	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North: ♣ 4 ♥ J10854 ♠ K ♣ KJ9864	South: ♠ QJ8 ♥ KQ2 ♠ AQ95 ♣ Q52	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 52 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 6♥ N	North: ♠ AQ1063 ♥ KJ5 ♠ K98 ♣ K2	South:	Pass Pass Pass AP 1. Blace	North 1NT 2♥ 4♥ 5♥² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♦ 3♣ 4NT¹ 6♥ for ♥
Board: 53 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ AJ1062 ♥ — ♠ 82 ♠ A98653	South: ♠ K8 ♥ KQ98 ♠ AJ3 ♠ QJ107	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 54 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4 N	North:	South: ♠ AKQ72 ♥ A • 1096532 ♣ 4	West Pass Pass Pass	North 1NT 2♠ 3NT 4♠	East Pass Pass Pass AP	2 ♥ 3 ♦
Board: 55 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ◆ AJ1062 ◆ 2 ◆ 7 ◆ AK9832	South: ♠ K3 ♥ AJ104 ♠ AQ832 ♣ Q7	West Pass Pass Pass	North 2♥ 3♣ 3NT	East Pass Pass AP	1NT 2♠

Board: 56 Dealer: N Vul: NS HCP: 15	AJ2✓ AQ6✓ KJ104✓ 1082	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: None HCP: 9	★ KJ943▼ —★ KQ10752★ 54	The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: EW HCP: 17	AQJ102♥ Q87KQ5QJ	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 10	♦ 8 ♥ A9753 ♦ K ♣ K109863	The opponents are silent. Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 15	★ A53▼ AQJ9★ 102★ A863	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ AJ2 ♥ AQ6 ♠ KJ104 ♣ 1082	South: ◆ 5 ▼ KJ853 ◆ Q ◆ AJ9653	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 57 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ KJ943 ❤ — ♠ KQ10752 ♣ 54	South: ♠ A10 ♥ AQ632 ♠ A86 ♠ Q87	West Pass Pass Pass	North 2♥ 3♦ 3NT	East Pass Pass AP	1NT 2♠
Board: 58 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ AQJ102 ♥ Q87 ♠ KQ5 ♣ QJ	South: ♠ 8 ♥ A9642 • 1098764 ♠ A	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 59 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North: ♠ 8 ♥ A9753 ♠ K ♣ K109863	South: ♠ KJ54 ♥ 864 ♠ AJ64 ♣ AQ	West Pass Pass Pass AP	North 2 3 3 3 3 3 3 3 3 3 3 3 3	East Pass Pass Pass	1NT 2♥ 3♥
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North: ♠ A53 ♥ AQJ9 • 102 ♣ A863	South: ♠ QJ982 ♥ 54 ♠ AKJ943 ♣ —	West Pass Pass	North 1NT 2♠ 4♠		2♥

Board: 56 Dealer: N Vul: NS HCP: 11	♣ 5 ♥ KJ853 ♦ Q ♣ AJ9653	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 16	★ A10★ AQ632★ A86★ Q87	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: EW HCP: 8	♣8 ♥ A9642 ♦ 1098764 ♣ A	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 15	★ KJ54★ 864◆ AJ64★ AQ	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 11	◆ QJ982▼ 54◆ AKJ943◆ —	The opponents are silent. Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ AJ2 ♥ AQ6 ♠ KJ104 ♣ 1082	South: ◆ 5 ▼ KJ853 ◆ Q ◆ AJ9653	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 57 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ KJ943 ❤ — ♠ KQ10752 ♣ 54	South: ♠ A10 ♥ AQ632 ♠ A86 ♠ Q87	West Pass Pass Pass	North 2♥ 3♦ 3NT	East Pass Pass AP	1NT 2♠
Board: 58 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ AQJ102 ♥ Q87 ♠ KQ5 ♣ QJ	South: ♠ 8 ♥ A9642 • 1098764 ♠ A	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 59 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North: ♠ 8 ♥ A9753 ♠ K ♣ K109863	South: ♠ KJ54 ♥ 864 ♠ AJ64 ♣ AQ	West Pass Pass Pass AP	North 2 3 3 3 3 3 3 3 3 3 3 3 3	East Pass Pass Pass	1NT 2♥ 3♥
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North: ♠ A53 ♥ AQJ9 • 102 ♣ A863	South: ♠ QJ982 ♥ 54 ♠ AKJ943 ♣ —	West Pass Pass	North 1NT 2♠ 4♠		2♥

Board: 61 Dealer: S Vul: NS HCP: 15	♠ Q ♥ KJ853 ♦ KQ8642 ♠ A	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 15	★ K9♥ QJ8◆ A542◆ KQ106	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 11	♠ 6♥ AQ752♠ AJ9876♠ 8	The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 15	♠ A7♥ AQJ8◆ J872♠ K84	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 8	10K108425KQ8742	The opponents are silent. Partner bids first.

Board: 61 Dealer: S Vul: NS	North: ♠ Q	South: ♠ KJ8		North		1NT
North HCP: 15	▼ KJ853	♥ AQ ♦ AJ975	Pass	2 ♦		2 Y
South HCP: 16	♦ KQ8642 ♣ A	◆ AJ973 ♣ J65	Pass Pass	3 ♦ 6 ♦	Pass AP	3
Contract: 6♦ N			1 ass	0	ΛI	
Board: 62	North:	South:	W 7. 4	NT A	Г .	G 4
Dealer: N	♦ K9	♠ 6	west	North 1NT	East Pass	
Vul: EW North HCP: 15	♥ QJ8	▼ A10732	Pass	11N1 2♥	Pass	
South HCP: 10	♦ A542	• Q	Pass	2 √ 4 ♥	AP	3 • • • • • • • • • • • • • • • • • • •
Contract: 4♥ N	♣ KQ106	♣ A98743	1 465	.,	1	
Board: 63	North:	South:	West	North	East	South
Dealer: S	• 6	AKQ74				1NT
Vul: NS North HCP: 11	♥ AQ752	♥ KJ10	Pass	2♦	Pass	2♥
South HCP: 16	◆ AJ9876	◆ Q5	Pass	3♦	Pass	4♥
Contract: 4♥ S	♣ 8	♣ J109	AP			
Board: 64	North:	South:	W/4	NT41.	F4	C 41-
Dealer: N Vul: EW	♦ A7	★ K6432	West	North 1NT	Pass	Soun 2
North HCP: 15	♥ AQJ8	Y	Pass	2	Pass	
South HCP: 10	♦ J872 ♣ K84	◆ K4 ◆ A107632	Pass	3NT	AP	<i>5</i> 1
Contract: 3N N	₹ K 04	A10/032				
Board: 65	North:	South:	West	North	East	South
Dealer: S	1 10 1 0 1 0	★ K62				1NT
Vul: Both North HCP: 8	♥ K10842	♥ 953	Pass	2♦	Pass	2♥
South HCP: 16	♦ 5	♦ AKQ94	Pass	3♣	Pass	4♥
Contract: 4♥ S	♣ KQ8742	♣ A9	AP			

Board: 61 Dealer: S Vul: NS HCP: 16	★ KJ8▼ AQ◆ AJ975◆ J65	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 10	♠ 6♥ A10732♠ Q♠ A98743	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 16	★ AKQ74♥ KJ10◆ Q5◆ J109	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 10	★ K6432✓ —★ K4★ A107632	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 16	★ K62♥ 953◆ AKQ94◆ A9	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: NS	North: ♠ Q	South: ♠ KJ8		North		1NT
North HCP: 15	▼ KJ853	♥ AQ ♦ AJ975	Pass	2 ♦		2 Y
South HCP: 16	♦ KQ8642 ♣ A	◆ AJ973 ♣ J65	Pass Pass	3 ♦ 6 ♦	Pass AP	3
Contract: 6♦ N			1 ass	0	ΛI	
Board: 62	North:	South:	W 7. 4	NT A	Г .	G 4
Dealer: N	♦ K9	♠ 6	west	North 1NT	East Pass	
Vul: EW North HCP: 15	♥ QJ8	▼ A10732	Pass	11N1 2♥	Pass	
South HCP: 10	♦ A542	• Q	Pass	2 √ 4 ♥	AP	3 • • • • • • • • • • • • • • • • • • •
Contract: 4♥ N	♣ KQ106	♣ A98743	1 465	.,	1	
Board: 63	North:	South:	West	North	East	South
Dealer: S	• 6	AKQ74				1NT
Vul: NS North HCP: 11	♥ AQ752	♥ KJ10	Pass	2♦	Pass	2♥
South HCP: 16	◆ AJ9876	◆ Q5	Pass	3♦	Pass	4♥
Contract: 4♥ S	♣ 8	♣ J109	AP			
Board: 64	North:	South:	W/4	NT41.	F4	C 41-
Dealer: N Vul: EW	♦ A7	★ K6432	West	North 1NT	Pass	Soun 2
North HCP: 15	♥ AQJ8	Y	Pass	2	Pass	
South HCP: 10	♦ J872 ♣ K84	◆ K4 ◆ A107632	Pass	3NT	AP	<i>5</i> 1
Contract: 3N N	₹ K 04	A10/032				
Board: 65	North:	South:	West	North	East	South
Dealer: S	1 10 1 0 1 0	★ K62				1NT
Vul: Both North HCP: 8	♥ K10842	♥ 953	Pass	2♦	Pass	2♥
South HCP: 16	♦ 5	♦ AKQ94	Pass	3♣	Pass	4♥
Contract: 4♥ S	♣ KQ8742	♣ A9	AP			

Board: 66 Dealer: N Vul: NS HCP: 15	♠ AKJ4♥ J8♠ A543♠ Q32	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 13	♣ Q9852♥ KJ♦ —♣ AK10962	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 15	★ AK104★ K94★ J87★ A75	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 12	♦ 8	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 15	A5✓ AK1063✓ 432✓ KJ10	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5 S	North: ♠ AKJ4 ♥ J8 ♠ A543 ♣ Q32	South: ♣ 76 ♥ AQ973 • KQJ1096 ♣ —	Pass Pass	North 1NT 2♥ 3NT 5♦		2 ♦ 3 ♦
Board: 67 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 6♠ S	North: ♠ Q9852 ♥ KJ ←— ♠ AK10962	South: ♠ A63 ♥ AQ97 ♠ AQ2 ♣ J84	Pass Pass Pass Pass	North 2♥ 3♣ 4NT¹ 6♠ kwood 0 /5 or 3/5	Pass Pass Pass AP 0314, t	1NT 2♠ 4♠ 5♠²
Board: 68 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 6♠ N	North: ♠ AK104 ♥ K94 ♦ J87 ♣ A75	South: ♠ QJ976 ♥ J ♠ AQ9543 ♠ 6	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♠² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♥ 3♦ 4NT ¹ 6♠
Board: 69 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 6 \(\) N	North: ♠ 8 ♥ AK953 ♠ AJ7632 ♣ 3	South: ♠ KQJ62 ♥ Q2 • Q105 ♣ AQ6	West Pass Pass Pass	North 2♦ 3♦ 6♦	East Pass Pass AP	1NT 2♥

Board: 70 West North East South South: North: Dealer: N 1NT Pass 2♥ **♠** A5 **★** 76432 Vul: EW Pass 3♦ **♥** AK1063 **v** 2 Pass 2♠ North HCP: 15 **♦** 432 ♦ AKQJ87 Pass Pass 3NT 3♥ South HCP: 10 **♣** KJ10 **♣** 2 AP Contract: 3N N

Board: 66 Dealer: N Vul: NS Vul: NS HCP: 12 A63 Dealer: S Vul: Both HCP: 17 Board: 68 Dealer: N Vul: Both Dealer: N Vul: Both Dealer: N Vul: Both Dealer: N Vul: Both Vul: Both Vul: Both Dealer: N Vul: Both Vul: Bot			
Dealer: S Vul: Both HCP: 17 AQ2 You bid first. Board: 68 Dealer: N Vul: Both Vul: Both HCP: 10 AQ97 You bid first. The opponents are silent. You bid first. You bid first. Partner bids first. Partner bids first. Board: 69 Dealer: S Q2 The opponents are silent. The opponents are silent.	Dealer: N Vul: NS	♥ AQ973 ♦ KQJ1096	
Dealer: N Vul: Both HCP: 10 AQ9543 HCP: 10 AQ9543 Partner bids first. Board: 69 Dealer: S VQ2 The opponents are silent. Partner bids first.	Dealer: S Vul: Both	♥ AQ97 • AQ2	
Dealer: S • Q2 The opponents are silent.	Dealer: N Vul: Both	♥ J ♦ AQ9543	
You bid first. HCP: 16 ♣ AQ6 You bid first.	Dealer: S Vul: None	♥ Q2 • Q105	
Board: 70 Dealer: N Vul: EW HCP: 10 ♣ 76432 ▼ 2 The opponents are silent. Partner bids first.	Dealer: N Vul: EW	♥ 2 ♦ AKQJ87	

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5 S	North: ♠ AKJ4 ♥ J8 ♠ A543 ♣ Q32	South: ♣ 76 ♥ AQ973 • KQJ1096 ♣ —	Pass Pass	North 1NT 2♥ 3NT 5♦		2 ♦ 3 ♦
Board: 67 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 6♠ S	North: ♠ Q9852 ♥ KJ ←— ♠ AK10962	South: ♠ A63 ♥ AQ97 ♠ AQ2 ♣ J84	Pass Pass Pass Pass	North 2♥ 3♣ 4NT¹ 6♠ kwood 0 /5 or 3/5	Pass Pass Pass AP 0314, t	1NT 2♠ 4♠ 5♠²
Board: 68 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 6♠ N	North: ♠ AK104 ♥ K94 ♦ J87 ♣ A75	South: ♠ QJ976 ♥ J ♠ AQ9543 ♠ 6	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♠² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♥ 3♦ 4NT ¹ 6♠
Board: 69 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 6 \(\) N	North: ♠ 8 ♥ AK953 ♠ AJ7632 ♣ 3	South: ♠ KQJ62 ♥ Q2 • Q105 ♣ AQ6	West Pass Pass Pass	North 2♦ 3♦ 6♦	East Pass Pass AP	1NT 2♥

Board: 70 West North East South South: North: Dealer: N 1NT Pass 2♥ **♠** A5 **★** 76432 Vul: EW Pass 3♦ **♥** AK1063 **v** 2 Pass 2♠ North HCP: 15 **♦** 432 ♦ AKQJ87 Pass Pass 3NT 3♥ South HCP: 10 **♣** KJ10 **♣** 2 AP Contract: 3N N

Board: 71 Dealer: S Vul: NS HCP: 14	♠ K ♥ AQJ98 ♦ A98743 ♣ 6	The opponents are silent. Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 16	♠ Q4♥ K983♦ AK943♠ A3	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: Both HCP: 14	★ AKQJ10♥ Q8◆ Q87432◆ —	The opponents are silent. Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 15		West Doubles 6♣ if possible. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 12	◆ Q8753♥ —◆ AQ10763◆ A8	The opponents are silent. Partner bids first.

Board: 71 Dealer: S Vul: NS North HCP: 14 South HCP: 17 Contract: 4♥ S	North: ♠ K ♥ AQJ98 ♠ A98743 ♠ 6	South: ♠ A52 ♥ K4 ♠ KJ10 ♠ KQJ75	Pass Pass Pass	North 2♦ 3♦ 4♦	Pass	1NT 2♥ 3NT
Board: 72 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6 S	North: ♠ Q4 ♥ K983 ♠ AK943 ♣ A3	South: ♠ K10732 ♥ A4 ♦— ♠ KQ10842	AP West Pass Pass AP	North 1NT 2♠ 3♦	East Pass Pass Pass	2 ♥ 3♣
Board: 73 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 44 S	North: ♠ AKQJ10 ♥ Q8 ♠ Q87432 ♠ —	South:	West Pass Pass Pass AP	North 2♥ 3♦ 4♦	Pass	1NT 2♠ 3NT
Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 6 X S	North: ♠ J84 ♥ Q63 ♠ AKJ62 ♠ A5	South: ♠ K10 ▼ AJ874 ←— ♠ KJ8432	Pass Pass Pass X 1. Black	North 1NT 2♥ 4♥ 5♠² AP kwood 0 /5 or 5/5	Pass Pass Pass Pass	2 ◆ 3 ♣ 4NT¹ 6 ♣

West North East South Board: 75 North: South: 1NT Dealer: S **♠** 64 **♠** Q8753 Pass 2♥ Pass 2♠ Vul: EW **Y** ___ **♥** AK108 North HCP: 12 Pass 3NT Pass 3♦ ♦ KJ ◆ AQ10763 South HCP: 16 Pass 4♦ Pass 4♠ **♣** A8 **♣** KQ962 Contract: 4♠ S AP

Board: 71 Dealer: S Vul: NS HCP: 17	★ A52▼ K4◆ KJ10◆ KQJ75	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 12	★ K10732★ A4★ —★ KQ10842	The opponents are silent. Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 15	♠ 96♥ AJ102♦ A109♠ AQ86	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 12	★ K10▼ AJ874◆ —★ KJ8432	West Doubles 6♣ if possible. Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 16	♠ 64♥ AK108♦ KJ♠ KQ962	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: NS North HCP: 14 South HCP: 17 Contract: 4♥ S	North: ♠ K ♥ AQJ98 ♠ A98743 ♠ 6	South: ♠ A52 ♥ K4 ♠ KJ10 ♠ KQJ75	Pass Pass Pass	North 2♦ 3♦ 4♦	Pass	1NT 2♥ 3NT
Board: 72 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6 S	North: ♠ Q4 ♥ K983 ♠ AK943 ♣ A3	South: ♠ K10732 ♥ A4 ♦— ♠ KQ10842	AP West Pass Pass AP	North 1NT 2♠ 3♦	East Pass Pass Pass	2 ♥ 3♣
Board: 73 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 44 S	North: ♠ AKQJ10 ♥ Q8 ♠ Q87432 ♠ —	South:	West Pass Pass Pass AP	North 2♥ 3♦ 4♦	Pass	1NT 2♠ 3NT
Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 6 X S	North: ♠ J84 ♥ Q63 ♠ AKJ62 ♠ A5	South: ♠ K10 ▼ AJ874 ←— ♠ KJ8432	Pass Pass Pass X 1. Black	North 1NT 2♥ 4♥ 5♠² AP kwood 0 /5 or 5/5	Pass Pass Pass Pass	2 ◆ 3 ♣ 4NT¹ 6 ♣

West North East South Board: 75 North: South: 1NT Dealer: S **♠** 64 **♠** Q8753 Pass 2♥ Pass 2♠ Vul: EW **Y** ___ **♥** AK108 North HCP: 12 Pass 3NT Pass 3♦ ♦ KJ ◆ AQ10763 South HCP: 16 Pass 4♦ Pass 4♠ **♣** A8 **♣** KQ962 Contract: 4♠ S AP

Board: 76 Dealer: N Vul: None HCP: 16	♦ KQ87 ♥ 1082 ♦ AQ10 ♣ AJ3	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: NS HCP: 14	★ K9874♥ —◆ AKQJ98◆ J9	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 16	♣ AJ4♥ AJ◆ QJ1082♣ QJ2	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: NS HCP: 10	♣— ♥ AQJ95 ♦ J3 • Q98532	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 16	★ K108▼ KQ10◆ A954◆ A85	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 5♣ S	North: ♠ KQ87 ♥ 1082 ♠ AQ10 ♠ AJ3	South:	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 ♦ 3 ♣
Board: 77 Dealer: S Vul: NS North HCP: 14 South HCP: 17 Contract: 4♠ S	North: ♠ K9874 ♥ — ♠ AKQJ98 ♣ J9	South: ♠ AQ6 ♥ AK104 ♦ 532 ♣ A74	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2 ♠
Board: 78 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AJ4 ♥ AJ ♦ QJ1082 ♣ QJ2	South: ♣ — ▼ K9543 • A5 • A98653	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 79 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North: ♣ — ▼ AQJ95 • J3 • Q98532	South: ♠ KJ3 ♥ K74 ♠ A962 ♣ A64	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6♥ N	North: ♠ K108 ♥ KQ10 ♠ A954 ♣ A85	South:	Pass Pass Pass AP 1. Black	North 1NT 2♥ 4♥ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2 ◆ 3 ♣ 4NT¹ 6 ▼

Board: 76 Dealer: N Vul: None HCP: 10	J4✓ A7543✓ —✓ KQ8752	The opponents are silent. Partner bids first.
Board: 77 Dealer: S Vul: NS HCP: 17	AQ6✓ AK104✓ 532✓ A74	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 11	★—★ K9543★ A5★ A98653	The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 15	★ KJ3★ K74★ A962★ A64	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 12	◆ 5♥ AJ842◆ Q◆ KQ10643	The opponents are silent. Partner bids first.

Board: 76 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 5♣ S	North: ♠ KQ87 ♥ 1082 ♠ AQ10 ♠ AJ3	South:	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 ♦ 3 ♣
Board: 77 Dealer: S Vul: NS North HCP: 14 South HCP: 17 Contract: 4♠ S	North: ♠ K9874 ♥ — ♠ AKQJ98 ♣ J9	South: ♠ AQ6 ♥ AK104 ♦ 532 ♣ A74	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2 ♠
Board: 78 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AJ4 ♥ AJ ♦ QJ1082 ♣ QJ2	South: ♣ — ▼ K9543 • A5 • A98653	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 79 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North: ♣ — ▼ AQJ95 • J3 • Q98532	South: ♠ KJ3 ♥ K74 ♠ A962 ♣ A64	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6♥ N	North: ♠ K108 ♥ KQ10 ♠ A954 ♣ A85	South:	Pass Pass Pass AP 1. Black	North 1NT 2♥ 4♥ 5♣² kwood 0 /5 or 3/5	Pass Pass Pass Pass	2 ◆ 3 ♣ 4NT¹ 6 ▼

Board: 81 Dealer: S Vul: NS HCP: 9	♣ 7♥ K9653♦ KQJ975♣ 7	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: NS HCP: 15	★ K1065♥ Q108◆ AK8◆ QJ3	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 8	◆ Q10865▼ —◆ Q7◆ A76542	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 15		The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 11	★ 10▼ AK1084◆ A1076543◆ —	The opponents are silent. Partner bids first.

Board: 81 Dealer: S Vul: NS	North: ♠ 7	South: ♠ KJ84		North		1NT
North HCP: 9 South HCP: 17	★ K9653★ KQJ975	♥ Q72 ♦ A8	Pass Pass	2 ♦ 3 ♦	Pass Pass	
Contract: 4♥ S	♣ 7	♣ AK86	AP			
Board: 82	North:	South:	West	North	Fact	South
Dealer: N Vul: NS	★ K1065	♠ Q	West	1NT	Pass	
North HCP: 15	♥ Q108 ♦ AK8	♥ 97632 ♦ Q	Pass	2♥	Pass	3♣
South HCP: 11 Contract: 4♥ N	♣ QJ3	♣ AK10976	Pass	4♥	AP	
Board: 83	North:	South:	West	North	East	South
Dealer: S Vul: EW	♠ Q10865	♠ A9				1NT
North HCP: 8	♥ — • Q7	★ A108★ A103	Pass Pass	2 ♥ 3♣	Pass	2 ♠ 3NT
South HCP: 15 Contract: 3N S	♣ A76542	♣ QJ1083	AP) T	Pass	31N I
Board: 84	North:	South:	West	North	Fact	South
Dealer: N Vul: None	♠ AQ10	★ K6543	West	1NT	Pass	
North HCP: 15	♥ A1076 ♦ A10	♥ — ♦ J87432	Pass	2♠	Pass	3♦
South HCP: 8 Contract: 4♠ N	♣ J973	♣ A5	Pass	4♠	AP	
Board: 85	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ 10	♠ AK9		_	_	1NT
North HCP: 11	✓ AK1084◆ A1076543	♥ J9 ♦ KQ2	Pass Pass	2 ♦ 3 ♦	Pass	2 ♥ 3NT
South HCP: 17 Contract: 3N S	• 110/05 1 5 • —	• KQ2 • KJ875	AP	3 ▼	газз	J1 N 1

Board: 81	The opponents are silent. You bid first.
Board: 82	The opponents are silent. Partner bids first.
Board: 83	The opponents are silent. You bid first.
Board: 84	The opponents are silent. Partner bids first.
Board: 85	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: NS	North: ♠ 7	South: ♠ KJ84		North		1NT
North HCP: 9 South HCP: 17	★ K9653★ KQJ975	♥ Q72 ♦ A8	Pass Pass	2 ♦ 3 ♦	Pass Pass	
Contract: 4♥ S	♣ 7	♣ AK86	AP			
Board: 82	North:	South:	West	North	Fact	South
Dealer: N Vul: NS	★ K1065	♠ Q	West	1NT	Pass	
North HCP: 15	♥ Q108 ♦ AK8	♥ 97632 ♦ Q	Pass	2♥	Pass	3♣
South HCP: 11 Contract: 4♥ N	♣ QJ3	♣ AK10976	Pass	4♥	AP	
Board: 83	North:	South:	West	North	East	South
Dealer: S Vul: EW	♠ Q10865	♠ A9				1NT
North HCP: 8	♥ — • Q7	★ A108★ A103	Pass Pass	2 ♥ 3♣	Pass	2 ♠ 3NT
South HCP: 15 Contract: 3N S	♣ A76542	♣ QJ1083	AP) T	Pass	31N I
Board: 84	North:	South:	West	North	Fact	South
Dealer: N Vul: None	♠ AQ10	★ K6543	West	1NT	Pass	
North HCP: 15	♥ A1076 ♦ A10	♥ — ♦ J87432	Pass	2♠	Pass	3♦
South HCP: 8 Contract: 4♠ N	♣ J973	♣ A5	Pass	4♠	AP	
Board: 85	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ 10	♠ AK9		_	_	1NT
North HCP: 11	✓ AK1084◆ A1076543	♥ J9 ♦ KQ2	Pass Pass	2 ♦ 3 ♦	Pass	2 ♥ 3NT
South HCP: 17 Contract: 3N S	• 110/05 1 5 • —	• KQ2 • KJ875	AP	3 ▼	газз	J1 N 1

Board: 86 Dealer: N Vul: EW HCP: 15	♠ AKJ♥ 876♠ AQJ63♠ 52	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 8	J2KQ943—Q107543	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 17	★ K82▼ A63◆ AK105◆ QJ10	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: Both HCP: 11	♣— ♥ QJ872 ♦ KJ ♣ KJ7652	The opponents are silent. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 15	★ AK104▼ J75◆ A1032◆ K7	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 5♣ S	North: ♠ AKJ ♥ 876 ♠ AQJ63 ♣ 52	South: ♣ 7 ♥ KJ542 ♠ 7 ♣ KQ10763	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 ♦ 3 ♣
Board: 87 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North: ♣ J2 ♥ KQ943 ♦ — ♣ Q107543	South: ♠ AQ9 ♥ A852 ♦ 1052 ♠ AK6	West Pass Pass AP	North 2♦ 3♣		1NT 2♥
Board: 88 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ K82 ▼ A63 ♠ AK105 ♣ QJ10	South: ♠ A10764 ♥ — ♦ 84 ♠ A86532	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 89 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ — ▼ QJ872 • KJ ♣ KJ7652	South: ♠ AK62 ♥ A6 ♠ A43 ♠ Q1083	West Pass Pass AP	North 2♦ 3♣	Pass	1NT
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♥ N	North: ♠ AK104 ♥ J75 ♠ A1032 ♠ K7	South: ♣ — ▼ AK1082 ◆ Q98765 ♣ 93	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 86 Dealer: N Vul: EW HCP: 9	♣7 ♥ KJ542 ♦ 7 ♣ KQ10763	The opponents are silent. Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 17	AQ9✓ A8521052AK6	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: None HCP: 8	★ A10764♥ —◆ 84★ A86532	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 17	★ AK62★ A6★ A43★ Q1083	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: None HCP: 9	♦ — V AK1082 • Q98765 • 93	The opponents are silent. Partner bids first.

Board: 86 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 5♣ S	North: ♠ AKJ ♥ 876 ♠ AQJ63 ♣ 52	South: ♣ 7 ♥ KJ542 ♠ 7 ♣ KQ10763	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 ♦ 3 ♣
Board: 87 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North: ♣ J2 ♥ KQ943 ♦ — ♣ Q107543	South: ♠ AQ9 ♥ A852 ♦ 1052 ♠ AK6	West Pass Pass AP	North 2♦ 3♣		1NT 2♥
Board: 88 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ K82 ▼ A63 ♠ AK105 ♣ QJ10	South: ♠ A10764 ♥ — ♦ 84 ♠ A86532	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 89 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ — ▼ QJ872 • KJ ♣ KJ7652	South: ♠ AK62 ♥ A6 ♠ A43 ♠ Q1083	West Pass Pass AP	North 2♦ 3♣	Pass	1NT
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♥ N	North: ♠ AK104 ♥ J75 ♠ A1032 ♠ K7	South: ♣ — ▼ AK1082 ◆ Q98765 ♣ 93	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 91 Dealer: S Vul: EW HCP: 8	★ KJ832▼ —★ K98742★ J2	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 17	★ A109▼ AQJ64◆ QJ2◆ K6	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 9	◆— ♥ Q10754 ◆ KQ6543 • Q3	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 17	AQJ562A106AQ98	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 9	♣ QJ652♥ —◆ AQ8754♣ 75	The opponents are silent. Partner bids first.

Board: 91 Dealer: S Vul: EW	North: ♠ KJ832	South: ♠ 1076		North		1NT
North HCP: 8 South HCP: 15 Contract: 4♠ S	✓ —✓ K98742✓ J2	◆ AQJ5◆ A3◆ A643	Pass Pass AP	2 ♥ 3 ♦	Pass Pass	2 ♠ 4 ♠
Board: 92 Dealer: N Vul: Both	North: ♠ A109	South: ♠ KJ753	West	North 1NT	East Pass	South 2♥
North HCP: 17 South HCP: 11 Contract: 4♠ N	♥ AQJ64 • QJ2 • K6	▼ 73 ◆ — ♣ AQJ942	Pass Pass	2♠ 4♠	Pass AP	
Board: 93 Dealer: S Vul: EW	North: ♠—	South: ♠ J1053	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 4 S	♥ Q10754 ♦ KQ6543 ♣ Q3	◆ AK9 ◆ A10 ◆ K854	Pass Pass AP	2 ♦ 3 ♦	Pass Pass	
			West	North 1NT	East Pass	South 2
Board: 94 Dealer: N	North:	South:	Pass	2♥	Pass	3♣
Vul: EW	♠ AQJ5 ♥ 62	♠ 3	Pass	3NT	Pass	4♣
North HCP: 17	◆ A106	▼ AK1074	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 13	♣ AQ98	♦ Q ♣ KJ7653	Pass	6♣	AP	
Contract: 6♣ S		¥ 107033		kwood (/5 or 5/5		
Board: 95 Dealer: S	North: ♠ QJ652	South: ♠ A8	West	North	East	South 1NT
Vul: Both North HCP: 9	V —	♥ AQ2	Pass	2♥	Pass	2♠
South HCP: 17 Contract: 3N S	◆ AQ8754 ◆ 75	◆ K1096 ◆ A1098	Pass AP	3♦	Pass	3NT

Board: 91 Dealer: S Vul: EW HCP: 15	1076✓ AQJ5A3A643	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 11	★ KJ753▼ 73◆ —◆ AQJ942	The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 15		The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 13	♣ 3 ♥ AK1074 ♦ Q ♣ KJ7653	The opponents are silent. Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 17	★ A8✓ AQ2★ K1096★ A1098	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: EW	North: ♠ KJ832	South: ♠ 1076		North		1NT
North HCP: 8 South HCP: 15 Contract: 4♠ S	✓ —✓ K98742✓ J2	◆ AQJ5◆ A3◆ A643	Pass Pass AP	2 ♥ 3 ♦	Pass Pass	2 ♠ 4 ♠
Board: 92 Dealer: N Vul: Both	North: ♠ A109	South: ♠ KJ753	West	North 1NT	East Pass	South 2♥
North HCP: 17 South HCP: 11 Contract: 4♠ N	♥ AQJ64 • QJ2 • K6	▼ 73 ◆ — ♣ AQJ942	Pass Pass	2♠ 4♠	Pass AP	
Board: 93 Dealer: S Vul: EW	North:	South: ♠ J1053	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 4 S	♥ Q10754 ♦ KQ6543 ♣ Q3	◆ AK9 ◆ A10 ◆ K854	Pass Pass AP	2 ♦ 3 ♦	Pass Pass	
			West	North 1NT	East Pass	South 2
Board: 94 Dealer: N	North:	South:	Pass	2♥	Pass	3♣
Vul: EW	♠ AQJ5 ♥ 62	♠ 3	Pass	3NT	Pass	4♣
North HCP: 17	◆ A106	▼ AK1074	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 13	♣ AQ98	♦ Q ♣ KJ7653	Pass	6♣	AP	
Contract: 6♣ S		¥ 107033		kwood (/5 or 5/5		
Board: 95 Dealer: S	North: ♠ QJ652	South: ♠ A8	West	North	East	South 1NT
Vul: Both North HCP: 9	V —	♥ AQ2	Pass	2♥	Pass	2♠
South HCP: 17 Contract: 3N S	◆ AQ8754 ◆ 75	◆ K1096 ◆ A1098	Pass AP	3♦	Pass	3NT

Board: 96 Dealer: N Vul: EW HCP: 17	★ AK93★ K43★ AK106♣ 95	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 9	♣9 ♥ KJ764 ♦ 10 ♣ KQ10632	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 15	A54✓ A1053✓ K72♠ A104	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 12	♣ QJ983♥ 6♦ AKQ952♣ 6	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 17	AQ8✓ AK2A3210652	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: EW	North: ♠ AK93 ♥ K43	South: ♠ 6	West	North 1NT	East Pass	
North HCP: 17	◆ AK106	♥ Q10852 ♦ 3	Pass	2♥	Pass	3♣
South HCP: 9 Contract: 4♥ N	♣ 95	♣ AK7642	Pass	4♥	AP	
Board: 97			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2	Pass	2♥
Vul: Both	♠ 9 ♥ KJ764	♦ A64 ♥ Q108	Pass	3♣	Pass	4♥
North HCP: 9	♦ 10	◆ A8	Pass	4NT ¹	Pass	5 ♣ ²
South HCP: 15 Contract: 6♥ S	♣ KQ10632	♣ AJ984	Pass	6 ♥	AP	
Contract. 0 V 5				kwood (/5 or 3/:		for ♥
Board: 98 Dealer: N Vul: NS	North: ♠ A54	South: ♠ Q9762	West	North 1NT	East Pass	
North HCP: 15	★ A1053★ K72	♥ K2 ♦ —	Pass	2♠	Pass	3♣
South HCP: 10 Contract: 4♠ N	♣ A104	♣ KQ8653	Pass	4♠	AP	
Board: 99 Dealer: S	North: ♠ QJ983	South: ♠ A102	West	North	East	South 1NT
Vul: EW North HCP: 12	♥ 6	▼ K1073	Pass	2♥	Pass	2♠
South HCP: 17	♦ AKQ952 • 6	♦ J108 ♣ AKQ	Pass	3♦	Pass	4♠
Contract: 4♠ S	4 0	Frince	AP			
Board: 100	North:	South:	Wost	North	East	South
Dealer: N Vul: EW	♠ AQ8	★ K9732	WEST	Norui 1NT	Pass	
North HCP: 17	♥ AK2	♥ J5	Pass	2 ♠	Pass	
South HCP: 8	♦ A32 ♣ 10652	♦ KJ9865 ♣ —	Pass	4♠	AP	

Board: 96 Dealer: N Vul: EW HCP: 9	♣6 ♥Q10852 ♦3 ♣ AK7642	The opponents are silent. Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 15	A64♥ Q108A8AJ984	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: NS HCP: 10	♣ Q9762♥ K2♦ —♣ KQ8653	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 17	★ A102★ K1073◆ J108◆ AKQ	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 8	★ K9732♥ J5◆ KJ9865◆ —	The opponents are silent. Partner bids first.

Board: 96 Dealer: N Vul: EW	North: ♠ AK93 ♥ K43	South: ♠ 6	West	North 1NT	East Pass	
North HCP: 17	◆ AK106	♥ Q10852 ♦ 3	Pass	2♥	Pass	3♣
South HCP: 9 Contract: 4♥ N	♣ 95	♣ AK7642	Pass	4♥	AP	
Board: 97			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2	Pass	2♥
Vul: Both	♠ 9 ♥ KJ764	♦ A64 ♥ Q108	Pass	3♣	Pass	4♥
North HCP: 9	♦ 10	◆ A8	Pass	4NT ¹	Pass	5 ♣ ²
South HCP: 15 Contract: 6♥ S	♣ KQ10632	♣ AJ984	Pass	6 ♥	AP	
Contract. 0 V 5				kwood (/5 or 3/:		for ♥
Board: 98 Dealer: N Vul: NS	North: ♠ A54	South: ♠ Q9762	West	North 1NT	East Pass	
North HCP: 15	★ A1053★ K72	♥ K2 ♦ —	Pass	2♠	Pass	3♣
South HCP: 10 Contract: 4♠ N	♣ A104	♣ KQ8653	Pass	4♠	AP	
Board: 99 Dealer: S	North: ♠ QJ983	South: ♠ A102	West	North	East	South 1NT
Vul: EW North HCP: 12	♥ 6	▼ K1073	Pass	2♥	Pass	2♠
South HCP: 17	♦ AKQ952 • 6	♦ J108 ♣ AKQ	Pass	3♦	Pass	4♠
Contract: 4♠ S	4 0	Frince	AP			
Board: 100	North:	South:	Wost	North	East	South
Dealer: N Vul: EW	♠ AQ8	★ K9732	WEST	Norui 1NT	Pass	
North HCP: 17	♥ AK2	♥ J5	Pass	2 ♠	Pass	
South HCP: 8	♦ A32 ♣ 10652	♦ KJ9865 ♣ —	Pass	4♠	AP	

Board: 101 Dealer: S Vul: None HCP: 8	◆ Q10843 ▼ — ◆ AQ7643 ◆ 83	The opponents are silent. Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 15	♣ Q54♥ A1098◆ AKQ4♣ 82	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: None HCP: 11	★ AK974▼ —★ 1097532★ A5	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 17	★ KJ65★ AKJ★ KQ43★ 93	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 9	★—KJ1053KQ10872◆93	The opponents are silent. Partner bids first.

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ Q10843 ♥ — ♠ AQ7643 ♣ 83	South: ♠ K97 ▼ KQJ3 ◆ K82 ♣ A104	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 7♠ N	North: ♠ Q54 ♥ A1098 ♠ AKQ4 ♣ 82	South: ♠ AK1093 ♥ — • 103 ♣ AK10653	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♠² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♥ 3♣ 4NT¹ 7♠
Board: 103 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AK974 ❤ — ♦ 1097532 ♣ A5	South: ♠ 102 ♥ AK962 ♠ KJ6 ♠ KQ9	West Pass Pass Pass	North 2♥ 3♦ 3NT	East Pass Pass AP	1NT 2♠
Board: 104 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ KJ65 ♥ AKJ ♠ KQ43 ♣ 93	South:	West Pass Pass	North 1NT 2♥ 4♥		2•
Board: 105 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 5 \(\) N	North: ♠— ▼ KJ1053 • KQ10872 • 93	South: ♠ AQ3 ♥ 98 ♦ 953 ♣ AKQ82	West Pass Pass Pass	North 2♦ 3♦ 5♦	East Pass Pass AP	1NT 2♥

Board: 101 Dealer: S Vul: None HCP: 16	★ K97★ KQJ3★ K82★ A104	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: None HCP: 14	★ AK1093▼ —★ 103★ AK10653	The opponents are silent. Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 16	102✓ AK962✓ KJ6✓ KQ9	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: NS HCP: 8	♣— ▼ 109832 ◆ J6 ♣ AK10542	The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 15	AQ3♥ 98♦ 953AKQ82	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ Q10843 ♥ — ♠ AQ7643 ♣ 83	South: ♠ K97 ▼ KQJ3 ◆ K82 ♣ A104	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 7♠ N	North: ♠ Q54 ♥ A1098 ♠ AKQ4 ♣ 82	South: ♠ AK1093 ♥ — • 103 ♣ AK10653	Pass Pass Pass AP 1. Black	North 1NT 2♠ 4♠ 5♠² kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♥ 3♣ 4NT¹ 7♠
Board: 103 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AK974 ❤ — ♦ 1097532 ♣ A5	South:	West Pass Pass Pass	North 2♥ 3♦ 3NT	East Pass Pass AP	1NT 2♠
Board: 104 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ KJ65 ♥ AKJ ♠ KQ43 ♣ 93	South:	West Pass Pass	North 1NT 2♥ 4♥		2•
Board: 105 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 5 \(\) N	North: ♠— ▼ KJ1053 • KQ10872 • 93	South: ♠ AQ3 ♥ 98 ♦ 953 ♣ AKQ82	West Pass Pass Pass	North 2♦ 3♦ 5♦	East Pass Pass AP	1NT 2♥

Board: 106 Dealer: N Vul: NS HCP: 15	AQ5Q8J62AQ862	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 11	★ A10872♥ Q6◆ —★ AJ8652	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 15	★ KQ862★ AQ★ 1082★ A82	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 10	★ KQ1094 ∀ — ★ K98754 ♣ Q8	The opponents are silent. Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 16	AQ102♥ 93AK53K108	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 44 N	North: ♠ AQ5 ♥ Q8 ♦ J62 ♣ AQ862	South: ♠ K8642 ♥ — ♠ AKQ753 ♣ J4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 107 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A10872 ♥ Q6 ♦ — ♣ AJ8652	South: ♠ K3 ♥ A98 ♠ A832 ♣ KQ73	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 6 S	North: ♠ KQ862 ♥ AQ • 1082 ♣ A82	South: ♣ J ♥ K10965 ♠ AKQ974 ♣ 10	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 ♦ 3 ♦
Board: 109 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 5♠ S	North: ♠ KQ1094 ♥ — • K98754 ♣ Q8	South: ♠ AJ2 ♥ AQ107 ♦ 32 ♠ KJ52	Pass Pass Pass Pass 1. Blac		Pass Pass Pass AP 0314,	1NT 2♠ 4♠ 5♥²
Board: 110 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AQ102 ♥ 93 ♠ AK53 ♣ K108	South:	West Pass Pass	North 1NT 2♥ 3NT		2♦

Board: 106 Dealer: N Vul: NS HCP: 13 ★ K8642 ★ AKQ75	The opponents are silent. Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 16 ★ K3 ★ A98 ★ A832 ★ KQ73	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 13	
Board: 109	The opponents are silent. You bid first.
Board: 110	Partner hids first

Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 44 N	North: ♠ AQ5 ♥ Q8 ♦ J62 ♣ AQ862	South: ♠ K8642 ♥ — ♠ AKQ753 ♣ J4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 107 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A10872 ♥ Q6 ♦ — ♣ AJ8652	South: ♠ K3 ♥ A98 ♠ A832 ♣ KQ73	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 6 S	North: ♠ KQ862 ♥ AQ • 1082 ♣ A82	South: ♣ J ♥ K10965 ♠ AKQ974 ♣ 10	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 ♦ 3 ♦
Board: 109 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 5♠ S	North: ♠ KQ1094 ♥ — • K98754 ♣ Q8	South: ♠ AJ2 ♥ AQ107 ♦ 32 ♠ KJ52	Pass Pass Pass Pass 1. Blac		Pass Pass Pass AP 0314,	1NT 2♠ 4♠ 5♥²
Board: 110 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AQ102 ♥ 93 ♠ AK53 ♣ K108	South:	West Pass Pass	North 1NT 2♥ 3NT		2♦

Board: 111 Dealer: S Vul: Both HCP: 8	♣ QJ832♥ 6♦ KQ9763♣ 7	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 16	♠ A7♥ A65♠ AJ10♠ QJ1043	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: None HCP: 14	♠ K ♥ KJ964 ♦ AK9864 ♣ 8	The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: EW HCP: 16	★ KQJ ♥ A10874 ♦ K2 ♣ K98	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 10	♠ 6♥ K10865♦ K♠ A98432	The opponents are silent. Partner bids first.

Board: 111 Dealer: S Vul: Both	North: ♠ QJ832	South: ♠ K54	West	North	East	South 1NT
North HCP: 8	V 6	♥ AKJ84	Pass	2♥	Pass	
South HCP: 15	• KQ9763	♦ A108	Pass	3♦	Pass	4♠
Contract: 4♠ S	♣ 7	♣ 108	AP			
Board: 112	North:	South:	11 7	NT 4	Б. /	G 4
Dealer: N Vul: NS	♠ A7	♠ KQ965 ♥ 102	West	North 1NT	East Pass	
North HCP: 16	♥ A65 ♦ AJ10	◆ K98742	Pass	2♠	Pass	3♦
South HCP: 8 Contract: 3N N	♣ QJ1043	♣ —	Pass	3NT	AP	
			West	North	East	South
						1NT
Board: 113	North:	South:	Pass	2	Pass	
Dealer: S	• K	♦ AJ62		3♦	Pass	
Vul: None North HCP: 14	♥ KJ964	♥ A102	Pass	4NT ^l	Pass	
South HCP: 17	◆ AK9864	♦ Q7	Pass	5♠	Pass	6 ∀ ³
Contract: 6♥ S	♣ 8	♣ AQ42	AP	1 1,	0214	C
				kwood (/5 or 3/:		ior 🔻
			2. A=0 3. no ♥		,	
Board: 114	North:	South:	West	North	East	South
Dealer: N	♦ KQJ	♠ A10865		1NT	Pass	
Vul: EW North HCP: 16	♥ A10874	V —	Pass	2♠	Pass	3♦
South HCP: 14	♦ K2 ♣ K98	AQJ1075QJ	Pass	4♠	AP	
Contract: 4♠ N						
Board: 115 Dealer: S	North:	South:	West	North	East	
Vul: NS	♠ 6	♠ AQ7				1NT
North HCP: 10	♥ K10865	♥ 974	Pass	2•	Pass	2♥
South HCP: 15 Contract: 4 S	◆ K ◆ A98432	◆ A8763 ◆ KQ	Pass AP	3♣	Pass	4♥

Board: 111 Dealer: S VAKJ84 Vul: Both HCP: 15 Dealer: N Vul: NS Vul: NS HCP: 8 Dealer: S VAKJ84 Vou bid first. HCP: 8 Dealer: N Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: None HCP: 17 Dealer: N Vul: None HCP: 17 Dealer: N Vul: None HCP: 17 Dealer: N Vul: EW Vul: Nagland Vali: EW Vali: Nagland Vali: EW Vali: Nagland Vali: EW Vali: Nagland Vali: Na			
Dealer: N Vul: NS Vul: NS HCP: 8 AJ62 Dealer: S Val: None HCP: 17 AQ42 Board: 114 A10865 Dealer: N Vul: EW Vul: EW HCP: 14 Board: 115 AQ7 Dealer: S Val: AQ7 Dealer: S Vul: NS AQ7 Vul: NS	Dealer: S Vul: Both	★ AKJ84★ A108	
Dealer: S Vul: None HCP: 17 A AQ42 Wou bid first. You bid first. You bid first. Wou bid first. The opponents are silent. You bid first. The opponents are silent. You bid first. The opponents are silent. You bid first. Partner bids first. Board: 115 AQ7 Dealer: S Vul: NS AQ7 Dealer: S Vul: NS AR763 You bid first. You bid first.	Dealer: N Vul: NS	♥ 102 ♦ K98742	
Dealer: N Vul: EW HCP: 14 → AQJ1075 HCP: 14 → QJ The opponents are silent. Partner bids first. Partner bids first. The opponents are silent. Partner bids first. You bid first	Dealer: S Vul: None	♥ A102 ♦ Q7	
Dealer: S • 974 Vul: NS • A8763 The opponents are silent. You bid first	Dealer: N Vul: EW	▼ — • AQJ1075	
	Dealer: S Vul: NS	♥ 974 ♦ A8763	11

Board: 111 Dealer: S Vul: Both	North: ♠ QJ832	South: ♠ K54	West	North	East	South 1NT
North HCP: 8	V 6	♥ AKJ84	Pass	2♥	Pass	
South HCP: 15	• KQ9763	♦ A108	Pass	3♦	Pass	4♠
Contract: 4♠ S	♣ 7	♣ 108	AP			
Board: 112	North:	South:	11 7	NT 4	Б. /	G 4
Dealer: N Vul: NS	♠ A7	♠ KQ965 ♥ 102	West	North 1NT	East Pass	
North HCP: 16	♥ A65 ♦ AJ10	◆ K98742	Pass	2♠	Pass	3♦
South HCP: 8 Contract: 3N N	♣ QJ1043	♣ —	Pass	3NT	AP	
			West	North	East	South
						1NT
Board: 113	North:	South:	Pass	2	Pass	
Dealer: S	• K	♦ AJ62		3♦	Pass	
Vul: None North HCP: 14	♥ KJ964	♥ A102	Pass	4NT ^l	Pass	
South HCP: 17	◆ AK9864	♦ Q7	Pass	5♠	Pass	6 ∀ ³
Contract: 6♥ S	♣ 8	♣ AQ42	AP	1 1,	0214	C
				kwood (/5 or 3/:		ior 🔻
			2. A=0 3. no ♥		,	
Board: 114	North:	South:	West	North	East	South
Dealer: N	♦ KQJ	♠ A10865		1NT	Pass	
Vul: EW North HCP: 16	♥ A10874	V —	Pass	2♠	Pass	3♦
South HCP: 14	♦ K2 ♣ K98	AQJ1075QJ	Pass	4♠	AP	
Contract: 4♠ N						
Board: 115 Dealer: S	North:	South:	West	North	East	
Vul: NS	♠ 6	♠ AQ7				1NT
North HCP: 10	♥ K10865	♥ 974	Pass	2•	Pass	2♥
South HCP: 15 Contract: 4 S	◆ K ◆ A98432	◆ A8763 ◆ KQ	Pass AP	3♣	Pass	4♥

Board: 116 Dealer: N Vul: EW HCP: 15	★ A109★ KQ2◆ AQ874◆ 98	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: Both HCP: 8	♦ 97642♥ Q♦ 5♦ AQ9876	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 17	★ A8▼ AQ64◆ J32◆ AQ86	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: NS HCP: 11	♠ AQ983♥ 9♦ J♠ KJ7532	The opponents are silent. Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 17	▶ J75♥ AKQ7◆ KQ105♣ Q7	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ N	North: ♠ A109 ♥ KQ2 ♠ AQ874 ♣ 98	South: ♠ KJ742 ♥ — ♠ KJ ♣ K75432	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 117 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3N S	North:	South: ♠ A3 ♥ AKJ3 ♦ J963 ♠ K104	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 118 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A8 ♥ AQ64 ♦ J32 ♠ AQ86	South: ♠ Q9643 ❤ — ♠ AK10974 ♣ J10	West Pass Pass	North 1NT 2♠ 3NT		2♥
Board: 119 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AQ983 ♥ 9 ♦ J ♣ KJ7532	South: ♠ KJ ♥ AQ54 ♦ 42 ♣ AQ964	West Pass Pass Pass	North 2♥ 3♣ 3NT	East Pass Pass AP	1NT 2♠
Board: 120 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 44 N	North: ♠ J75 ♥ AKQ7 ♠ KQ105 ♣ Q7	South: ♠ AQ1098 ♥ 94 ♠ A98762 ♣ —	West Pass Pass	North 1NT 2♠ 4♠		2♥

Board: 116 Dealer: N Vul: EW HCP: 11	★ KJ742▼ —★ KJ★ K75432	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 16	★ A3▼ AKJ3◆ J963★ K104	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: None HCP: 10	♣ Q9643♥ —♦ AK10974♣ J10	The opponents are silent. Partner bids first.
Board: 119 Dealer: S Vul: NS HCP: 16	★ KJ▼ AQ54◆ 42◆ AQ964	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 10	AQ1098♥ 94A98762♣ —	The opponents are silent. Partner bids first.

Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ N	North: ♠ A109 ♥ KQ2 ♠ AQ874 ♣ 98	South: ♠ KJ742 ♥ — ♠ KJ ♣ K75432	West Pass Pass	North 1NT 2♠ 4♠		2♥
Board: 117 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3N S	North:	South: ♠ A3 ♥ AKJ3 ♦ J963 ♠ K104	West Pass Pass AP	North 2♥ 3♣	Pass	1NT
Board: 118 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A8 ♥ AQ64 ♦ J32 ♠ AQ86	South: ♠ Q9643 ❤ — ♠ AK10974 ♣ J10	West Pass Pass	North 1NT 2♠ 3NT		2♥
Board: 119 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AQ983 ♥ 9 ♦ J ♣ KJ7532	South: ♠ KJ ♥ AQ54 ♦ 42 ♣ AQ964	West Pass Pass Pass	North 2♥ 3♣ 3NT	East Pass Pass AP	1NT 2♠
Board: 120 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 44 N	North: ♠ J75 ♥ AKQ7 ♠ KQ105 ♣ Q7	South: ♠ AQ1098 ♥ 94 ♠ A98762 ♣ —	West Pass Pass	North 1NT 2♠ 4♠		2♥

Board: 121	The opponents are silent. Partner bids first.
Board: 122	The opponents are silent. You bid first.
Board: 123	The opponents are silent. Partner bids first.
Board: 124	The opponents are silent. You bid first.
Board: 125	The opponents are silent. Partner bids first.

Board: 121 Dealer: S Vul: Both	North: ♠ Q	South: ♠ AK54		North		1NT
North HCP: 10	♥ Q9852 ◆—	♥ K103 ♦ A53	Pass	2 \(\phi\)	Pass	2 Y
South HCP: 15	◆— A Q76532	◆ A33 ◆ J109	Pass AP	3♣	Pass	4 ♥
Contract: 4♥ S		_ *-*/	Al			
Board: 122	North:	South:				
Dealer: N	• A754	\$3	West	North		
Vul: Both	♥ A53	♥ Q10986	D	1NT	Pass	
North HCP: 16 South HCP: 8	♦ KJ5	◆ AQ10984	Pass	2 Y	Pass	3 ♥
Contract: 4♥ N	♣ A42	♣ 6	Pass	4♥	AP	
Board: 123	North:	South:	West	North	East	South
Dealer: S	Norui.	A KQJ65		32 - 22		1NT
Vul: None	▼ J10872	▼ AK4	Pass	2•	Pass	2♥
North HCP: 8 South HCP: 16	♦ K2	♦ 743	Pass	3♣	Pass	4♥
Contract: 4♥ S	♣ A86543	♣ K7	AP			
Board: 124	Nicoda		West	North	East	South
Dealer: N	North: ♠ Q8	South:		1NT	Pass	2♥
Vul: NS	♥ AJ964	♦ A7543 ♥ 7	Pass	2♠	Pass	3♦
North HCP: 15 South HCP: 9	♦ K63	◆ AJ10542	Pass	3♥	Pass	5\(\phi\)
Contract: 5♦ S	♣ KQ2	♣ 8	AP			
			West	North	East	South
Board: 125	N T 4	G 4				1NT
Dealer: S	North: ♠—	South: ♠ AJ2	Pass	2	Pass	2♥
Vul: EW	• — ▼ AK743	♣ AJ2 ♥ QJ2	Pass	3♣	Pass	4♥
North HCP: 13	• K9	♦ A1032	Pass	4NT ¹	Pass	5 ♣ ²
South HCP: 17 Contract: 6♥ S	♣ K98432	♣ AJ7	Pass	6 ♥	AP	
Contract, 0 V S				kwood (/5 or 3/:		for 💙

Board: 121 Dealer: S Vul: Both HCP: 15	★ AK54★ K103★ A53★ J109	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: Both HCP: 8	♣ 3 ♥ Q10986 ♦ AQ10984 ♣ 6	The opponents are silent. Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 16	★ KQJ65★ AK4★ 743★ K7	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 9	★ A7543♥ 7♦ AJ10542★ 8	The opponents are silent. Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 17	AJ2✓ QJ2◆ A1032◆ AJ7	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: Both	North: ♠ Q	South: ♠ AK54		North		1NT
North HCP: 10	♥ Q9852 ◆—	♥ K103 ♦ A53	Pass	2 \(\phi\)	Pass	2 Y
South HCP: 15	◆— A Q76532	◆ A33 ◆ J109	Pass AP	3♣	Pass	4 ♥
Contract: 4♥ S		_ *-*/	Al			
Board: 122	North:	South:				
Dealer: N	• A754	\$3	West	North		
Vul: Both	♥ A53	♥ Q10986	D	1NT	Pass	
North HCP: 16 South HCP: 8	♦ KJ5	◆ AQ10984	Pass	2 Y	Pass	3 ♥
Contract: 4♥ N	♣ A42	♣ 6	Pass	4♥	AP	
Board: 123	North:	South:	West	North	East	South
Dealer: S	Norui.	A KQJ65		32 - 22		1NT
Vul: None	▼ J10872	▼ AK4	Pass	2•	Pass	2♥
North HCP: 8 South HCP: 16	♦ K2	♦ 743	Pass	3♣	Pass	4♥
Contract: 4♥ S	♣ A86543	♣ K7	AP			
Board: 124	Nicoda		West	North	East	South
Dealer: N	North: ♠ Q8	South:		1NT	Pass	2♥
Vul: NS	♥ AJ964	♦ A7543 ♥ 7	Pass	2♠	Pass	3♦
North HCP: 15 South HCP: 9	♦ K63	◆ AJ10542	Pass	3♥	Pass	5\(\phi\)
Contract: 5♦ S	♣ KQ2	♣ 8	AP			
			West	North	East	South
Board: 125	N T 4	G 4				1NT
Dealer: S	North: ♠—	South: ♠ AJ2	Pass	2	Pass	2♥
Vul: EW	• — ▼ AK743	♣ AJ2 ♥ QJ2	Pass	3♣	Pass	4♥
North HCP: 13	• K9	♦ A1032	Pass	4NT ¹	Pass	5 ♣ ²
South HCP: 17 Contract: 6♥ S	♣ K98432	♣ AJ7	Pass	6 ♥	AP	
Contract, 0 V S				kwood (/5 or 3/:		for 💙

Board: 126 Dealer: N Vul: Both HCP: 15	♣ Q32♥ AQJ87◆ AJ5♣ J3	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: NS HCP: 10	♣ Q4 ♥ KJ543 ♦ — ♣ KJ10632	The opponents are silent. Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 16	★ 76▼ AQ1082◆ AQ9◆ KJ3	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: None HCP: 15	★ KQ874▼ —★ K★ AK98764	The opponents are silent. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 15	♠ 652♥ K1097♦ AKJ8♠ A7	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 44 N	North: ♠ Q32 ♥ AQJ87 ♠ AJ5 ♣ J3	South: ♠ A8764 ♥ 10 ♠ KQ8763 ♠ 4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 127 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ Q4 ♥ KJ543 ♦ — ♠ KJ10632	South: ♠ AJ8 ♥ Q7 ♠ KJ632 ♠ AQ4	West Pass Pass AP	North 2	Pass	1NT
Board: 128 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3♥ S	North: ♣ 76 ✔ AQ1082 ♣ AQ9 ♣ KJ3	South: ♠ KJ1083 ♥ 6 ♠ 6 ♠ A96542	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 129 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 7♠ S	North: ♠ KQ874 ♥ — ♠ K ♣ AK98764	South: ♠ A932 ♥ A97 ♠ AQ4 ♠ Q53	Pass Pass Pass Pass 1. Black	North 2♥ 3♣ 4NT¹ 7♠ kwood 0 /5 or 3/5	Pass Pass Pass AP 0314,	1NT 2♠ 4♠ 5♠²
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N	North:	South: ♠ KQ983 ♥ 42 ♦ — ♠ QJ9842	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 126 Dealer: N Vul: Both HCP: 9	★ A8764♥ 10◆ KQ8763◆ 4	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 17	▲ AJ8♥ Q7◆ KJ632▲ AQ4	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 8	★ KJ1083♥ 6♦ 6♣ A96542	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 16	A932✓ A97AQ4Q53	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 8	★ KQ983★ 42★ —★ QJ9842	The opponents are silent. Partner bids first.

Board: 126 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 44 N	North: ♠ Q32 ♥ AQJ87 ♠ AJ5 ♣ J3	South: ♠ A8764 ♥ 10 ♠ KQ8763 ♠ 4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 127 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ Q4 ♥ KJ543 ♦ — ♠ KJ10632	South: ♠ AJ8 ♥ Q7 ♠ KJ632 ♠ AQ4	West Pass Pass AP	North 2	Pass	1NT
Board: 128 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3♥ S	North: ♣ 76 ✔ AQ1082 ♣ AQ9 ♣ KJ3	South: ♠ KJ1083 ♥ 6 ♠ 6 ♠ A96542	West Pass Pass	North 1NT 2♠ 3♥	East Pass Pass AP	2♥
Board: 129 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 7♠ S	North: ♠ KQ874 ♥ — ♠ K ♣ AK98764	South: ♠ A932 ♥ A97 ♠ AQ4 ♠ Q53	Pass Pass Pass Pass 1. Black	North 2♥ 3♣ 4NT¹ 7♠ kwood 0 /5 or 3/5	Pass Pass Pass AP 0314,	1NT 2♠ 4♠ 5♠²
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N	North:	South: ♠ KQ983 ♥ 42 ♦ — ♠ QJ9842	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥

Board: 131 Dealer: S Vul: Both HCP: 10	AQ1076✓—Q8Q109764	The opponents are silent. Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 17	♠ Q54♥ Q7♦ KQJ103♠ AK5	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: None HCP: 15	★ AKJ52★ K7★ —★ A98743	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 15	♣ J105♥ J7♦ AQ743♣ AK4	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: None HCP: 17	AJ876✓ —AQKQJ982	The opponents are silent. Partner bids first.

Board: 131 Dealer: S	North: ◆ AQ1076	South: ♠ 85	West	North	East	South 1NT
Vul: Both North HCP: 10	v	♥ K987	Pass	2♥	Pass	2♠
South HCP: 15	♦ Q8	♦ AK3	Pass	3♣	Pass	5♣
Contract: 6♣ N	♣ Q109764	♣ AJ83	Pass	6♣	AP	
Board: 132	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠ Q54	_	West	1NT		2 ♦
North HCP: 17	♥ Q7	▼ KJ1095	Pass	2 🗸	Pass	
South HCP: 8 Contract: 3N N	◆ KQJ103 ◆ AK5	◆ A87652 ◆ 96	Pass	3NT	AP	
			West	North	East	
			Dagg	200	Pass	1NT
Board: 133	North:	South:	Pass Pass	2 ∀ 3♣	Pass Pass	
Dealer: S Vul: None	♠ AKJ52	♦ Q94	Pass	4NT ¹	Pass	_
North HCP: 15	♥ K7	♥ Q9	Pass	5 Y	Pass	
South HCP: 17	◆— • A98743	♦ AKJ92 ♣ KQ2	Pass	5 √	AP	04
Contract: 6♠ S	₩ AD0/ 1 3	₩ KQ2		kwood (for 🍁
				/5 or 4/5		
			3. ♠ qu	een and	♣ king	5
Board: 134	North:	South:	West	North	East	South
Dealer: N	♦ J105	_		1NT	Pass	2♦
Vul: NS	♥ J7	♥ AK843	Pass	2 Y	Pass	
North HCP: 15 South HCP: 13	• AQ743	♦ K2	Pass	3♦	Pass	04
Contract: 6♣ S	♣ AK4	♣ QJ9832	AP			
Board: 135	North:	South:	West	North	East	South
Dealer: S	AJ876	50un. • Q10				1NT
Vul: None North HCP: 17	~ —	♥ AJ1083	Pass	2♥	Pass	2♠
South HCP: 17	♦ AQ	♦ KJ10	Pass	3♣	Pass	3♥
Contract: 7♣ N	♣ KQJ982	♣ A64	Pass	7♣	AP	

Board: 131 Dealer: S Vul: Both HCP: 15	♦85▼ K987♦ AK3♠ AJ83	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 8	♣— ♥ KJ1095 ♦ A87652 ♣ 96	The opponents are silent. Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 17	♠ Q94♥ Q9♦ AKJ92♠ KQ2	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 13	♠—✓ AK843♦ K2♠ QJ9832	The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: None HCP: 15	♣ Q10♥ AJ1083◆ KJ10♣ A64	The opponents are silent. You bid first.

Board: 131 Dealer: S	North: ◆ AQ1076	South: ♠ 85	West	North	East	South 1NT
Vul: Both North HCP: 10	v	♥ K987	Pass	2♥	Pass	2♠
South HCP: 15	♦ Q8	♦ AK3	Pass	3♣	Pass	5♣
Contract: 6♣ N	♣ Q109764	♣ AJ83	Pass	6♣	AP	
Board: 132	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠ Q54	_	West	1NT		2 ♦
North HCP: 17	♥ Q7	▼ KJ1095	Pass	2 🗸	Pass	
South HCP: 8 Contract: 3N N	◆ KQJ103 ◆ AK5	◆ A87652 ◆ 96	Pass	3NT	AP	
			West	North	East	
			Dagg	200	Pass	1NT
Board: 133	North:	South:	Pass Pass	2 ∀ 3♣	Pass Pass	
Dealer: S Vul: None	♠ AKJ52	♦ Q94	Pass	4NT ¹	Pass	_
North HCP: 15	♥ K7	♥ Q9	Pass	5 Y	Pass	
South HCP: 17	◆— • A98743	♦ AKJ92 ♣ KQ2	Pass	5 √	AP	04
Contract: 6♠ S	₩ AD0/ 1 3	₩ KQ2		kwood (for 🍁
				/5 or 4/5		
			3. ♠ qu	een and	♣ king	5
Board: 134	North:	South:	West	North	East	South
Dealer: N	♦ J105	_		1NT	Pass	2
Vul: NS	♥ J7	♥ AK843	Pass	2 Y	Pass	
North HCP: 15 South HCP: 13	• AQ743	♦ K2	Pass	3♦	Pass	04
Contract: 6♣ S	♣ AK4	♣ QJ9832	AP			
Board: 135	North:	South:	West	North	East	South
Dealer: S	AJ876	50un. • Q10				1NT
Vul: None North HCP: 17	~ —	♥ AJ1083	Pass	2♥	Pass	2♠
South HCP: 17	♦ AQ	♦ KJ10	Pass	3♣	Pass	3♥
Contract: 7♣ N	♣ KQJ982	♣ A64	Pass	7♣	AP	

Board: 136 Dealer: N Vul: NS HCP: 17	♦ KJ9 ♥ 742 ♦ AK2 ♣ AQ102	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: EW HCP: 10	★—KQJ103K7J98742	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 17	AQ4✓ AQJ82J74✓ K3	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: EW HCP: 10	♦ 3 ♥ AK762 ♦ QJ10942 ♣ 3	The opponents are silent. Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 15	AQ4K62AQ86473	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: NS	North: ★ KJ9 ∀ 742	South: ★ 86432 ▼ A	West	North 1NT	East Pass	
North HCP: 17 South HCP: 9 Contract: 4♠ N	◆ AK2 ◆ AQ102	◆ Q109653 ◆ K	Pass Pass	2 ♠ 4 ♠	Pass AP	3♦
Board: 137 Dealer: S	North:	South: ♠ AJ3	West	North	East	South 1NT
Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ S	▼ KQJ103◆ K7◆ J98742	764AQJ95A10	Pass Pass AP	2 ♦ 3 ♣	Pass Pass	2 ♥ 4 ♥
Board: 138 Dealer: N Vul: None	North: ♠ AQ4 ♥ AQJ82	South: ♠ KJ832 ▼ —	West	North 1NT	East Pass	
North HCP: 17 South HCP: 10 Contract: 4♠ N	V AQ362◆ J74◆ K3	◆ 82 ◆ AQ10972	Pass Pass	2 ♠ 4 ♠	Pass AP	3♣
Board: 139 Dealer: S	North: ♠ 3	South: ♠ AJ86	West	North	East	South 1NT
Vul: EW North HCP: 10 South HCP: 17 Contract: 6♦ N	★ AK762◆ QJ10942◆ 3	♥ Q4♦ A63♠ KQJ4	Pass Pass Pass	2 ♦ 3 ♦ 6 ♦	Pass Pass AP	2 ♥ 3NT
D 1140			West	North 1NT		
Board: 140 Dealer: N Vul: None	North: ♠ AQ4	South: ♠ K9	Pass Pass	2 ♥ 4 ♥	Pass	
North HCP: 15 South HCP: 16	★ K62★ AQ864★ 73	★ AQ873★ —★ AK9864	Pass AP	5 ♣ ²	Pass	7♥
Contract: 7♥ N				kwood (/5 or 3/:		for 🔻

Board: 136 Dealer: N Vul: NS HCP: 9	♦ 86432 ♥ A • Q109653 ♣ K	The opponents are silent. Partner bids first.
Board: 137 Dealer: S Vul: EW HCP: 16	AJ3₹ 764AQJ95A10	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: None HCP: 10	★ KJ832▼ —◆ 82◆ AQ10972	The opponents are silent. Partner bids first.
Board: 139 Dealer: S Vul: EW HCP: 17	AJ86✓ Q4A63KQJ4	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: None HCP: 16	★ K9 ♥ AQ873 ♦ — ♣ AK9864	The opponents are silent. Partner bids first.

Board: 136 Dealer: N Vul: NS	North: ★ KJ9 ∀ 742	South: ★ 86432 ▼ A	West	North 1NT	East Pass	
North HCP: 17 South HCP: 9 Contract: 4♠ N	◆ AK2 ◆ AQ102	◆ Q109653 ◆ K	Pass Pass	2 ♠ 4 ♠	Pass AP	3♦
Board: 137 Dealer: S	North:	South: ♠ AJ3	West	North	East	South 1NT
Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ S	▼ KQJ103◆ K7◆ J98742	764AQJ95A10	Pass Pass AP	2 ♦ 3 ♣	Pass Pass	2 ♥ 4 ♥
Board: 138 Dealer: N Vul: None	North: ♠ AQ4 ♥ AQJ82	South: ♠ KJ832 ▼ —	West	North 1NT	East Pass	
North HCP: 17 South HCP: 10 Contract: 4♠ N	V AQ362◆ J74◆ K3	◆ 82 ◆ AQ10972	Pass Pass	2 ♠ 4 ♠	Pass AP	3♣
Board: 139 Dealer: S	North: ♠ 3	South: ♠ AJ86	West	North	East	South 1NT
Vul: EW North HCP: 10 South HCP: 17 Contract: 6♦ N	★ AK762◆ QJ10942◆ 3	♥ Q4♦ A63♠ KQJ4	Pass Pass Pass	2 ♦ 3 ♦ 6 ♦	Pass Pass AP	2 ♥ 3NT
D 1140			West	North 1NT		
Board: 140 Dealer: N Vul: None	North: ♠ AQ4	South: ♠ K9	Pass Pass	2 ♥ 4 ♥	Pass	
North HCP: 15 South HCP: 16	★ K62★ AQ864★ 73	★ AQ873★ —★ AK9864	Pass AP	5 ♣ ²	Pass	7♥
Contract: 7♥ N				kwood (/5 or 3/:		for 🔻

15-17 Notrump Opening with 5M and 6+m response.

Board: 141 **♦** AK764 The opponents are silent. Dealer: S **♥** AK **•** — Vul: EW Partner bids first. HCP: 17 **♣** K109642 Board: 142 **♦** QJ65 The opponents are silent. Dealer: N **♥** QJ7 Vul: Both ◆ AKQJ You bid first. HCP: 17 **♣** J2 Board: 143 **★** 62 The opponents are silent. Dealer: S **♥** AQ1097 Vul: EW **•** — Partner bids first. **♣** KQJ942 HCP: 12 Board: 144 **★**876 The opponents are silent. Dealer: N **♥** AJ109 Vul: EW **♦** KQ93 You bid first. HCP: 17 ♣ AK

Board: 141 Dealer: S Vul: EW North HCP: 17 South HCP: 16	North: ♠ AK764 ♥ AK ♦ —	South: ▲ J93 ♥ Q8 ♦ AQJ85	Pass Pass	North 2♥ 3♣	Pass Pass	1NT 2♠
Contract: 4♠ S Board: 142	♣ K109642	♣ AQ7	Pass West	4♠ North 1NT	AP East Pass	
Dealer: N	North: ♠ QJ65	South: ♠—		2 🗸	Pass	
Vul: Both North HCP: 17	♥ QJ7 • AKQJ	♥ AK964 ♦ 7	Pass Pass	4 ♥ 5 ♦ ²	Pass Pass	4NT¹ 5♥
South HCP: 12 Contract: 5♥ N	◆ J2	♣ KQ98764		kwood (/5 or 4/:		for ♥
Board: 143	North:	South:	West	North	East	South 1NT
Dealer: S	Norui: ♦ 62	Soun: ♠ AK954	Pass	2 ♦	Pass	
Vul: EW North HCP: 12	♥ AQ1097 ♦ —	♥ 643 ♦ KJ7	Pass Pass	3♣ 4NT ¹	Pass Pass	
South HCP: 15 Contract: 5♥ S	♣ KQJ942	♣ A10 AP 1. Blackwo 2. A=2/5 or				
			West	North 1NT	East Pass	
Board: 144	North:	South:	Pass	2♠	Pass	
Dealer: N Vul: EW	♦ 876 ∀ AJ109	♠ AKJ52 ♥ —	Pass	4♠		4NT ¹
North HCP: 17 South HCP: 13	◆ KQ93 ◆ AK	◆ AJ7542 ◆ 42	Pass AP	5 ♥ ²	Pass	6♠
Contract: 6♠ N				kwood (/5 or 5/:		

Board: 141 Dealer: S Vul: EW HCP: 16	♣ J93♥ Q8◆ AQJ85♣ AQ7	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 12	♣ — ♥ AK964 ♦ 7 ♣ KQ98764	The opponents are silent. Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 15	★ AK954♥ 643♦ KJ7★ A10	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 13	★ AKJ52▼ —◆ AJ7542◆ 42	The opponents are silent. Partner bids first.

Board: 141 Dealer: S Vul: EW North HCP: 17 South HCP: 16	North: ♠ AK764 ♥ AK ♦ —	South: ▲ J93 ♥ Q8 ♦ AQJ85	Pass Pass	North 2♥ 3♣	Pass Pass	1NT 2♠
Contract: 4♠ S Board: 142	♣ K109642	♣ AQ7	Pass West	4♠ North 1NT	AP East Pass	
Dealer: N	North: ♠ QJ65	South: ♠—		2 🗸	Pass	
Vul: Both North HCP: 17	♥ QJ7 • AKQJ	♥ AK964 ♦ 7	Pass Pass	4 ♥ 5 ♦ ²	Pass Pass	4NT¹ 5♥
South HCP: 12 Contract: 5♥ N	◆ J2	♣ KQ98764		kwood (/5 or 4/:		for ♥
Board: 143	North:	South:	West	North	East	South 1NT
Dealer: S	Norui: ♦ 62	Soun: ♠ AK954	Pass	2 ♦	Pass	
Vul: EW North HCP: 12	♥ AQ1097 ♦ —	♥ 643 ♦ KJ7	Pass Pass	3♣ 4NT ¹	Pass Pass	
South HCP: 15 Contract: 5♥ S	♣ KQJ942	♣ A10 AP 1. Blackwo 2. A=2/5 or				
			West	North 1NT	East Pass	
Board: 144	North:	South:	Pass	2♠	Pass	
Dealer: N Vul: EW	♦ 876 ∀ AJ109	♠ AKJ52 ♥ —	Pass	4♠		4NT ¹
North HCP: 17 South HCP: 13	◆ KQ93 ◆ AK	◆ AJ7542 ◆ 42	Pass AP	5 ♥ ²	Pass	6♠
Contract: 6♠ N				kwood (/5 or 5/:		

Board: 145 Dealer: S Vul: Both HCP: 12	★ AKQ93♥ Q8◆ —★ J65432	The opponents are silent. Partner bids first.
Board: 146 Dealer: N Vul: Both HCP: 15	★ KJ6▼ K642◆ AQ106◆ Q4	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: None HCP: 10	★ K10865♥ 3♦ 6★ AK7542	The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 17	★ KQ62★ A62★ AQ87★ Q10	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 10	▲ AJ986♥ 4♦ KQ10642♠ 6	The opponents are silent. Partner bids first.

Board: 145 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♠ S	North: ♠ AKQ93 ♥ Q8 ♦ — ♣ J65432	South: ♣ 876 ✔ AK1043 ♣ AQ2 ♣ K7	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4♠ N	North: ♠ KJ6 ♥ K642 ♠ AQ106 ♣ Q4	South: ♠ AQ1032 ♥ Q ♠ 8 ♣ AJ10953	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 147 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ K10865 ♥ 3 ♠ 6 ♠ AK7542	South: ♠ AQJ ♥ K10854 ♠ AJ4 ♣ J3	West Pass Pass AP	North 2♥ 3♣		1NT 2♠
Board: 148 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North: ♠ KQ62 ♥ A62 ♠ AQ87 ♣ Q10	South:	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 149 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ AJ986 ♥ 4 ♠ KQ10642 ♠ 6	South: ♠ KQ75 ♥ AKQ2 ♦ 53 ♣ J93	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 145	The opponents are silent. You bid first.
Board: 146	The opponents are silent. Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 16 ♣ AQJ ▼ K10854 ♣ J3	The opponents are silent. You bid first.
Board: 148	The opponents are silent. Partner bids first.
Board: 149	The opponents are silent. You bid first.

Board: 145 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♠ S	North: ♠ AKQ93 ♥ Q8 ♦ — ♣ J65432	South: ♣ 876 ✔ AK1043 ♣ AQ2 ♣ K7	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4♠ N	North: ♠ KJ6 ♥ K642 ♠ AQ106 ♣ Q4	South: ♠ AQ1032 ♥ Q ♠ 8 ♣ AJ10953	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 147 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ K10865 ♥ 3 ♠ 6 ♠ AK7542	South: ♠ AQJ ♥ K10854 ♠ AJ4 ♣ J3	West Pass Pass AP	North 2♥ 3♣		1NT 2♠
Board: 148 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North: ♠ KQ62 ♥ A62 ♠ AQ87 ♣ Q10	South:	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 149 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ AJ986 ♥ 4 ♠ KQ10642 ♠ 6	South: ♠ KQ75 ♥ AKQ2 ♦ 53 ♣ J93	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 150 Dealer: N Vul: None HCP: 16	▲ A62♥ KJ9♦ K87▲ AJ106	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: NS HCP: 11	★ AKJ83★ 2★ K109643★ 9	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 16	♣ AQ ♥ KQ10 ♦ Q6543 ♣ K106	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 8	♣ Q10832♥ 5♦ KQJ952♣ 4	The opponents are silent. Partner bids first.

Board: 150 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 7♣ S	North: ♠ A62 ♥ KJ9 ♠ K87 ♣ AJ106	South: ♠ Q ♥ A10865 ♠ A ♣ KQ7532	Pass Pass Pass Pass AP 1. Blace	North 1NT 2♥ 4♥ 5♣² 5♥³ kwood 0 /5 or 3/3	Pass Pass Pass Pass Pass	2♦ 3♣ 4NT¹ 5♦ 7♣
Board: 151 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 6♠ S	North: ♠ AKJ83 ♥ 2 ♠ K109643 ♠ 9	South: ♠ 1076 ♥ K73 ♠ AQJ ♠ AQ72	Pass Pass Pass Pass 1. Blace	North 2♥ 3♦ 4NT¹ 6♠ kwood 0 /5 or 5/5	Pass Pass Pass AP 0314,	1NT 2♠ 4♠ 5♥² for ♠
Board: 152 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 44 N	North: ♠ AQ ♥ KQ10 ♠ Q6543 ♠ K106	South:	West Pass Pass Pass	North 1NT 2♠ 3NT 4♠	Pass	2 ♥ 3♣
Board: 153 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 5 N	North: ♠ Q10832 ♥ 5 ♠ KQJ952 ♠ 4	South: ♠ A6 ♥ QJ62 ♠ 1073 ♣ AKQ7	West Pass Pass Pass	North 2♥ 3♦ 5♦	Pass	South 1NT 2♣ 3NT

Board: 150 Dealer: N Vul: None HCP: 15	♠ Q	The opponents are silent. Partner bids first.
Board: 151 Dealer: S Vul: NS HCP: 16	1076K73AQJAQ72	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 12		The opponents are silent. Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 16	★ A6♥ QJ62★ 1073★ AKQ7	The opponents are silent. You bid first.

			West	North 1NT	East Pass	South 2
Board: 150 Dealer: N Vul: None North HCP: 16 South HCP: 15	North: ♠ A62 ♥ KJ9 ♠ K87 ♣ AJ106	South: ♠ Q ♥ A10865 ♠ A ♠ KQ7532	Pass	2♥	Pass	3♣
			Pass	4♥	Pass	$4NT^{l}$
			Pass	5 ♣ ²	Pass	5\(\phi\)
			Pass	5 ♥ ³	Pass	7♣
Contract: 7♣ S			AP	lawood (0 3 14 +	for 🐸
			1. Blackwood 0314, for ♥ 2. A=0/5 or 3/5			
			3. no 🔻			
Board: 151 Dealer: S Vul: NS	North: ♠ AKJ83 ♥ 2	South: ♠ 1076 ♥ K73	West	North	East	South 1NT
			Pass	2♥	Pass	2♠
			Pass	3♦	Pass	4♠
North HCP: 11	◆ K109643	♦ AQJ	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 16 Contract: 6♠ S	♣ 9	♣ AQ72	Pass	6♠	AP	
			1. Blackwood 0314, for ♠			
			2. A=2	/5 or 5/5	5, Q(S))=0
Board: 152	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ AQ	♦ J8643		1NT	Pass	2♥
North HCP: 16	♥ KQ10	♥ A	Pass	2♠	Pass	3♣
South HCP: 12	• Q6543	• A	Pass	3NT	Pass	4♣
Contract: 4♠ N	♣ K106	♣ QJ8432	Pass	4♠	AP	
Board: 153	Month	South:	West	North	East	South
Dealer: S	North: ♠ Q10832	♠ A6	,, 050	1,0141		1NT
Vul: EW	♥ 5	QJ621073AKQ7	Pass	2♥	Pass	
North HCP: 8	♦ KQJ952		Pass	3♦		3NT
South HCP: 16 Contract: 5 N	♣ 4		Pass	5\(\phi\)	AP	