◆ A1065432 ▼ 4	East Opens 3♥.
J7♣ J75	Partner bids first.
♠ AJ32 ♥ AQ	West Opens 3♦.
◆ K7 ◆ AJ1085	You bid first.
♣ 76 ♥ A65	East Opens 3♠. West Bids XN if possible.
◆ 962	Partner bids first.
♦ K53 ♥ AK65	West Opens 3♠.
◆ AK75	You bid first.
◆9642 ▼9732	East Opens 3♣.
♦ —	Partner bids first.
A Q5 A Q5 A Q5	West Opens 3♥.
♦ Q43 ♣ K1042	You bid first.
	 ↓ 4 ↓ J7 ♣ J75 ♠ AJ32 ↓ AQ ♠ K7 ♣ AJ1085 ♠ 76 ↓ A65 ◆ J10432 ♣ 962 ♠ K53 ↓ AK65 ♠ KJ ♣ AK75 ♠ 9642 ♥ 9732 ♠ Q6543 ♣ — ♠ AQ5 ♠ AQ5 ♠ Q43

Board: 1 Dealer: E Vul: EW	North: ♠ A1065432 ♥ 4	South: ♠ K9 ♥ KQ	West	North	East 3♥	South 3NT
North HCP: 6	↓ 4 ↓ J7	♦ 109	Pass	4♥	Pass	4♠
South HCP: 17 Contract: 4♠ S	♣ J75	♣ AKQ10642	AP			
Board: 2 Dealer: W	North:	South:				
Vul: EW	♠ AJ32	♦ Q10865		North		
North HCP: 19	♥ AQ	♥ J10942	3♦	3NT	Pass	4♥
South HCP: 3 Contract: 4♠ N	◆ K7 ♣ AJ1085	◆ 8 ♣ 76	Pass	4♠	AP	
Board: 3 Dealer: E	North:	South:				
Vul: Both	★ 76	♠ AQ8	West	North		
North HCP: 5	♥ A65	♥ QJ108	TD 1	4.70	3♠	3NT
South HCP: 17	J10432₱962	♦ KQ8 ♣ QJ5	XN	AP		
Contract: 3NX S	1 702	1 000				
Board: 4 Dealer: W	North:	South:				
Vul: None	♦ K53	♦ 87		North		
North HCP: 21	♥ AK65 ♦ KJ	♥ 10974	3 ♠	3NT	Pass	5♦
South HCP: 6 Contract: 5 S	♦ AK75	◆ AQ10864 ◆ 4	AP			
Doords 6						
Board: 5 Dealer: E	North:	South:	***	3.T -4	ъ.	a a
Vul: NS	♦ 9642	♠ AKQJ	West	North		
North HCP: 2	♥ 9732 ♦ Q6543	♥ AQ104 ♦ AK	AP		3♣	3NT
South HCP: 27	♣ —	♣ A85	Ai			
Contract: 3N S						
Board: 6 Dealer: W	North:	South:	West	North	East	South
Vul: EW	♠ AQ5 ♥ AQ5	★ K8763	3♥	3NT	Pass	
North HCP: 17	◆ AQ5 • Q43	♥ 98 ♦ KJ7				
South HCP: 7	• K1042	♦ 975	Pass	4♠	AP	

Board: 1			
HCP: 17			East Opens 3♥.
Dealer: W ▼J10942 West Opens 3♦. Vul: EW ♦ 8 Partner bids first			You bid first.
Partner hide tiret	Dealer: W	W ♥ J10942	West Opens 3♦.
			Partner bids first.
Board: 3 ♠ AQ8 East Opens 3♠. Dealer: E ♥ QJ108 West Bids XN if possible.	Dealer: E	E ♥ QJ108	•
Vul: Both			You bid first.
Board: 4	Dealer: W	W • 10974	West Opens 3♠.
Vul: None			Partner bids first.
Board: 5	Dealer: E	E ♥ AQ104	East Opens 3♣.
HCP: 27 ♣ A85 You bid first.			You bid first.
Board: 6 Dealer: W	Dealer: W	W ♥98	West Opens 3♥.
Will. EW		▼ KJ /	Partner bids first.

Board: 1 Dealer: E Vul: EW	North: ♠ A1065432 ♥ 4	South: ♠ K9 ♥ KQ	West	North	East 3♥	South 3NT
North HCP: 6	↓ 4 ↓ J7	♦ 109	Pass	4♥	Pass	4♠
South HCP: 17 Contract: 4♠ S	♣ J75	♣ AKQ10642	AP			
Board: 2 Dealer: W	North:	South:				
Vul: EW	♠ AJ32	♦ Q10865		North		
North HCP: 19	♥ AQ	♥ J10942	3♦	3NT	Pass	4♥
South HCP: 3 Contract: 4♠ N	◆ K7 ♣ AJ1085	◆ 8 ♣ 76	Pass	4♠	AP	
Board: 3 Dealer: E	North:	South:				
Vul: Both	★ 76	♠ AQ8	West	North		
North HCP: 5	♥ A65	♥ QJ108	TD 1	4.70	3♠	3NT
South HCP: 17	J10432₱962	♦ KQ8 ♣ QJ5	XN	AP		
Contract: 3NX S	1 702	1 000				
Board: 4 Dealer: W	North:	South:				
Vul: None	♦ K53	♦ 87		North		
North HCP: 21	♥ AK65 ♦ KJ	♥ 10974	3 ♠	3NT	Pass	5♦
South HCP: 6 Contract: 5 S	♦ AK75	◆ AQ10864 ◆ 4	AP			
Doords 6						
Board: 5 Dealer: E	North:	South:	***	3.T -4	ъ.	a a
Vul: NS	♦ 9642	♠ AKQJ	West	North		
North HCP: 2	♥ 9732 ♦ Q6543	♥ AQ104 ♦ AK	AP		3♣	3NT
South HCP: 27	♣ —	♣ A85	Ai			
Contract: 3N S						
Board: 6 Dealer: W	North:	South:	West	North	East	South
Vul: EW	♠ AQ5 ♥ AQ5	★ K8763	3♥	3NT	Pass	
North HCP: 17	◆ AQ5 • Q43	♥ 98 ♦ KJ7				
South HCP: 7	• K1042	♦ 975	Pass	4♠	AP	

	Board: 7 Dealer: E Vul: None HCP: 5	• Q83 ▼ — • J109874 • Q1087	East Opens 3♥. Partner bids first.
	Board: 8 Dealer: W Vul: NS HCP: 18	★ K753♥ Q62◆ AK53◆ AQ	West Opens 3♠. You bid first.
	Board: 9 Dealer: E Vul: None HCP: 8	• 2 ▼ KJ • QJ953 • J9853	East Opens 3♠. Partner bids first.
	Board: 10 Dealer: W Vul: None HCP: 17	A93♥ 98AKQ1064A6	West Opens 3♣. East Bids 4♣ if possible. You bid first.
	Board: 11 Dealer: E Vul: NS HCP: 6	Q2✓ J10543✓ QJ96✓ 95	East Opens 3♠. Partner bids first.
	Board: 12 Dealer: W Vul: Both HCP: 17	♣ AJ ♥ 102 ♦ KQJ1095 ♣ AQ4	West Opens 3♣. You bid first.
Ì			

Board: 7 Dealer: E Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ Q83 ♥ — ♦ J109874 ♣ Q1087	South: ♠ AK5 ♥ AJ53 ♠ KQ3 ♣ K93	West AP	North	East 3♥	South 3NT
Board: 8 Dealer: W Vul: NS North HCP: 18 South HCP: 5 Contract: 4 \(\mathbf{N} \) N	North: ♠ K753 ♥ Q62 ♠ AK53 ♣ AQ	South:	West 3♠ Pass	North 3NT 4♥	East Pass AP	
Board: 9 Dealer: E Vul: None North HCP: 8 South HCP: 19 Contract: 3N S	North: ♠ 2 ♥ KJ ♠ QJ953 ♣ J9853	South: ♣ K5 ▼ AQ10 ◆ K10876 ♣ AK10	West AP	North	East 3♠	South 3NT
Board: 10 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 4&X W	North: ♣ A93 ♥ 98 ◆ AKQ1064 ♣ A6	South: ♠ KJ82 ♥ Q654 ♦ J72 ♣ 93	West 3♣ AP	North 3NT		South X
Board: 11 Dealer: E Vul: NS North HCP: 6 South HCP: 23 Contract: 4♥ S	North: ♠ Q2 ♥ J10543 ◆ QJ96 ♣ 95	South: ♠ A843 ♥ AQ72 ♠ AK7 ♣ AQ	West Pass AP	North 4	East 3♠ Pass	3NT
Board: 12 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ AJ ♥ 102 ♦ KQJ1095 ♣ AQ4	South: ♠ K87543 ♥ KJ865 ♦ 4 ♣ 2	West 3♣ Pass	North 3NT 4♠	East Pass AP	

Board: 7 Dealer: E	♠ AK5 ♥ AJ53	East Opens 3♥.
Vul: None HCP: 20	◆ KQ3 ◆ K93	You bid first.
Board: 8 Dealer: W	≜ 4 ♥ KJ98754	West Opens 3♠.
Vul: NS HCP: 5	◆ J ◆ 6543	Partner bids first.
Board: 9 Dealer: E	≜ K5 ♥ AQ10	East Opens 3♠.
Vul: None HCP: 19	◆ K10876 ◆ AK10	You bid first.
Board: 10	♦ KJ82	West Opens 3♣.
Dealer: W Vul: None	♥ Q654 ♦ J72	East Bids 4♣ if possible.
HCP: 7	♣ 93	Partner bids first.
Board: 11 Dealer: E	≜ A843 ♥ AQ72	East Opens 3♠.
Vul: NS HCP: 23	◆ AK7 ◆ AQ	You bid first.
Board: 12 Dealer: W	★ K87543 ★ KJ865	West Opens 3♣.
Vul: Both HCP: 7	◆ 4 ◆ 2	Partner bids first.

Board: 7 Dealer: E Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ Q83 ♥ — ♦ J109874 ♣ Q1087	South: ♠ AK5 ♥ AJ53 ♠ KQ3 ♣ K93	West AP	North	East 3♥	South 3NT
Board: 8 Dealer: W Vul: NS North HCP: 18 South HCP: 5 Contract: 4 \(\mathbf{N} \) N	North: ♠ K753 ♥ Q62 ♠ AK53 ♣ AQ	South:	West 3♠ Pass	North 3NT 4♥	East Pass AP	
Board: 9 Dealer: E Vul: None North HCP: 8 South HCP: 19 Contract: 3N S	North: ♠ 2 ♥ KJ ♠ QJ953 ♣ J9853	South: ♣ K5 ▼ AQ10 ◆ K10876 ♣ AK10	West AP	North	East 3♠	South 3NT
Board: 10 Dealer: W Vul: None North HCP: 17 South HCP: 7 Contract: 4&X W	North: ♣ A93 ♥ 98 ◆ AKQ1064 ♣ A6	South: ♠ KJ82 ♥ Q654 ♦ J72 ♣ 93	West 3♣ AP	North 3NT		South X
Board: 11 Dealer: E Vul: NS North HCP: 6 South HCP: 23 Contract: 4♥ S	North: ♠ Q2 ♥ J10543 ◆ QJ96 ♣ 95	South: ♠ A843 ♥ AQ72 ♠ AK7 ♣ AQ	West Pass AP	North 4	East 3♠ Pass	3NT
Board: 12 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ AJ ♥ 102 ♦ KQJ1095 ♣ AQ4	South: ♠ K87543 ♥ KJ865 ♦ 4 ♣ 2	West 3♣ Pass	North 3NT 4♠	East Pass AP	

Board: 13 Dealer: E Vul: Both HCP: 9	♣ Q632 ♥ A1093 ♦ 5 ♣ QJ109	East Opens 3♦. Partner bids first.
Board: 14 Dealer: W Vul: NS HCP: 17	♠ KJ ♥ 84 • AKQ1064 • A87	West Opens 3♣. East Bids XN if possible. East Bids X♠ if possible. You bid first.
Board: 15 Dealer: E Vul: EW HCP: 9	★ AK5▼ 852◆ 9875★ Q86	East Opens 3♦. Partner bids first.
Board: 16 Dealer: W Vul: NS HCP: 21	♣ A7 ♥ AK103 ♦ AQ ♣ A10854	West Opens 3♦. You bid first.
Board: 17 Dealer: E Vul: EW HCP: 9	♠ 6 ♥ AJ98742 ♦ 4 ♣ A765	East Opens 3♠. Partner bids first.
Board: 18 Dealer: W Vul: Both HCP: 19	AQ2J32KQ7AK83	West Opens 3♠. East Bids XN if possible. You bid first.

Board: 13 Dealer: E Vul: Both	North: ♠ Q632	South: ♠ AKJ5	West	North		
North HCP: 9 South HCP: 20 Contract: 3N S	▼ A1093 ◆ 5 • QJ109	♥ KQ75 ♦ K10 ♣ A83	AP		3♦	3NT
Board: 14 Dealer: W	North: ♠ KJ	South: ♠ 1085432	West	North	East	South
Vul: NS North HCP: 17 South HCP: 1 Contract: 4♠X N	♥ 84 ♦ AKQ1064 • A87	▼ J7532 ◆ 98 ♣ —	3♣ Pass	3NT 4♠	XN X♠	4♥ AP
Board: 15 Dealer: E Vul: EW	North: ♠ AK5 ♥ 852	South: ♠ QJ3 ▼ AJ104	West	North	East 3♦	South 3NT
North HCP: 9 South HCP: 19 Contract: 3N S	◆ 9875 ♣ Q86	◆ A4 ◆ AK54	AP			
Board: 16 Dealer: W Vul: NS	North: ♠ A7 ▼ AK103	South: ♠ Q10863 ♥ 962	West 3◆	North 3NT	East Pass	
North HCP: 21 South HCP: 2 Contract: 4♠ N	◆ AQ ◆ A10854	◆ 753 ◆ 97	Pass	4 ♠	AP	7,
Board: 17 Dealer: E Vul: EW	North: ♠ 6	South: ♠ K9	West	North	East 3♠	South 3NT
North HCP: 9 South HCP: 18 Contract: 4♥ S	♥ AJ98742 ♦ 4 ♣ A765	♥ KQ106 ♦ AQJ6 ♣ K84	Pass AP	4•	Pass	
Board: 18 Dealer: W	North: ♠ AQ2	South: ♠ 53				
Vul: Both North HCP: 19 South HCP: 3 Contract: 3NX N	AQ2J32KQ7AK83	♥ 9854 ♦ J543 • Q105	West 3♠	North 3NT	East XN	

Board: 13 Dealer: E Vul: Both HCP: 20	♠ AKJ5♥ KQ75♦ K10♠ A83	East Opens 3♦. You bid first.
Board: 14 Dealer: W Vul: NS HCP: 1	1085432√ J7532◆ 98◆ —	West Opens 3♣. East Bids XN if possible. East Bids X♠ if possible. Partner bids first.
Board: 15 Dealer: E Vul: EW HCP: 19	◆ QJ3▼ AJ104◆ A4◆ AK54	East Opens 3♦. You bid first.
Board: 16 Dealer: W Vul: NS HCP: 2	♦ Q10863 ▼ 962 ♦ 753 ♦ 97	West Opens 3♦. Partner bids first.
Board: 17 Dealer: E Vul: EW HCP: 18	♦ K9 ♥ KQ106 ♦ AQJ6 ♣ K84	East Opens 3♠. You bid first.
Board: 18 Dealer: W Vul: Both HCP: 3	★ 53▼ 9854◆ J543◆ Q105	West Opens 3♠. East Bids XN if possible. Partner bids first.

Board: 13 Dealer: E Vul: Both	North: ♠ Q632	South: ♠ AKJ5	West	North		
North HCP: 9 South HCP: 20 Contract: 3N S	▼ A1093 ◆ 5 • QJ109	♥ KQ75 ♦ K10 ♣ A83	AP		3♦	3NT
Board: 14 Dealer: W	North: ♠ KJ	South: ♠ 1085432	West	North	East	South
Vul: NS North HCP: 17 South HCP: 1 Contract: 4♠X N	♥ 84 ♦ AKQ1064 • A87	▼ J7532 ◆ 98 ♣ —	3♣ Pass	3NT 4♠	XN X♠	4♥ AP
Board: 15 Dealer: E Vul: EW	North: ♠ AK5 ♥ 852	South: ♠ QJ3 ▼ AJ104	West	North	East 3♦	South 3NT
North HCP: 9 South HCP: 19 Contract: 3N S	◆ 9875 ♣ Q86	◆ A4 ◆ AK54	AP			
Board: 16 Dealer: W Vul: NS	North: ♠ A7 ▼ AK103	South: ♠ Q10863 ♥ 962	West 3◆	North 3NT	East Pass	
North HCP: 21 South HCP: 2 Contract: 4♠ N	◆ AQ ◆ A10854	◆ 753 ◆ 97	Pass	4 ♠	AP	7,
Board: 17 Dealer: E Vul: EW	North: ♠ 6	South: ♠ K9	West	North	East 3♠	South 3NT
North HCP: 9 South HCP: 18 Contract: 4♥ S	♥ AJ98742 ♦ 4 ♣ A765	♥ KQ106 ♦ AQJ6 ♣ K84	Pass AP	4•	Pass	
Board: 18 Dealer: W	North: ♠ AQ2	South: ♠ 53				
Vul: Both North HCP: 19 South HCP: 3 Contract: 3NX N	AQ2J32KQ7AK83	♥ 9854 ♦ J543 • Q105	West 3♠	North 3NT	East XN	

Board: 19 Dealer: E	♦ 5 ♥ 8732	East Opens 3♠.
Vul: NS HCP: 8	• KQJ93• Q76	Partner bids first.
Board: 20	♠ AK	West Opens 3♦.
Dealer: W Vul: None HCP: 25	∨ AK92 ♦ A98 ♣ AQJ10	You bid first.
Board: 21 Dealer: E	♣ 742 ♥ AJ96	East Opens 3♣.
Vul: EW HCP: 6	◆ J32 ◆ 863	Partner bids first.
Board: 22	▲ A985	West Opens 3♥.
Dealer: W Vul: None	♥ KQ97 ♦ K2	East Bids 4♥ if possible.
HCP: 17	♣ AJ7	You bid first.
Board: 23 Dealer: E	♠ 4 ♥ J642	East Opens 3♠.
Vul: Both HCP: 6	◆ 952 ◆ KQ642	Partner bids first.
Board: 24	★ K7	West Opens 3♦.
Dealer: W Vul: NS	♥ AQ86 ♦ A108	You bid first.

Board: 19	North:	South:				
Dealer: E	↑ 5	♣ AJ	West	North	East	South
Vul: NS	♥ 8732	♥ KQJ			3♠	3NT
North HCP: 8	♦ KQJ93	♦ 654	AP			
South HCP: 19	♣ Q76	♣ AKJ104				
Contract: 3N S						
Board: 20	NI41	C41				
Dealer: W	North:	South:	West	North	Foot	South
Vul: None	♠ AK ♥ AK92	◆ QJ108652 ▼ 10743	3 ♦	3NT	Pass	
North HCP: 25	◆ AR92 ◆ A98	♦ 10743 ♦ 4				4
South HCP: 3	♦ AQJ10	♦ 9	Pass	4♠	AP	
Contract: 4♠ N	₹ AQ110	4)				
Board: 21		a 1				
Dealer: E	North:	South:	33 74	NT41.	E4	C41-
Vul: EW	◆ 742	♦ Q986	west	North		
North HCP: 6	♥ AJ96	▼ K85			3♣	3NT
South HCP: 17	♦ J32	◆ AQ98	AP			
Contract: 3N S	♣ 863	♣ AQ				
D 100						
Board: 22	North:	South:				
Dealer: W	♦ A985	♦ K4	West	North	East	South
Vul: None North HCP: 17	♥ KQ97	~ —	3♥	3NT	4♥	Pass
South HCP: 6	◆ K2	◆ 109843	Pass	XA♠♠	AP	
Contract: 4♥X W	♣ AJ7	♣ K108432				
Board: 23	North:	South:				
Dealer: E	♠ 4	♠ KQ8	West	North	East	South
Vul: Both	♥ J642	♥ A1087			3♠	3NT
North HCP: 6	♦ 952	◆ A104	AP			
South HCP: 17	♣ KQ642	♣ A97				
Contract: 3N S						
Board: 24	North:	South:				
Dealer: W	Norui.	A865	West	North	Fast	South
Vul: NS	♥ AQ86	♥ K9543	3 ♦	3NT	Pass	
North HCP: 19	◆ A108	◆ R9343 ◆ 9	Pass	31 √ 1 4♥	AP	→
			1 433	⊤ ▼	4 M	
South HCP: 7 Contract: 4♥ N	♣ KQJ9	♣ 1075				

Board: 19 Dealer: E Vul: NS HCP: 19	♣ AJ ♥ KQJ ♦ 654 ♣ AKJ104	East Opens 3♠. You bid first.
Board: 20 Dealer: W Vul: None HCP: 3	♦ QJ108652 ♥ 10743 ♦ 4 ♣ 9	West Opens 3♦. Partner bids first.
Board: 21 Dealer: E Vul: EW HCP: 17	♣ Q986♥ K85♦ AQ98♣ AQ	East Opens 3♣. You bid first.
Board: 22 Dealer: W Vul: None HCP: 6	★ K4 ∀ — ♦ 109843 ♣ K108432	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 23 Dealer: E Vul: Both HCP: 17	♠ KQ8 ♥ A1087 ♦ A104 ♣ A97	East Opens 3♠. You bid first.
Board: 24 Dealer: W Vul: NS HCP: 7	★ A865▼ K9543◆ 9◆ 1075	West Opens 3♦. Partner bids first.

Board: 19	North:	South:				
Dealer: E	↑ 5	♣ AJ	West	North	East	South
Vul: NS	♥ 8732	♥ KQJ			3♠	3NT
North HCP: 8	♦ KQJ93	♦ 654	AP			
South HCP: 19	♣ Q76	♣ AKJ104				
Contract: 3N S						
Board: 20	NI41	C41				
Dealer: W	North:	South:	West	North	Foot	South
Vul: None	♠ AK ♥ AK92	◆ QJ108652 ▼ 10743	3 ♦	3NT	Pass	
North HCP: 25	◆ AR92 ◆ A98	♦ 10743 ♦ 4				4
South HCP: 3	♦ AQJ10	♦ 9	Pass	4♠	AP	
Contract: 4♠ N	₹ AQ110	4)				
Board: 21		a 1				
Dealer: E	North:	South:	33 74	NT41.	E4	C41-
Vul: EW	◆ 742	♦ Q986	west	North		
North HCP: 6	♥ AJ96	▼ K85			3♣	3NT
South HCP: 17	♦ J32	◆ AQ98	AP			
Contract: 3N S	♣ 863	♣ AQ				
D 100						
Board: 22	North:	South:				
Dealer: W	♦ A985	♦ K4	West	North	East	South
Vul: None North HCP: 17	♥ KQ97	~ —	3♥	3NT	4♥	Pass
South HCP: 6	◆ K2	◆ 109843	Pass	XA♠♠	AP	
Contract: 4♥X W	♣ AJ7	♣ K108432				
Board: 23	North:	South:				
Dealer: E	♠ 4	♠ KQ8	West	North	East	South
Vul: Both	♥ J642	♥ A1087			3♠	3NT
North HCP: 6	♦ 952	◆ A104	AP			
South HCP: 17	♣ KQ642	♣ A97				
Contract: 3N S						
Board: 24	North:	South:				
Dealer: W	Norui.	A865	West	North	Fast	South
Vul: NS	♥ AQ86	♥ K9543	3 ♦	3NT	Pass	
North HCP: 19	◆ A108	◆ R9343 ◆ 9	Pass	31 √ 1 4♥	AP	→
			1 433	⊤ ▼	4 M	
South HCP: 7 Contract: 4♥ N	♣ KQJ9	♣ 1075				

Board: 25	♦ 9	East Opens 3♠.
Dealer: E	y 984	West Bids XN if possible.
Vul: None	♦ K1076	
HCP: 3	♣ 107653	Partner bids first.
Board: 26	♦ AK106	West Opens 3♥.
Dealer: W	♥ K3	East Bids 5 vif possible.
Vul: Both	• AKQ10	East Blas 5 v II possiole.
HCP: 21	♣ Q64	You bid first.
Board: 27	♦ 32	East Opens 3♦.
Dealer: E	♥ K9765432	West Bids 4♦ if possible.
Vul: NS	♦ Q5	······································
HCP: 5	♣ 3	Partner bids first.
Board: 28	♠ AQJ7	West Opens 3♦.
Dealer: W	¥ 432	East Bids 4♦ if possible.
Vul: NS	♦ AQ	•
HCP: 17	♣ A1096	You bid first.
Board: 29	♠ Q2	East Opens 3♠.
Dealer: E	♥ A1054	
Vul: None	♦ KJ96	Partner bids first.
HCP: 14	♣ A105	- 11 1111 1111
Board: 30	♠ AJ52	W O
	♥ KQ62	West Opens 3♦.
Dealer: W		
Dealer: W Vul: Both	♦ A4	You bid first.

Dealer: E Vul: None	North: ♠ 9	South: ♠ A872	West	North		South 3NT
North HCP: 3	♥ 984 ♦ K1076	✓ AK5◆ A943	XN	AP	3♠	3N I
South HCP: 18 Contract: 3NX S	♣ 107653	♣ K9	711,	111		
Board: 26 Dealer: W	North:	South:	West	North	East	South
Vul: Both	♠ AK106	♦ J8732	3♥	3NT	Pass	
North HCP: 21	✓ K3◆ AKQ10	♥ 9 ♦ 54	Pass	4♠	5♥	Pass
South HCP: 1 Contract: 5♥X W	♣ Q64	♣ 108753	Pass	XA♠♠	AP	
Board: 27	North:	South:				
Dealer: E Vul: NS	★ 32	♠ KJ98	West	North		
North HCP: 5	♥ K9765432	♥ QJ10 ♦ A4	4.	4	3 ♦	3NT
South HCP: 18 Contract: 4♥ N	• Q5 • 3	◆ AK107	4♦	4♥	AP	
Board: 28	North:	South:				
Dealer: W Vul: NS	♠ AQJ7	♦ K9632		North		
North HCP: 17	♥ 432 ♦ AQ	♥ K10 ♦ 92	3 ♦	3NT	4	X
South HCP: 6 Contract: 4◆X W	♣ A1096	♦ 8742	AP			
Board: 29	North:	South:	West	North	East	South
Dealer: E Vul: None	♠ Q2	♠ A87			3♠	3NT
North HCP: 14	▼ A1054	♥ K873	Pass	4NT ¹	Pass	6NT
South HCP: 18	♦ KJ96 ♣ A105	◆ AQ7 ◆ KQ8	AP	ntitatir va	4NIT	
Contract: 6N S	11100	1140	1. Quai	ntitative ·	4IN I	
Board: 30 Dealer: W	North:	South:				
Vul: Both	♠ AJ52 • KO62	♦ K973 ♥ 5	West	North	East	South
North HCP: 21 South HCP: 6	♥ KQ62 ♦ A4	♦ Q765	3♦	3NT	AP	

Board: 25	♠ A872	East Opens 3♠.
Dealer: E	♥ AK5	West Bids XN if possible.
Vul: None	♦ A943	
HCP: 18	♣ K9	You bid first.
Board: 26	♦ J8732	West Opens 3♥.
Dealer: W	y 9	East Bids 5♥ if possible.
Vul: Both	♦ 54	
HCP: 1	♣ 108753	Partner bids first.
Board: 27	♦ KJ98	East Opens 3♦.
Dealer: E	♥ QJ10	West Bids 4♦ if possible.
Vul: NS	♦ A4	-
HCP: 18	♣ AK107	You bid first.
Board: 28	♦ K9632	West Opens 3♦.
Dealer: W	♥ K10	East Bids 4♦ if possible.
Vul: NS	♦ 92	1
HCP: 6	♣ 8742	Partner bids first.
Board: 29	♦ A87	T O
Dealer: E	♥ K873	East Opens 3♠.
Vul: None	♦ AQ7	77 1°10'
HCP: 18	♣ KQ8	You bid first.
	`	
Board: 30	♦ K973	
Dealer: W	♥ 5	West Opens 3♦.
	♦ Q765	Partner bids first.
Vul: Both		

Dealer: E Vul: None	North: ♠ 9	South: ♠ A872	West	North		South 3NT
North HCP: 3	♥ 984 ♦ K1076	✓ AK5◆ A943	XN	AP	3♠	3N I
South HCP: 18 Contract: 3NX S	♣ 107653	♣ K9	711,	111		
Board: 26 Dealer: W	North:	South:	West	North	East	South
Vul: Both	♠ AK106	♦ J8732	3♥	3NT	Pass	
North HCP: 21	✓ K3◆ AKQ10	♥ 9 ♦ 54	Pass	4♠	5♥	Pass
South HCP: 1 Contract: 5♥X W	♣ Q64	♣ 108753	Pass	XA♠♠	AP	
Board: 27	North:	South:				
Dealer: E Vul: NS	★ 32	♠ KJ98	West	North		
North HCP: 5	♥ K9765432	♥ QJ10 ♦ A4	4.	4	3 ♦	3NT
South HCP: 18 Contract: 4♥ N	• Q5 • 3	◆ AK107	4♦	4♥	AP	
Board: 28	North:	South:				
Dealer: W Vul: NS	♠ AQJ7	♦ K9632		North		
North HCP: 17	♥ 432 ♦ AQ	♥ K10 ♦ 92	3 ♦	3NT	4	X
South HCP: 6 Contract: 4◆X W	♣ A1096	♦ 8742	AP			
Board: 29	North:	South:	West	North	East	South
Dealer: E Vul: None	♠ Q2	♠ A87			3♠	3NT
North HCP: 14	▼ A1054	♥ K873	Pass	4NT ¹	Pass	6NT
South HCP: 18	♦ KJ96 ♣ A105	◆ AQ7 ◆ KQ8	AP	ntitatir va	4NIT	
Contract: 6N S	11100	1140	1. Quai	ntitative ·	4IN I	
Board: 30 Dealer: W	North:	South:				
Vul: Both	♠ AJ52 • KO62	♦ K973 ♥ 5	West	North	East	South
North HCP: 21 South HCP: 6	♥ KQ62 ♦ A4	♦ Q765	3♦	3NT	AP	

Board: 31 Dealer: E Vul: EW HCP: 1	♣ J98753 ♥ 10732 ♦ 10 ♣ 93	East Opens 3♣. West Bids XN if possible. West Bids X♠ if possible. Partner bids first.
Board: 32 Dealer: W Vul: Both HCP: 17	★ K9 ∀ K94 ♦ A9 ♣ AQJ1097	West Opens 3♥. East Bids 4♥ if possible. You bid first.
Board: 33 Dealer: E Vul: Both HCP: 5	★K952▼ 7◆ 8653◆ Q432	East Opens 3♥. Partner bids first.
Board: 34 Dealer: W Vul: None HCP: 18	★ K94▼ AKJ8◆ A7◆ K943	West Opens 3♠. East Bids 4♠ if possible. You bid first.
Board: 35 Dealer: E Vul: None HCP: 2	◆ Q84 ▼ 432 ◆ 6542 ◆ 942	East Opens 3♣. West Bids XN if possible. Partner bids first.
Board: 36 Dealer: W Vul: Both HCP: 20	AK53✓ A953A5AJ4	West Opens 3♦. You bid first.

5 144						
Board: 31	North:	South:	West	North	Foot	South
Dealer: E	♦ J98753	♠ AK	West	Norui		
Vul: EW	v 10732	♥ A65	70.1	4	3♣	3NT
North HCP: 1	♦ 10	♦ 98542	XN	4♥	Pass	4♠
South HCP: 17	♣ 93	♣ AQ4	X♠	AP		
Contract: 4♠X S						
Board: 32	NId	C41				
Dealer: W	North:	South:	West	Month	East	Courth
Vul: Both	♦ K9	♠ Q87543		North		
North HCP: 17	♥ K94	♥ 3	3♥	3NT	4♥	4♠
South HCP: 6	♦ A9	◆ J73	AP			
Contract: 4♠ S	♣ AQJ1097	♣ K86				
Board: 33						
Dealer: E	North:	South:			_	
Vul: Both	♦ K952	♦ J874	West	North		
North HCP: 5	♥ 7	♥ AQ9			3♥	3NT
South HCP: 17	♦ 8653	♦ AKQ2	AP			
Contract: 3N S	♣ Q432	♣ J8				
Board: 34 Dealer: W Vul: None North HCP: 18	North: ♠ K94 ♥ AKJ8	South:	3♠	North 3NT	4♠	South Pass
South HCP: 4	◆ A7	♦ K1053	Pass	XA♠♠	AP	
Contract: 4♠X W	♦ K943	♣ J1075				
Board: 35						
Dealer: E	North:	South:	W _{ast}	No.41	Ecat	Condi
Vul: None	♦ Q84	♠ KJ76	west	North		
North HCP: 2	♥ 432	♥ QJ5	70.1	4.70	3♣	3NT
South HCP: 17	♦ 6542 ♣ 942	♦ AJ8 • KO6	XN	AP		
Contract: 3NX S	₩ 942	₽ KQ0				
Board: 36	N. 4	G 4				
Dealer: W	North:	South:				
Vul: Both	◆ AK53 ▼ A953	♦ J1082 ♥ K72	West	North	East	South
vui. Doui	7 A911	▼ N /2	2.4	23.17	۸D	
North HCP: 20			3♦	3NT	AP	
	◆ A5 ◆ AJ4	◆ J4 ◆ K1076	3♥	3N1	AP	

Board: 31 Dealer: E Vul: EW HCP: 17	AK✓ A65✓ 98542✓ AQ4	East Opens 3♣. West Bids XN if possible. West Bids X♠ if possible. You bid first.
Board: 32 Dealer: W Vul: Both HCP: 6	♦ Q87543 ▼ 3 ♦ J73 ♣ K86	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 33 Dealer: E Vul: Both HCP: 17		East Opens 3♥. You bid first.
Board: 34 Dealer: W Vul: None HCP: 4	♦ 5 ▼ 10743 ♦ K1053 ♣ J1075	West Opens 3♠. East Bids 4♠ if possible. Partner bids first.
Board: 35 Dealer: E Vul: None HCP: 17	♣ KJ76 ♥ QJ5 ♦ AJ8 ♣ KQ6	East Opens 3♣. West Bids XN if possible. You bid first.
Board: 36 Dealer: W Vul: Both HCP: 8	★ J1082♥ K72◆ J4◆ K1076	West Opens 3♦. Partner bids first.

5 144						
Board: 31	North:	South:	West	North	Foot	South
Dealer: E	♦ J98753	♠ AK	West	Norui		
Vul: EW	v 10732	♥ A65	70.1	4	3♣	3NT
North HCP: 1	♦ 10	♦ 98542	XN	4♥	Pass	4♠
South HCP: 17	♣ 93	♣ AQ4	X♠	AP		
Contract: 4♠X S						
Board: 32	NId	C41				
Dealer: W	North:	South:	West	Month	East	Courth
Vul: Both	♦ K9	♠ Q87543		North		
North HCP: 17	♥ K94	♥ 3	3♥	3NT	4♥	4♠
South HCP: 6	♦ A9	◆ J73	AP			
Contract: 4♠ S	♣ AQJ1097	♣ K86				
Board: 33						
Dealer: E	North:	South:			_	
Vul: Both	♦ K952	♦ J874	West	North		
North HCP: 5	♥ 7	♥ AQ9			3♥	3NT
South HCP: 17	♦ 8653	♦ AKQ2	AP			
Contract: 3N S	♣ Q432	♣ J8				
Board: 34 Dealer: W Vul: None North HCP: 18	North: ♠ K94 ♥ AKJ8	South:	3♠	North 3NT	4♠	South Pass
South HCP: 4	◆ A7	♦ K1053	Pass	XA♠♠	AP	
Contract: 4♠X W	♦ K943	♣ J1075				
Board: 35						
Dealer: E	North:	South:	W _{ast}	No.41	Ecat	Condi
Vul: None	♦ Q84	♠ KJ76	west	North		
North HCP: 2	♥ 432	♥ QJ5	70.1	4.70	3♣	3NT
South HCP: 17	♦ 6542 ♣ 942	♦ AJ8 • KO6	XN	AP		
Contract: 3NX S	₩ 942	₽ KQ0				
Board: 36	N. 4	G 4				
Dealer: W	North:	South:				
Vul: Both	◆ AK53 ▼ A953	♦ J1082 ♥ K72	West	North	East	South
vui. Doui	7 A911	▼ N /2	2.4	23.17	۸D	
North HCP: 20			3♦	3NT	AP	
	◆ A5 ◆ AJ4	◆ J4 ◆ K1076	3♥	3N1	AP	

Board: 37 Dealer: E Vul: Both HCP: 5	★ KQ542 ♥ 954 ♦ 96 ♣ 942	East Opens 3♥. West Bids XN if possible. West Bids X♠ if possible. Partner bids first.
Board: 38 Dealer: W Vul: None HCP: 18	★ K73▼ AJ★ A986★ KQJ7	West Opens 3♠. You bid first.
Board: 39 Dealer: E Vul: Both HCP: 6	♦ 987 ♥ A754 ♦ Q10 ♦ 10863	East Opens 3♠. Partner bids first.
Board: 40 Dealer: W Vul: NS HCP: 18	▲ AJ2▼ K83◆ KQ3▲ KQ85	West Opens 3♥. East Bids 4♥ if possible. You bid first.
Board: 41 Dealer: E Vul: Both HCP: 5	106103AJ7687653	East Opens 3♥. West Bids 4♥ if possible. Partner bids first.
Board: 42 Dealer: W Vul: EW HCP: 17	109★ A94★ A9★ AKQ653	West Opens 3♦. East Bids XN if possible. West Doubles Pass if possible. You bid first.

Board: 37 Dealer: E Vul: Both	North: ♠ KQ542 ♥ 954	South: ♠ AJ10 ♥ AQ		North	3♥	3NT
North HCP: 5 South HCP: 17 Contract: 4♠X S	◆ 96 ◆ 942	◆ KJ10752 ◆ Q5	XN X♠	4♥ AP	Pass	4♠
Board: 38 Dealer: W	North:	South:	***	NI A	Е .	G 4
Vul: None	♠ K73 ♥ AJ	▲ 10 ★ K75432	west 3♠	North 3NT	East Pass	
North HCP: 18 South HCP: 7	◆ A986 ◆ KQJ7	◆ 73 ◆ A1053	Pass	4 ♥	AP	7*
Contract: 4♥ N Board: 39 Dealer: E	North:	South:	Wast	North	East	South
Vul: Both	◆ 987 ▼ A754	♠ AJ ♥ Q96	West	Notui	Last 3♠	3NT
North HCP: 6 South HCP: 18	◆ Q10	♦ A7654	AP		31	5111
Contract: 3N S	♣ 10863	♣ AK4				
Board: 40	North:	South:				
Dealer: W Vul: NS	♠ AJ2	♠ K10964	West	North	Fast	South
North HCP: 18	▼ K83	♥ 2	3♥	3NT	4 ♥	AP
South HCP: 3 Contract: 4♥ W	◆ KQ3 ◆ KQ85	108410763				
Board: 41	North:	South:				
Dealer: E	106 1 06	Soun.	West	North	East	South
Vul: Both North HCP: 5	v 103	♥ A4			3♥	3NT
South HCP: 18 Contract: 4♥X E	◆ AJ76 ◆ 87653	♦ Q85 ♣ AKQ4	4♥	X	AP	
Board: 42 Dealer: W	North:	South:	West	North	East	South
Vul: EW	♠ 109	♦ 87642	3♦	3NT	XN	4♥
North HCP: 17	♥ A94 ♦ A9	♥ Q732 ♦ 2	Pass	4♠	Pass	Pass
South HCP: 2 Contract: 4♠X N	♦ AKQ653	♦ 842	X	AP		

Board: 37 Dealer: E Vul: Both HCP: 17	♣ AJ10♥ AQ◆ KJ10752♣ Q5	East Opens 3♥. West Bids XN if possible. West Bids X♠ if possible. You bid first.
Board: 38 Dealer: W Vul: None HCP: 7	♠ 10♥ K75432♠ 73♠ A1053	West Opens 3♠. Partner bids first.
Board: 39 Dealer: E Vul: Both HCP: 18	♣ AJ ♥ Q96 ♦ A7654 ♣ AK4	East Opens 3♠. You bid first.
Board: 40 Dealer: W Vul: NS HCP: 3	♦ K10964 ♥ 2 • 1084 ♣ 10763	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 41 Dealer: E Vul: Both HCP: 18	♣ QJ84♥ A4◆ Q85♣ AKQ4	East Opens 3♥. West Bids 4♥ if possible. You bid first.
Board: 42 Dealer: W Vul: EW HCP: 2	\$87642♥ Q732◆ 2◆ 842	West Opens 3♦. East Bids XN if possible. West Doubles Pass if possible. Partner bids first.

Board: 37 Dealer: E Vul: Both	North: ♠ KQ542 ♥ 954	South: ♠ AJ10 ♥ AQ		North	3♥	3NT
North HCP: 5 South HCP: 17 Contract: 4♠X S	◆ 96 ◆ 942	◆ KJ10752 ◆ Q5	XN X♠	4♥ AP	Pass	4♠
Board: 38 Dealer: W	North:	South:	***	NI A	Е .	G 4
Vul: None	♠ K73 ♥ AJ	▲ 10 ★ K75432	west 3♠	North 3NT	East Pass	
North HCP: 18 South HCP: 7	◆ A986 ◆ KQJ7	◆ 73 ◆ A1053	Pass	4 ♥	AP	7*
Contract: 4♥ N Board: 39 Dealer: E	North:	South:	Wast	North	East	South
Vul: Both	◆ 987 ▼ A754	♠ AJ ♥ Q96	West	Notui	Last 3♠	3NT
North HCP: 6 South HCP: 18	◆ Q10	♦ A7654	AP		31	5111
Contract: 3N S	♣ 10863	♣ AK4				
Board: 40	North:	South:				
Dealer: W Vul: NS	♠ AJ2	♠ K10964	West	North	Fast	South
North HCP: 18	▼ K83	♥ 2	3♥	3NT	4 ♥	AP
South HCP: 3 Contract: 4♥ W	◆ KQ3 ◆ KQ85	108410763				
Board: 41	North:	South:				
Dealer: E	106 1 06	Soun.	West	North	East	South
Vul: Both North HCP: 5	v 103	♥ A4			3♥	3NT
South HCP: 18 Contract: 4♥X E	◆ AJ76 ◆ 87653	♦ Q85 ♣ AKQ4	4♥	X	AP	
Board: 42 Dealer: W	North:	South:	West	North	East	South
Vul: EW	♠ 109	♦ 87642	3♦	3NT	XN	4♥
North HCP: 17	♥ A94 ♦ A9	♥ Q732 ♦ 2	Pass	4♠	Pass	Pass
South HCP: 2 Contract: 4♠X N	♦ AKQ653	♦ 842	X	AP		

Board: 43 Dealer: E Vul: Both HCP: 3	★ J76 ♥ 85 ♦ 1064 ♣ Q9743	East Opens 3♥. West Bids 4♥ if possible. Partner bids first.
Board: 44 Dealer: W Vul: EW HCP: 19	★ KQ8 ♥ K6 ♦ KQ107 ♣ AQ85	West Opens 3♥. You bid first.
Board: 45 Dealer: E Vul: None HCP: 5	◆ Q10954▼ J8◆ Q873◆ 74	East Opens 3♣. West Bids 4♣ if possible. West Bids XA♠ if possible. Partner bids first.
Board: 46 Dealer: W Vul: Both HCP: 17	★ K9 ♥ QJ9 ♦ AKQ974 ♣ Q3	West Opens 3♠. You bid first.
Board: 47 Dealer: E Vul: None HCP: 9	★ K8752★ K43◆ QJ74◆ 9	East Opens 3♣. Partner bids first.
Board: 48 Dealer: W Vul: NS HCP: 19	A93K3KQ84AK86	West Opens 3♠. You bid first.

Board: 43						
Dealer: E	North:	South:	West	North	East	South
Vul: Both	♦ J76	♠ A83			3♥	3NT
North HCP: 3	♥ 85	♥ KQ	4♥	Pass		XA
South HCP: 19	♦ 1064	 ◆ AQJ73 		1 ass	1 ass	/\/\ \\\
Contract: 4♥X E	♣ Q9743	♣ K85	AP			
Condact. 4VX E						
Board: 44	NT 4	G . 1				
Dealer: W	North:	South:				
Vul: EW	♠ KQ8	★ 10642	West	North	East	South
North HCP: 19	♥ K6	♥ Q9	3♥	3NT	AP	
South HCP: 4	◆ KQ107	♦ J986	3,	5111		
Contract: 3N N	♣ AQ85	♣ J76				
Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ Q10954	♠ KJ3			3♣	3NT
Vul: None	♥ J8	♥ Q4	4♣	Pass	Pass	
North HCP: 5	♦ Q873	♦ AKJ1095	Pass	5 ♦		Pass
South HCP: 17	♣ 74	• K9	XA 🍁		1 ass	1 ass
Contract: 5♦X S	- / .		AATT	АГ		
Board: 46						
Dealer: W	North:	South:				
Vul: Both	♦ K9	♦ 5	West	North	Fast	South
North HCP: 17	♥ QJ9	♥ A87	3♠	3NT	AP	Souri
South HCP: 5	◆ AKQ974	◆ J1032	34	J1 \1	<i>1</i> 11	
Contract: 3N N	♣ Q3	♣ 108642				
Confidence 51V IV						
Board: 47	No. oth.	Carella				
Dealer: E	North: ★ K8752	South: ♠ A63	West	North	East	South
Vul: None					3♣	3NT
North HCP: 9	♥ K43	♥ A107	Pass	4 ♥	Pass	4♠
South HCP: 17	♦ QJ74	♦ K5	AP			
Contract: 4♠ S	♣ 9	♣ AQ652				
D 1.40	3.7 .4	South:				
Board: 48	North:					
Dealer: W		♦ 54	***	NT d	г.	G 4
Dealer: W Vul: NS	♠ A93	♦ 54		North		South
Dealer: W Vul: NS North HCP: 19	♠ A93 ♥ K3	♦ 54 ▼ A1098	West 3♠	North 3NT	East AP	South
Dealer: W Vul: NS	♠ A93	♦ 54				South

Board: 43 Dealer: E Vul: Both HCP: 19	★ A83▼ KQ◆ AQJ73◆ K85	East Opens 3♥. West Bids 4♥ if possible. You bid first.
Board: 44 Dealer: W Vul: EW HCP: 4	10642♥ Q9↓ J986♣ J76	West Opens 3♥. Partner bids first.
Board: 45 Dealer: E Vul: None HCP: 17	★ KJ3♥ Q4◆ AKJ1095◆ K9	East Opens 3♣. West Bids 4♣ if possible. West Bids XA♠ if possible. You bid first.
Board: 46 Dealer: W Vul: Both HCP: 5	♦ 5	West Opens 3♠. Partner bids first.
Board: 47 Dealer: E Vul: None HCP: 17	▲ A63▼ A107◆ K5▲ AQ652	East Opens 3♣. You bid first.
Board: 48 Dealer: W Vul: NS HCP: 6	54✓ A1098✓ J1075✓ J94	West Opens 3♠. Partner bids first.

Board: 43						
Dealer: E	North:	South:	West	North	East	South
Vul: Both	♦ J76	♠ A83			3♥	3NT
North HCP: 3	♥ 85	♥ KQ	4♥	Pass		XA
South HCP: 19	♦ 1064	 ◆ AQJ73 		1 ass	1 ass	/\/\ \\\
Contract: 4♥X E	♣ Q9743	♣ K85	AP			
Condact. 4VX E						
Board: 44	NT 4	G . 1				
Dealer: W	North:	South:				
Vul: EW	♠ KQ8	★ 10642	West	North	East	South
North HCP: 19	♥ K6	♥ Q9	3♥	3NT	AP	
South HCP: 4	◆ KQ107	♦ J986	3,	5111		
Contract: 3N N	♣ AQ85	♣ J76				
Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ Q10954	♠ KJ3			3♣	3NT
Vul: None	♥ J8	♥ Q4	4♣	Pass	Pass	
North HCP: 5	♦ Q873	♦ AKJ1095	Pass	5 ♦		Pass
South HCP: 17	♣ 74	• K9	XA 🍁		1 ass	1 ass
Contract: 5♦X S	- / .		AATT	АГ		
Board: 46						
Dealer: W	North:	South:				
Vul: Both	♦ K9	♦ 5	West	North	Fast	South
North HCP: 17	♥ QJ9	♥ A87	3♠	3NT	AP	Souri
South HCP: 5	◆ AKQ974	◆ J1032	34	J1 \1	<i>1</i> 11	
Contract: 3N N	♣ Q3	♣ 108642				
Confidence 51V IV						
Board: 47	No. oth.	Carella				
Dealer: E	North: ★ K8752	South: ♠ A63	West	North	East	South
Vul: None					3♣	3NT
North HCP: 9	♥ K43	♥ A107	Pass	4 ♥	Pass	4♠
South HCP: 17	♦ QJ74	♦ K5	AP			
Contract: 4♠ S	♣ 9	♣ AQ652				
D 1.40	3.7 .4	South:				
Board: 48	North:					
Dealer: W		♦ 54	***	NT d	г.	G 4
Dealer: W Vul: NS	♠ A93	♦ 54		North		South
Dealer: W Vul: NS North HCP: 19	♠ A93 ♥ K3	♦ 54 ▼ A1098	West 3♠	North 3NT	East AP	South
Dealer: W Vul: NS	♠ A93	♦ 54				South

Board: 49 Dealer: E Vul: NS HCP: 12	★ K742♥ Q73◆ J3◆ KQJ9	East Opens 3♥. Partner bids first.
Board: 50 Dealer: W Vul: Both HCP: 18	AQ106✓ A102A843A3	West Opens 3♣. You bid first.
Board: 51 Dealer: E Vul: None HCP: 7	♦ KQJ98 ♥ J862 ♦ 983 ♣ 5	East Opens 3♣. Partner bids first.
Board: 52 Dealer: W Vul: Both HCP: 20	▲ A96♥ KJ9◆ AKJ10▲ KJ10	West Opens 3♥. You bid first.
Board: 53 Dealer: E Vul: None HCP: 5	♦ J876 ♥ 103 ♦ 10863 ♦ A107	East Opens 3♥. Partner bids first.
Board: 54 Dealer: W Vul: NS HCP: 17	★ K5▼ K4◆ A64◆ AQJ532	West Opens 3♠. You bid first.

Board: 49 Dealer: E Vul: NS North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ K742 ♥ Q73 ♦ J3 ♠ KQJ9	South: ♠ AQ9 ♥ K5 ♠ AKQ54 ♠ 1085	West AP	North	East 3♥	South 3NT
Board: 50 Dealer: W Vul: Both North HCP: 18 South HCP: 9 Contract: 4 N	North: ♠ AQ106 ♥ A102 ♠ A843 ♠ A3	South:	West 3♣ Pass	North 3NT 4♥	East Pass AP	
Board: 51 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 4 S	North: ♠ KQJ98 ♥ J862 ♦ 983 ♣ 5	South: ♠ A52 ♥ AQ103 ♠ A54 ♣ A87	West Pass AP	North 4♥	East 3♣ Pass	3NT
Board: 52 Dealer: W Vul: Both North HCP: 20 South HCP: 5 Contract: 44 N	North: ♠ A96 ♥ KJ9 ♠ AKJ10 ♠ KJ10	South: ♠ K8753 ♥ 5 ♦ 754 ♣ Q873	West 3♥ Pass	North 3NT 4♠	East Pass AP	
Board: 53 Dealer: E Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South: ♠ A53 ♥ A7 ♠ AKJ7 ♠ KJ95	West AP	North	East 3▼	South 3NT
Board: 54 Dealer: W Vul: NS North HCP: 17 South HCP: 12 Contract: 4 N	North: ♠ K5 ♥ K4 ♠ A64 ♣ AQJ532	South:	West 3♠ Pass	North 3NT 4♥	East Pass AP	

Board: 49 Dealer: E Vul: NS HCP: 18	♣ AQ9 ♥ K5 ♦ AKQ54 ♣ 1085	East Opens 3♥. You bid first.
Board: 50 Dealer: W Vul: Both HCP: 9		West Opens 3♣. Partner bids first.
Board: 51 Dealer: E Vul: None HCP: 18	A52✓ AQ103A54A87	East Opens 3♣. You bid first.
Board: 52 Dealer: W Vul: Both HCP: 5	★ K8753 ★ 5 ♦ 754 ♣ Q873	West Opens 3♥. Partner bids first.
Board: 53 Dealer: E Vul: None HCP: 20	▲ A53▼ A7◆ AKJ7◆ KJ95	East Opens 3♥. You bid first.
Board: 54 Dealer: W Vul: NS HCP: 12	 J43 ✓ AQ753 Q10 € K98	West Opens 3♠. Partner bids first.

Board: 49 Dealer: E Vul: NS North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ K742 ♥ Q73 ♦ J3 ♠ KQJ9	South: ♠ AQ9 ♥ K5 ♠ AKQ54 ♠ 1085	West AP	North	East 3♥	South 3NT
Board: 50 Dealer: W Vul: Both North HCP: 18 South HCP: 9 Contract: 4 N	North: ♠ AQ106 ♥ A102 ♠ A843 ♠ A3	South:	West 3♣ Pass	North 3NT 4♥	East Pass AP	
Board: 51 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 4 S	North: ♠ KQJ98 ♥ J862 ♦ 983 ♣ 5	South: ♠ A52 ♥ AQ103 ♠ A54 ♣ A87	West Pass AP	North 4♥	East 3♣ Pass	3NT
Board: 52 Dealer: W Vul: Both North HCP: 20 South HCP: 5 Contract: 44 N	North: ♠ A96 ♥ KJ9 ♠ AKJ10 ♠ KJ10	South: ♠ K8753 ♥ 5 ♦ 754 ♣ Q873	West 3♥ Pass	North 3NT 4♠	East Pass AP	
Board: 53 Dealer: E Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South: ♠ A53 ♥ A7 ♠ AKJ7 ♠ KJ95	West AP	North	East 3▼	South 3NT
Board: 54 Dealer: W Vul: NS North HCP: 17 South HCP: 12 Contract: 4 N	North: ♠ K5 ♥ K4 ♠ A64 ♠ AQJ532	South:	West 3♠ Pass	North 3NT 4♥	East Pass AP	

Board: 55 Dealer: E Vul: Both HCP: 4	♣ — ▼ 109643 ◆ Q93 ♣ Q8752	East Opens 3♠. West Bids 4♠ if possible. Partner bids first.
Board: 56 Dealer: W Vul: None HCP: 26	▲ A6♥ AK76◆ AKJ8◆ AK10	West Opens 3♠. You bid first.
Board: 57 Dealer: E Vul: EW HCP: 8	♦95 ▼6 • Q953 • AQ7632	East Opens 3♥. Partner bids first.
Board: 58 Dealer: W Vul: None HCP: 17	▶ J74♥ AQ98♦ A2♠ AQ98	West Opens 3♥. You bid first.
Board: 59 Dealer: E Vul: None HCP: 11	♣ QJ854♥ 9♦ 75♣ AKJ65	East Opens 3♥. Partner bids first.
Board: 60 Dealer: W Vul: EW HCP: 20	♣ AJ ♥ 10852 ♦ AKQJ8 ♣ KQ	West Opens 3♠. You bid first.

Board: 55	North:	South:	West	North	Fact	South
Dealer: E	_	♦ AQ75	WCSt	rvorur		3NT
Vul: Both	1 09643	♥ AK7	4		3♠	
North HCP: 4	♦ Q93	♦ 1042	4♠	Pass	Pass	XA
South HCP: 17	♣ Q8752	♣ A94	AP			
Contract: 4♠X E						
Board: 56	NI d	C 4				
Dealer: W	North:	South:				
Vul: None	♦ A6	◆ 754	West	North	East	South
North HCP: 26	♥ AK76	♥ Q4	3♠	3NT	AP	
South HCP: 4	♦ AKJ8	♦ Q954	31	5111		
Contract: 3N N	♣ AK10	♣ 9643				
Board: 57						
Dealer: E	North:	South:				
Vul: EW	♦ 95	♠ AJ62	West	North	East	South
	v 6	♥ AQ3			3♥	3NT
North HCP: 8	♦ Q953	♦ K8	AP			
South HCP: 17	♣ AQ7632	♣ K985				
Contract: 3N S						
Board: 58	North:	South:				
Dealer: W			West	North	Fact	South
Vul: None	♣ J74	♦ A1086				
North HCP: 17	♥ AQ98	♥ 64	3♥	3NT	Pass	0
South HCP: 10	♦ A2	◆ KQ8654	AP			
Contract: 6♦ S	♣ AQ98	♣ J				
Board: 59						
Dealer: E	North:	South:	West	North	East	South
Vul: None	♦ QJ854	♠ AK7			3♥	3NT
North HCP: 11	y 9	♥ KQ4	Pass	4♥	Pass	
South HCP: 20	♦ 75	♦ AKJ		→	1 ass	72
Contract: 4♠ S	♣ AKJ65	♣ 10987	AP			
Contract. 72 5						
Board: 60	North:	South:				
Dealer: W	AJ	♦ 652				
Vul: EW	♥ 10852	♥ AJ97		North		South
	▼ 100 <i>5</i> ∠	* 13J71	3♠	3NT	AP	
North HCP: 20	♦ AK∩IQ	♦ 9	34	5111		
North HCP: 20 South HCP: 6 Contract: 3N N	♦ AKQJ8 ♣ KQ	♦ 9 ♣ J10765	34	5111		

Board: 55	♠ AQ75	East Opens 3.
Dealer: E Vul: Both	♥ AK7 • 1042	West Bids 4♠ if possible.
HCP: 17	♣ A94	You bid first.
Board: 56	★ 754	West Opens 3♠.
Dealer: W Vul: None	♥ Q4 ♦ Q954	•
HCP: 4	♦ 9643	Partner bids first.
Board: 57	♠ AJ62	
Dealer: E	♥ AQ3	East Opens 3♥.
Vul: EW	♦ K8	You bid first.
HCP: 17	♣ K985	
Board: 58	♦ A1086	West Opens 3♥.
Dealer: W Vul: None	♥ 64 ♦ KQ8654	•
HCP: 10	♣ J	Partner bids first.
Board: 59	♠ AK7	
Dealer: E	▼ KQ4	East Opens 3♥.
Vul: None	◆ AKJ	You bid first.
HCP: 20	♣ 10987	
Board: 60	♦ 652	West Onens 24
Dealer: W Vul: EW	♥ AJ97	West Opens 3♠.
HCP: 6	♦ 9 ♣ J10765	Partner bids first.
	¥ 910/05	

Board: 55	North:	South:	West	North	Fact	South
Dealer: E	_	♦ AQ75	WCSt	rvorur		3NT
Vul: Both	1 09643	♥ AK7	4		3♠	
North HCP: 4	♦ Q93	♦ 1042	4♠	Pass	Pass	XA
South HCP: 17	♣ Q8752	♣ A94	AP			
Contract: 4♠X E						
Board: 56	NI d	C 4				
Dealer: W	North:	South:				
Vul: None	♦ A6	◆ 754	West	North	East	South
North HCP: 26	♥ AK76	♥ Q4	3♠	3NT	AP	
South HCP: 4	♦ AKJ8	♦ Q954	31	5111		
Contract: 3N N	♣ AK10	♣ 9643				
Board: 57						
Dealer: E	North:	South:				
Vul: EW	♦ 95	♠ AJ62	West	North	East	South
	v 6	♥ AQ3			3♥	3NT
North HCP: 8	♦ Q953	♦ K8	AP			
South HCP: 17	♣ AQ7632	♣ K985				
Contract: 3N S						
Board: 58	North:	South:				
Dealer: W			West	North	Fact	South
Vul: None	♣ J74	♦ A1086				
North HCP: 17	♥ AQ98	♥ 64	3♥	3NT	Pass	0
South HCP: 10	♦ A2	◆ KQ8654	AP			
Contract: 6♦ S	♣ AQ98	♣ J				
Board: 59						
Dealer: E	North:	South:	West	North	East	South
Vul: None	♦ QJ854	♠ AK7			3♥	3NT
North HCP: 11	y 9	♥ KQ4	Pass	4♥	Pass	
South HCP: 20	♦ 75	♦ AKJ		→	1 ass	72
Contract: 4♠ S	♣ AKJ65	♣ 10987	AP			
Contract. 72 5						
Board: 60	North:	South:				
Dealer: W	AJ	♦ 652				
Vul: EW	♥ 10852	♥ AJ97		North		South
	▼ 100 <i>5</i> ∠	* 13J71	3♠	3NT	AP	
North HCP: 20	♦ AK∩IQ	♦ 9	34	5111		
North HCP: 20 South HCP: 6 Contract: 3N N	♦ AKQJ8 ♣ KQ	♦ 9 ♣ J10765	34	5111		

Board: 61	
Board: 62 ★ KQJ Dealer: W ▼ J85 Vul: Both HCP: 19 ★ KQ West Opens 3♣. You bid first.	
Board: 63	le.
Board: 64	
Board: 65	le.
Board: 66	

Board: 61	North:	South:				
Dealer: E	♠ KQ5	★ 1062	West	North	Fast	South
Vul: EW	♥ J965	♥ AQ2			3♦	3NT
North HCP: 9	♦ 98	◆ AQ7	AP		٠,	5111
South HCP: 17	♣ K652	♣ AJ103	7 11			
Contract: 3N S	111002	112100				
Board: 62	NI41	Q 41				
Dealer: W	North:	South:	West	North	Fact	South
Vul: Both	♠ KQJ	♦ A9		3NT		
North HCP: 19	♥ J85 ♦ AK 1094	♥ Q7632 ♦ J875	3♣		Pass	4•
South HCP: 7		♦ 65	Pass	4♥	AP	
Contract: 4♥ N	♣ KQ	₩ 03				
Board: 63						
Dealer: E	North:	South:	***	3.T. d	Ξ.	G 4
Vul: None	★ 108754	♠ AK3	West	North		
North HCP: 7	♥ QJ42	▼ 103			3♦	3NT
South HCP: 17	• —	♦ A3	5♦	X	AP	
Contract: 5♦X E	♣ A754	♣ KQJ1083				
Board: 64 Dealer: W Vul: NS North HCP: 19	North: ◆ 53 ▼ AK	South: ♠ AK109864 ♥ 9632	West 3♦	North 3NT	East Pass	
South HCP: 7	♦ AQ984	• —	Pass	4♠	AP	
Contract: 4♠ N	♣ AQ97	♣ 108				
D1-65						
Board: 65 Dealer: E	North:	South:		3.7 .4	_	a -
Vul: NS	♦ Q8732	♠ AJ5	West	North		
North HCP: 7	V —	♥ KQ			3♥	3NT
South HCP: 21	♦ 1063	◆ AKQ875	4♥	X	AP	
Contract: 4♥X E	♣ AJ763	♣ Q4				
D 1.66						
Roard, pp	North:	South:				
Board: 66 Dealer: W						
Dealer: W	▲ 104	♠ KJ63	West	North	Foot	South
Dealer: W Vul: Both		♠ KJ63 ♥ 9		North		South
Dealer: W	♠ 104		West 3♥	North 3NT	East AP	South

Board: 61 Dealer: E Vul: EW	♠ 1062 ♥ AQ2 ♦ AQ7	East Opens 3♦.
HCP: 17	♣ AJ103	You bid first.
1101.17	A A3103	
Board: 62	♠ A9	West Onens 2.
Dealer: W	♥ Q7632	West Opens 3♣.
Vul: Both	♦ J875	
HCP: 7	♦ 65	Partner bids first.
HCP: /	₹ 03	
Board: 63	♠ AK3	East Opens 3♦.
Dealer: E	v 103	West Bids 5♦ if possible.
Vul: None	♦ A3	
HCP: 17	♣ KQJ1083	You bid first.
110111	112(01000	1000 0100 111000
Board: 64	♦ AK109864	
Dealer: W	♥ 9632	West Opens 3♦.
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ 108	1 42 4242 0140 1220 0
Board: 65	♠ AJ5	East Opens 3♥.
Dealer: E	♥ KQ	West Bids 4♥ if possible.
Vul: NS	♦ AKQ875	-
HCP: 21	♦ Q4	You bid first.
1101.21	- 4.	Tod ord mon
Board: 66	♦ KJ63	
		West Opens 3♥.
Dealer: W	v 9	•
Vul: Both	♦ J63	Partner bids first.
HCP: 7	♣ Q10762	i di dillo dido ilist.

Board: 61	North:	South:				
Dealer: E	♠ KQ5	★ 1062	West	North	Fast	South
Vul: EW	♥ J965	♥ AQ2			3♦	3NT
North HCP: 9	♦ 98	◆ AQ7	AP		٠,	5111
South HCP: 17	♣ K652	♣ AJ103	7 11			
Contract: 3N S	111002	112100				
Board: 62	NI41	Q 41				
Dealer: W	North:	South:	West	North	Fact	South
Vul: Both	♠ KQJ	♦ A9		3NT		
North HCP: 19	♥ J85 ♦ AK 1094	♥ Q7632 ♦ J875	3♣		Pass	4•
South HCP: 7		♦ 65	Pass	4♥	AP	
Contract: 4♥ N	♣ KQ	₩ 03				
Board: 63						
Dealer: E	North:	South:	***	3.T. d	Ξ.	G 4
Vul: None	★ 108754	♠ AK3	West	North		
North HCP: 7	♥ QJ42	▼ 103			3♦	3NT
South HCP: 17	• —	♦ A3	5♦	X	AP	
Contract: 5♦X E	♣ A754	♣ KQJ1083				
Board: 64 Dealer: W Vul: NS North HCP: 19	North: ◆ 53 ▼ AK	South: ♠ AK109864 ♥ 9632	West 3♦	North 3NT	East Pass	
South HCP: 7	♦ AQ984	• —	Pass	4♠	AP	
Contract: 4♠ N	♣ AQ97	♣ 108				
D1-65						
Board: 65 Dealer: E	North:	South:		3.7 .4	_	a -
Vul: NS	♦ Q8732	♠ AJ5	West	North		
North HCP: 7	V —	♥ KQ			3♥	3NT
South HCP: 21	♦ 1063	◆ AKQ875	4♥	X	AP	
Contract: 4♥X E	♣ AJ763	♣ Q4				
D 1.66						
Roard, pp	North:	South:				
Board: 66 Dealer: W						
Dealer: W	▲ 104	♠ KJ63	West	North	Foot	South
Dealer: W Vul: Both		♠ KJ63 ♥ 9		North		South
Dealer: W	♠ 104		West 3♥	North 3NT	East AP	South

Board: 67 Dealer: E Vul: EW HCP: 8	♣ 8 ▼ 10764 ◆ A975 ♣ KJ109	East Opens 3♠. Partner bids first.
Board: 68 Dealer: W Vul: NS HCP: 20	A87♥ QJ7AKJ10KQ9	West Opens 3♣. You bid first.
Board: 69 Dealer: E Vul: NS HCP: 5	♣76 ♥ Q432 ♦ 5 ♣ QJ9875	East Opens 3♠. West Bids 4♠ if possible. West Bids XA♠♠ if possible. Partner bids first.
Board: 70 Dealer: W Vul: None HCP: 19	A43AQJ4KQ63K9	West Opens 3♦. You bid first.
Board: 71 Dealer: E Vul: Both HCP: 6	◆94◆9543◆9753◆AQ8	East Opens 3♠. Partner bids first.
Board: 72 Dealer: W Vul: EW HCP: 17	★ KJ10▼ J6◆ K10◆ AKQ742	West Opens 3♦. You bid first.

Board: 67 Dealer: E Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ♣ 8 ▼ 10764 ◆ A975 ♣ KJ109	South: ♠ AQ ♥ A5 ♠ K842 ♠ A7432	West North East South 3♠ 3NT AP
Board: 68 Dealer: W Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ A87 ♥ QJ7 ♦ AKJ10 ♣ KQ9	South: ♠ Q654 ♥ K9832 ♦ Q964 ♣ —	West North East South 3♣ 3NT Pass 4♣ Pass 4♥ AP
Board: 69 Dealer: E Vul: NS North HCP: 5 South HCP: 18 Contract: 5 X N	North: ♣ 76 ▼ Q432 ◆ 5 ♣ QJ9875	South: ♠ KQ ♥ K1096 ♦ K9863 ♣ AK	West North East South 3♣ 3NT 4♠ 5♣ Pass Pass XA♠♠ AP
Board: 70 Dealer: W Vul: None North HCP: 19 South HCP: 5 Contract: 4 N	North: ♠ A43 ♥ AQJ4 ♠ KQ63 ♣ K9	South: ♠ Q10987 ♥ 873 ↑ 7 ♠ QJ84	West North East South 3♦ 3NT Pass 4♥ Pass 4♠ AP
Board: 71 Dealer: E Vul: Both North HCP: 6 South HCP: 17 Contract: 3N S	North: ◆ 94 ▼ 9543 ◆ 9753 ◆ AQ8	South: ♠ KQ5 ♥ A7 ♠ AK2 ♣ J9532	West North East South 3♠ 3NT AP
Board: 72 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North: ♠ KJ10 ♥ J6 ♠ K10 ♣ AKQ742	South: ♠ Q976 ♥ KQ7 ♠ 62 ♠ 9863	West North East South 3♦ 3NT AP

Board: 67 Dealer: E Vul: EW HCP: 17	AQ✓ A5✓ K842✓ A7432	East Opens 3♠. You bid first.
Board: 68 Dealer: W Vul: NS HCP: 7	◆ Q654 ▼ K9832 ◆ Q964 ◆ —	West Opens 3♣. Partner bids first.
Board: 69 Dealer: E Vul: NS HCP: 18	★ KQ ♥ K1096 ♦ K9863 ♣ AK	East Opens 3♠. West Bids 4♠ if possible. West Bids XA♠♠ if possible. You bid first.
Board: 70 Dealer: W Vul: None HCP: 5	◆ Q10987▼ 873◆ 7◆ QJ84	West Opens 3♦. Partner bids first.
Board: 71 Dealer: E Vul: Both HCP: 17	★ KQ5▼ A7◆ AK2◆ J9532	East Opens 3♠. You bid first.
Board: 72 Dealer: W Vul: EW HCP: 7	♣ Q976♥ KQ7♦ 62♣ 9863	West Opens 3♦. Partner bids first.

Board: 67 Dealer: E Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ♣ 8 ▼ 10764 ◆ A975 ♣ KJ109	South: ♠ AQ ♥ A5 ♠ K842 ♠ A7432	West North East South 3♠ 3NT AP
Board: 68 Dealer: W Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ A87 ♥ QJ7 ♦ AKJ10 ♣ KQ9	South: ♠ Q654 ♥ K9832 ♦ Q964 ♣ —	West North East South 3♣ 3NT Pass 4♣ Pass 4♥ AP
Board: 69 Dealer: E Vul: NS North HCP: 5 South HCP: 18 Contract: 5 X N	North: ♣ 76 ▼ Q432 ◆ 5 ♣ QJ9875	South: ♠ KQ ♥ K1096 ♦ K9863 ♣ AK	West North East South 3♣ 3NT 4♠ 5♣ Pass Pass XA♠♠ AP
Board: 70 Dealer: W Vul: None North HCP: 19 South HCP: 5 Contract: 4 N	North: ♠ A43 ♥ AQJ4 ♠ KQ63 ♣ K9	South: ♠ Q10987 ♥ 873 ↑ 7 ♠ QJ84	West North East South 3♦ 3NT Pass 4♥ Pass 4♠ AP
Board: 71 Dealer: E Vul: Both North HCP: 6 South HCP: 17 Contract: 3N S	North: ◆ 94 ▼ 9543 ◆ 9753 ◆ AQ8	South: ♠ KQ5 ♥ A7 ♠ AK2 ♣ J9532	West North East South 3♠ 3NT AP
Board: 72 Dealer: W Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North: ♠ KJ10 ♥ J6 ♠ K10 ♣ AKQ742	South: ♠ Q976 ♥ KQ7 ♠ 62 ♠ 9863	West North East South 3♦ 3NT AP

Board: 73 Dealer: E Vul: EW HCP: 3	J98432▼ 109264♣ Q4	East Opens 3♦. Partner bids first.
Board: 74 Dealer: W Vul: Both HCP: 21	♠ AK86♥ QJ8♦ AKJ8♠ K7	West Opens 3♣. East Bids 4♣ if possible. You bid first.
Board: 75 Dealer: E Vul: None HCP: 7	♠ KQ932 ♥ Q1076 ♦ 65 ♣ 74	East Opens 3♦. Partner bids first.
Board: 76 Dealer: W Vul: Both HCP: 18	AK104✓ A10A8543✓ QJ	West Opens 3♥. East Bids XN if possible. East Bids X♦ if possible. You bid first.
Board: 77 Dealer: E Vul: NS HCP: 3	★ K82 ♥ 8 ♦ 8762 ♣ 108762	East Opens 3♥. West Bids XN if possible. West Bids 4♥ if possible. East Doubles 5♣ if possible. Partner bids first.
Board: 78 Dealer: W Vul: EW HCP: 17	♦ KQ9 ♥ A1075 • Q108 ♣ AQ2	West Opens 3♠. You bid first.

Board: 73						
Dealer: E	North:	South:	West	North	East	South
Vul: EW	▲ J98432 ♥ 1092	♠ A10 ♥ AKJ3			3♦	3NT
North HCP: 3	◆ 1092 ◆ 64	♦ ARJ3 • A8	Pass	4♥	Pass	4♠
South HCP: 20	• 04 • Q4	◆ KJ986	AP			
Contract: 4♠ S	₩ ()4	₩ KJ700				
Board: 74	North:	South:				
Dealer: W	AK86	♦ Q5	West	North	Fast	South
Vul: Both	♥ QJ8	♥ 954	3♣	3NT		4 ♦
North HCP: 21	• AKJ8	• Q97643	AP	3111	72	, ,
South HCP: 4	♦ K7	♣ 105	АГ			
Contract: 4♦ S	111,	1 100				
Board: 75	North:	South:	XX 74	NI41-	F4	C41-
Dealer: E	♦ KQ932	♠ A75	west	North		
Vul: None	♥ Q1076	♥ AKJ	D	400	3 ♦	3NT
North HCP: 7 South HCP: 19	♦ 65	◆ A87	Pass	4♥	Pass	4♠
Contract: 4♠ S	♣ 74	♣ K1086	AP			
Board: 76	North:	South:	***	37 4	.	G 1
Dealer: W	♠ AK104	♦ 87		North		
Vul: Both	▼ A10	♥ 962	3♥	3NT	XN	
North HCP: 18	◆ A8543	♦ —	Pass	4 ♦	X♦	5♣
South HCP: 3	♣ QJ	♣ K10876543	AP			
Contract: 5♣ S						
Board: 77	North:	South:	West	North	East	South
Dealer: E	♦ K82	♦ 43	West	Norui	East 3♥	3NT
Vul: NS North HCP: 3	y 8	♥ A54	VXI	Dogg	Pass	
South HCP: 17	♦ 8762	♦ KJ	XN	Pass		
Contract: 5♣X S	♣ 108762	♣ AKQ543	4♥	5♣	X	AP
Condact, 34A 5						
Board: 78 Dealer: W	North:	South:				
Vul: EW	♠ KQ9	♠ 6	West	North	Fact	South
North HCP: 17	▼ A1075	♥ QJ4	wesi 3 ♠	3NT	AP	Sount
1 33 / 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	♦ Q108	◆ AJ3	J₹	JINI	ДГ	
South HCP: 9	• Q108 • AQ2	◆ J96543				

Board: 73 Dealer: E	♠ A10 ♥ AKJ3	East Opens 3♦.
Vul: EW HCP: 20	◆ A8 ◆ KJ986	You bid first.
Board: 74 Dealer: W Vul: Both HCP: 4	♣ Q5 ♥ 954 ♦ Q97643 ♣ 105	West Opens 3♣. East Bids 4♣ if possible. Partner bids first.
Board: 75 Dealer: E	♠ A75 ♥ AKJ	East Opens 3♦.
Vul: None HCP: 19	◆ A87 ◆ K1086	You bid first.
Board: 76 Dealer: W Vul: Both HCP: 3	♦ 87 ▼ 962 ♦ — • K10876543	West Opens 3♥. East Bids XN if possible. East Bids X♦ if possible. Partner bids first.
Board: 77 Dealer: E Vul: NS HCP: 17	43✓ A54✓ KJ♠ AKQ543	East Opens 3♥. West Bids XN if possible. West Bids 4♥ if possible. East Doubles 5♣ if possible. You bid first.
Board: 78 Dealer: W Vul: EW HCP: 9	♠ 6♥ QJ4♠ AJ3♠ J96543	West Opens 3♠. Partner bids first.

Board: 73						
Dealer: E	North:	South:	West	North	East	South
Vul: EW	▲ J98432 ♥ 1092	♠ A10 ♥ AKJ3			3♦	3NT
North HCP: 3	◆ 1092 ◆ 64	♦ ARJ3 • A8	Pass	4♥	Pass	4♠
South HCP: 20	• 04 • Q4	◆ KJ986	AP			
Contract: 4♠ S	₩ ()4	₩ KJ700				
Board: 74	North:	South:				
Dealer: W	AK86	♦ Q5	West	North	Fast	South
Vul: Both	♥ QJ8	♥ 954	3♣	3NT		4 ♦
North HCP: 21	♦ AKJ8	• Q97643	AP	3111	72	, ,
South HCP: 4	♦ K7	♣ 105	АГ			
Contract: 4♦ S	111,	1 100				
Board: 75	North:	South:	XX 74	NI41-	F4	C41-
Dealer: E	♦ KQ932	♠ A75	west	North		
Vul: None	♥ Q1076	♥ AKJ	D	400	3 ♦	3NT
North HCP: 7 South HCP: 19	♦ 65	◆ A87	Pass	4♥	Pass	4♠
Contract: 4♠ S	♣ 74	♣ K1086	AP			
Board: 76	North:	South:	***	37 4	.	G 1
Dealer: W	♠ AK104	♦ 87		North		
Vul: Both	▼ A10	♥ 962	3♥	3NT	XN	
North HCP: 18	◆ A8543	♦ —	Pass	4 ♦	X♦	5♣
South HCP: 3	♣ QJ	♣ K10876543	AP			
Contract: 5♣ S						
Board: 77	North:	South:	West	North	East	South
Dealer: E	♦ K82	♦ 43	West	Norui	East 3♥	3NT
Vul: NS North HCP: 3	y 8	♥ A54	VXI	Dogg	Pass	
South HCP: 17	♦ 8762	♦ KJ	XN	Pass		
Contract: 5♣X S	♣ 108762	♣ AKQ543	4♥	5♣	X	AP
Condact, 34A 5						
Board: 78 Dealer: W	North:	South:				
Vul: EW	♠ KQ9	♠ 6	West	North	Fact	South
North HCP: 17	▼ A1075	♥ QJ4	wesi 3 ♠	3NT	AP	Sount
1 33 / 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	♦ Q108	◆ AJ3	J₹	JINI	ДГ	
South HCP: 9	• Q108 • AQ2	◆ J96543				

Board: 79 Dealer: E Vul: Both HCP: 12	♣ AJ109♥ Q32♦ 643♣ KQ4	East Opens 3♦. Partner bids first.
Board: 80 Dealer: W Vul: None HCP: 18	▲ A6▼ AK109◆ K76▲ A964	West Opens 3♦. You bid first.
Board: 81 Dealer: E Vul: EW	♣ 76 ♥ AKJ76 ♦ 1064	East Opens 3♠. Partner bids first.
HCP: 9 Board: 82 Dealer: W Vul: Both	♣ J64 ♣ AQ85 ♥ A5 ♦ A1073	West Opens 3♠.
HCP: 21 Board: 83 Dealer: E	♣ AK4 ♣ KJ832 ♥ 96	You bid first. East Opens 3♦.
Vul: EW HCP: 6	♦ 64 ♣ Q965	Partner bids first.
Board: 84 Dealer: W Vul: None HCP: 17	◆ Q4▼ AJ◆ A83◆ KQJ932	West Opens 3♦. East Bids XN if possible. East Bids 5♦ if possible. West Doubles 5♥ if possible. You bid first.

Board: 79 Dealer: E Vul: Both North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ AJ109 ♥ Q32 ♠ 643 ♣ KQ4	South: ♠ KQ4 ♥ A76 ♠ AJ8 ♠ A983	West AP	North	East 3♦	South 3NT
Board: 80 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 4 N	North: ♣ A6 ✔ AK109 ♣ K76 ♣ A964	South: ♠ KQ10987 ♥ QJ72 ♦ 5 ♣ 73	West 3 Pass	North 3NT 4♠	East Pass AP	
Board: 81 Dealer: E Vul: EW North HCP: 9 South HCP: 18 Contract: 4♥ S	North: ♣ 76 ✔ AKJ76 ♣ 1064 ♣ J64	South: ♠ A2 ♥ Q103 ♠ AJ93 ♣ AK97	West Pass AP	North 4	East 3♠ Pass	3NT
Board: 82 Dealer: W Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AQ85 ♥ A5 ♠ A1073 ♣ AK4	South: ♠ 2 ♥ K962 ♦ J8 ♣ J109763	West 3♣	North 3NT	East AP	South
Board: 83 Dealer: E Vul: EW North HCP: 6 South HCP: 19 Contract: 4 S	North: ♠ KJ832 ♥ 96 ♠ 64 ♠ Q965	South: ♠ A105 ♥ A54 ♠ A73 ♣ AK73	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 84 Dealer: W Vul: None North HCP: 17 South HCP: 3 Contract: 5 VX N	North: ♠ Q4 ♥ AJ ♠ A83 ♣ KQJ932	South:	West 3 Pass X	North 3NT 4♥ AP	East XN 5◆	South 4♦ 5♥

Board: 79 Dealer: E Vul: Both HCP: 18	♠ KQ4 ♥ A76 ♦ AJ8 ♣ A983	East Opens 3♦. You bid first.
Board: 80 Dealer: W Vul: None	♠ KQ10987 ♥ QJ72 ♦ 5	West Opens 3♦. Partner bids first.
HCP: 8 Board: 81 Dealer: E Vul: EW	♣ 73 ♣ A2 ♥ Q103 ♦ AJ93	East Opens 3♠.
HCP: 18 Board: 82 Dealer: W	★ AK97★ 2▼ K962★ 100	You bid first. West Opens 3♠.
Vul: Both HCP: 5 Board: 83 Dealer: E	 → J8 → J109763 → A105 → A54 	Partner bids first. East Opens 3♦.
Vul: EW HCP: 19	◆ A73 ♣ AK73	You bid first. West Opens 3♦.
Board: 84 Dealer: W Vul: None HCP: 3	♣92 ♥Q10876543 ♦ J ♣87	East Bids XN if possible. East Bids 5♦ if possible. West Doubles 5♥ if possible. Partner bids first.

Board: 79 Dealer: E Vul: Both North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ AJ109 ♥ Q32 ♠ 643 ♣ KQ4	South: ♠ KQ4 ♥ A76 ♠ AJ8 ♣ A983	West AP	North	East 3♦	South 3NT
Board: 80 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 4♠ N	North: ♠ A6 ♥ AK109 ♠ K76 ♣ A964	South: ♠ KQ10987 ♥ QJ72 ♦ 5 ♣ 73	West 3◆ Pass	North 3NT 4♠	East Pass AP	
Board: 81 Dealer: E Vul: EW North HCP: 9 South HCP: 18 Contract: 4♥ S	North: ♣ 76 ♥ AKJ76 ♦ 1064 ♣ J64	South: ♠ A2 ♥ Q103 ♠ AJ93 ♣ AK97	West Pass AP	North 4	East 3♠ Pass	3NT
Board: 82 Dealer: W Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AQ85 ♥ A5 ♦ A1073 ♣ AK4	South: ♠ 2 ♥ K962 ♦ J8 ♣ J109763	West 3♣	North 3NT	East AP	South
Board: 83 Dealer: E Vul: EW North HCP: 6 South HCP: 19 Contract: 4♠ S	North: ♠ KJ832 ♥ 96 ♠ 64 ♠ Q965	South: ♠ A105 ♥ A54 ♠ A73 ♣ AK73	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 84 Dealer: W Vul: None North HCP: 17 South HCP: 3 Contract: 5 VX N	North: ♠ Q4 ♥ AJ ♠ A83 ♠ KQJ932	South:	West 3 Pass X	North 3NT 4♥ AP	East XN 5◆	South 4+ 5♥

Board: 85 Dealer: E Vul: EW HCP: 6	◆ Q8765 ▼ 1085 ◆ — ◆ A7643	East Opens 3♦. Partner bids first.
Board: 86 Dealer: W Vul: EW HCP: 19	♠ AKJ4♥ K53♠ A94♠ KJ8	West Opens 3♦. You bid first.
Board: 87 Dealer: E Vul: EW HCP: 7		East Opens 3♦. Partner bids first.
Board: 88 Dealer: W Vul: EW HCP: 20	★ A94▼ AKQ10★ A3★ K1043	West Opens 3♦. You bid first.
Board: 89 Dealer: E Vul: NS HCP: 2	★ 65 ♥ Q10864 ♦ 94 ♣ 8432	East Opens 3♠. West Bids XN if possible. West Bids X♥ if possible. Partner bids first.
Board: 90 Dealer: W Vul: EW HCP: 25	A3K2AKJ75AKQJ	West Opens 3♠. You bid first.

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Board: 85	North:	South:	33 7 .	NT. d	E. t	G. 4
Dealer: E	♦ Q8765	♠ AKJ	west	North		
Vul: EW	♥ 1085	♥ A763			3♦	3NT
North HCP: 6	♦ —	◆ K93	Pass	4♥	Pass	4♠
South HCP: 20	♣ A7643	♣ KQ5	AP			
Contract: 4♠ S	111,010	2 1240				
Board: 86	N. 4	G 4				
Dealer: W	North:	South:	West	Mandle	Foot	Card
Vul: EW	♠ AKJ4	♣ 753		North		
North HCP: 19	♥ K53	♥ AJ1042	3♦	3NT	Pass	4♦
South HCP: 9	♦ A94	♦ 1065	Pass	4♥	AP	
Contract: 4♥ N	♣ KJ8	♣ A6				
Board: 87						
Dealer: E	North:	South:				
Vul: EW	♦ J95	♦ K83	West	North	East	
North HCP: 7	♥ J1092	♥ AQ84			3♦	3NT
South HCP: 19	♦ 65	♦ AJ7	AP			
Contract: 3N S	♣ AJ105	♣ KQ4				
Contract. 31v 5						
Board: 88	North:	South:				
Dealer: W	♦ A94	♦ K862	***	NT 4	Б.	C 4
Vul: EW	♥ AKQ10	♥ J83		North		South
North HCP: 20	♦ A3	♦ 97	3♦	3NT	AP	
South HCP: 7	♣ K1043	♣ QJ86				
Contract: 3N N						
Board: 89	North:	South:				
Dealer: E	Norui. • 65	AQ2	West	North		
Vul: NS	♥ Q10864	¥ AQ2 ∀ J73			3♠	3NT
North HCP: 2	◆ 94	◆ J6	XN	4 ♦	Pass	4♥
South HCP: 17	◆ 8432	♦ AKQ97	X♥	AP		
Contract: 4♥X S	₩ 0734	¥ IIIQ) /				
Board: 90	N	Q 4				
Dealer: W	North:	South:				
Dealer, W	♠ A3	♦ —	West	North		
		•• (\ I I (\ \ \ \ \)	3♠	3NT	Pass	4
Vul: EW	♥ K2	♥ QJ1084	37	31N I	1 433	• •
Vul: EW North HCP: 25 South HCP: 3	∨ K2 ♦ AKJ75 ♣ AKQJ	◆ 8 ◆ 9876543	Pass	3N1 4♥	AP	.,

Board: 85 Dealer: E Vul: EW HCP: 20	AKJ✓ A763✓ K93✓ KQ5	East Opens 3♦. You bid first.
Board: 86 Dealer: W Vul: EW HCP: 9	₹753₹AJ10421065₹A6	West Opens 3♦. Partner bids first.
Board: 87 Dealer: E Vul: EW HCP: 19	★ K83★ AQ84◆ AJ7★ KQ4	East Opens 3♦. You bid first.
Board: 88 Dealer: W Vul: EW HCP: 7	★ K862▼ J83◆ 97◆ QJ86	West Opens 3♦. Partner bids first.
Board: 89 Dealer: E Vul: NS HCP: 17	AQ2J73J6AKQ97	East Opens 3♠. West Bids XN if possible. West Bids X♥ if possible. You bid first.
Board: 90 Dealer: W Vul: EW HCP: 3	◆— ♥ QJ1084 ◆ 8 ◆ 9876543	West Opens 3♠. Partner bids first.

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Board: 85	North:	South:	33 7 .	NT. d	E. t	G. 4
Dealer: E	♦ Q8765	♠ AKJ	west	North		
Vul: EW	♥ 1085	♥ A763			3♦	3NT
North HCP: 6	♦ —	◆ K93	Pass	4♥	Pass	4♠
South HCP: 20	♣ A7643	♣ KQ5	AP			
Contract: 4♠ S	111,010	2 1240				
Board: 86	N. 4	G 4				
Dealer: W	North:	South:	West	Mandle	Foot	Card
Vul: EW	♠ AKJ4	♣ 753		North		
North HCP: 19	♥ K53	♥ AJ1042	3♦	3NT	Pass	4♦
South HCP: 9	♦ A94	♦ 1065	Pass	4♥	AP	
Contract: 4♥ N	♣ KJ8	♣ A6				
Board: 87						
Dealer: E	North:	South:				
Vul: EW	♦ J95	♦ K83	West	North	East	
North HCP: 7	♥ J1092	♥ AQ84			3♦	3NT
South HCP: 19	♦ 65	♦ AJ7	AP			
Contract: 3N S	♣ AJ105	♣ KQ4				
Contract. 31v 5						
Board: 88	North:	South:				
Dealer: W	♦ A94	♦ K862	***	NT 4	Б.	C 4
Vul: EW	♥ AKQ10	♥ J83		North		South
North HCP: 20	♦ A3	♦ 97	3♦	3NT	AP	
South HCP: 7	♣ K1043	♣ QJ86				
Contract: 3N N						
Board: 89	North:	South:				
Dealer: E	Norui. • 65	AQ2	West	North		
Vul: NS	♥ Q10864	¥ AQ2 ∀ J73			3♠	3NT
North HCP: 2	◆ 94	◆ J6	XN	4 ♦	Pass	4♥
South HCP: 17	◆ 8432	♦ AKQ97	X♥	AP		
Contract: 4♥X S	₩ 0734	¥ IIIQ) /				
Board: 90	N	Q 4				
Dealer: W	North:	South:				
Dealer, W	♠ A3	♦ —	West	North		
		•• (\ I I (\ \ \ \ \)	3♠	3NT	Pass	4
Vul: EW	♥ K2	♥ QJ1084	37	31N I	1 433	• •
Vul: EW North HCP: 25 South HCP: 3	∨ K2 ♦ AKJ75 ♣ AKQJ	◆ 8 ◆ 9876543	Pass	3N1 4♥	AP	.,

Board: 91 Dealer: E Vul: Both	♠ 2 ♥ Q1076 ♦ Q87542	East Opens 3♠. West Bids XN if possible.
HCP: 4	♣ 82	Partner bids first.
Board: 92 Dealer: W Vul: None HCP: 17	Q32✓ AQ875✓ K4✓ AQ7	West Opens 3♥. East Bids XN if possible. East Bids X♣ if possible. You bid first.
Board: 93 Dealer: E Vul: EW HCP: 8	◆ 52♥ 983◆ QJ108◆ AJ54	East Opens 3♠. Partner bids first.
Board: 94 Dealer: W	♠ AK3 ♥ KQ7	West Opens 3♥.
Vul: Both HCP: 17	◆ 74 ◆ KQ932	You bid first.
Board: 95 Dealer: E	♠ K10976 ♥ K96	East Opens 3♦.
Vul: NS HCP: 11	◆ 9 ◆ KQ65	Partner bids first.
Board: 96 Dealer: W	♠ Q97 ♥ AK6	West Opens 3♦.
Vul: Both HCP: 20	♦ KQ7 ♣ AQ86	You bid first.

D1-01						
Board: 91	North:	South:				
Dealer: E	♠ 2	♦ KQ63	West	North	East	South
Vul: Both	♥ Q1076	♥ KJ4			3♠	3NT
North HCP: 4	♦ Q87542	♦ AKJ9	XN	AP		
South HCP: 17	♣ 82	♣ 105				
Contract: 3NX S						
Board: 92	NI 4	C 4				
Dealer: W	North:	South:	West	North	East	South
Vul: None	♦ Q32	♦ 87	3♥	3NT	XN	4 ♠ ¹
North HCP: 17	♥ AQ875	V 4	Pass	5♣	X♣	AP
South HCP: 5	◆ K4	◆ Q9762	1. Mino		713	711
Contract: 5♣X N	♣ AQ7	♣ K10854	1. IVIIII)IS		
D1-02						
Board: 93	North:	South:				
Dealer: E	♦ 52	♦ K1073	West	North	East	South
Vul: EW	♥ 983	♥ AK106			3♠	3NT
North HCP: 8	♦ QJ108	♦ A76	AP			
South HCP: 19	♣ AJ54	♣ KQ	1 11			
Contract: 3N S						
Board: 94	North:	South:				
Dealer: W	AK3	50un. ♠ 764				
Vul: Both		♥ 704 ♥ 9	West	North	East	South
North HCP: 17	∨ KQ7 ◆ 74		3♥	3NT	AP	
South HCP: 7		◆ AQ106 ◆ J10875				
Contract: 3N N	♣ KQ932	₹ J108/3				
Board: 95						
Dealer: E	North:	South:	West	North	East	South
Vul: NS	★ K10976	♠ AJ53			3♦	3NT
North HCP: 11	♥ K96	♥ A85	Pass	4♥	Pass	
South HCP: 18	♦ 9	♦ A7		→	1 033	77
Contract: 4♠ S	♣ KQ65	♣ AJ94	AP			
Confidet. 72 5						
Board: 96	North:	South:				
Dealer: W	• Q97	♦ A64				
	≖ ∀ //		West	North	East	South
Vul: Both	ΔΚ 6	₩ 1843				
North HCP: 20	♥ AK6	♥ J843 • 643	3♦	3NT	AP	
	✓ AK6✓ KQ7✓ AQ86	✓ J843◆ 643◆ KJ7	3♦	3NT	AP	

Board: 91 Dealer: E Vul: Both HCP: 17	♠ KQ63 ♥ KJ4 ♦ AKJ9 ♣ 105	East Opens 3♠. West Bids XN if possible. You bid first.
HCP: 1/	★ 105	You bid first.
Board: 92 Dealer: W Vul: None	★ 87 ∀ 4 ♦ Q9762	West Opens 3♥. East Bids XN if possible. East Bids X♣ if possible.
HCP: 5	♣ K10854	Partner bids first.
Board: 93 Dealer: E	★ K1073 ★ AK106	East Opens 3♠.
Vul: EW HCP: 19	◆ A76 ◆ KQ	You bid first.
Board: 94 Dealer: W	♠ 764 ♥ 9	West Opens 3♥.
Vul: Both HCP: 7	◆ AQ106 ◆ J10875	Partner bids first.
Board: 95 Dealer: E	♠ AJ53 ♥ A85	East Opens 3♦.
Vul: NS HCP: 18	◆ A7 ◆ AJ94	You bid first.
Board: 96 Dealer: W	♠ A64 ♥ J843	West Opens 3♦.
Vul: Both	◆ 643 ◆ KJ7	Partner bids first.

D1-01						
Board: 91	North:	South:				
Dealer: E	♠ 2	♦ KQ63	West	North	East	South
Vul: Both	♥ Q1076	♥ KJ4			3♠	3NT
North HCP: 4	♦ Q87542	♦ AKJ9	XN	AP		
South HCP: 17	♣ 82	♣ 105				
Contract: 3NX S						
Board: 92	NI 4	C 4				
Dealer: W	North:	South:	West	North	East	South
Vul: None	♦ Q32	♦ 87	3♥	3NT	XN	4 ♠ ¹
North HCP: 17	♥ AQ875	V 4	Pass	5♣	X♣	AP
South HCP: 5	◆ K4	◆ Q9762	1. Mino		713	711
Contract: 5♣X N	♣ AQ7	♣ K10854	1. IVIIII)IS		
D1-02						
Board: 93	North:	South:				
Dealer: E	♦ 52	♦ K1073	West	North	East	South
Vul: EW	♥ 983	♥ AK106			3♠	3NT
North HCP: 8	♦ QJ108	♦ A76	AP			
South HCP: 19	♣ AJ54	♣ KQ	1 11			
Contract: 3N S						
Board: 94	North:	South:				
Dealer: W	AK3	50un. ♠ 764				
Vul: Both		♥ 704 ♥ 9	West	North	East	South
North HCP: 17	∨ KQ7 ◆ 74		3♥	3NT	AP	
South HCP: 7		◆ AQ106 ◆ J10875				
Contract: 3N N	♣ KQ932	₹ J108/3				
Board: 95						
Dealer: E	North:	South:	West	North	East	South
Vul: NS	★ K10976	♠ AJ53			3♦	3NT
North HCP: 11	♥ K96	♥ A85	Pass	4♥	Pass	
South HCP: 18	♦ 9	♦ A7		→	1 033	77
Contract: 4♠ S	♣ KQ65	♣ AJ94	AP			
Confidet. 72 5						
Board: 96	North:	South:				
Dealer: W	• Q97	♦ A64				
	≖ ∀ //		West	North	East	South
Vul: Both	ΔΚ 6	₩ 1843				
North HCP: 20	♥ AK6	♥ J843 • 643	3♦	3NT	AP	
	✓ AK6✓ KQ7✓ AQ86	✓ J843◆ 643◆ KJ7	3♦	3NT	AP	

Board: 97 Dealer: E	♠ 6 ♥ J954	East Opens 3♠.
Vul: EW HCP: 3	◆ Q1097 ◆ 10853	Partner bids first.
Board: 98 Dealer: W	♠ K108 ♥ J753	West Opens 3♣.
Vul: None HCP: 18	◆ AKQ10 ◆ AJ	East Bids 4♣ if possible. You bid first.
Board: 99	▲ 108765	East Opens 3♦.
Dealer: E Vul: NS HCP: 6	✓ A53◆ Q98◆ 43	Partner bids first.
Board: 100	♣ K43	West Opens 3♦.
Dealer: W Vul: EW	♥ AK4 ♦ KQ4	East Bids 4♦ if possible.
HCP: 17 Board: 101	♣ Q986 ♠ K102	You bid first.
Dealer: E Vul: Both	♥ 854 • 8643	East Opens 3♥. Partner bids first.
HCP: 5	♣ Q109	Partner blus first.
Board: 102 Dealer: W Vul: None	♠ AKQ5 ♥ KJ9 ♦ K65	West Opens 3♦.
HCP: 19	◆ K83	You bid first.

Board: 97 Dealer: E Vul: EW North HCP: 3 South HCP: 23	North: ♠ 6 ♥ J954 ♦ Q1097 ♠ 10853	South: ♠ AJ87 ♥ A7 ♠ AK4 ♠ AK64	West AP	North	East 3♠	South 3NT
Contract: 3N S						
Board: 98 Dealer: W Vul: None North HCP: 18 South HCP: 5 Contract: 4&X W	North: ♠ K108 ♥ J753 ♠ AKQ10 ♠ AJ	South: ♠ J9 ♥ A10862 ♦ 98764 ♣ 8	West 3♣ AP	North 3NT		South X
Board: 99 Dealer: E Vul: NS North HCP: 6 South HCP: 18 Contract: 4♠ S	North: ♠ 108765 ♥ A53 ♠ Q98 ♠ 43	South: ♠ AK2 ♥ QJ74 ♠ K4 ♠ AJ75	West Pass AP	North 4♥	East 3 Pass	3NT
Board: 100 Dealer: W Vul: EW North HCP: 17 South HCP: 1 Contract: 4 • W	North: ♠ K43 ♥ AK4 ♠ KQ4 ♣ Q986	South: ♠ 1082 ♥ J8762 ♦ 2 ♠ 10752	West 3◆	North 3NT	East 4◆	South AP
Board: 101 Dealer: E Vul: Both North HCP: 5 South HCP: 17 Contract: 3N S	North: ♠ K102 ♥ 854 ♦ 8643 ♣ Q109	South: ♠ Q4 ♥ AQ7 ♠ Q7 ♠ AK8532	West AP	North	East 3♥	South 3NT
Board: 102 Dealer: W Vul: None North HCP: 19 South HCP: 7 Contract: 3N N	North: ♠ AKQ5 ♥ KJ9 ♦ K65 ♣ K83	South: ♦ 9643 ▼ A1052 ♦ 108 ♣ QJ5	West 3♦	North 3NT	East AP	South

Board: 97 Dealer: E Vul: EW HCP: 23	AJ87✓ A7◆ AK4◆ AK64	East Opens 3♠. You bid first.
Board: 98 Dealer: W Vul: None HCP: 5	♣ J9 ♥ A10862 ♦ 98764 ♣ 8	West Opens 3♣. East Bids 4♣ if possible. Partner bids first.
Board: 99 Dealer: E Vul: NS HCP: 18	AK2♥ QJ74K4AJ75	East Opens 3♦. You bid first.
Board: 100 Dealer: W Vul: EW HCP: 1	1082✓ J8762✓ 2✓ 10752	West Opens 3♦. East Bids 4♦ if possible. Partner bids first.
Board: 101 Dealer: E Vul: Both HCP: 17	Q4✓ AQ7✓ Q7✓ AK8532	East Opens 3♥. You bid first.
Board: 102 Dealer: W Vul: None HCP: 7	♦ 9643♥ A1052♦ 108♠ QJ5	West Opens 3♦. Partner bids first.

Board: 97 Dealer: E Vul: EW North HCP: 3 South HCP: 23	North: ♠ 6 ♥ J954 ♦ Q1097 ♠ 10853	South: ♠ AJ87 ♥ A7 ♠ AK4 ♠ AK64	West AP	North	East 3♠	South 3NT
Contract: 3N S						
Board: 98 Dealer: W Vul: None North HCP: 18 South HCP: 5 Contract: 4&X W	North: ♠ K108 ♥ J753 ♠ AKQ10 ♠ AJ	South: ♠ J9 ♥ A10862 ♦ 98764 ♣ 8	West 3♣ AP	North 3NT		South X
Board: 99 Dealer: E Vul: NS North HCP: 6 South HCP: 18 Contract: 4♠ S	North: ♠ 108765 ♥ A53 ♠ Q98 ♠ 43	South: ♠ AK2 ♥ QJ74 ♠ K4 ♠ AJ75	West Pass AP	North 4♥	East 3 Pass	3NT
Board: 100 Dealer: W Vul: EW North HCP: 17 South HCP: 1 Contract: 4 • W	North: ♠ K43 ♥ AK4 ♠ KQ4 ♣ Q986	South: ♠ 1082 ♥ J8762 ♦ 2 ♠ 10752	West 3◆	North 3NT	East 4◆	South AP
Board: 101 Dealer: E Vul: Both North HCP: 5 South HCP: 17 Contract: 3N S	North: ♠ K102 ♥ 854 ♦ 8643 ♣ Q109	South: ♠ Q4 ♥ AQ7 ♠ Q7 ♠ AK8532	West AP	North	East 3♥	South 3NT
Board: 102 Dealer: W Vul: None North HCP: 19 South HCP: 7 Contract: 3N N	North: ♠ AKQ5 ♥ KJ9 ♦ K65 ♣ K83	South: ♦ 9643 ▼ A1052 ♦ 108 ♣ QJ5	West 3♦	North 3NT	East AP	South

♣ J10 ♥ A6543	East Opens 3♣.
♥ A6543	East Opens 31.
	•
◆ AQ432	Partner bids first.
♣ 7	raither olds first.
♠ AQ	W + O 2 2
♥ KQ7	West Opens 3♦.
♦ K4	X7 1:16
♣ A106543	You bid first.
♦ Q985	East Opens 3♣.
	East Opens 31.
	Partner bids first.
♣ 5	Turner ords mor.
♦ K96	
∨ K7	West Opens 3♥.
♦ AKQ652	T. 1:10
♣ Q10	You bid first.
♦ 9863	East Opens 3♦.
♥ A863	Last Opens 3.
	Partner bids first.
♣ A4	Turtion ords first.
♦ KO9	West Opens 3♦.
•	East Bids 4♦ if possible.
♦ K109	You bid first.
	♣ AQ ▼ KQ7 ◆ K4 ♣ A106543 ♣ Q985 ▼ J84 ◆ AKJ86 ♣ 5 ♣ K96 ▼ K7 ◆ AKQ652 ♣ Q10 ♣ 9863 ▼ A863 ◆ 1065 ♣ A4 ♣ KQ9 ▼ AK109 ◆ A85

Board: 103 Dealer: E Vul: EW North HCP: 11 South HCP: 17 Contract: 4 S	North: ♣ J10 ♥ A6543 ♠ AQ432 ♣ 7	South: ♠ KQ43 ♥ K7 ♠ K108 ♠ AQ64	West Pass AP	North 4◆	East 3♣ Pass	3NT
Board: 104 Dealer: W Vul: NS North HCP: 18 South HCP: 8 Contract: 4 N	North: ♠ AQ ♥ KQ7 ♠ K4 ♣ A106543	South:	West 3♦ Pass	North 3NT 4♠	East Pass AP	
Board: 105 Dealer: E Vul: EW North HCP: 11 South HCP: 19 Contract: 3N S	North: ♠ Q985 ♥ J84 ♠ AKJ86 ♣ 5	South: ♠ AK6 ♥ AK93 ♠ Q1074 ♣ K7	West AP	North	East 3♣	South 3NT
Board: 106 Dealer: W Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ K96 ♥ K7 ♠ AKQ652 ♣ Q10	South: ♠ A1087 ♥ 93 ♠ 74 ♣ A9863	West 3♥	North 3NT	East AP	South
Board: 107 Dealer: E Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ◆ 9863 ♥ A863 ◆ 1065 ◆ A4	South: ♠ AKQ7 ♥ QJ ♠ A43 ♣ KJ63	West AP	North	East 3♦	South 3NT
Board: 108 Dealer: W Vul: EW North HCP: 19 South HCP: 0 Contract: 4♥ S	North: ♠ KQ9 ▼ AK109 ♠ A85 ♣ K109	South: ♠ 108763 ♥ 875432 ♠ 9 ♣ 6	West 3 Pass AP	North 3NT XA	4	South Pass 4

Board: 103 Dealer: E Vul: EW Vul: EW HCP: 17 Board: 104 Dealer: W Vul: NS HCP: 8 Board: 105 Dealer: E Val: EW Vul: EW Vul: NS HCP: 8 AK6 Dealer: E VAS93 Vul: EW Vul: EW Vul: EW Val: None Val: Ext Opens 3◆. Val: None Val: N	Dealer: E VK7 East Opens 3♣. Vul: EW K108 You bid first. Board: 104 ♠ 1096532 West Opens 3♠. Dealer: W VA94 West Opens 3♠. Vul: NS ♠ 109 Partner bids first. Board: 105 ♠ AK6 East Opens 3♠. Dealer: E VAK93 You bid first. Vul: EW ♠ Q1074 You bid first. Board: 106 ♠ A1087 West Opens 3♠. Vul: EW ♠ 74 Partner bids first. Board: 107 ♠ A863 Partner bids first. Board: 107 ♠ AKQ7 East Opens 3♠. Vul: None ♠ A43 You bid first. Vul: None ♠ A43 You bid first.	Dealer: E Vul: EW Vul: EW HCP: 17 AQ64 Soard: 104 Dealer: W Vul: NS HCP: 8 AVA94 Vul: NS HCP: 8 AK6 Dealer: E VAK93 Vul: EW Vul: EW HCP: 19 AK6 Dealer: E VAK93 Vul: EW HCP: 19 AK7 Board: 106 Dealer: W Vul: EW HCP: 19 AX6 Board: 106 Dealer: W Vul: EW HCP: 19 AX6 Board: 106 Dealer: W Vul: EW Vul: EW Vul: EW Vul: EW AA1087 AA
Dealer: W	Dealer: W Vul: NS HCP: 8 AK6 Dealer: E VAK93 Vul: EW HCP: 19 AK7 Board: 106 Dealer: W V93 Vul: EW HCP: 8 ANROR Vul: EW A9863 Board: 107 Dealer: E VAKQ7 Dealer: E Vul: None HCP: 20 ARCQ7 Vul: None AA3 HCP: 20 ARCQ7 Vul: None AA43 HCP: 20 ARCQ7 Vul: None AA44 HCP: 20 ARCQ7 Vul:	Dealer: W
Board: 105 Dealer: E VAK93 Vul: EW HCP: 19 A1087 Dealer: W Vul: EW Vul: EW Vou bid first. West Opens 3♥. West Opens 3♥. Partner bids first. Board: 107 Dealer: E Vul: None HCP: 20 AKQ7 Vul: None Vul: No	Board: 105 Dealer: E VAK93 Vul: EW HCP: 19 AX6 Vou bid first. West Opens 3♣. You bid first. Board: 106 A1087 Dealer: W ✓ 93 Vul: EW → 74 HCP: 8 A9863 Partner bids first. Board: 107 Dealer: E VQJ Vul: None → A43 HCP: 20 AKQ7 Dealer: E VQJ Vul: None → A43 HCP: 20 AKQ7 East Opens 3♠. You bid first. West Opens 3♠. You bid first. West Opens 3♠. You bid first. Board: 108 → 875432 West Opens 3♠. East Bids 4♠ if possible. Vul: EW Vul: EW ♦ 9	Board: 105 Dealer: E VAK93 Vul: EW + Q1074 HCP: 19 AX6 You bid first. Board: 106 Dealer: W V93 Vul: EW + 74 HCP: 8 A9863 Partner bids first. Board: 107 Dealer: E VQJ Vul: None A43 Vou bid first Vou bid first
Board: 106 Dealer: W Vul: EW HCP: 8 AND	Board: 106 Dealer: W Vul: EW HCP: 8 A1087 Partner bids first. Board: 107 Dealer: E Vul: None HCP: 20 AKQ7 Vul: None HCP: 20 AKQ7 Vul: None A43 HCP: 20 AKQ7 Vul: None A43 HCP: 20 AKQ7 East Opens 3◆. You bid first. West Opens 3◆. You bid first. West Opens 3◆. East Bids 4◆ if possible. Vul: EW Vul: EW 9	Board: 106 Dealer: W Vul: EW HCP: 8 A1087 West Opens 3♥. Partner bids first. Partner bids first. Board: 107 AKQ7 Dealer: E VQJ Vul: None A43 Vou bid first
HCP: 8	HCP: 8	HCP: 8
HCP: 20 ♣ KJ63 You bid first.	HCP: 20	Van hid tiret
	Dealer: W ♥ 875432 East Bids 4♦ if possible. Vul: EW ♦ 9	Board: 108 ▲ 108763 West Opens 3 ♦.

Board: 103 Dealer: E Vul: EW North HCP: 11 South HCP: 17 Contract: 4 S	North: ♣ J10 ♥ A6543 ♦ AQ432 ♣ 7	South: ♠ KQ43 ▼ K7 ♠ K108 ♠ AQ64	West Pass AP	North 4	East 3♣ Pass	3NT
Board: 104 Dealer: W Vul: NS North HCP: 18 South HCP: 8 Contract: 44 N	North: ♠ AQ ♥ KQ7 ♠ K4 ♠ A106543	South:	West 3♦ Pass	North 3NT 4♠	East Pass AP	
Board: 105 Dealer: E Vul: EW North HCP: 11 South HCP: 19 Contract: 3N S	North: ♠ Q985 ♥ J84 ♠ AKJ86 ♣ 5	South: ♠ AK6 ♥ AK93 ♠ Q1074 ♣ K7	West AP	North	East 3♣	South 3NT
Board: 106 Dealer: W Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ K96 ♥ K7 ♠ AKQ652 ♣ Q10	South: ♠ A1087 ♥ 93 ♠ 74 ♠ A9863	West 3♥	North 3NT	East AP	South
Board: 107 Dealer: E Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ◆ 9863 ♥ A863 ◆ 1065 ◆ A4	South: ♠ AKQ7 ♥ QJ ♠ A43 ♣ KJ63	West AP	North	East 3♦	South 3NT
Board: 108 Dealer: W Vul: EW North HCP: 19 South HCP: 0 Contract: 4♥ S	North: ♠ KQ9 ♥ AK109 ♠ A85 ♣ K109	South: ♠ 108763 ♥ 875432 ♦ 9 ♠ 6	West 3 Pass AP	North 3NT XA	4	South Pass 4♥

Board: 109 Dealer: E Vul: NS HCP: 6	♦ 975♥ 5♦ AQ93♦ 98763	East Opens 3♥. Partner bids first.
Board: 110 Dealer: W Vul: Both HCP: 18	♠ KJ84 ♥ AK75 ♠ A105 ♠ QJ	West Opens 3♦. You bid first.
Board: 111 Dealer: E Vul: None HCP: 6	♣8 ♥ J108764 ♦ A943 ♣ J10	East Opens 3♠. Partner bids first.
Board: 112 Dealer: W Vul: Both HCP: 19	▲ AJ84♥ QJ6◆ AKQ9♣ Q6	West Opens 3♠. You bid first.
Board: 113 Dealer: E Vul: EW HCP: 12	♠ AQJ♥ 954♠ KJ85♠ J74	East Opens 3♥. Partner bids first.
Board: 114 Dealer: W Vul: None HCP: 21	◆ AK54 ▼ AK ◆ A943 ◆ K107	West Opens 3♣. You bid first.

North: ◆ 975 ▼ 5 ◆ AQ93 ◆ 98763	South: ♠ AK2 ♥ A73 ♠ K1086 ♠ AK10	West AP	North	East 3♥	South 3NT
North: ♠ KJ84 ♥ AK75 ♠ A105 ♣ QJ	South: ♠ A107532 ♥ 32 ♦ 63 ♣ 963	West 3♦ Pass	North 3NT 4♠		
North: ♦ 8 ▼ J108764 ♦ A943 ♣ J10	South: ♣ K2 ♥ AK5 ♦ QJ1065 ♣ AQ6	West Pass AP	North 4	3♠	3NT
North: ♠ AJ84 ♥ QJ6 ♠ AKQ9 ♠ Q6	South: ◆ — ▼ AK953 ◆ 743 ♣ AJ1043	West 3♠ Pass AP	North 3NT 4♥	Pass	
North: ♠ AQJ ♥ 954 ♠ KJ85 ♣ J74	South: ♠ K1062 ✔ AQ ♠ A64 ♣ A632	West AP	North	East 3♥	South 3NT
North: ◆ AK54 ▼ AK ◆ A943 ◆ K107	South: ♠ QJ103 ♥ 97652 ♦ J87 ♣ 3	West 3♣ Pass	North 3NT 4♥		
	\$\rightarrow\$ 975 \$\rightarrow\$ 5 \$\rightarrow\$ AQ93 \$\rightarrow\$ 98763 North: \$\rightarrow\$ KJ84 \$\rightarrow\$ AK75 \$\rightarrow\$ A105 \$\rightarrow\$ QJ North: \$\rightarrow\$ A943 \$\rightarrow\$ J10 North: \$\rightarrow\$ AJ84 \$\rightarrow\$ QJ6 \$\rightarrow\$ AKQ9 \$\rightarrow\$ Q6 North: \$\rightarrow\$ AQJ \$\rightarrow\$ 954 \$\rightarrow\$ KJ85 \$\rightarrow\$ J74 North: \$\rightarrow\$ AK54 \$\rightarrow\$ AK54 \$\rightarrow\$ AK	♣ 975	♣ 975 ♣ AK2 West ★ 5 ★ A73 A73 ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 South: ♠ KJ84 ♠ A107532 West ♠ AK75 ♠ 32 3♠ ♠ AI05 ♠ 63 Pass ♠ AJ05 ♠ AK5 ♠ AK5 ♠ A943 ♠ QJ1065 AP North: ♣ AQ6 AP North: ♣ AK953 ♠ AK953 Pass ♠ AKQ9 ♠ 743 AP North: ♣ AJ1043 AP North: ♣ AQJ ♠ K1062 West ♠ AQJ ♠ K1062 West ♠ AQJ ♠ AQ ♠ AQ ♠ AQ ♠ KJ85 ♠ A64 AP North: ♠ AG32 AR North: ♠ AK54 ♠ QJ103 West ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ AR ♠ AR ♠ AK54 ♠ AR ♠	♣ 975 ♣ AK2 West North ▼ 5 ♥ A73 AP ♣ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 AP North: ♣ AK10 West North ♣ KJ84 ♣ A107532 West North ♣ AK75 ♥ 32 3♠ 3NT ♣ A105 ♠ 63 Pass 4♠ ♣ QJ ♠ AK5 Pass 4♠ ▶ J108764 ♠ AK5 Pass 4♠ ♠ A943 ♠ QJ1065 AP North: ♠ AQ66 AP North: ♠ AK953 Pass 4♠ ♠ AKQ9 ♠ 743 Pass 4♠ ♠ AC9 ♠ AJ1043 AP North: ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9	♣ 975 ♣ AK2 West North East ▶ 5 ♠ A73 → A73 ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ K1086 AP North: ♠ AK10 ♠ KJ84 ♠ A107532 West North East ♠ AK75 ♠ 32 → AF ♠ A105 ♠ 63 ♠ Pass ♠ AP North: ♠ South: ♠ K2 → Pass ♠ Pass ♠ J108764 ♠ AK5 ♠ A943 ♠ QJ1065 ♠ AP North: ♠ A943 ♠ QJ1065 ♠ AP AP North: ♠ AJ84 ♠ — → ASs ♠ AP Pass ♠ AK94 ♠ AK953 ♠ Ass ♠ AP Pass ♠ Pass ♠ AK99 ♠ AJ1043 AP Pass ♠ Pass North: ♠ AQJ ♠ K1062 West North East ♠ AP North: ♠ AG32 ♠ AP ♠ AP North: ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103 West North East <t< td=""></t<>

AK2✓ A73✓ K1086✓ AK10	East Opens 3♥. You bid first.
♦ A107532 ♥ 32 ♦ 63 • 963	West Opens 3♦. Partner bids first.
♠ K2 ♥ AK5 ♦ QJ1065 ♣ AQ6	East Opens 3♠. You bid first.
◆— ▼ AK953 ◆ 743 ◆ AJ1043	West Opens 3♠. Partner bids first.
★ K1062▼ AQ◆ A64◆ A632	East Opens 3♥. You bid first.
♣ QJ103 ♥ 97652 ♦ J87 ♣ 3	West Opens 3♣. Partner bids first.
	 ★ A73 ★ K1086 ★ AK10 ★ A107532 ★ 32 ★ 63 ★ 963 ★ K2 ★ AK5 ◆ QJ1065 ★ AQ6 ★ — ▼ AK953 ★ 743 ★ AJ1043 ★ K1062 ▼ AQ ★ A64 ★ A632 ★ QJ103 ▼ 97652 ★ J87

North: ◆ 975 ▼ 5 ◆ AQ93 ◆ 98763	South: ♠ AK2 ♥ A73 ♠ K1086 ♠ AK10	West AP	North	East 3♥	South 3NT
North: ♠ KJ84 ♥ AK75 ♠ A105 ♣ QJ	South: ♠ A107532 ♥ 32 ♦ 63 ♣ 963	West 3♦ Pass	North 3NT 4♠		
North: ♦ 8 ▼ J108764 ♦ A943 ♣ J10	South: ♣ K2 ♥ AK5 ♦ QJ1065 ♣ AQ6	West Pass AP	North 4	3♠	3NT
North: ♠ AJ84 ♥ QJ6 ♠ AKQ9 ♠ Q6	South: ◆ — ▼ AK953 ◆ 743 ♣ AJ1043	West 3♠ Pass AP	North 3NT 4♥	Pass	
North: ♠ AQJ ♥ 954 ♠ KJ85 ♣ J74	South: ♠ K1062 ✔ AQ ♠ A64 ♣ A632	West AP	North	East 3♥	South 3NT
North: ◆ AK54 ▼ AK ◆ A943 ◆ K107	South: ♠ QJ103 ♥ 97652 ♦ J87 ♣ 3	West 3♣ Pass	North 3NT 4♥		
	\$\rightarrow\$ 975 \$\rightarrow\$ 5 \$\rightarrow\$ AQ93 \$\rightarrow\$ 98763 North: \$\rightarrow\$ KJ84 \$\rightarrow\$ AK75 \$\rightarrow\$ A105 \$\rightarrow\$ QJ North: \$\rightarrow\$ A943 \$\rightarrow\$ J10 North: \$\rightarrow\$ AJ84 \$\rightarrow\$ QJ6 \$\rightarrow\$ AKQ9 \$\rightarrow\$ Q6 North: \$\rightarrow\$ AQJ \$\rightarrow\$ 954 \$\rightarrow\$ KJ85 \$\rightarrow\$ J74 North: \$\rightarrow\$ AK54 \$\rightarrow\$ AK54 \$\rightarrow\$ AK	♣ 975	♣ 975 ♣ AK2 West ★ 5 ★ A73 A73 ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 South: ♠ KJ84 ♠ A107532 West ♠ AK75 ♠ 32 3♠ ♠ AI05 ♠ 63 Pass ♠ AJ05 ♠ AK5 ♠ AK5 ♠ A943 ♠ QJ1065 AP North: ♣ AQ6 AP North: ♣ AK953 ♠ AK953 Pass ♠ AKQ9 ♠ 743 AP North: ♣ AJ1043 AP North: ♣ AQJ ♠ K1062 West ♠ AQJ ♠ K1062 West ♠ AQJ ♠ AQ ♠ AQ ♠ AQ ♠ KJ85 ♠ A64 AP North: ♠ AG32 AR North: ♠ AK54 ♠ QJ103 West ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ AR ♠ AR ♠ AK54 ♠ AR ♠	♣ 975 ♣ AK2 West North ▼ 5 ♥ A73 AP ♣ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 AP North: ♣ AK10 West North ♣ KJ84 ♣ A107532 West North ♣ AK75 ♥ 32 3♠ 3NT ♣ A105 ♠ 63 Pass 4♠ ♣ QJ ♠ AK5 Pass 4♠ ▶ J108764 ♠ AK5 Pass 4♠ ♠ A943 ♠ QJ1065 AP North: ♠ AQ66 AP North: ♠ AK953 Pass 4♠ ♠ AKQ9 ♠ 743 Pass 4♠ ♠ AC9 ♠ AJ1043 AP North: ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9	♣ 975 ♣ AK2 West North East ▶ 5 ♠ A73 → A73 ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ K1086 AP North: ♠ AK10 ♠ KJ84 ♠ A107532 West North East ♠ AK75 ♠ 32 → AF ♠ A105 ♠ 63 ♠ Pass ♠ AP North: ♠ South: ♠ K2 → Pass ♠ Pass ♠ J108764 ♠ AK5 ♠ A943 ♠ QJ1065 ♠ AP North: ♠ A943 ♠ QJ1065 ♠ AP AP North: ♠ AJ84 ♠ — → ASs ♠ AP Pass ♠ AK94 ♠ AK953 ♠ Ass ♠ AP Pass ♠ Pass ♠ AK99 ♠ AJ1043 AP Pass ♠ Pass North: ♠ AQJ ♠ K1062 West North East ♠ AP North: ♠ AG32 ♠ AP ♠ AP North: ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103 West North East <t< td=""></t<>

Board: 115 Dealer: E Vul: None	◆ A98654 ▼ — ◆ Q1054	East Opens 3♥. West Bids 4♥ if possible.
HCP: 6	♣ 943	Partner bids first.
Board: 116 Dealer: W Vul: EW HCP: 20	AQ96A4KQJ97A7	West Opens 3♣. East Bids XN if possible. West Doubles Pass if possible. You bid first.
Board: 117 Dealer: E	496543✓ 2	East Opens 3♥.
Vul: NS HCP: 8	◆ J105◆ AQJ10	Partner bids first.
Board: 118 Dealer: W	♠ 42 ♥ AQJ7	West Opens 3♣.
Vul: NS HCP: 17	◆ KJ108 ◆ AQ9	You bid first.
Board: 119	★ 108653	East Opens 3.
Dealer: E Vul: NS	♥ J76 ♦ 83	West Bids XN if possible. West Bids X♠ if possible.
HCP: 1	♣ 642	Partner bids first.
Board: 120 Dealer: W	♠ A7 ♥ KQ2	West Opens 3♥.
Vul: Both	◆ A10543	

Board: 115 Dealer: E Vul: None North HCP: 6	North: ♠ A98654 ♥ —	South: ♠ KJ73 ♥ A4	4♥	North 4♠	3♥ Pass	3NT 4NT ¹
South HCP: 19 Contract: 6♠ N	◆ Q1054 ◆ 943	◆ AKJ87 ♣ K6	Pass AP 1. Black	5 ♣ kwood 1	Pass 1430,	
Board: 116 Dealer: W Vul: EW North HCP: 20 South HCP: 2 Contract: 4•X N	North: ♠ AQ96 ♥ A4 ♠ KQJ97 ♣ A7	South: ♠ 7542 ♥ Q1053 ♦ 864 ♠ 98	West 3♣ Pass X	North 3NT 4• AP	XN	
Board: 117 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North:	South: ♠ AJ87 ♥ AQ ♠ AQ32 ♠ 872	West Pass AP	North 4♥	East 3♥ Pass	3NT
Board: 118 Dealer: W Vul: NS North HCP: 17 South HCP: 3 Contract: 3N N	North: ♠ 42 ♥ AQJ7 ♦ KJ108 ♣ AQ9	South:	West 3♣	North 3NT	East AP	South
Board: 119 Dealer: E Vul: NS North HCP: 1 South HCP: 17 Contract: 4•X S	North: • 108653 • J76 • 83 • 642	South: ♠ K72 ♥ K85 ♠ KQ7 ♣ AQ75	West XN X♠	North 4♥ AP	East 3♦ Pass	3NT
Board: 120 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ A7 ♥ KQ2 ♠ A10543 ♣ A52	South:	West 3♥ Pass	North 3NT 44	East Pass AP	

Board: 115	♠ KJ73	East Opens 3♥.
Dealer: E	♥ A4	West Bids 4♥ if possible.
Vul: None	◆ AKJ87	
HCP: 19	♣ K6	You bid first.
D 1. 116	. 75.40	West Opens 3♣.
Board: 116	★ 7542	East Bids XN if possible.
Dealer: W	♥ Q1053	West Doubles Pass if possible.
Vul: EW	♦ 864	•
HCP: 2	♣ 98	Partner bids first.
Board: 117	♦ AJ87	-
Dealer: E	♥ AQ	East Opens 3♥.
Vul: NS	♦ AQ32	77 111 <i>0</i>
HCP: 17	♦ 872	You bid first.
Board: 118	★ 3	
Dealer: W	♥ K843	West Opens 3♣.
Vul: NS	↑ 75432	
HCP: 3	♦ 862	Partner bids first.
1101.5	2 002	
		East Opens 3♦.
Board: 119	♦ K72	West Bids XN if possible.
Dealer: E	♥ K85	West Bids X\\ if possible. West Bids X\\\ if possible.
Vul: NS	♦ KQ7	West Dids AZ ii possible.
HCP: 17	♣ AQ75	You bid first.
		1 ou old filst.
Board: 120	♦ 109642	
Dealer: W	♦ 109642 ♥ 5	West Opens 3♥.
Vul: Both	♦ K8	
HCP: 7	♦ KJ1094	Partner bids first.
1101./	▼ NJ1074	

Board: 115 Dealer: E Vul: None North HCP: 6	North: ♠ A98654 ♥ —	South: ♠ KJ73 ♥ A4	4♥	North 4♠	3♥ Pass	3NT 4NT ¹
South HCP: 19 Contract: 6♠ N	◆ Q1054 ◆ 943	◆ AKJ87 ♣ K6	Pass AP 1. Black	5 ♣ kwood 1	Pass 1430,	
Board: 116 Dealer: W Vul: EW North HCP: 20 South HCP: 2 Contract: 4•X N	North: ♠ AQ96 ♥ A4 ♠ KQJ97 ♣ A7	South: ♠ 7542 ♥ Q1053 ♦ 864 ♠ 98	West 3♣ Pass X	North 3NT 4• AP	XN	
Board: 117 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North:	South: ♠ AJ87 ♥ AQ ♠ AQ32 ♠ 872	West Pass AP	North 4♥	East 3♥ Pass	3NT
Board: 118 Dealer: W Vul: NS North HCP: 17 South HCP: 3 Contract: 3N N	North: ♠ 42 ♥ AQJ7 ♦ KJ108 ♣ AQ9	South:	West 3♣	North 3NT	East AP	South
Board: 119 Dealer: E Vul: NS North HCP: 1 South HCP: 17 Contract: 4•X S	North: • 108653 • J76 • 83 • 642	South: ♠ K72 ♥ K85 ♠ KQ7 ♣ AQ75	West XN X♠	North 4♥ AP	East 3♦ Pass	3NT
Board: 120 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ A7 ♥ KQ2 ♠ A10543 ♣ A52	South:	West 3♥ Pass	North 3NT 44	East Pass AP	

♦ 864 ♥ 10763 ♦ K3 ♣ KQ94	East Opens 3♠. Partner bids first.
★ AK9▼ 106◆ KQ92◆ AJ98	West Opens 3♦. You bid first.
♣ 7 ♥ 6 ♦ AQ75432 ♣ 9642	East Opens 3♥. West Bids 4♥ if possible. Partner bids first.
★ AK72▼ K83★ K8★ AJ107	West Opens 3♦. You bid first.
AQJ542♥ 863← —QJ53	East Opens 3♦. Partner bids first.
AQ3A5A1076A1095	West Opens 3♦. You bid first.
	 ▼ 10763 ◆ K3 ◆ KQ94 ◆ AK9 ▼ 106 ◆ KQ92 ◆ AJ98 ♠ 7 ▼ 6 ◆ AQ75432 ♠ 9642 ◆ AK72 ▼ K83 ◆ K8 ♠ AJ107 ♠ AQJ542 ▼ 863 ◆ — ♠ QJ53 ♠ AQ3 ▼ AS ◆ A1076

Board: 121 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ♦ 864 ♥ 10763 ♦ K3 ♣ KQ94	South: ♠ AQ ♥ AK82 ♦ 10872 ♠ A32	West AP	North	East 3♠	South 3NT
Board: 122 Dealer: W Vul: EW North HCP: 17 South HCP: 6 Contract: 4 N	North: ♠ AK9 ♥ 106 ♦ KQ92 ♠ AJ98	South: ♠ 103 ♥ KJ5432 ♦ 3 ♠ Q642	West 3 Pass	North 3NT 4♥	East Pass AP	
Board: 123 Dealer: E Vul: NS North HCP: 6 South HCP: 17 Contract: 5 N	North: ♣ 7 ♥ 6 ♠ AQ75432 ♣ 9642	South: ♠ A1052 ♥ KQ93 ♠ K9 ♣ AJ10	West 4♥	North 5◆	East 3♥ AP	South 3NT
Board: 124 Dealer: W Vul: Both North HCP: 18 South HCP: 7 Contract: 4 \(\mathbf{N} \) N	North: ♠ AK72 ♥ K83 ♦ K8 ♣ AJ107	South: ♠ 1096 ♥ A9762 ♦ J7 ♠ Q54	West 3 Pass	North 3NT 4♥	East Pass AP	
Board: 125 Dealer: E Vul: EW North HCP: 10 South HCP: 18 Contract: 44 S	North: ♠ AQJ542 ♥ 863 ♠ — ♠ QJ53	South: ♣ 76 ✔ AKJ7 ♣ K96 ♣ AK107	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 126 Dealer: W Vul: NS North HCP: 18 South HCP: 10 Contract: 6 N	North: ♠ AQ3 ♥ A5 ♠ A1076 ♣ A1095	South:	West 3 Pass AP	North 3NT 4♥	East Pass Pass	4

Board: 121	♠ AQ	East Opens 3♠.
Dealer: E	♥ AK82	Lust Opens 34.
Vul: NS	◆ 10872	You bid first.
HCP: 17	♣ A32	i ou oid ilist.
Board: 122	▲ 103	West Opens 3♦.
Dealer: W	♥ KJ5432	west Opens 5♥.
Vul: EW	♦ 3	Partner bids first.
HCP: 6	♣ Q642	Partiler blus first.
Board: 123	♦ A1052	East Opens 3♥.
Dealer: E	♥ KQ93	West Bids 4♥ if possible.
Vul: NS	♦ K9	-
HCP: 17	♣ AJ10	You bid first.
Board: 124	▲ 1096	W + O 24
Dealer: W	♥ A9762	West Opens 3♦.
Vul: Both	♦ J7	D 111 C
HCP: 7	♣ Q54	Partner bids first.
Board: 125	♠ 76	Fact On and 24
Dealer: E	♥ AKJ7	East Opens 3♦.
Vul: EW	♦ K96	37 1:1 <i>C</i>
HCP: 18	♣ AK107	You bid first.
Board: 126	_	
Dealer: W	▼ KQ9872	West Opens 3♦.
Vul: NS	♦ 4	
	♣ KQ8763	Partner bids first.

Board: 121 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ♦ 864 ♥ 10763 ♦ K3 ♣ KQ94	South: ♠ AQ ♥ AK82 ♦ 10872 ♠ A32	West AP	North	East 3♠	South 3NT
Board: 122 Dealer: W Vul: EW North HCP: 17 South HCP: 6 Contract: 4 N	North: ♠ AK9 ♥ 106 ♦ KQ92 ♠ AJ98	South: ♠ 103 ♥ KJ5432 ♦ 3 ♠ Q642	West 3 Pass	North 3NT 4♥	East Pass AP	
Board: 123 Dealer: E Vul: NS North HCP: 6 South HCP: 17 Contract: 5 N	North: ♣ 7 ♥ 6 ♠ AQ75432 ♣ 9642	South: ♠ A1052 ♥ KQ93 ♠ K9 ♣ AJ10	West 4♥	North 5◆	East 3♥ AP	South 3NT
Board: 124 Dealer: W Vul: Both North HCP: 18 South HCP: 7 Contract: 4 \(\mathbf{N} \) N	North: ♠ AK72 ♥ K83 ♦ K8 ♣ AJ107	South: ♠ 1096 ♥ A9762 ♦ J7 ♠ Q54	West 3 Pass	North 3NT 4♥	East Pass AP	
Board: 125 Dealer: E Vul: EW North HCP: 10 South HCP: 18 Contract: 44 S	North: ♠ AQJ542 ♥ 863 ♠ — ♠ QJ53	South: ♣ 76 ✔ AKJ7 ♣ K96 ♣ AK107	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 126 Dealer: W Vul: NS North HCP: 18 South HCP: 10 Contract: 6 N	North: ♠ AQ3 ♥ A5 ♠ A1076 ♣ A1095	South:	West 3 Pass AP	North 3NT 4♥	East Pass Pass	4

Board: 127 Dealer: E Vul: EW HCP: 6	5439857AQ8653	East Opens 3♥. Partner bids first.
Board: 128 Dealer: W Vul: NS HCP: 17	♣ QJ105♥ AQ◆ K9852♣ AJ	West Opens 3♥. East Bids 4♥ if possible. You bid first.
Board: 129 Dealer: E Vul: Both HCP: 5	♦ 65 ∀ K10962 ♦ Q3 ♣ 10843	East Opens 3♠. West Bids 4♠ if possible. Partner bids first.
Board: 130 Dealer: W Vul: EW HCP: 21	AQ64A72AK76A10	West Opens 3♠. You bid first.
Board: 131 Dealer: E Vul: Both HCP: 8	▲ A9874♥ J73◆ 75◆ K94	East Opens 3♦. Partner bids first.
Board: 132 Dealer: W Vul: None HCP: 17	♣ 85 ♥ A8 ♦ AKQ1096 ♣ KJ7	West Opens 3♥. You bid first.

Dealer: E Vul: EW North HCP: 6 South HCP: 17	North: ◆ 543 ▼ 985 ◆ 7 ◆ AQ8653	South: ♠ AK107 ♥ AQ3 ♦ J84 ♣ K42	West AP	North	East 3♥	South 3NT
Contract: 3N S Board: 128 Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 4VX W	North: ♠ QJ105 ♥ AQ ♠ K9852 ♣ AJ	South: ◆ 842 ▼ 9 ◆ J1063 ◆ KQ1052	3♥	North 3NT XA	4♥	South Pass
Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E	North:	South: ♠ K8 ▼ AQ85 ◆ AJ76 ♣ KJ7	West 4♣	North X	East 3♠ AP	South 3NT
Board: 130 Dealer: W Vul: EW North HCP: 21 South HCP: 4 Contract: 3N N	North: ♠ AQ64 ♥ A72 ♠ AK76 ♠ A10	South:	West 3♣	North 3NT		South
Board: 131 Dealer: E Vul: Both North HCP: 8 South HCP: 18 Contract: 4♠ S	North: ♠ A9874 ♥ J73 ♦ 75 ♣ K94	South: ♠ KJ53 ✔ A6 ♠ AJ4 ♣ AJ76	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 132 Dealer: W Vul: None North HCP: 17 South HCP: 12 Contract: 64 N	North: ◆ 85 ▼ A8 ◆ AKQ1096 ◆ KJ7	South: ♠ AJ7642 ♥ 1092 ♦ J ♣ AQ5	West 3♥ Pass AP	North 3NT 4♠	East Pass Pass	4♥

◆ AK107 ▼ AQ3 ◆ J84	East Opens 3♥. You bid first.
★ 842 ▼ 9	West Opens 3♥. East Bids 4♥ if possible.
♣ KQ1052	Partner bids first.
★ K8	East Opens 3.
AQ85AJ76KJ7	West Bids 4♠ if possible. You bid first.
◆ 52 ▼ 10643	West Opens 3♠.
10★ KJ9754	Partner bids first.
♠ KJ53 ♥ A6	East Opens 3♦.
♦ AJ4 ♠ AJ76	You bid first.
♠ AJ7642 ♥ 1092	West Opens 3♥.
• J • AQ5	Partner bids first.
	 ✓ AQ3 ◆ J84 ◆ K42 ◆ 842 ✓ 9 ◆ J1063 ◆ KQ1052 ◆ K8 ✓ AQ85 ◆ AJ76 ◆ KJ7 ◆ 52 ✓ 10643 ◆ 10 ◆ KJ9754 ◆ KJ53 ✓ A6 ◆ AJ4 ◆ AJ76 ◆ AJ7642 ✓ 1092 ◆ J

Board: 127 Dealer: E Vul: EW	North: ♠ 543 ♥ 985	South: ♠ AK107 ▼ AQ3	West	North	East 3♥	South 3NT
North HCP: 6 South HCP: 17 Contract: 3N S	◆ 7 ♣ AQ8653	◆ J84 ◆ K42	AP		J.	5111
Board: 128 Dealer: W Vul: NS	North: ♠ QJ105	South: ♠ 842		North		
North HCP: 17 South HCP: 6 Contract: 4♥X W	♥ AQ ♦ K9852 ♣ AJ	♥ 9 ♦ J1063 ♣ KQ1052	3♥ Pass	3NT XA		Pass
Board: 129 Dealer: E Vul: Both North HCP: 5	North: ♠ 65 ▼ K10962	South: ♠ K8 ▼ AQ85	West	North	East 3♠	South 3NT
South HCP: 18 Contract: 4♠X E	◆ Q3 ♣ 10843	◆ AJ76 ◆ KJ7	4♠	X	AP	
Board: 130 Dealer: W Vul: EW North HCP: 21 South HCP: 4 Contract: 3N N	North: ♠ AQ64 ♥ A72 ♠ AK76 ♠ A10	South: ◆ 52 ▼ 10643 ◆ 10 ◆ KJ9754	West 3♣	North 3NT		South
Board: 131 Dealer: E Vul: Both	North: ♠ A9874 ♥ J73	South: ♠ KJ53 ♥ A6	West	North	East 3♦	South 3NT
North HCP: 8 South HCP: 18 Contract: 4♠ S	◆ 75 ◆ K94	◆ AJ4 ◆ AJ76	Pass AP	4♥	Pass	4♠
Board: 132 Dealer: W	North: ♠ 85	South: ♠ AJ7642	West	North	East	South
Vul: None North HCP: 17 South HCP: 12 Contract: 6♠ N	♣ 85 ♥ A8 • AKQ1096 • KJ7	◆ AJ/642 ▼ 1092 ◆ J ◆ AQ5	3♥ Pass AP	3NT 4♠	Pass Pass	

Board: 133 Dealer: E Vul: NS HCP: 2	◆ 52♥ 98743◆ Q82◆ 987	East Opens 3♠. West Bids XN if possible. West Bids 4♠ if possible. Partner bids first.
Board: 134 Dealer: W Vul: EW	AKQ5✓ AK84A8	West Opens 3♦. You bid first.
HCP: 23 Board: 135 Dealer: E Vul: None	♣ QJ3 ♠ K54 ♥ 843 ♦ 6	East Opens 3♦.
HCP: 11 Board: 136 Dealer: W	♣ AKJ862♠ AJ85♥ AJ4	Partner bids first. West Opens 3♦.
Vul: NS HCP: 19 Board: 137	◆ KQ63◆ A5◆ K76543	You bid first.
Dealer: E Vul: None HCP: 7	▼ 1096 • Q • Q107	East Opens 3♦. Partner bids first.
Board: 138 Dealer: W Vul: None HCP: 18	AQJ9J2AJ6AJ108	West Opens 3♦. You bid first.

Board: 133 Dealer: E Vul: NS North HCP: 2	North: ◆ 52 ▼ 98743	South: ♠ K7 ▼ A62	West XN	North	East 3♠ Pass	3NT
South HCP: 17 Contract: 4♠ E	◆ Q82 ◆ 987	◆ A3◆ KQJ654	4 ♠	AP	1 455	7*
Board: 134 Dealer: W	North: ♠ AKQ5	South: ♠ J10432	West	North	East	South
Vul: EW North HCP: 23 South HCP: 8 Contract: 4♠ N	✓ AK84◆ A8◆ QJ3	♥ QJ7 ♦ 975 ♠ A4	3♦ Pass	3NT 4♠	Pass AP	4♥
Board: 135 Dealer: E Vul: None	North: ♠ K54 ♥ 843	South: ♠ Q9 ▼ AKJ9	West	North		South 3NT
North HCP: 11 South HCP: 17 Contract: 6♣ N	◆ 6 ◆ 6 ◆ AKJ862	◆ KQ32 ◆ Q73	Pass	6 ♣	3♦ AP	3111
Board: 136 Dealer: W Vul: NS North HCP: 19 South HCP: 10 Contract: 3N N	North: ♠ AJ85 ♥ AJ4 ♠ KQ63 ♣ A5	South: ♠ KQ93 ♥ 863 ♦ 97 ♠ KQ109	West 3◆	North 3NT	East AP	South
Board: 137 Dealer: E Vul: None	North: ♠ K76543 ▼ 1096	South: ♠ A98 ♥ A543	West	North	East 3♦	South 3NT
North HCP: 7 South HCP: 18 Contract: 4♠ S	◆ Q ◆ Q107	◆ K75 ◆ AK6	Pass AP	4♥	Pass	4♠
Board: 138 Dealer: W Vul: None	North: ♠ AQJ9	South: ♠ K842	West	North	East	South
North HCP: 18 South HCP: 15	✓ J2✓ AJ6	▼ AK43 • 5	3♦ Pass	3NT 6NT		5NT

Board: 133 Dealer: E Vul: NS HCP: 17	♠ K7 ♥ A62 ♦ A3 ♣ KQJ654	East Opens 3♠. West Bids XN if possible. West Bids 4♠ if possible. You bid first.
Board: 134 Dealer: W	♦ J10432 ♥ QJ7	West Opens 3♦.
Vul: EW HCP: 8	◆ 975◆ A4	Partner bids first.
Board: 135 Dealer: E	♠ Q9 ♥ AKJ9	East Opens 3♦.
Vul: None HCP: 17	◆ KQ32 ◆ Q73	You bid first.
Board: 136 Dealer: W	♦ KQ93 ♥ 863	West Opens 3♦.
Vul: NS HCP: 10	◆ 97 ◆ KQ109	Partner bids first.
Board: 137 Dealer: E	♦ A98 ♥ A543	East Opens 3♦.
Vul: None HCP: 18	◆ K75 ◆ AK6	You bid first.
Board: 138 Dealer: W	♦ K842 ▼ AK43	West Opens 3♦.
Vul: None HCP: 15	◆ 5◆ KQ95	Partner bids first.

Board: 133 Dealer: E Vul: NS North HCP: 2	North: ◆ 52 ▼ 98743	South: ♠ K7 ▼ A62	West XN	North	East 3♠ Pass	3NT
South HCP: 17 Contract: 4♠ E	◆ Q82 ◆ 987	◆ A3◆ KQJ654	4 ♠	AP	1 455	7*
Board: 134 Dealer: W	North: ♠ AKQ5	South: ♠ J10432	West	North	East	South
Vul: EW North HCP: 23 South HCP: 8 Contract: 4♠ N	✓ AK84◆ A8◆ QJ3	♥ QJ7 ♦ 975 ♠ A4	3♦ Pass	3NT 4♠	Pass AP	4♥
Board: 135 Dealer: E Vul: None	North: ♠ K54 ♥ 843	South: ♠ Q9 ▼ AKJ9	West	North		South 3NT
North HCP: 11 South HCP: 17 Contract: 6♣ N	◆ 6 ◆ 6 ◆ AKJ862	◆ KQ32 ◆ Q73	Pass	6 ♣	3♦ AP	3111
Board: 136 Dealer: W Vul: NS North HCP: 19 South HCP: 10 Contract: 3N N	North: ♠ AJ85 ♥ AJ4 ♠ KQ63 ♣ A5	South: ♠ KQ93 ♥ 863 ♦ 97 ♠ KQ109	West 3◆	North 3NT	East AP	South
Board: 137 Dealer: E Vul: None	North: ♠ K76543 ▼ 1096	South: ♠ A98 ♥ A543	West	North	East 3♦	South 3NT
North HCP: 7 South HCP: 18 Contract: 4♠ S	◆ Q ◆ Q107	◆ K75 ◆ AK6	Pass AP	4♥	Pass	4♠
Board: 138 Dealer: W Vul: None	North: ♠ AQJ9	South: ♠ K842	West	North	East	South
North HCP: 18 South HCP: 15	✓ J2✓ AJ6	▼ AK43 • 5	3♦ Pass	3NT 6NT		5NT

Board: 139 Dealer: E Vul: EW HCP: 10	★ AKQ86♥ 952◆ 842★ J7	East Opens 3♥. Partner bids first.
Board: 140 Dealer: W Vul: None HCP: 20	▲ A9▼ K974◆ KQJ9◆ AK6	West Opens 3♥. East Bids 4♥ if possible. You bid first.
Board: 141 Dealer: E Vul: EW HCP: 5	♠ QJ76 ♥ J7542 ♦ J97 ♣ 9	East Opens 3♣. Partner bids first.

Board: 139 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 4♠ S	North: ♠ AKQ86 ♥ 952 ♠ 842 ♣ J7	South: ◆ 52 ▼ KQ ◆ QJ10 ◆ AKQ642		North 4♥	East 3♥ Pass	3NT
Board: 140 Dealer: W Vul: None North HCP: 20 South HCP: 3 Contract: 4 S	North: ♠ A9 ♥ K974 ♠ KQJ9 ♣ AK6	South: ◆ QJ10762 ▼ — ◆ 1043 ◆ 10953	West 3♥ AP	North 3NT		South 4♠
Board: 141 Dealer: E Vul: EW North HCP: 5 South HCP: 18 Contract: 4♥ S	North: ♠ QJ76 ♥ J7542 ♦ J97 ♣ 9	South: ♠ A84 ♥ K8 ♠ AQ85 ♠ AJ85	West Pass AP	North 4	East 3♣ Pass	3NT

Board: 139 Dealer: E Vul: EW HCP: 17	52KQQJ10AKQ642	East Opens 3♥. You bid first.
Board: 140 Dealer: W Vul: None HCP: 3	◆ QJ10762 ▼ — ◆ 1043 ◆ 10953	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 141 Dealer: E Vul: EW HCP: 18	▲ A84✓ K8◆ AQ85▲ AJ85	East Opens 3♣. You bid first.

Board: 139 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 4♠ S	North: ♠ AKQ86 ♥ 952 ♠ 842 ♣ J7	South: ◆ 52 ▼ KQ ◆ QJ10 ◆ AKQ642		North 4♥	East 3♥ Pass	3NT
Board: 140 Dealer: W Vul: None North HCP: 20 South HCP: 3 Contract: 4 S	North: ♠ A9 ♥ K974 ♠ KQJ9 ♣ AK6	South: ◆ QJ10762 ▼ — ◆ 1043 ◆ 10953	West 3♥ AP	North 3NT		South 4♠
Board: 141 Dealer: E Vul: EW North HCP: 5 South HCP: 18 Contract: 4♥ S	North: ♠ QJ76 ♥ J7542 ♦ J97 ♠ 9	South: ♠ A84 ♥ K8 ♠ AQ85 ♠ AJ85	West Pass AP	North 4	East 3♣ Pass	3NT