Board: 1	♦ A964	East Opens 1♦.
Dealer: E	♥ K9	West Bids 1NT if possible.
Vul: None	♦ KJ5	•
HCP: 16	♣ AJ95	Partner bids first.
Board: 2	♦ J1053	West Opens 1♦.
Dealer: W	♥ 7532	East Bids 1NT if possible.
Vul: NS	♦ A52	1
HCP: 7	♣ Q4	You bid first.
Board: 3	★ 873	East Opens 1♦.
Dealer: E	♥ KQ742	West Bids 1NT if possible.
Vul: EW	♦ 62	•
HCP: 9	♣ A83	Partner bids first.
		West Opens 1♦.
Board: 4	♦ 9765	East Bids 1NT if possible.
Dealer: W	♥ 9865	West Bids 2♦ if possible.
Vul: NS	• —	•
HCP: 3	♣ K7543	You bid first.
D 1.5	0.7.5.4	F O 1 .
Board: 5	♦ QJ54	East Opens 1.
Dealer: E	♥ AK642	West Bids 1NT if possible.
Vul: Both	♦ 7	D 111 0
HCP: 10	♣ 1064	Partner bids first.

Board: 1 Dealer: E Vul: None North HCP: 16 South HCP: 5 Contract: 1N W	North: ♠ A964 ♥ K9 ♠ KJ5 ♣ AJ95	South: ♠ Q873 ♥ J743 ♠ 764 ♠ Q10	West 1NT	North AP	East 1♦	South Pass
Board: 2 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 3 N	North:	South:	1♦ Pass	North Pass 3♥ sual 2N	1NT AP	South 2NT ¹
Board: 3 Dealer: E Vul: EW North HCP: 9 South HCP: 11 Contract: 1N W	North: ♦ 873 ▼ KQ742 • 62 ♣ A83	South: ♠ A106 ♥ A1085 ♠ K7 ♠ 10965	West 1NT	North AP	East 1◆	South Pass
Board: 4 Dealer: W Vul: NS North HCP: 3 South HCP: 16 Contract: 2 • W	North:	South: ♠ AQJ ♥ 103 ♠ KQ763 ♠ A109	West 1♦ 2♦	North Pass AP		South Pass
Board: 5 Dealer: E Vul: Both North HCP: 10 South HCP: 7 Contract: 1N W	North: ♠ QJ54 ♥ AK642 ♠ 7 ♣ 1064	South: ♠ K92 ♥ 75 • 109642 ♣ A98	West 1NT	North AP	East 1♦	South Pass

Board: 1 Dealer: E Vul: None	♦ Q873 ♥ J743 ♦ 764	East Opens 1♦. West Bids 1NT if possible.
HCP: 5	♣ Q10	You bid first.
Board: 2 Dealer: W Vul: NS HCP: 11	◆97✓ AQ984✓ J◆ KJ1076	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 3 Dealer: E Vul: EW HCP: 11	▲ A106♥ A1085♦ K7▲ 10965	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 4 Dealer: W Vul: NS HCP: 16	AQJ103KQ763A109	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 5 Dealer: E Vul: Both HCP: 7	★ K92▼ 75◆ 109642◆ A98	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 1 Dealer: E Vul: None North HCP: 16 South HCP: 5 Contract: 1N W	North: ♠ A964 ♥ K9 ♠ KJ5 ♣ AJ95	South: ♠ Q873 ♥ J743 ♠ 764 ♠ Q10	West 1NT	North AP	East 1♦	South Pass
Board: 2 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 3 N	North:	South:	1♦ Pass	North Pass 3♥ sual 2N	1NT AP	South 2NT ¹
Board: 3 Dealer: E Vul: EW North HCP: 9 South HCP: 11 Contract: 1N W	North: ♦ 873 ▼ KQ742 • 62 ♣ A83	South: ♠ A106 ♥ A1085 ♠ K7 ♠ 10965	West 1NT	North AP	East 1◆	South Pass
Board: 4 Dealer: W Vul: NS North HCP: 3 South HCP: 16 Contract: 2 • W	North:	South: ♠ AQJ ♥ 103 ♠ KQ763 ♠ A109	West 1♦ 2♦	North Pass AP		South Pass
Board: 5 Dealer: E Vul: Both North HCP: 10 South HCP: 7 Contract: 1N W	North: ♠ QJ54 ♥ AK642 ♠ 7 ♣ 1064	South: ♠ K92 ♥ 75 • 109642 ♣ A98	West 1NT	North AP	East 1♦	South Pass

Board: 6 Dealer: W Vul: EW HCP: 8	★ AJ104★ 875★ Q7★ J865	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 7 Dealer: E Vul: NS HCP: 9	AJ82✓ QJ965J6▲ 104	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. Partner bids first.
Board: 8 Dealer: W Vul: None HCP: 7		West Opens 1♣. East Bids 1NT if possible. You bid first.
Board: 9 Dealer: E Vul: NS HCP: 13	★ AKJ10872▼ J96◆ 8★ A3	East Opens 1. West Bids 1NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 10 Dealer: W Vul: EW HCP: 4	1097649982A865	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. West Doubles 2♥ if possible. East Bids 3♦ if possible. You bid first.

Board: 6 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 1N E	North: ♠ AJ104 ♥ 875 ♠ Q7 ♣ J865	South: ♠ Q6 ♥ AK943 ♦ 1085 ♣ A42	West 1◆	North Pass	East 1NT	
Board: 7 Dealer: E Vul: NS North HCP: 9 South HCP: 9 Contract: 2♦ E	North: ♠ AJ82 ♥ QJ965 ♦ J6 ♣ 104	South: ♠ Q97 ♥ K104 ♦ 32 ♣ A6532	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 8 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N E	North: ♠ 643 ♥ K1084 ♦ 965 ♠ A103	South: ♠ AQ1097 ♥ AJ ♦ 10843 ♣ J8	West 1♣	North Pass	East 1NT	
Board: 9 Dealer: E Vul: NS North HCP: 13 South HCP: 4 Contract: 3♠ N	North: ♠ AKJ10872 ♥ J96 ♠ 8 ♣ A3	South: ♠ Q ♥ 10854 • 765 ♠ Q10975	West 1NT X	North 2♠ 3♠	East 1♦ Pass AP	Pass
Board: 10 Dealer: W Vul: EW North HCP: 4 South HCP: 12 Contract: 3 • W	North:	South: ♠ K3 ♥ AQ653 ♦ 106 ♠ QJ97	West 1♦ 2♦ X	North Pass Pass Pass		Pass

Board: 6 Dealer: W Vul: EW HCP: 13	♣ Q6♥ AK943♦ 1085♣ A42	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 7 Dealer: E Vul: NS HCP: 9	◆ Q97▼ K104◆ 32◆ A6532	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 8 Dealer: W Vul: None HCP: 12	AQ1097✓ AJ10843▲ J8	West Opens 1♣. East Bids 1NT if possible. Partner bids first.
Board: 9 Dealer: E Vul: NS HCP: 4	♦ Q ♥ 10854 ♦ 765 ♣ Q10975	East Opens 1♦. West Bids 1NT if possible. West Doubles Pass if possible. You bid first.
Board: 10 Dealer: W Vul: EW HCP: 12	★ K3▼ AQ653◆ 106◆ QJ97	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. West Doubles 2♥ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 6 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 1N E	North: ♠ AJ104 ♥ 875 ♠ Q7 ♣ J865	South: ♠ Q6 ♥ AK943 ♦ 1085 ♣ A42	West 1◆	North Pass	East 1NT	
Board: 7 Dealer: E Vul: NS North HCP: 9 South HCP: 9 Contract: 2♦ E	North: ♠ AJ82 ♥ QJ965 ♦ J6 ♣ 104	South: ♠ Q97 ♥ K104 ♦ 32 ♣ A6532	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 8 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N E	North: ♠ 643 ♥ K1084 ♦ 965 ♠ A103	South: ♠ AQ1097 ♥ AJ ♦ 10843 ♣ J8	West 1♣	North Pass	East 1NT	
Board: 9 Dealer: E Vul: NS North HCP: 13 South HCP: 4 Contract: 3♠ N	North: ♠ AKJ10872 ♥ J96 ♠ 8 ♣ A3	South: ♠ Q ♥ 10854 • 765 ♠ Q10975	West 1NT X	North 2♠ 3♠	East 1♦ Pass AP	Pass
Board: 10 Dealer: W Vul: EW North HCP: 4 South HCP: 12 Contract: 3 • W	North:	South: ♠ K3 ♥ AQ653 ♦ 106 ♠ QJ97	West 1♦ 2♦ X	North Pass Pass Pass		Pass

Board: 11	♦ J42	East Opens 1♣.
Dealer: E	♥ KQ764	West Bids 1NT if possible.
Vul: None	◆ A3	•
HCP: 13	♣ K97	Partner bids first.
Board: 12	♦ J1062	West Opens 1♣.
Dealer: W	♥ 853	East Bids 1NT if possible.
Vul: NS	◆ K76	Last Dias Tivi ii possible.
HCP: 5	♣ J106	You bid first.
		East Opens 1♦.
Board: 13	♦ AK863	West Bids 1NT if possible.
Dealer: E	♥ A106	East Bids 2 • if possible.
Vul: Both	♦ 4	West Bids 3♦ if possible.
HCP: 13	♣ Q743	The St Blas S v II possione.
1101 (10	- (/	Partner bids first.
		West Opens 1♦.
Board: 14	★ 10873	East Bids 1NT if possible.
Dealer: W	y 74	West Doubles 2♦ if possible.
Vul: None	♦ 872	East Bids 5♦ if possible.
HCP: 7	♣ AK83	1
		You bid first.
Board: 15	♦ KQ982	East Opens 1♦.
Dealer: E	♥ 652	West Bids 1NT if possible.
Vul: EW	♦ AQ2	1
HCP: 11	♣ 54	Partner bids first.

Board: 11 Dealer: E Vul: None North HCP: 13 South HCP: 7 Contract: 1N W	North: ♣ J42 ♥ KQ764 ♠ A3 ♣ K97	South: ♠ K1076 ♥ 2 ♠ Q10654 ♣ Q62	West 1NT	North AP	East 1♣	South Pass
Board: 12 Dealer: W Vul: NS North HCP: 5 South HCP: 15 Contract: 1N E	North: ♣ J1062 ♥ 853 ♠ K76 ♣ J106	South: ♠ K7 ♥ J764 ♠ AQ84 ♣ KQ9	West 1♣	North Pass	East 1NT	
Board: 13 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 3 • E	North: ♠ AK863 ♥ A106 ♦ 4 ♠ Q743	South: ◆ J1094 ◆ Q953 ◆ Q85 ◆ 86	West 1NT Pass 3	North Pass 2♣ AP	1 ♦ 2 ♦	South Pass Pass Pass
Board: 14 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 5•X W	North: • 10873 • 74 • 872 • AK83	South: ♠ AQ642 ♥ AJ10965 ← — ♣ J4	1♦ X Pass	North Pass 4♣ X naels Cu	1NT 5♦ AP	
Board: 15 Dealer: E Vul: EW North HCP: 11 South HCP: 9 Contract: 1N W	North: ♠ KQ982 ♥ 652 ♠ AQ2 ♣ 54	South: ◆ J105 ▼ A974 ◆ 104 ◆ A632	West 1NT	North AP	East 1+	South Pass

Board: 11 Dealer: E Vul: None	★ K1076 ♥ 2 ♦ Q10654	East Opens 1♣. West Bids 1NT if possible.
HCP: 7	♣ Q62	You bid first.
Board: 12 Dealer: W Vul: NS HCP: 15	★ K7▼ J764◆ AQ84◆ KQ9	West Opens 1♣. East Bids 1NT if possible. Partner bids first.
Board: 13 Dealer: E Vul: Both HCP: 5	▲ J1094♥ Q953◆ Q85♣ 86	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. You bid first.
Board: 14 Dealer: W Vul: None HCP: 12	AQ642✓ AJ10965✓ —✓ J4	West Opens 1♦. East Bids 1NT if possible. West Doubles 2♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 15 Dealer: E Vul: EW HCP: 9	♣ J105♥ A974♦ 104♣ A632	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 11 Dealer: E Vul: None North HCP: 13 South HCP: 7 Contract: 1N W	North: ♣ J42 ♥ KQ764 ♠ A3 ♣ K97	South: ♠ K1076 ♥ 2 ♠ Q10654 ♣ Q62	West 1NT	North AP	East 1♣	South Pass
Board: 12 Dealer: W Vul: NS North HCP: 5 South HCP: 15 Contract: 1N E	North: ♣ J1062 ♥ 853 ♠ K76 ♣ J106	South: ♠ K7 ♥ J764 ♠ AQ84 ♣ KQ9	West 1♣	North Pass	East 1NT	
Board: 13 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 3 • E	North: ♠ AK863 ♥ A106 ♦ 4 ♠ Q743	South: ◆ J1094 ◆ Q953 ◆ Q85 ◆ 86	West 1NT Pass 3	North Pass 2♣ AP	1 ♦ 2 ♦	South Pass Pass Pass
Board: 14 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 5•X W	North: • 10873 • 74 • 872 • AK83	South: ♠ AQ642 ♥ AJ10965 ← — ♣ J4	1♦ X Pass	North Pass 4♣ X naels Cu	1NT 5♦ AP	
Board: 15 Dealer: E Vul: EW North HCP: 11 South HCP: 9 Contract: 1N W	North: ♠ KQ982 ♥ 652 ♠ AQ2 ♣ 54	South: ◆ J105 ▼ A974 ◆ 104 ◆ A632	West 1NT	North AP	East 1+	South Pass

		West Opens 1♦.
Board: 16	♦ J105	East Bids 1NT if possible.
Dealer: W	♥ 9653	West Bids 2♦ if possible.
Vul: None	◆ A3	East Bids 3 • if possible.
HCP: 6	◆ J1065	East Blus 3 II possible.
HCF. 0	4 J1003	You bid first.
		i ou oid iiist.
Board: 17	♠ QJ9	East Opens 1♣.
Dealer: E	♥ KQJ102	West Bids 1NT if possible.
Vul: EW	♦ 10972	•
HCP: 9	♣ 9	Partner bids first.
Board: 18	♦ 10542	West Opens 1♦.
Dealer: W	▼ 1093	East Bids 1NT if possible.
Vul: Both	◆ A8732	East Blus TNT II possible.
HCP: 8	• A	You bid first.
	1 11	Tou old Hist.
Board: 19	♦ 72	East Opens 1♦.
Dealer: E	♥ AQ832	West Bids 1NT if possible.
Vul: NS	• AKJ9	
HCP: 14	♣ 76	Partner bids first.
110111	_ , 0	1 02 02101 0100 22100
Board: 20	♠ 6	West Opens 1♦.
Dealer: W	v 10873	East Bids 1NT if possible.
Vul: EW	♦ KQ42	-
v ui. L vv		

Board: 16 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 3 S	North: ♠ J105 ♥ 9653 ♠ A3 ♣ J1065	South: ♠ AK82 ♥ AQJ104 ♦ 105 ♣ 84	West 1♦ 2♦ Pass Pass	North Pass Pass Pass 3		
Board: 17 Dealer: E Vul: EW North HCP: 9 South HCP: 8 Contract: 1N W	North: ♠ QJ9 ♥ KQJ102 ♦ 10972 ♠ 9	South: • 1065 • 985 • K54 • KQ103	West 1NT	North AP	East 1♣	South Pass
Board: 18 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 3♥ S	North: ♠ 10542 ♥ 1093 ♠ A8732 ♣ A	South: ♠ K6 ♥ KQ7652 ♦ 5 ♣ KJ62	West 1♦ Pass	North Pass	East 1NT AP	
Board: 19 Dealer: E Vul: NS North HCP: 14 South HCP: 4 Contract: 1N W	North: ♠ 72 ♥ AQ832 ♠ AKJ9 ♣ 76	South:	West 1NT	North AP	East 1♦	South Pass
Board: 20 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 1N E	North: ♠ 6 ♥ 10873 ♠ KQ42 ♠ A975	South: ♠ KQJ974 ♥ 94 ♦ 95 ♣ Q42	West 1◆	North Pass	East 1NT	

		W O 1
D 116		West Opens 1♦.
Board: 16	♦ AK82	East Bids 1NT if possible.
Dealer: W	♥ AQJ104	West Bids 2♦ if possible.
Vul: None	♦ 105	East Bids 3♦ if possible.
HCP: 14	♣ 84	
		Partner bids first.
Board: 17	♦ 1065	East Opens 1♣.
Dealer: E	y 985	West Bids 1NT if possible.
Vul: EW	♦ K54	1
HCP: 8	♣ KQ103	You bid first.
D 1.10	♦ K6	
Board: 18	♥ KQ7652	West Opens 1♦.
Dealer: W	• 5	East Bids 1NT if possible.
Vul: Both		
HCP: 12	¥ KJ02	Partner bids first.
Board: 19	♦ 10643	East Opens 1♦.
Dealer: E	♥ 5	West Bids 1NT if possible.
Vul: NS	◆ Q108	West Blus 11(1 if possiole.
HCP: 4	♣ Q9843	You bid first.
1101.1	¥ Q7015	Tod old first.
Board: 20	♦ KQJ974	West Opens 1♦.
Dealer: W	¥ R Q357 4 ♥ 94	East Bids 1NT if possible.
Vul: EW	♦ 95	Last Dids 1141 II possible.
HCP: 8		Partner bids first.
1107.0	♣ Q42	i aithei bius iiist.

Board: 16 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 3 S	North: ♠ J105 ♥ 9653 ♠ A3 ♣ J1065	South: ♠ AK82 ♥ AQJ104 ♦ 105 ♣ 84	West 1♦ 2♦ Pass Pass	North Pass Pass Pass 3		
Board: 17 Dealer: E Vul: EW North HCP: 9 South HCP: 8 Contract: 1N W	North: ♠ QJ9 ♥ KQJ102 ♦ 10972 ♠ 9	South: • 1065 • 985 • K54 • KQ103	West 1NT	North AP	East 1♣	South Pass
Board: 18 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 3♥ S	North: ♠ 10542 ♥ 1093 ♠ A8732 ♣ A	South: ♠ K6 ♥ KQ7652 ♦ 5 ♣ KJ62	West 1♦ Pass	North Pass	East 1NT AP	
Board: 19 Dealer: E Vul: NS North HCP: 14 South HCP: 4 Contract: 1N W	North: ♠ 72 ♥ AQ832 ♠ AKJ9 ♣ 76	South:	West 1NT	North AP	East 1♦	South Pass
Board: 20 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 1N E	North: ♠ 6 ♥ 10873 ♠ KQ42 ♠ A975	South: ♠ KQJ974 ♥ 94 ♦ 95 ♣ Q42	West 1◆	North Pass	East 1NT	

Board: 21 Dealer: E Vul: None HCP: 13	◆ 98♥ AQJ1072◆ 9◆ AQ92	East Opens 1♦. West Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 22 Dealer: W Vul: EW HCP: 7	◆ 9874♥ QJ◆ 986◆ A742	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 23 Dealer: E Vul: None HCP: 13	★ KJ964▼ KQ743◆ 8◆ A5	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 24 Dealer: W Vul: Both HCP: 4		West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 25 Dealer: E Vul: NS HCP: 14	♣ QJ5♥ AQ952♦ K74♣ Q8	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.

Board: 21 Dealer: E Vul: None North HCP: 13 South HCP: 5 Contract: 3 • E	North:	South:	West 1NT	North 2♥	East 1 → 3 →	South Pass AP
Board: 22 Dealer: W Vul: EW North HCP: 7 South HCP: 10 Contract: 2♥ S	North:	South: ♠ K3 ♥ AK9875 ♦ 542 ♣ 98	West 1♦ AP	North Pass	East 1NT	
Board: 23 Dealer: E Vul: None North HCP: 13 South HCP: 7 Contract: 4♠ S	North: ♠ KJ964 ♥ KQ743 ♠ 8 ♣ A5	South: ♠ Q1032 ♥ 962 ♠ AJ7 ♣ 1087	1NT AP	North 2◆¹ naels Cu	1♦ Pass	Pass
Board: 24 Dealer: W Vul: Both North HCP: 4 South HCP: 13 Contract: 2♥ S	North:	South: ♠ Q1054 ♥ AK9853 ♠ K10 ♠ J	West 1◆ AP	North Pass	East 1NT	
Board: 25 Dealer: E Vul: NS North HCP: 14 South HCP: 6 Contract: 2 E	North: ♠ QJ5 ♥ AQ952 ♠ K74 ♠ Q8	South: ♠ 10986 ♥ J1063 ♠ A ♣ J1063	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP

Board: 21 Dealer: E Vul: None HCP: 5	♣ J10532♥ 3♦ 876♣ KJ83	East Opens 1♦. West Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 22 Dealer: W Vul: EW HCP: 10	★ K3★ AK9875★ 542★ 98	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 23 Dealer: E Vul: None HCP: 7	◆ Q1032◆ 962◆ AJ7◆ 1087	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 24 Dealer: W Vul: Both HCP: 13	♣ Q1054 ♥ AK9853 ♦ K10 ♣ J	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 25 Dealer: E Vul: NS HCP: 6	10986✓ J1063✓ A✓ J1063	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.

Board: 21 Dealer: E Vul: None North HCP: 13 South HCP: 5 Contract: 3 • E	North:	South:	West 1NT	North 2♥	East 1 → 3 →	South Pass AP
Board: 22 Dealer: W Vul: EW North HCP: 7 South HCP: 10 Contract: 2♥ S	North:	South: ♠ K3 ♥ AK9875 ♦ 542 ♣ 98	West 1♦ AP	North Pass	East 1NT	
Board: 23 Dealer: E Vul: None North HCP: 13 South HCP: 7 Contract: 4♠ S	North: ♠ KJ964 ♥ KQ743 ♠ 8 ♣ A5	South: ♠ Q1032 ♥ 962 ♠ AJ7 ♣ 1087	1NT AP	North 2◆¹ naels Cu	1♦ Pass	Pass
Board: 24 Dealer: W Vul: Both North HCP: 4 South HCP: 13 Contract: 2♥ S	North:	South: ♠ Q1054 ♥ AK9853 ♠ K10 ♠ J	West 1◆ AP	North Pass	East 1NT	
Board: 25 Dealer: E Vul: NS North HCP: 14 South HCP: 6 Contract: 2 E	North: ♠ QJ5 ♥ AQ952 ♠ K74 ♠ Q8	South: ♠ 10986 ♥ J1063 ♠ A ♣ J1063	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP

Board: 26 Dealer: W Vul: EW HCP: 7	♠ 3 ♥ QJ92 ♦ J743 ♠ K876	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 27 Dealer: E Vul: Both HCP: 10	♣ J102♥ KQ1093◆ 876♣ A2	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. Partner bids first.
Board: 28 Dealer: W Vul: EW HCP: 5	★ 8532▼ J932◆ KJ9★ 73	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.
Board: 29 Dealer: E Vul: Both HCP: 12	♠ Q653♥ AK542♦ 2♠ K43	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. Partner bids first.
Board: 30 Dealer: W Vul: None HCP: 8	10954943A6A763	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.

Board: 26 Dealer: W Vul: EW North HCP: 7 South HCP: 12 Contract: 2♠ S	North: ♠ 3 ♥ QJ92 ♠ J743 ♣ K876	South: ♠ AKJ1074 ♥ A743 ♦ 10 ♣ 52	West 1◆ AP	North Pass	East 1NT	
Board: 27 Dealer: E Vul: Both North HCP: 10 South HCP: 7 Contract: 2♣ E	North: ♣ J102 ♥ KQ1093 ♣ 876 ♣ A2	South: ♠ K974 ♥ A76 • 1043 ♣ 974	West 1NT	North Pass	East 1 ◆ 2 ♣	South Pass AP
Board: 28 Dealer: W Vul: EW North HCP: 5 South HCP: 13 Contract: 2• W	North: ♠ 8532 ♥ J932 ♠ KJ9 ♣ 73	South: ♠ A6 ♥ KQ854 ♦ 102 ♠ KJ95	West 1♦ 2♣	North Pass Pass	East 1NT 2◆	South Pass AP
Board: 29 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 3 ◆ E	North: ♠ Q653 ♥ AK542 ♠ 2 ♠ K43	South:		North Pass 2♥ AP	East 1♦ 2♦ Pass	Pass Pass
Board: 30 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 2 \(\) W	North:	South: ♠ KQ732 ♥ A1065 ♠ K5 ♣ 104	West 1♦ 2♣	North Pass Pass	East 1NT 2•	South Pass AP

Board: 26 Dealer: W Vul: EW HCP: 12	★ AKJ1074★ A743★ 10★ 52	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 27 Dealer: E Vul: Both HCP: 7	★ K974★ A76◆ 1043◆ 974	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. You bid first.
Board: 28 Dealer: W Vul: EW HCP: 13	▲ A6♥ KQ854◆ 102◆ KJ95	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. Partner bids first.
Board: 29 Dealer: E Vul: Both HCP: 6	◆ 974♥ J108◆ K104◆ Q962	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 30 Dealer: W Vul: None HCP: 12	★ KQ732★ A1065★ K5★ 104	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. Partner bids first.

Board: 26 Dealer: W Vul: EW North HCP: 7 South HCP: 12 Contract: 2♠ S	North: ♠ 3 ♥ QJ92 ♠ J743 ♣ K876	South: ♠ AKJ1074 ♥ A743 ♦ 10 ♣ 52	West 1◆ AP	North Pass	East 1NT	
Board: 27 Dealer: E Vul: Both North HCP: 10 South HCP: 7 Contract: 2♣ E	North: ♣ J102 ♥ KQ1093 ♣ 876 ♣ A2	South: ♠ K974 ♥ A76 • 1043 ♣ 974	West 1NT	North Pass	East 1 ◆ 2 ♣	South Pass AP
Board: 28 Dealer: W Vul: EW North HCP: 5 South HCP: 13 Contract: 2• W	North: ♠ 8532 ♥ J932 ♠ KJ9 ♣ 73	South: ♠ A6 ♥ KQ854 ♦ 102 ♠ KJ95	West 1♦ 2♣	North Pass Pass	East 1NT 2◆	South Pass AP
Board: 29 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 3 ◆ E	North: ♠ Q653 ♥ AK542 ♠ 2 ♠ K43	South:		North Pass 2♥ AP	East 1♦ 2♦ Pass	Pass Pass
Board: 30 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 2 \(\) W	North:	South: ♠ KQ732 ♥ A1065 ♠ K5 ♣ 104	West 1♦ 2♣	North Pass Pass	East 1NT 2•	South Pass AP

Board: 31 Dealer: E Vul: NS HCP: 12	★ KQ1043★ KJ6★ K108★ 93	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 32 Dealer: W Vul: Both HCP: 7		West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 33 Dealer: E Vul: NS HCP: 11	A865✓ AK1052◆ 83◆ 106	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 34 Dealer: W Vul: None HCP: 6	♣8765♥643◆AJ5♣J107	West Opens 1♣. East Bids 1NT if possible. You bid first.
Board: 35 Dealer: E Vul: NS HCP: 13	♠ KQJ105 ♥ AQ76 ♦ — ♣ J1096	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 31 Dealer: E Vul: NS North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ KQ1043 ♥ KJ6 ♠ K108 ♣ 93	South: ♣ J85 ♥ A754 ♠ 74 ♣ J865	West 1NT	North AP	East 1◆	South Pass
Board: 32 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2♣ W	North: ♠ 932 ♥ 972 ♠ KQJ10 ♣ J82	South: ♠ AQ1064 ♥ KQ103 ♠ 63 ♣ 104	West 1♦ 2♣	North Pass AP		South Pass
Board: 33 Dealer: E Vul: NS North HCP: 11 South HCP: 7 Contract: 3♣ E	North: ♠ A865 ♥ AK1052 ♠ 83 ♣ 106	South: ♠ K732 ♥ 9873 ♠ KJ92 ♣ 7	West 1NT	North Pass	East 1♣ 3♣	South Pass AP
Board: 34 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 1N E	North:	South: ♠ Q43 ♥ AK952 ♠ KQ10 ♠ 63	West 1♣	North Pass		
Board: 35 Dealer: E Vul: NS North HCP: 13 South HCP: 6 Contract: 3 • E	North: ♠ KQJ105 ♥ AQ76 ←— ♣ J1096	South: ♠ 863 ♥ J1053 ♠ Q973 ♠ K5		North Pass 2♠	East 1	South Pass Pass AP

Board: 31 Dealer: E Vul: NS HCP: 6		East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 32 Dealer: W Vul: Both HCP: 11	AQ1064KQ10363104	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 33 Dealer: E Vul: NS HCP: 7	★ K732♥ 9873◆ KJ92♣ 7	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 34 Dealer: W Vul: None HCP: 14	♣ Q43♥ AK952♦ KQ10♠ 63	West Opens 1♣. East Bids 1NT if possible. Partner bids first.
Board: 35 Dealer: E Vul: NS HCP: 6	★863▼J1053◆Q973★K5	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.

Board: 31 Dealer: E Vul: NS North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ KQ1043 ♥ KJ6 ♠ K108 ♣ 93	South: ♣ J85 ♥ A754 ♠ 74 ♣ J865	West 1NT	North AP	East 1◆	South Pass
Board: 32 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2♣ W	North: ♠ 932 ♥ 972 ♠ KQJ10 ♣ J82	South: ♠ AQ1064 ♥ KQ103 ♠ 63 ♣ 104	West 1♦ 2♣	North Pass AP		South Pass
Board: 33 Dealer: E Vul: NS North HCP: 11 South HCP: 7 Contract: 3♣ E	North: ♠ A865 ♥ AK1052 ♠ 83 ♣ 106	South: ♠ K732 ♥ 9873 ♠ KJ92 ♣ 7	West 1NT	North Pass	East 1♣ 3♣	South Pass AP
Board: 34 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 1N E	North:	South: ♠ Q43 ♥ AK952 ♠ KQ10 ♠ 63	West 1♣	North Pass		
Board: 35 Dealer: E Vul: NS North HCP: 13 South HCP: 6 Contract: 3 • E	North: ♠ KQJ105 ♥ AQ76 ←— ♣ J1096	South: ♠ 863 ♥ J1053 ♠ Q973 ♠ K5		North Pass 2♠	East 1	South Pass Pass AP

Board: 36	♦ 43	West Opens 1♣.
Dealer: W	♥ Q1072	East Bids 1NT if possible.
Vul: Both	♦ 985	Dast Blas 11(1 II possiole.
HCP: 11	♣ AKQ10	You bid first.
1101.11	# /IKQ10	Tou ord mist.
Dagad. 27	A A 5	Fact On one 1
Board: 37	♦ A5	East Opens 1.
Dealer: E	♥ KQJ108764	West Bids 1NT if possible.
Vul: EW	• Q4	
HCP: 12	♣ 5	Partner bids first.
Board: 38	♠ Q103	West Opens 1♦.
Dealer: W	♥ A1087	East Bids 1NT if possible.
Vul: Both	♦ J6	•
HCP: 10	♣ K1054	You bid first.
D 1.20	. 17.07.5.40	East Opens 1♣.
Board: 39	★ KQ7542	West Bids 1NT if possible.
Dealer: E	♥ K85	west blus TNT II possible.
Vul: EW	♦ AJ	Danta an 1: 1- Cinat
HCP: 13	♣ 87	Partner bids first.
		West Opens 1♦.
Board: 40	♦ Q984	East Bids 1NT if possible.
Dealer: W	♥ QJ62	-
Vul: Both	♦ Q96	West Bids 3♣ if possible.
HCP: 7	♣ 62	X 1:16 /
		You bid first.

Board: 36 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 1N E	North:	South: ♠ AQJ876 ♥ 94 ♠ 10762 ♠ 3	West 1♣	North Pass	East 1NT	
Board: 37 Dealer: E Vul: EW North HCP: 12 South HCP: 7 Contract: 4 N	North: ♠ A5 ♥ KQJ108764 ♠ Q4 ♠ 5	South: ♠ K1082 ♥ A52 ♦ 5 ♣ 98732	West 1NT	North 4♥	East 1♦ AP	South Pass
Board: 38 Dealer: W Vul: Both North HCP: 10 South HCP: 10 Contract: 1N E	North: ♠ Q103 ♥ A1087 ♦ J6 ♠ K1054	South: ♠ AK842 ♥ J64 ♠ Q54 ♠ 62	West 1◆	North Pass	East 1NT	
Board: 39 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N	North: ♠ KQ7542 ♥ K85 ♠ AJ ♣ 87	South: ◆ J96 ◆ A972 ◆ Q873 ◆ 92	West 1NT	North 2♣	East 1♣ AP	South Pass
Board: 40 Dealer: W Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ S	North: ♠ Q984 ♥ QJ62 ♠ Q96 ♣ 62	South: ♠ AKJ652 ♥ 875 ♠ 7 ♠ KJ8	West 1♦ 3♣	North Pass 3♠	East 1NT AP	

Board: 36	♠ AQJ876	West Opens 1♣.
Dealer: W	♥ 94	East Bids 1NT if possible.
Vul: Both	◆ 10762	
HCP: 7	♣ 3	Partner bids first.
Board: 37	♦ K1082	East Opens 1♦.
Dealer: E	♥ A52	West Bids 1NT if possible.
Vul: EW	♦ 5	
HCP: 7	♣ 98732	You bid first.
Board: 38	♦ AK842	West Opens 1♦.
Dealer: W	♥ J64	East Bids 1NT if possible.
Vul: Both	◆ Q54	-
HCP: 10	♣ 62	Partner bids first.
Board: 39	♦ J96	East Opens 1♣.
Dealer: E	♥ A972	West Bids 1NT if possible.
Vul: EW	• Q873	-
HCP: 7	• Q3 / 3 • 92	You bid first.
1101.7	1	
		W + 0 1 1
Board: 40	♠ AKJ652	West Opens 1♦.
Dealer: W	♥ 875	East Bids 1NT if possible.
Vul: Both	→ 7	West Bids 3♣ if possible.
HCP: 12	♣ KJ8	D . 1:1 C .
		Partner bids first.

Board: 36 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 1N E	North:	South: ♠ AQJ876 ♥ 94 ♠ 10762 ♠ 3	West 1♣	North Pass	East 1NT	
Board: 37 Dealer: E Vul: EW North HCP: 12 South HCP: 7 Contract: 4 N	North: ♠ A5 ♥ KQJ108764 ♠ Q4 ♠ 5	South: ♠ K1082 ♥ A52 ♦ 5 ♣ 98732	West 1NT	North 4♥	East 1♦ AP	South Pass
Board: 38 Dealer: W Vul: Both North HCP: 10 South HCP: 10 Contract: 1N E	North: ♠ Q103 ♥ A1087 ♦ J6 ♠ K1054	South: ♠ AK842 ♥ J64 ♠ Q54 ♠ 62	West 1◆	North Pass	East 1NT	
Board: 39 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N	North: ♠ KQ7542 ♥ K85 ♠ AJ ♣ 87	South: ◆ J96 ◆ A972 ◆ Q873 ◆ 92	West 1NT	North 2♣	East 1♣ AP	South Pass
Board: 40 Dealer: W Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ S	North: ♠ Q984 ♥ QJ62 ♠ Q96 ♣ 62	South: ♠ AKJ652 ♥ 875 ♠ 7 ♠ KJ8	West 1♦ 3♣	North Pass 3♠	East 1NT AP	

Board: 41 Dealer: E Vul: None HCP: 10	AQ10862▼ 1072A5♣ 108	East Opens 1♦. West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 42 Dealer: W Vul: NS HCP: 3	◆ 97632♥ J54◆ Q5◆ 874	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 43 Dealer: E Vul: NS HCP: 15	★ KJ1032♥ QJ◆ A74◆ A93	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. Partner bids first.
Board: 44 Dealer: W Vul: EW HCP: 8	◆ Q954◆ 6◆ K764◆ K943	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. You bid first.
Board: 45 Dealer: E Vul: Both HCP: 11	★ A84▼ AQJ73◆ 84◆ 862	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.

Board: 41 Dealer: E Vul: None North HCP: 10 South HCP: 10 Contract: 3♠ N	North: ♠ AQ10862 ♥ 1072 ♠ A5 ♣ 108	South: ♠ K9 ♥ KQ86 ♦ 1092 ♣ Q642	West 1NT AP	North 2♣	East 1 → 3 ♣	South Pass 3♣
Board: 42 Dealer: W Vul: NS North HCP: 3 South HCP: 17 Contract: 1N E	North: ◆ 97632 ▼ J54 ◆ Q5 ◆ 874	South: ♠ AQ4 ♥ Q10862 ♠ K97 ♠ AQ	West 1◆	North Pass	East 1NT	
Board: 43 Dealer: E Vul: NS North HCP: 15 South HCP: 6 Contract: 3♠ N	North: ♠ KJ1032 ♥ QJ ♠ A74 ♣ A93	South: ♠ Q865 ♥ A8762 ♠ 63 ♣ 107		North Pass 2♠ Pass	1 ♦ 2 ♣	Pass Pass Pass
Board: 44 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 2♥ S	North: ♠ Q954 ♥ 6 ♠ K764 ♣ K943	South: ♠ A1062 ♥ KQ732 ♠ 2 ♣ Q82	West 1♦ 2♦ AP	North Pass Pass		Pass
Board: 45 Dealer: E Vul: Both North HCP: 11 South HCP: 11 Contract: 2 • E	North: ♠ A84 ♥ AQJ73 ♦ 84 ♣ 862	South: ♠ K65 ♥ 852 ♠ AJ5 ♣ QJ104	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP

Board: 41 Dealer: E Vul: None HCP: 10	★ K9▼ KQ86◆ 1092◆ Q642	East Opens 1♦. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 42 Dealer: W Vul: NS HCP: 17	AQ4♥ Q10862★ K97★ AQ	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 43 Dealer: E Vul: NS HCP: 6	♣ Q865♥ A8762♦ 63♣ 107	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 44 Dealer: W Vul: EW HCP: 11	★ A1062★ KQ732★ 2★ Q82	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 45 Dealer: E Vul: Both HCP: 11	★ K65★ 852◆ AJ5◆ QJ104	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.

Board: 41 Dealer: E Vul: None North HCP: 10 South HCP: 10 Contract: 3♠ N	North: ♠ AQ10862 ♥ 1072 ♠ A5 ♣ 108	South: ♠ K9 ♥ KQ86 ♦ 1092 ♣ Q642	West 1NT AP	North 2♣	East 1 → 3 ♣	South Pass 3♣
Board: 42 Dealer: W Vul: NS North HCP: 3 South HCP: 17 Contract: 1N E	North: ◆ 97632 ▼ J54 ◆ Q5 ◆ 874	South: ♠ AQ4 ♥ Q10862 ♠ K97 ♠ AQ	West 1◆	North Pass	East 1NT	
Board: 43 Dealer: E Vul: NS North HCP: 15 South HCP: 6 Contract: 3♠ N	North: ♠ KJ1032 ♥ QJ ♠ A74 ♣ A93	South: ♠ Q865 ♥ A8762 ♠ 63 ♣ 107		North Pass 2♠ Pass	1 ♦ 2 ♣	Pass Pass Pass
Board: 44 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 2♥ S	North: ♠ Q954 ♥ 6 ♠ K764 ♣ K943	South: ♠ A1062 ♥ KQ732 ♠ 2 ♣ Q82	West 1♦ 2♦ AP	North Pass Pass		Pass
Board: 45 Dealer: E Vul: Both North HCP: 11 South HCP: 11 Contract: 2 • E	North: ♠ A84 ♥ AQJ73 ♦ 84 ♣ 862	South: ♠ K65 ♥ 852 ♠ AJ5 ♣ QJ104	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP

Board: 46 Dealer: W Vul: NS HCP: 9	♦ 9875♥ Q1074♦ A5♦ K82	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 47 Dealer: E Vul: EW HCP: 10	★ K85▼ KQJ872◆ —◆ J976	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 48 Dealer: W Vul: NS HCP: 9	★ 762★ AQ72★ 32★ K964	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 49 Dealer: E Vul: EW HCP: 12	♠ AKJ753♥ J94♦ K8♠ 52	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 50 Dealer: W Vul: NS HCP: 7	♦ 876♥ 5♦ AK98♠ 109753	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 46 Dealer: W Vul: NS North HCP: 9 South HCP: 9 Contract: 2 • W	North:	South: ♠ KJ104 ♥ AJ92 ♦ 6 ♣ 9765	West 1♦ 2♦	North Pass AP	East 1NT	
Board: 47 Dealer: E Vul: EW North HCP: 10 South HCP: 11 Contract: 3 \(\bar{V} \) N	North: ♠ K85 ♥ KQJ872 ←— ♣ J976	South: ♠ A762 ♥ 109 ♠ AK1062 ♣ 102	West 1NT AP	North 2♥	East 1♦ Pass	Pass
Board: 48 Dealer: W Vul: NS North HCP: 9 South HCP: 11 Contract: 2 W	North: ♣ 762 ♥ AQ72 ♦ 32 ♣ K964	South: ♠ KQ10953 ♥ 95 ♠ A876 ♠ Q	West 1	North Pass AP	East 1NT	
Board: 49 Dealer: E Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠ N	North: ♠ AKJ753 ♥ J94 ♠ K8 ♣ 52	South: ♠ Q102 ♥ A653 ♦ 6 ♠ K8764	West 1NT AP	North 2♠	East 1♦ Pass	Pass
Board: 50 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 2♠ N	North: ◆ 876 ▼ 5 ◆ AK98 ♣ 109753	South: ♠ KQ954 ♥ AQ7643 ♦— ♣ 84	1♦ Pass	North Pass 2♣ maels Cu	1NT AP	

Board: 46 Dealer: W Vul: NS HCP: 9	★ KJ104▼ AJ92◆ 6◆ 9765	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 47 Dealer: E Vul: EW	★ A762▼ 109◆ AK1062	East Opens 1♦. West Bids 1NT if possible.
HCP: 11	♣ 102	You bid first.
Board: 48 Dealer: W Vul: NS HCP: 11	♣ KQ10953 ♥ 95 ♦ A876 ♣ Q	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. Partner bids first.
Board: 49 Dealer: E Vul: EW HCP: 9	♣ Q102♥ A653♦ 6♣ K8764	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 50 Dealer: W Vul: NS HCP: 11	★ KQ954 ★ AQ7643 ★ — ♣ 84	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 46 Dealer: W Vul: NS North HCP: 9 South HCP: 9 Contract: 2 • W	North:	South: ♠ KJ104 ♥ AJ92 ♦ 6 ♣ 9765	West 1♦ 2♦	North Pass AP	East 1NT	
Board: 47 Dealer: E Vul: EW North HCP: 10 South HCP: 11 Contract: 3 \(\bar{V} \) N	North: ♠ K85 ♥ KQJ872 ←— ♣ J976	South: ♠ A762 ♥ 109 ♠ AK1062 ♣ 102	West 1NT AP	North 2♥	East 1♦ Pass	Pass
Board: 48 Dealer: W Vul: NS North HCP: 9 South HCP: 11 Contract: 2 W	North: ♣ 762 ♥ AQ72 ♦ 32 ♣ K964	South: ♠ KQ10953 ♥ 95 ♠ A876 ♠ Q	West 1	North Pass AP	East 1NT	
Board: 49 Dealer: E Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠ N	North: ♠ AKJ753 ♥ J94 ♠ K8 ♣ 52	South: ♠ Q102 ♥ A653 ♦ 6 ♠ K8764	West 1NT AP	North 2♠	East 1♦ Pass	Pass
Board: 50 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 2♠ N	North: ◆ 876 ▼ 5 ◆ AK98 ♣ 109753	South: ♠ KQ954 ♥ AQ7643 ♦— ♣ 84	1♦ Pass	North Pass 2♣ maels Cu	1NT AP	

Board: 51 Dealer: E Vul: EW HCP: 12	42✓ AKJ54103✓ KJ75	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. West Bids 4. if possible. Partner bids first.
Board: 52 Dealer: W Vul: EW HCP: 9	◆ Q942◆ 53◆ A742◆ K109	West Opens 1♣. East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 53 Dealer: E Vul: Both HCP: 12	AQJ62✓ 52A976J6	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 54 Dealer: W Vul: None HCP: 10	★ K1065★ A2◆ 8754★ K72	West Opens 1♣. East Bids 1NT if possible. You bid first.
Board: 55 Dealer: E Vul: None HCP: 9	AQ109632K310988	East Opens 1♦. West Bids 1NT if possible. East Doubles 3♠ if possible. Partner bids first.

Board: 51 Dealer: E Vul: EW North HCP: 12 South HCP: 6 Contract: 4 • E	North:	South: ♠ AQ1063 ♥ 10986 ♠ 82 ♣ 64	West 1NT Pass 3 4	North Pass 2♥ Pass AP	1 ♦ 2 ♦	Pass Pass Pass
Board: 52 Dealer: W Vul: EW North HCP: 9 South HCP: 9 Contract: 4♠ N	North: ♠ Q942 ♥ 53 ♠ A742 ♠ K109	South: ♠ KJ863 ♥ KJ874 ♦ J5 ♠ 6	1 ♣ 3 ♣	North Pass 4♠ naels Cu	1NT AP	
Board: 53 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ AQJ62 ♥ 52 ♠ A976 ♣ J6	South:	West 1NT	North AP	East 1♦	South Pass
Board: 54 Dealer: W Vul: None North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ K1065 ♥ A2 ♠ 8754 ♠ K72	South:	West 1♣	North Pass	East 1NT	
Board: 55 Dealer: E Vul: None North HCP: 9 South HCP: 7 Contract: 44 N	North: ♠ AQ109632 ♥ K3 ♠ 1098 ♠ 8	South:	West 1NT AP	North 3♠	East 1♦ X	South Pass 4

Board: 51 Dealer: E Vul: EW HCP: 6	AQ1063▼ 10986◆ 82◆ 64	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. West Bids 4. if possible. You bid first.
Board: 52 Dealer: W Vul: EW HCP: 9	★ KJ863★ KJ874◆ J5◆ 6	West Opens 1♣. East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 53 Dealer: E Vul: Both HCP: 6	♦ 874 ♥ Q1096 ♦ 108 ♣ A854	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 54 Dealer: W Vul: None HCP: 8		West Opens 1♣. East Bids 1NT if possible. Partner bids first.
Board: 55 Dealer: E Vul: None HCP: 7	J54✓ J875✓ 53✓ KQ107	East Opens 1♦. West Bids 1NT if possible. East Doubles 3♠ if possible. You bid first.

Board: 51 Dealer: E Vul: EW North HCP: 12 South HCP: 6 Contract: 4 • E	North:	South: ♠ AQ1063 ♥ 10986 ♠ 82 ♣ 64	West 1NT Pass 3 4	North Pass 2♥ Pass AP	1 ♦ 2 ♦	Pass Pass Pass
Board: 52 Dealer: W Vul: EW North HCP: 9 South HCP: 9 Contract: 4♠ N	North: ♠ Q942 ♥ 53 ♠ A742 ♠ K109	South: ♠ KJ863 ♥ KJ874 ♦ J5 ♠ 6	1 ♣ 3 ♣	North Pass 4♠ naels Cu	1NT AP	
Board: 53 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ AQJ62 ♥ 52 ♠ A976 ♣ J6	South:	West 1NT	North AP	East 1♦	South Pass
Board: 54 Dealer: W Vul: None North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ K1065 ♥ A2 ♠ 8754 ♠ K72	South:	West 1♣	North Pass	East 1NT	
Board: 55 Dealer: E Vul: None North HCP: 9 South HCP: 7 Contract: 44 N	North: ♠ AQ109632 ♥ K3 ♠ 1098 ♠ 8	South:	West 1NT AP	North 3♠	East 1♦ X	South Pass 4

Board: 56	♦ K7654	Wast Onans 1
Dealer: W	♥ J3	West Opens 1♦. East Bids 1NT if possible.
Vul: EW	◆ A86	
HCP: 8	♣ 1093	You bid first.
Board: 57 Dealer: E Vul: None HCP: 9	J4✓ AQ862✓ J83✓ J104	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 58	♦ 9632	West Opens 1♦.
Dealer: W	♥ QJ64	East Bids 1NT if possible.
Vul: NS	♦ 1075	
HCP: 3	♣ 105	You bid first.
Board: 59	♦ KQ962	East Opens 1♦.
Dealer: E	♥ KJ53	West Bids 1NT if possible.
Vul: EW	♦ 102	
HCP: 9	♣ 102	Partner bids first.
5		***
Board: 60	♦ 32	West Opens 1♦.
Dealer: W	♥ K753	East Bids 1NT if possible.
Vul: Both	◆ A5	
HCP: 7	♣ 97654	You bid first.

Board: 56 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 3♥ S	North: ♠ K7654 ♥ J3 ♠ A86 ♣ 1093	South:	West 1♦ AP	North Pass	East 1NT	
Board: 57 Dealer: E Vul: None North HCP: 9 South HCP: 8 Contract: 2 E	North: ♣ J4 ♥ AQ862 • J83 ♣ J104	South: ♠ Q10753 ♥ 1095 ♠ K ♣ K962	West 1NT	North Pass	East 1 ♦ 2 ♦	South Pass AP
Board: 58 Dealer: W Vul: NS North HCP: 3 South HCP: 16 Contract: 1N E	North:	South: ♠ K84 ♥ A53 • Q98 ♣ AQJ8	West 1◆	North Pass	East 1NT	
Board: 59 Dealer: E Vul: EW North HCP: 9 South HCP: 11 Contract: 1N W	North: ♠ KQ962 ♥ KJ53 • 102 ♣ 102	South: ♠ AJ10 ♥ Q7 ♠ K98 ♣ J8654	West 1NT	North AP	East 1♦	South Pass
Board: 60 Dealer: W Vul: Both North HCP: 7 South HCP: 13 Contract: 2 S	North:	South: ♠ AKJ1074 ♥ Q6 • 109 ♣ QJ10	West 1♦ AP	North Pass	East 1NT	

Board: 56 Dealer: W Vul: EW	★ 102 ♥ KQ108752 ♦ 7	West Opens 1♦. East Bids 1NT if possible.
HCP: 9	♣ A72	Partner bids first.
Board: 57 Dealer: E Vul: None	♦ Q10753 ♥ 1095 ♦ K	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible.
HCP: 8	♣ K962	You bid first.
Board: 58	♦ K84	West Opens 1♦.
Dealer: W Vul: NS	∨ A53 → Q98	East Bids 1NT if possible.
HCP: 16	♣ AQJ8	Partner bids first.
Board: 59	♠ AJ10	East Opens 1♦.
Dealer: E Vul: EW	♥ Q7 ♦ K98	West Bids 1NT if possible.
HCP: 11	♣ J8654	You bid first.
Board: 60	♠ AKJ1074	West Opens 1♦.
Dealer: W Vul: Both	♥ Q6 ♦ 109	East Bids 1NT if possible.
HCP: 13	◆ QJ10	Partner bids first.

Board: 56 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 3♥ S	North: ♠ K7654 ♥ J3 ♠ A86 ♣ 1093	South:	West 1♦ AP	North Pass	East 1NT	
Board: 57 Dealer: E Vul: None North HCP: 9 South HCP: 8 Contract: 2 E	North: ♣ J4 ♥ AQ862 • J83 ♣ J104	South: ♠ Q10753 ♥ 1095 ♠ K ♣ K962	West 1NT	North Pass	East 1 ♦ 2 ♦	South Pass AP
Board: 58 Dealer: W Vul: NS North HCP: 3 South HCP: 16 Contract: 1N E	North:	South: ♠ K84 ♥ A53 • Q98 ♣ AQJ8	West 1◆	North Pass	East 1NT	
Board: 59 Dealer: E Vul: EW North HCP: 9 South HCP: 11 Contract: 1N W	North: ♠ KQ962 ♥ KJ53 • 102 ♣ 102	South: ♠ AJ10 ♥ Q7 ♠ K98 ♣ J8654	West 1NT	North AP	East 1♦	South Pass
Board: 60 Dealer: W Vul: Both North HCP: 7 South HCP: 13 Contract: 2 S	North:	South: ♠ AKJ1074 ♥ Q6 • 109 ♣ QJ10	West 1♦ AP	North Pass	East 1NT	

Board: 61 Dealer: E Vul: EW HCP: 16	♣ Q7654♥ AQ103♦ A7♣ A10	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. Partner bids first.
Board: 62 Dealer: W Vul: Both HCP: 9		West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 63 Dealer: E Vul: None HCP: 13	▲ AJ1082✔ AKJ87♦ 103♣ 7	East Opens 1♦. West Bids 1NT if possible. East Doubles 2♦ if possible. Partner bids first.
Board: 64 Dealer: W Vul: Both HCP: 9	♣ KJ76 ♥ J87 ♦ A62 ♣ 1075	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. You bid first.
Board: 65 Dealer: E Vul: NS HCP: 12	★ AK876♥ 876◆ A102◆ J7	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. Partner bids first.

Board: 61 Dealer: E Vul: EW North HCP: 16 South HCP: 2 Contract: 2♠ N	North: ♠ Q7654 ♥ AQ103 ♠ A7 ♠ A10	South: ♠ J109 ♥ 842 ♦ 9543 ♣ J75	West 1NT Pass	North Pass 2♣	East 1♦ 2♣ AP	South Pass Pass
Board: 62 Dealer: W Vul: Both North HCP: 9 South HCP: 12 Contract: 1N E	North: ♣ J6 ♥ AQJ8 ♦ J9765 ♣ 62	South: ♠ AK853 ♥ 9743 ←— ♠ KQ85	West 1◆	North Pass	East 1NT	
Board: 63 Dealer: E Vul: None North HCP: 13 South HCP: 8 Contract: 3♠ S	North: ♠ AJ1082 ♥ AKJ87 ♦ 103 ♣ 7	South: ◆ 963 ▼ 952 ◆ A72 ◆ KJ95	1NT AP	North 2◆1 naels Cu	1 ♦ X	South Pass 3♠
Board: 64 Dealer: W Vul: Both North HCP: 9 South HCP: 10 Contract: 2 • W	North: ♠ KJ76 ♥ J87 ♠ A62 ♣ 1075	South: ◆ 843 ◆ AQ1063 ◆ 75 ◆ A82	West 1♦ 2♣	North Pass Pass		South Pass AP
Board: 65 Dealer: E Vul: NS North HCP: 12 South HCP: 6 Contract: 3♣ E	North: ♠ AK876 ♥ 876 ♠ A102 ♣ J7	South:	West 1NT Pass 3.	North Pass X AP	East 1♣ 2♣ Pass	Pass Pass

Board: 61 Dealer: E Vul: EW HCP: 2		East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. You bid first.
Board: 62 Dealer: W Vul: Both HCP: 12	♠ AK853♥ 9743♦ —♠ KQ85	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 63 Dealer: E Vul: None HCP: 8	♦ 963♥ 952♦ A72♣ KJ95	East Opens 1. West Bids 1NT if possible. East Doubles 2. if possible. You bid first.
Board: 64 Dealer: W Vul: Both HCP: 10	★843★ AQ1063★75★ A82	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. Partner bids first.
Board: 65 Dealer: E Vul: NS HCP: 6	1093KJ432Q8394	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.

Board: 61 Dealer: E Vul: EW North HCP: 16 South HCP: 2 Contract: 2♠ N	North: ♠ Q7654 ♥ AQ103 ♠ A7 ♠ A10	South: ♠ J109 ♥ 842 ♦ 9543 ♣ J75	West 1NT Pass	North Pass 2♣	East 1♦ 2♣ AP	South Pass Pass
Board: 62 Dealer: W Vul: Both North HCP: 9 South HCP: 12 Contract: 1N E	North: ♣ J6 ♥ AQJ8 ♦ J9765 ♣ 62	South: ♠ AK853 ♥ 9743 ←— ♠ KQ85	West 1◆	North Pass	East 1NT	
Board: 63 Dealer: E Vul: None North HCP: 13 South HCP: 8 Contract: 3♠ S	North: ♠ AJ1082 ♥ AKJ87 ♦ 103 ♣ 7	South: ◆ 963 ▼ 952 ◆ A72 ◆ KJ95	1NT AP	North 2◆1 naels Cu	1 ♦ X	South Pass 3♠
Board: 64 Dealer: W Vul: Both North HCP: 9 South HCP: 10 Contract: 2 • W	North: ♠ KJ76 ♥ J87 ♠ A62 ♣ 1075	South: ◆ 843 ◆ AQ1063 ◆ 75 ◆ A82	West 1♦ 2♣	North Pass Pass		South Pass AP
Board: 65 Dealer: E Vul: NS North HCP: 12 South HCP: 6 Contract: 3♣ E	North: ♠ AK876 ♥ 876 ♠ A102 ♣ J7	South:	West 1NT Pass 3.	North Pass X AP	East 1♣ 2♣ Pass	Pass Pass

Board: 66 Dealer: W Vul: NS HCP: 9		West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 67 Dealer: E Vul: EW HCP: 9	♣ QJ963♥ KJ1087◆ —♣ Q52	East Opens 1♦. West Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 68 Dealer: W Vul: Both HCP: 9	♣ Q32♥ AQ83♦ J6♣ 9632	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 69 Dealer: E Vul: EW HCP: 10	AQ10754✓ A74✓ 72✓ 97	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 70 Dealer: W Vul: None HCP: 8		West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 66 Dealer: W Vul: NS North HCP: 9 South HCP: 9 Contract: 1N E	North:	South: ♠ KQ742 ♥ 1082 ♠ A10 ♣ 1093	West 1◆	North Pass	East 1NT	
Board: 67 Dealer: E Vul: EW North HCP: 9 South HCP: 7 Contract: 3 ◆ E	North: ♠ QJ963 ♥ KJ1087 ←— ♠ Q52	South: ♠ K102 ♥ 953 • 863 ♣ A1094	1NT	North 2∳ ¹ naels Cu	1 ♦ 3 ♦	South Pass AP
Board: 68 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2 W	North: ♠ Q32 ♥ AQ83 ♦ J6 ♠ 9632	South: ♠ AK1095 ♥ 1074 ♦ Q1094 ♠ 8	West 1♦ 2♣	North Pass AP		South Pass
Board: 69 Dealer: E Vul: EW North HCP: 10 South HCP: 10 Contract: 3♠ N	North: ♠ AQ10754 ♥ A74 ♠ 72 ♣ 97	South: ♠ K8 ♥ QJ63 ♠ A654 ♣ 1053	West 1NT AP	North 2♣	East 1♣ 3♣	South Pass 34
Board: 70 Dealer: W Vul: None North HCP: 8 South HCP: 13 Contract: 2♥ S	North:	South: ♠ Q103 ♥ AQJ964 ♠ KJ6 ♣ 10	West 1♦ AP	North Pass	East 1NT	

Board: 66 Dealer: W Vul: NS HCP: 9	★ KQ742▼ 1082◆ A10◆ 1093	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 67 Dealer: E Vul: EW HCP: 7	★ K102♥ 953◆ 863◆ A1094	East Opens 1♦. West Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 68 Dealer: W Vul: Both HCP: 9	★ AK1095▼ 1074◆ Q1094◆ 8	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. Partner bids first.
Board: 69 Dealer: E Vul: EW HCP: 10	★ K8♥ QJ63◆ A654◆ 1053	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 70 Dealer: W Vul: None HCP: 13	♣ Q103♥ AQJ964♦ KJ6♣ 10	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 66 Dealer: W Vul: NS North HCP: 9 South HCP: 9 Contract: 1N E	North:	South: ♠ KQ742 ♥ 1082 ♠ A10 ♣ 1093	West 1◆	North Pass	East 1NT	
Board: 67 Dealer: E Vul: EW North HCP: 9 South HCP: 7 Contract: 3 ◆ E	North: ♠ QJ963 ♥ KJ1087 ←— ♠ Q52	South: ♠ K102 ♥ 953 • 863 ♣ A1094	1NT	North 2∳ ¹ naels Cu	1 ♦ 3 ♦	South Pass AP
Board: 68 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2 W	North: ♠ Q32 ♥ AQ83 ♦ J6 ♠ 9632	South: ♠ AK1095 ♥ 1074 ♦ Q1094 ♠ 8	West 1♦ 2♣	North Pass AP		South Pass
Board: 69 Dealer: E Vul: EW North HCP: 10 South HCP: 10 Contract: 3♠ N	North: ♠ AQ10754 ♥ A74 ♠ 72 ♣ 97	South: ♠ K8 ♥ QJ63 ♠ A654 ♣ 1053	West 1NT AP	North 2♣	East 1♣ 3♣	South Pass 34
Board: 70 Dealer: W Vul: None North HCP: 8 South HCP: 13 Contract: 2♥ S	North:	South: ♠ Q103 ♥ AQJ964 ♠ KJ6 ♣ 10	West 1♦ AP	North Pass	East 1NT	

Board: 71 Dealer: E Vul: EW HCP: 13	★ A1083★ KQ8732★ —★ A96	East Opens 1♦. West Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 72 Dealer: W Vul: NS HCP: 6	♦ 82 ♥ Q932 ♦ 98 ♠ A10652	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 73 Dealer: E Vul: Both HCP: 13	♣ J76♥ AKJ32◆ QJ10♣ J10	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 74 Dealer: W Vul: None HCP: 11	105★ K65★ A987♣ A832	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 75 Dealer: E Vul: EW HCP: 17	♠ A74♥ A52♦ AJ104♠ A53	East Opens 1♣. West Bids 1NT if possible. Partner bids first.

Board: 71 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 3 • E	North: ♠ A1083 ♥ KQ8732 ←— ♣ A96	South: ♠ KQ974 ♥ 5 • Q763 ♣ 543	West 1NT	North 2♥	East 1 ♦ 3 ♦	South Pass AP
Board: 72 Dealer: W Vul: NS North HCP: 6 South HCP: 12 Contract: 1N E	North: ♠ 82 ♥ Q932 ♦ 98 ♠ A10652	South: ♠ AQJ107 ♥ K104 ♠ Q73 ♣ 87	West 1◆	North Pass	East 1NT	
Board: 73 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 1N W	North: ♣ J76 ♥ AKJ32 ♠ QJ10 ♣ J10	South: ♠ K93 ♥ 8 ♦ 98764 ♣ KQ98	West 1NT	North AP	East 1♣	South Pass
Board: 74 Dealer: W Vul: None North HCP: 11 South HCP: 9 Contract: 1N E	North:	South: ♠ QJ63 ♥ AQ942 ♠ 3 ♣ 1076	West 1◆	North Pass	East 1NT	
Board: 75 Dealer: E Vul: EW North HCP: 17 South HCP: 3 Contract: 1N W	North: ♠ A74 ♥ A52 ♠ AJ104 ♣ A53	South:	West 1NT	North AP	East 1♣	South Pass

Board: 71 Dealer: E Vul: EW HCP: 7	★ KQ974▼ 5◆ Q763◆ 543	East Opens 1♦. West Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 72 Dealer: W Vul: NS HCP: 12	AQJ107K104Q7387	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 73 Dealer: E Vul: Both HCP: 8	★ K93▼ 8◆ 98764◆ KQ98	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 74 Dealer: W Vul: None HCP: 9	♣ QJ63♥ AQ942◆ 3♣ 1076	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 75 Dealer: E Vul: EW HCP: 3	★ 863▼ K864◆ 975◆ 964	East Opens 1♣. West Bids 1NT if possible. You bid first.

Board: 71 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 3 • E	North: ♠ A1083 ♥ KQ8732 ←— ♣ A96	South: ♠ KQ974 ♥ 5 • Q763 ♣ 543	West 1NT	North 2♥	East 1 ♦ 3 ♦	South Pass AP
Board: 72 Dealer: W Vul: NS North HCP: 6 South HCP: 12 Contract: 1N E	North: ♠ 82 ♥ Q932 ♦ 98 ♠ A10652	South: ♠ AQJ107 ♥ K104 ♠ Q73 ♣ 87	West 1◆	North Pass	East 1NT	
Board: 73 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 1N W	North: ♣ J76 ♥ AKJ32 ♠ QJ10 ♣ J10	South: ♠ K93 ♥ 8 ♦ 98764 ♣ KQ98	West 1NT	North AP	East 1♣	South Pass
Board: 74 Dealer: W Vul: None North HCP: 11 South HCP: 9 Contract: 1N E	North:	South: ♠ QJ63 ♥ AQ942 ♠ 3 ♣ 1076	West 1◆	North Pass	East 1NT	
Board: 75 Dealer: E Vul: EW North HCP: 17 South HCP: 3 Contract: 1N W	North: ♠ A74 ♥ A52 ♠ AJ104 ♣ A53	South:	West 1NT	North AP	East 1♣	South Pass

Board: 76 Dealer: W Vul: Both HCP: 7	J875♥ Q876◆ Q1098◆ Q	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 77 Dealer: E Vul: NS HCP: 13	★ AKJ8432♥ J5★ A9★ 108	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 78 Dealer: W Vul: Both HCP: 11	▶ J98♥ 1093♦ K84♣ AK93	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 79 Dealer: E Vul: None HCP: 14	★ KQ3▼ J9◆ K53◆ AJ765	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 80 Dealer: W Vul: NS HCP: 4	10710754982KJ83	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 76 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 1N E	North: ♠ J875 ♥ Q876 ♠ Q1098 ♠ Q	South: ♠ AK1063 ♥ K103 ♠ J ♣ 9874	West 1◆	North Pass	East 1NT	
Board: 77 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 2♠ N	North: ♠ AKJ8432 ♥ J5 ♠ A9 ♠ 108	South: ◆ 5 ▼ 97643 ◆ Q75 ◆ KQ94	West 1NT	North 2♠	East 1♦ AP	South Pass
Board: 78 Dealer: W Vul: Both North HCP: 11 South HCP: 11 Contract: 4 N	North: ▲ J98 ▼ 1093 ◆ K84 ▲ AK93	South: ♠ K7654 ♥ AKJ762 ♠ 2 ♣ 2	1 ♦ 3 ♣	North Pass 4♥ naels Cu	1NT AP	
Board: 79 Dealer: E Vul: None North HCP: 14 South HCP: 7 Contract: 2 • E	North: ♠ KQ3 ♥ J9 ♠ K53 ♠ AJ765	South:	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP
Board: 80 Dealer: W Vul: NS North HCP: 4 South HCP: 13 Contract: 2♠ S	North:	South: ♠ AQ8632 ♥ AK2 ♦ 104 ♣ 92	West 1 AP	North Pass	East 1NT	

Board: 76	♦ AK1063	West Opens 1♦.
Dealer: W	♥ K103	East Bids 1NT if possible.
Vul: Both	♦ J	1
HCP: 11	♣ 9874	Partner bids first.
Board: 77	♦ 5	East Opens 1♦.
Dealer: E	♥ 97643	West Bids 1NT if possible.
Vul: NS	♦ Q75	•
HCP: 7	♣ KQ94	You bid first.
D 1.70	. 1777 6 5 4	West Opens 1♦.
Board: 78	♦ K7654	East Bids 1NT if possible.
Dealer: W	♥ AKJ762	West Bids 3♣ if possible.
Vul: Both	• 2 • 2	-
HCP: 11	♣ 2	Partner bids first.
D 1, 70	A 0.65	East Opens 1♦.
Board: 79	♦ 865	West Bids 1NT if possible.
Dealer: E Vul: None	♥ AK876	East Bids 2♦ if possible.
HCP: 7	↑74♣983	
IICI./	4 903	You bid first.
Board: 80	♠ AQ8632	West Opens 1♦.
Dealer: W	♥ AK2	East Bids 1NT if possible.
Vul: NS	♦ 104	
HCP: 13	♣ 92	Partner bids first.

Board: 76 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 1N E	North: ♠ J875 ♥ Q876 ♠ Q1098 ♠ Q	South: ♠ AK1063 ♥ K103 ♠ J ♣ 9874	West 1◆	North Pass	East 1NT	
Board: 77 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 2♠ N	North: ♠ AKJ8432 ♥ J5 ♠ A9 ♠ 108	South: ◆ 5 ▼ 97643 ◆ Q75 ♣ KQ94	West 1NT	North 2♠	East 1♦ AP	South Pass
Board: 78 Dealer: W Vul: Both North HCP: 11 South HCP: 11 Contract: 4 N	North: ▲ J98 ▼ 1093 ◆ K84 ▲ AK93	South: ♠ K7654 ♥ AKJ762 ♠ 2 ♣ 2	1 ♦ 3 ♣	North Pass 4♥ naels Cu	1NT AP	
Board: 79 Dealer: E Vul: None North HCP: 14 South HCP: 7 Contract: 2 • E	North: ♠ KQ3 ♥ J9 ♠ K53 ♠ AJ765	South:	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP
Board: 80 Dealer: W Vul: NS North HCP: 4 South HCP: 13 Contract: 2♠ S	North:	South: ♠ AQ8632 ♥ AK2 ♠ 104 ♣ 92	West 1 AP	North Pass	East 1NT	

Board: 81 Dealer: E Vul: None HCP: 6	♣74 ▼ AQ1043 ◆ 3 ♣ 108432	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 82 Dealer: W Vul: NS		West Opens 1♦. East Bids 1NT if possible.
HCP: 10	♣ AQ63	You bid first.
Board: 83 Dealer: E Vul: EW HCP: 14	★ AK109♥ 9862◆ J8◆ AQ3	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 84 Dealer: W Vul: EW HCP: 6	♣976♥Q98★K62♣J1072	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 85 Dealer: E Vul: Both HCP: 12	★ AQJ1073▼ K10873◆ —◆ Q10	East Opens 1♦. West Bids 1NT if possible. East Doubles 2♦ if possible. Partner bids first.

Board: 81 Dealer: E Vul: None North HCP: 6 South HCP: 11 Contract: 2 E	North: ♣ 74 ✔ AQ1043 ♣ 3 ♣ 108432	South: ♠ KQ52 ♥ J98 • 75 ♣ KQ76	West 1NT	North Pass	East 1 → 2 →	South Pass AP
Board: 82 Dealer: W Vul: NS North HCP: 10 South HCP: 11 Contract: 1N E	North: ♣ J103 ♥ 943 ♠ K54 ♣ AQ63	South: ♠ A965 ♥ KQJ75 ♦ J107 ♣ 8	West 1◆	North Pass	East 1NT	
Board: 83 Dealer: E Vul: EW North HCP: 14 South HCP: 2 Contract: 1N W	North: ♠ AK109 ♥ 9862 ♦ J8 ♣ AQ3	South: ♠ 853 ♥ J103 • 10543 ♣ J106	West 1NT	North AP	East 1♦	South Pass
Board: 84 Dealer: W Vul: EW North HCP: 6 South HCP: 13 Contract: 2 S	North: ◆ 976 ▼ Q98 ◆ K62 ◆ J1072	South: ♠ KQ5432 ♥ KJ4 ♦ 9 ♣ A98	West 1◆ AP	North Pass	East 1NT	
Board: 85 Dealer: E Vul: Both North HCP: 12 South HCP: 9 Contract: 4♥ S	North: ♠ AQJ1073 ♥ K10873 ←— ♠ Q10	South:	1NT AP	North 2∳ ¹ naels Cu	1 ♦ X	South Pass 4♥

Board: 81 Dealer: E Vul: None HCP: 11	★ KQ52▼ J98◆ 75◆ KQ76	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 82 Dealer: W Vul: NS HCP: 11	▲ A965♥ KQJ75◆ J107▲ 8	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 83 Dealer: E Vul: EW HCP: 2	♦ 853 ♥ J103 ♦ 10543 ♣ J106	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 84 Dealer: W Vul: EW HCP: 13	★ KQ5432▼ KJ4◆ 9◆ A98	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 85 Dealer: E Vul: Both HCP: 9	♠ 86♥ Q654♦ K1053♠ A73	East Opens 1♦. West Bids 1NT if possible. East Doubles 2♦ if possible. You bid first.

Board: 81 Dealer: E Vul: None North HCP: 6 South HCP: 11 Contract: 2 E	North: ♣ 74 ✔ AQ1043 ♣ 3 ♣ 108432	South: ♠ KQ52 ♥ J98 • 75 ♣ KQ76	West 1NT	North Pass	East 1 → 2 →	South Pass AP
Board: 82 Dealer: W Vul: NS North HCP: 10 South HCP: 11 Contract: 1N E	North: ♣ J103 ♥ 943 ♠ K54 ♣ AQ63	South: ♠ A965 ♥ KQJ75 ♦ J107 ♣ 8	West 1◆	North Pass	East 1NT	
Board: 83 Dealer: E Vul: EW North HCP: 14 South HCP: 2 Contract: 1N W	North: ♠ AK109 ♥ 9862 ♦ J8 ♣ AQ3	South: ♠ 853 ♥ J103 • 10543 ♣ J106	West 1NT	North AP	East 1♦	South Pass
Board: 84 Dealer: W Vul: EW North HCP: 6 South HCP: 13 Contract: 2 S	North: ◆ 976 ▼ Q98 ◆ K62 ◆ J1072	South: ♠ KQ5432 ♥ KJ4 ♦ 9 ♣ A98	West 1◆ AP	North Pass	East 1NT	
Board: 85 Dealer: E Vul: Both North HCP: 12 South HCP: 9 Contract: 4♥ S	North: ♠ AQJ1073 ♥ K10873 ←— ♠ Q10	South:	1NT AP	North 2∳ ¹ naels Cu	1 ♦ X	South Pass 4♥

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		West Opens 1♦.
Board: 86	♦ 8754	East Bids 1NT if possible.
Dealer: W	v 1085	West Bids 2♦ if possible.
Vul: None	♦ Q6	East Bids 3♦ if possible.
HCP: 2	♣ 10843	•
		You bid first.
D 1.05	4.00.50	East Opens 1♦.
Board: 87	♠ AQ852	West Bids 1NT if possible.
Dealer: E	♥ 9865	East Bids 2 • if possible.
Vul: Both	♦ A4	1
HCP: 12	♣ Q8	Partner bids first.
		West Opens 1♦.
Board: 88	♦ 863	East Bids 1NT if possible.
Dealer: W	♥ A104	West Doubles 3♥ if possible.
Vul: None	♦ K974	pessere.
HCP: 7	♣ 742	You bid first.
Board: 89	♦ K8	East Opens 1♣.
Dealer: E	♥ KQ6	West Bids 1NT if possible.
Vul: NS	◆ A8743	
HCP: 17	♣ AJ9	Partner bids first.
		W O 1
D 1.00	. IZO CO	West Opens 1♦.
Board: 90	♦ K862	East Bids 1NT if possible.
Dealer: W	♥ K543	West Bids 2♣ if possible.
Vul: None	♦ J104	East Bids 2♦ if possible.
HCP: 9	♣ Q6	Van hid finat
		You bid first.

Board: 86 Dealer: W Vul: None North HCP: 2 South HCP: 19 Contract: 3 • W	North: ♦ 8754 ▼ 1085 • Q6 ♣ 10843	South:	1 ♦ 2 ♦	North Pass Pass Pass	East 1NT Pass 3•	
Board: 87 Dealer: E Vul: Both North HCP: 12 South HCP: 8 Contract: 2 E	North: ♠ AQ852 ♥ 9865 ♠ A4 ♠ Q8	South:	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 88 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 4 S	North: ♠ 863 ♥ A104 ♠ K974 ♣ 742	South: ♠ A97 ▼ KQ87653 ♠ 8 ♣ Q9	West 1♦ X	North Pass 4♥	East 1NT AP	
Board: 89 Dealer: E Vul: NS North HCP: 17 South HCP: 5 Contract: 1N W	North: ♠ K8 ♥ KQ6 ♠ A8743 ♣ AJ9	South:	West 1NT	North AP	East 1♣	South Pass
Board: 90 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 2 \(\) W	North: ♠ K862 ♥ K543 ♦ J104 ♠ Q6	South: ♠ AQJ97 ♥ 1098 ♠ A2 ♣ 854	West 1 2 ♣	North Pass Pass	East 1NT 2•	South Pass AP

		West Opens 1♦.
Board: 86	♦ 96	East Bids 1NT if possible.
Dealer: W	♥ AKQ32	West Bids 2♦ if possible.
Vul: None	♦ J4	East Bids 3♦ if possible.
HCP: 19	♣ AKQ5	
		Partner bids first.
D 1.05	10076	East Opens 1♦.
Board: 87	★ 10976	West Bids 1NT if possible.
Dealer: E	♥ J743	East Bids 2♦ if possible.
Vul: Both	♦ 7	1
HCP: 8	♣ AK75	You bid first.
		West Onens 1
Board: 88	♦ A97	West Opens 1♦.
Dealer: W	♥ KQ87653	East Bids 1NT if possible.
Vul: None	♦ 8	West Doubles 3♥ if possible.
HCP: 11	♣ Q9	Partner bids first.
1101,11	1 47	Tartifer olds first.
Board: 89	♦ J963	East Opens 1♣.
Dealer: E	♥ J9542	West Bids 1NT if possible.
Vul: NS	• QJ	West Bids 11v1 ii possiole.
HCP: 5	♦ 87	You bid first.
		W 4 O 14
D 1, 00	A A O I O 7	West Opens 1.
Board: 90	♠ AQJ97	East Bids 1NT if possible.
Dealer: W	♥ 1098	West Bids 2♣ if possible.
Vul: None HCP: 11	◆ A2 ◆ 854	East Bids 2♦ if possible.
1101.11	200.	Partner bids first.

Board: 86 Dealer: W Vul: None North HCP: 2 South HCP: 19 Contract: 3 • W	North: ♦ 8754 ▼ 1085 • Q6 ♣ 10843	South:	1 ♦ 2 ♦	North Pass Pass Pass	East 1NT Pass 3•	
Board: 87 Dealer: E Vul: Both North HCP: 12 South HCP: 8 Contract: 2 E	North: ♠ AQ852 ♥ 9865 ♠ A4 ♠ Q8	South:	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 88 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 4 S	North: ♠ 863 ♥ A104 ♠ K974 ♣ 742	South: ♠ A97 ▼ KQ87653 ♠ 8 ♣ Q9	West 1♦ X	North Pass 4♥	East 1NT AP	
Board: 89 Dealer: E Vul: NS North HCP: 17 South HCP: 5 Contract: 1N W	North: ♠ K8 ♥ KQ6 ♠ A8743 ♣ AJ9	South:	West 1NT	North AP	East 1♣	South Pass
Board: 90 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 2 \(\) W	North: ♠ K862 ♥ K543 ♦ J104 ♠ Q6	South: ♠ AQJ97 ♥ 1098 ♠ A2 ♣ 854	West 1 2 ♣	North Pass Pass	East 1NT 2•	South Pass AP

Board: 91 Dealer: E Vul: NS HCP: 13	★ KQ954♥ Q64◆ A64◆ Q4	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 92 Dealer: W Vul: None HCP: 8	♣ J10♥ A642◆ Q872♣ J92	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 93 Dealer: E Vul: EW HCP: 12	♣ QJ7♥ KQ954◆ 94♣ A82	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. Partner bids first.
Board: 94 Dealer: W Vul: Both HCP: 10		West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 95 Dealer: E Vul: Both HCP: 8	AQ10986♥ Q108• 92• 109	East Opens 1. West Bids 1NT if possible. Partner bids first.

Board: 91 Dealer: E Vul: NS North HCP: 13 South HCP: 5 Contract: 2♦ E	North: ♠ KQ954 ♥ Q64 ♠ A64 ♠ Q4	South: ♣ J86 ♥ K1083 ♣ 85 ♣ J1097	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP
Board: 92 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 2♠ S	North: ♣ J10 ♥ A642 • Q872 ♣ J92	South: ♠ AK9852 ♥ K83 ♦ J9 ♣ 85	West 1♦ AP	North Pass	East 1NT	
Board: 93 Dealer: E Vul: EW North HCP: 12 South HCP: 6 Contract: 3♣ E	North: ♠ QJ7 ♥ KQ954 ♦ 94 ♠ A82	South: ♠ A10953 ♥ J73 ♦ J53 ♣ 106	West 1NT 3♣	North Pass AP	East 1♦ 2♣	South Pass Pass
Board: 94 Dealer: W Vul: Both North HCP: 10 South HCP: 8 Contract: 2 • W	North: ♣ J42 ♥ A92 ♣ AJ ♣ 107653	South: ♠ KQ1073 ♥ 654 ♠ Q62 ♣ J2	West 1♦ 2♦	North Pass AP		South Pass
Board: 95 Dealer: E Vul: Both North HCP: 8 South HCP: 10 Contract: 1N W	North: ♠ AQ10986 ♥ Q108 ♦ 92 ♣ 109	South: ♠ K2 ♥ AK2 ♦ 10864 ♣ 7432	West 1NT	North AP	East 1◆	South Pass

Board: 91 Dealer: E Vul: NS HCP: 5		East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 92 Dealer: W Vul: None HCP: 11	★ AK9852▼ K83◆ J9◆ 85	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 93 Dealer: E Vul: EW HCP: 6	★ A10953♥ J73♦ J53★ 106	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 94 Dealer: W Vul: Both HCP: 8	★KQ1073♥ 654◆ Q62◆ J2	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 95 Dealer: E Vul: Both HCP: 10	★ K2 ♥ AK2 ♦ 10864 ♣ 7432	East Opens 1. West Bids 1NT if possible. You bid first.

Board: 91 Dealer: E Vul: NS North HCP: 13 South HCP: 5 Contract: 2♦ E	North: ♠ KQ954 ♥ Q64 ♠ A64 ♠ Q4	South: ♣ J86 ♥ K1083 ♦ 85 ♣ J1097	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP
Board: 92 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 2♠ S	North: ♣ J10 ♥ A642 • Q872 ♣ J92	South: ♠ AK9852 ♥ K83 ♦ J9 ♣ 85	West 1♦ AP	North Pass	East 1NT	
Board: 93 Dealer: E Vul: EW North HCP: 12 South HCP: 6 Contract: 3♣ E	North: ♠ QJ7 ♥ KQ954 ♦ 94 ♠ A82	South: ♠ A10953 ♥ J73 ♦ J53 ♣ 106	West 1NT 3♣	North Pass AP	East 1♦ 2♣	South Pass Pass
Board: 94 Dealer: W Vul: Both North HCP: 10 South HCP: 8 Contract: 2 • W	North: ♣ J42 ♥ A92 ♣ AJ ♣ 107653	South: ♠ KQ1073 ♥ 654 ♠ Q62 ♣ J2	West 1♦ 2♦	North Pass AP		South Pass
Board: 95 Dealer: E Vul: Both North HCP: 8 South HCP: 10 Contract: 1N W	North: ♠ AQ10986 ♥ Q108 ♦ 92 ♣ 109	South: ♠ K2 ♥ AK2 ♦ 10864 ♣ 7432	West 1NT	North AP	East 1◆	South Pass

Board: 96	♦ J74	West Opens 1♦.
Dealer: W	♥ AJ103	East Bids 1NT if possible.
Vul: Both	◆ 1072	_
HCP: 7	♣ J54	You bid first.
Board: 97	♦ AKJ764	East Opens 1♦.
Dealer: E	♥ J63	West Bids 1NT if possible.
Vul: NS	• —	
HCP: 11	♣ Q1097	Partner bids first.
Board: 98	♦ Q1064	West Opens 1♦.
Dealer: W	♥ 3	East Bids 1NT if possible.
Vul: Both	♦ 107632	•
HCP: 5	♣ QJ4	You bid first.
Board: 99	♠ AKJ54	East Opens 1♣.
Dealer: E	♥ J108	West Bids 1NT if possible.
Vul: None	◆ QJ8	•
HCP: 12	★ 102	Partner bids first.
Board: 100	♦ 6543	Wast Onans 1
Dealer: W	♥ K5	West Opens 1♦.
	♦ K8	East Bids 1NT if possible.
Vul: EW		

Board: 96 Dealer: W Vul: Both North HCP: 7 South HCP: 12 Contract: 1N E	North: ♣ J74 ♥ AJ103 • 1072 ♣ J54	South: ♠ AQ1083 ♥ 654 ♠ A6 ♣ Q62	West 1◆	North Pass	East 1NT	
Board: 97 Dealer: E Vul: NS North HCP: 11 South HCP: 10 Contract: 3♠ N	North: ♠ AKJ764 ♥ J63 ♠ — ♠ Q1097	South: ◆ 105 ◆ 942 ◆ AK872 ◆ K85	West 1NT AP	North 2♠	East 1♦ Pass	Pass
Board: 98 Dealer: W Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North: ♠ Q1064 ♥ 3 ♦ 107632 ♠ QJ4	South: ◆ 92 ▼ AQ954 ◆ 84 ♣ AK76	West 1◆	North Pass	East 1NT	
Board: 99 Dealer: E Vul: None North HCP: 12 South HCP: 8 Contract: 1N W	North: ♠ AKJ54 ♥ J108 ♦ QJ8 ♣ 102	South:	West 1NT	North AP	East 1♣	South Pass
Board: 100 Dealer: W Vul: EW North HCP: 6 South HCP: 14 Contract: 1N E	North:	South: ♣ J10 ♥ A1062 ♣ A1063 ♣ AJ5	West 1◆	North Pass	East 1NT	

D 106	01002	W 40 11
Board: 96	♠ AQ1083	West Opens 1♦.
Dealer: W	♥ 654	East Bids 1NT if possible.
Vul: Both	♦ A6	
HCP: 12	♣ Q62	Partner bids first.
Board: 97	★ 105	East Opens 1♦.
Dealer: E	♥ 942	West Bids 1NT if possible.
Vul: NS	◆ AK872	
HCP: 10	♣ K85	You bid first.
Board: 98	♦ 92	West Opens 1♦.
Dealer: W	♥ AQ954	East Bids 1NT if possible.
Vul: Both	♦ 84	-
HCP: 13	♣ AK76	Partner bids first.
Board: 99	♦ 972	East Opens 1♣.
Dealer: E	♥ 9752	West Bids 1NT if possible.
Vul: None	◆ A103	•
HCP: 8	◆ A64	You bid first.
1101.0	A A04	
Do and 100	▲ 11 0	West Ones 1
Board: 100	★ J10	West Opens 1.
Dealer: W	▼ A1062	East Bids 1NT if possible.
Vul: EW	◆ A1063	
HCP: 14	♣ AJ5	Partner bids first.

Board: 96 Dealer: W Vul: Both North HCP: 7 South HCP: 12 Contract: 1N E	North: ♣ J74 ♥ AJ103 • 1072 ♣ J54	South: ♠ AQ1083 ♥ 654 ♠ A6 ♣ Q62	West 1◆	North Pass	East 1NT	
Board: 97 Dealer: E Vul: NS North HCP: 11 South HCP: 10 Contract: 3♠ N	North: ♠ AKJ764 ♥ J63 ♠ — ♠ Q1097	South: ◆ 105 ◆ 942 ◆ AK872 ◆ K85	West 1NT AP	North 2♠	East 1♦ Pass	Pass
Board: 98 Dealer: W Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North: ♠ Q1064 ♥ 3 ♦ 107632 ♠ QJ4	South: ◆ 92 ▼ AQ954 ◆ 84 ♣ AK76	West 1◆	North Pass	East 1NT	
Board: 99 Dealer: E Vul: None North HCP: 12 South HCP: 8 Contract: 1N W	North: ♠ AKJ54 ♥ J108 ♦ QJ8 ♣ 102	South:	West 1NT	North AP	East 1♣	South Pass
Board: 100 Dealer: W Vul: EW North HCP: 6 South HCP: 14 Contract: 1N E	North:	South: ♣ J10 ♥ A1062 ♣ A1063 ♣ AJ5	West 1◆	North Pass	East 1NT	

Board: 101 Dealer: E Vul: None HCP: 12	★ KQ963♥ QJ3◆ KJ4◆ 105	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 102 Dealer: W Vul: NS HCP: 7	109854♥ Q943AJ54	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 103 Dealer: E Vul: EW HCP: 9	♣ J73♥ KQ1086◆ QJ75♣ 2	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 104 Dealer: W Vul: Both HCP: 9	★ A764▼ K10◆ 10983◆ Q104	West Opens 1♣. East Bids 1NT if possible. West Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 105 Dealer: E Vul: NS HCP: 15	★ A84♥ QJ7◆ 98◆ AKJ105	East Opens 1♦. West Bids 1NT if possible. Partner bids first.

Board: 101 Dealer: E Vul: None North HCP: 12 South HCP: 7 Contract: 3♣ E	North: ♠ KQ963 ♥ QJ3 ♠ KJ4 ♠ 105	South:	West 1NT Pass	North Pass 2♣	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 102 Dealer: W Vul: NS North HCP: 7 South HCP: 9 Contract: 3 • W	North:	South: ♠ Q63 ♥ AK8762 ♦ 95 ♣ 102	West 1♦ 2♣	North Pass Pass	East 1NT 3◆	
Board: 103 Dealer: E Vul: EW North HCP: 9 South HCP: 10 Contract: 3♣ E	North: ♣ J73 ♥ KQ1086 ♠ QJ75 ♣ 2	South: ♠ A105 ♥ AJ32 ♠ 10862 ♣ J6		North Pass X	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 104 Dealer: W Vul: Both North HCP: 9 South HCP: 13 Contract: 3 W	North: ♠ A764 ♥ K10 ♠ 10983 ♠ Q104	South: ♣ J982 ♥ AQJ643 • Q6 ♣ K	West 1♣ 2♣ 3♣	North Pass Pass AP		Pass
Board: 105 Dealer: E Vul: NS North HCP: 15 South HCP: 5 Contract: 1N W	North: ♠ A84 ♥ QJ7 ♦ 98 ♠ AKJ105	South:	West 1NT	North AP	East 1♦	South Pass

Board: 101 Dealer: E Vul: None HCP: 7		East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 102 Dealer: W Vul: NS HCP: 9	♣ Q63♥ AK8762◆ 95♣ 102	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 103 Dealer: E Vul: EW HCP: 10	★ A105▼ AJ32◆ 10862◆ J6	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 104 Dealer: W Vul: Both HCP: 13		West Opens 1♣. East Bids 1NT if possible. West Bids 2♣ if possible. West Bids 3♣ if possible. Partner bids first.
Board: 105 Dealer: E Vul: NS HCP: 5	▲ 10763♥ A9852◆ J106♣ 9	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 101 Dealer: E Vul: None North HCP: 12 South HCP: 7 Contract: 3♣ E	North: ♠ KQ963 ♥ QJ3 ♠ KJ4 ♠ 105	South:	West 1NT Pass	North Pass 2♣	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 102 Dealer: W Vul: NS North HCP: 7 South HCP: 9 Contract: 3 • W	North:	South: ♠ Q63 ♥ AK8762 ♦ 95 ♣ 102	West 1♦ 2♣	North Pass Pass	East 1NT 3◆	
Board: 103 Dealer: E Vul: EW North HCP: 9 South HCP: 10 Contract: 3♣ E	North: ♣ J73 ♥ KQ1086 ♠ QJ75 ♣ 2	South: ♠ A105 ♥ AJ32 ♠ 10862 ♣ J6		North Pass X	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 104 Dealer: W Vul: Both North HCP: 9 South HCP: 13 Contract: 3 W	North: ♠ A764 ♥ K10 ♠ 10983 ♠ Q104	South: ♣ J982 ♥ AQJ643 • Q6 ♣ K	West 1♣ 2♣ 3♣	North Pass Pass AP		Pass
Board: 105 Dealer: E Vul: NS North HCP: 15 South HCP: 5 Contract: 1N W	North: ♠ A84 ♥ QJ7 ♦ 98 ♠ AKJ105	South:	West 1NT	North AP	East 1♦	South Pass

Board: 106 Dealer: W Vul: EW HCP: 6	10932✓ J873◆ 84◆ AJ10	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 107 Dealer: E Vul: Both HCP: 10	★KQ73▼AJ6543◆87◆3	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. West Doubles 4♣ if possible. Partner bids first.
Board: 108 Dealer: W Vul: NS HCP: 7	♣ 7♥ KJ962◆ J1094♣ Q87	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 109 Dealer: E Vul: EW HCP: 12	▲ 1093♥ KQ1075◆ Q7◆ AJ3	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 110 Dealer: W Vul: NS HCP: 4	♦ 86 ♥ Q1052 ♦ 954 ♣ Q1092	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 106 Dealer: W Vul: EW North HCP: 6 South HCP: 12 Contract: 2 \(\) W	North: • 10932 • J873 • 84 • AJ10	South: ♣ J7 ♥ KQ654 ♠ K10 ♣ K643	West 1♦ 2♦	North Pass AP		South Pass
Board: 107 Dealer: E Vul: Both North HCP: 10 South HCP: 9 Contract: 4♥ N	North: ♠ KQ73 ♠ AJ6543 ♠ 87 ♣ 3	South: ♠ A54 ♥ K97 • Q1063 ♣ 954	1NT X AP 1. limit	North 2♥ Pass ² raise or es a ♣ st	1♣ 3♣ Pass	Pass 4♣¹ 4♥
Board: 108 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N E	North: ♣ 7 ▼ KJ962 ◆ J1094 ♣ Q87	South: ♠ AQ1053 ♥ 875 ♦ 3 ♠ KJ94	West 1◆	North Pass	East 1NT	
Board: 109 Dealer: E Vul: EW North HCP: 12 South HCP: 9 Contract: 1N W	North: • 1093 • KQ1075 • Q7 • AJ3	South: ♠ 76542 ♥ J6 ♠ AKJ10 ♣ 107	West 1NT	North AP	East 1♣	South Pass
Board: 110 Dealer: W Vul: NS North HCP: 4 South HCP: 13 Contract: 1N E	North:	South: ♠ AQ1092 ♥ A7 • 762 ♠ K74	West 1◆	North Pass	East 1NT	

Board: 106 Dealer: W Vul: EW HCP: 12	▶ J7♥ KQ654♦ K10♠ K643	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 107 Dealer: E Vul: Both HCP: 9	A54✓ K97✓ Q1063✓ 954	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. West Doubles 4♣ if possible. You bid first.
Board: 108 Dealer: W Vul: NS HCP: 10	AQ1053♥ 875★ 3★ KJ94	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 109 Dealer: E Vul: EW HCP: 9	★ 76542♥ J6◆ AKJ10★ 107	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 110 Dealer: W Vul: NS HCP: 13	AQ1092✓ A7762K74	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 106 Dealer: W Vul: EW North HCP: 6 South HCP: 12 Contract: 2 \(\) W	North: • 10932 • J873 • 84 • AJ10	South: ♣ J7 ♥ KQ654 ♠ K10 ♣ K643	West 1♦ 2♦	North Pass AP		South Pass
Board: 107 Dealer: E Vul: Both North HCP: 10 South HCP: 9 Contract: 4♥ N	North: ♠ KQ73 ♠ AJ6543 ♠ 87 ♣ 3	South: ♠ A54 ♥ K97 • Q1063 ♣ 954	1NT X AP 1. limit	North 2♥ Pass ² raise or es a ♣ st	1♣ 3♣ Pass	Pass 4♣¹ 4♥
Board: 108 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N E	North: ♣ 7 ▼ KJ962 ◆ J1094 ♣ Q87	South: ♠ AQ1053 ♥ 875 ♦ 3 ♠ KJ94	West 1◆	North Pass	East 1NT	
Board: 109 Dealer: E Vul: EW North HCP: 12 South HCP: 9 Contract: 1N W	North: • 1093 • KQ1075 • Q7 • AJ3	South: ♠ 76542 ♥ J6 ♠ AKJ10 ♣ 107	West 1NT	North AP	East 1♣	South Pass
Board: 110 Dealer: W Vul: NS North HCP: 4 South HCP: 13 Contract: 1N E	North:	South: ♠ AQ1092 ♥ A7 • 762 ♠ K74	West 1◆	North Pass	East 1NT	

Board: 111	♦ 975	East Opens 1♣.
Dealer: E	♥ AK1082	West Bids 1NT if possible.
Vul: EW	♦ Q6	-
HCP: 13	♣ A94	Partner bids first.
Board: 112	♦ 9874	West Opens 1♦.
Dealer: W	♥ 9643	East Bids 1NT if possible.
Vul: NS	♦ QJ	
HCP: 3	♣ 754	You bid first.
Board: 113	♠ KJ5	East Opens 1♦.
Dealer: E	♥ A75	West Bids 1NT if possible.
Vul: EW	◆ AQJ	
HCP: 15	♣ 9764	Partner bids first.
Board: 114	♦ J7	West Opens 1♦.
Dealer: W	♥ QJ653	East Bids 1NT if possible.
Vul: Both	♦ J4	
HCP: 7	♣ Q932	You bid first.
Board: 115	♦ AK9742	East Opens 1♦.
Dealer: E	▼ 32	West Bids 1NT if possible.
Vul: Both	♦ —	
HCP: 8	♣ J7432	Partner bids first.

Board: 111 Dealer: E Vul: EW North HCP: 13 South HCP: 6 Contract: 1N W	North:	South: ♠ Q106 ♥ Q65 ♦ J984 ♣ J72	West 1NT	North AP	East 1♣	South Pass
Board: 112 Dealer: W Vul: NS North HCP: 3 South HCP: 17 Contract: 1N E	North:	South: ♠ AK32 ♥ 108 ♠ K86 ♠ AK103	West 1◆	North Pass	East 1NT	
Board: 113 Dealer: E Vul: EW North HCP: 15 South HCP: 5 Contract: 1N W	North: ♠ KJ5 ♥ A75 ♠ AQJ ♣ 9764	South: ◆ 98632 ▼ 10843 ◆ 97 ◆ KQ	West 1NT	North AP	East 1♦	South Pass
Board: 114 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 1N E	North: ♣ J7 ♥ QJ653 ♦ J4 ♣ Q932	South: ♠ KQ652 ✔ A • 1093 ♣ 8764	West 1◆	North Pass	East 1NT	
Board: 115 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 1N W	North: ♠ AK9742 ♥ 32 ←— ♣ J7432	South:	West 1NT	North AP	East 1◆	South Pass

Board: 111	♦ Q106	East Opens 1♣.
Dealer: E	♥ Q65	West Bids 1NT if possible.
Vul: EW	♦ J984	•
HCP: 6	♣ J72	You bid first.
D 1 110		W O 1 .
Board: 112	♦ AK32	West Opens 1♦.
Dealer: W	♥ 108	East Bids 1NT if possible.
Vul: NS	♦ K86	
HCP: 17	♣ AK103	Partner bids first.
Board: 113	♦ 98632	East Opens 1♦.
Dealer: E	▼ 10843	West Bids 1NT if possible.
Vul: EW	♦ 97	··· cov = rue rr vr rr pessere.
HCP: 5	♣ KQ	You bid first.
Board: 114	♦ KQ652	West Opens 1♦.
Dealer: W	¥ K Q032 ∀ A	East Bids 1NT if possible.
Vul: Both	1093	•
HCP: 9	♦ 8764	Partner bids first.
1101.7	₩ 0704	
Board: 115	♦ 86	East Opens 1♦.
Dealer: E	♥ K1084	West Bids 1NT if possible.
Vul: Both	♦ AJ862	•

Board: 111 Dealer: E Vul: EW North HCP: 13 South HCP: 6 Contract: 1N W	North:	South: ♠ Q106 ♥ Q65 ♦ J984 ♣ J72	West 1NT	North AP	East 1♣	South Pass
Board: 112 Dealer: W Vul: NS North HCP: 3 South HCP: 17 Contract: 1N E	North:	South: ♠ AK32 ♥ 108 ♠ K86 ♠ AK103	West 1◆	North Pass	East 1NT	
Board: 113 Dealer: E Vul: EW North HCP: 15 South HCP: 5 Contract: 1N W	North: ♠ KJ5 ♥ A75 ♠ AQJ ♣ 9764	South: ◆ 98632 ▼ 10843 ◆ 97 ◆ KQ	West 1NT	North AP	East 1♦	South Pass
Board: 114 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 1N E	North: ♣ J7 ♥ QJ653 ♦ J4 ♣ Q932	South: ♠ KQ652 ✔ A • 1093 ♣ 8764	West 1◆	North Pass	East 1NT	
Board: 115 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 1N W	North: ♠ AK9742 ♥ 32 ←— ♣ J7432	South:	West 1NT	North AP	East 1◆	South Pass

Board: 116 Dealer: W Vul: NS HCP: 11	★ A632▼ K8◆ 84◆ KJ975	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 117 Dealer: E Vul: Both HCP: 14	◆ 94♥ A9653◆ K5◆ AK94	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 118 Dealer: W Vul: NS HCP: 9	★ K10 ▼ 542 ★ K1053 ♣ K743	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 119 Dealer: E Vul: NS HCP: 14	★ KJ952★ KQ3★ J5★ A104	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 120 Dealer: W Vul: EW HCP: 6	♣ J54♥ 863◆ Q107♣ K762	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 116 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 2 \(\) W	North: ♠ A632 ♥ K8 ♠ 84 ♠ KJ975	South:	West 1♦ 2♦	North Pass AP		South Pass
Board: 117 Dealer: E Vul: Both North HCP: 14 South HCP: 4 Contract: 2 E	North:	South:		North Pass	East 1 ◆ 2 ◆	South Pass AP
Board: 118 Dealer: W Vul: NS North HCP: 9 South HCP: 10 Contract: 1N E	North: ♠ K10 ♥ 542 ♠ K1053 ♣ K743	South: ♠ QJ74 ♥ AQ98 ♦ 42 ♣ J102	West 1◆	North Pass	East 1NT	
Board: 119 Dealer: E Vul: NS North HCP: 14 South HCP: 3 Contract: 1N W	North: ♠ KJ952 ♥ KQ3 ♦ J5 ♣ A104	South:	West 1NT	North AP	East 1♦	South Pass
Board: 120 Dealer: W Vul: EW North HCP: 6 South HCP: 12 Contract: 2 S	North: ◆ J54 ◆ 863 ◆ Q107 ◆ K762	South: ♠ AK9632 ♥ Q109 ♠ K ♣ 1084	West 1◆ AP	North Pass	East 1NT	

Board: 116 Dealer: W Vul: NS HCP: 8	108✓ AQ10752107Q32	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 117 Dealer: E Vul: Both HCP: 4	10872K10876J653	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 118 Dealer: W Vul: NS HCP: 10	♣ QJ74♥ AQ98◆ 42♣ J102	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 119 Dealer: E Vul: NS HCP: 3	★ 63 ♥ 10965 ♦ 986 ♣ K976	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 120 Dealer: W Vul: EW HCP: 12	★ AK9632♥ Q109★ K★ 1084	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 116 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 2 \(\) W	North: ♠ A632 ♥ K8 ♠ 84 ♠ KJ975	South:	West 1♦ 2♦	North Pass AP		South Pass
Board: 117 Dealer: E Vul: Both North HCP: 14 South HCP: 4 Contract: 2 E	North:	South:		North Pass	East 1 ◆ 2 ◆	South Pass AP
Board: 118 Dealer: W Vul: NS North HCP: 9 South HCP: 10 Contract: 1N E	North: ♠ K10 ♥ 542 ♠ K1053 ♣ K743	South: ♠ QJ74 ♥ AQ98 ♦ 42 ♣ J102	West 1◆	North Pass	East 1NT	
Board: 119 Dealer: E Vul: NS North HCP: 14 South HCP: 3 Contract: 1N W	North: ♠ KJ952 ♥ KQ3 ♦ J5 ♣ A104	South:	West 1NT	North AP	East 1♦	South Pass
Board: 120 Dealer: W Vul: EW North HCP: 6 South HCP: 12 Contract: 2 S	North: ◆ J54 ◆ 863 ◆ Q107 ◆ K762	South: ♠ AK9632 ♥ Q109 ♠ K ♣ 1084	West 1◆ AP	North Pass	East 1NT	

Board: 121 Dealer: E	♠ AQJ76 ♥ Q854	East Opens 1♦. West Bids 1NT if possible.
Vul: NS HCP: 13	◆ 9 ◆ A82	Partner bids first.
Board: 122	 J 76	West Opens 1♦.
Dealer: W	♥ J974	East Bids 1NT if possible.
Vul: Both HCP: 11	◆ A1096 ◆ KQ	You bid first.
Board: 123	♠ AK10964	East Opens 1♦.
Dealer: E Vul: None	♥ A9654 ♦ 62	West Bids 1NT if possible.
HCP: 11	♣ —	Partner bids first.
Board: 124	1 0954 1	West Opens 1♣.
Dealer: W Vul: EW	♥ 1092 ♦ K65	East Bids 1NT if possible.
HCP: 3	★ 1098	You bid first.
Board: 125	♦ K10832	East Opens 1♦.
Dealer: E	♥ 92	West Bids 1NT if possible.
Vul: NS HCP: 14	◆ A5 ◆ AK104	Partner bids first.

Board: 121 Dealer: E Vul: NS North HCP: 13 South HCP: 9 Contract: 1N W	North: ♠ AQJ76 ♥ Q854 ♦ 9 ♣ A82	South:	West 1NT	North AP	East 1◆	South Pass
Board: 122 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 1N E	North: ♣ J76 ▼ J974 • A1096 ♣ KQ	South: ♠ AK1092 ♥ 632 ♦ 3 ♠ 9765	West 1◆	North Pass	East 1NT	
Board: 123 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 3 S	North: ♠ AK10964 ♥ A9654 ♠ 62 ♣ —	South: ♣ 75 ▼ K32 ◆ 1094 ♣ KJ1063	1NT AP	North 2◆¹ naels Cu	1♦ Pass	Pass
Board: 124 Dealer: W Vul: EW North HCP: 3 South HCP: 15 Contract: 1N E	North: • 10954 • 1092 • K65 • 1098	South: ♠ K.J ♥ AQ876 • 10874 ♣ A.J	West 1♣	North Pass	East 1NT	
Board: 125 Dealer: E Vul: NS North HCP: 14 South HCP: 6 Contract: 1N W	North: ♠ K10832 ♥ 92 ♠ A5 ♣ AK104	South: ♣ 7 ▼ A863 ◆ Q9643 ♣ 986	West 1NT	North AP	East 1♦	South Pass

Board: 121 Dealer: E	★ 832 ▼ J92	East Opens 1♦. West Bids 1NT if possible.
Vul: NS HCP: 9	◆ AJ108 ◆ K109	You bid first.
Board: 122 Dealer: W	★ AK1092 ★ 632	West Opens 1♦.
Vul: Both	♦ 632 ♦ 3	East Bids 1NT if possible.
HCP: 7	♣ 9765	Partner bids first.
Board: 123	♠ 75	East Opens 1♦.
Dealer: E Vul: None	∨ K32 → 1094	West Bids 1NT if possible.
HCP: 7	♣ KJ1063	You bid first.
Board: 124	♠ KJ	West Opens 1♣.
Dealer: W	♥ AQ876	East Bids 1NT if possible.
Vul: EW HCP: 15	• 10874 • AJ	Partner bids first.
Board: 125	★ 7	East Opens 1♦.
Dealer: E Vul: NS	♥ A863 ♦ Q9643	West Bids 1NT if possible.
HCP: 6	♦ 986	You bid first.

Board: 121 Dealer: E Vul: NS North HCP: 13 South HCP: 9 Contract: 1N W	North: ♠ AQJ76 ♥ Q854 ♦ 9 ♣ A82	South:	West 1NT	North AP	East 1◆	South Pass
Board: 122 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 1N E	North: ♣ J76 ▼ J974 • A1096 ♣ KQ	South: ♠ AK1092 ♥ 632 ♦ 3 ♠ 9765	West 1◆	North Pass	East 1NT	
Board: 123 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 3 S	North: ♠ AK10964 ♥ A9654 ♠ 62 ♣ —	South: ♣ 75 ▼ K32 ◆ 1094 ♣ KJ1063	1NT AP	North 2◆¹ naels Cu	1♦ Pass	Pass
Board: 124 Dealer: W Vul: EW North HCP: 3 South HCP: 15 Contract: 1N E	North: • 10954 • 1092 • K65 • 1098	South: ♠ K.J ♥ AQ876 • 10874 ♣ A.J	West 1♣	North Pass	East 1NT	
Board: 125 Dealer: E Vul: NS North HCP: 14 South HCP: 6 Contract: 1N W	North: ♠ K10832 ♥ 92 ♠ A5 ♣ AK104	South: ♣ 7 ▼ A863 ◆ Q9643 ♣ 986	West 1NT	North AP	East 1♦	South Pass

Board: 126 Dealer: W Vul: EW HCP: 11	♣ Q963♥ A4◆ 84♣ AJ1073	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 127 Dealer: E Vul: Both HCP: 9	AQJ952✓ J64✓ J✓ 1087	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 128 Dealer: W Vul: NS HCP: 5	♣ J1063♥ 10◆ Q82♣ Q9842	West Opens 1. East Bids 1NT if possible. West Bids 3. if possible. East Bids 4. if possible. You bid first.
Board: 129 Dealer: E Vul: Both HCP: 11	♦ 853♥ KQ754♦ 1076♠ AQ	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 130 Dealer: W Vul: None HCP: 8	★ KJ10★ K1094◆ J6◆ 10632	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.

Board: 126 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 1N E	North: ♠ Q963 ♥ A4 ♠ 84 ♣ AJ1073	South: ♠ AK1075 ♥ QJ107 ♦ J106 ♠ 9	West 1◆	North Pass	East 1NT	
Board: 127 Dealer: E Vul: Both North HCP: 9 South HCP: 10 Contract: 2 • E	North: ♠ AQJ952 ♥ J64 ♦ J ♣ 1087	South: ♠ K7 ▼ 1083 ♠ A108 ♣ QJ952	West 1NT	North Pass	East 1 ♦ 2 ♦	South Pass AP
Board: 128 Dealer: W Vul: NS North HCP: 5 South HCP: 11 Contract: 4 • W	North: ♣ J1063 ♥ 10 • Q82 ♣ Q9842	South: ♠ A972 ♥ AQJ753 ♠ 7 ♣ 75	West 1♦ 3♦	North Pass Pass		South 2♥ AP
Board: 129 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 1N W	North: ♠ 853 ♥ KQ754 ♦ 1076 ♠ AQ	South: ♠ AQ94 ♥ J109 ♦ 842 ♣ 1083	West 1NT	North AP	East 1♦	South Pass
Board: 130 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 2 • W	North: ♠ KJ10 ♥ K1094 ♦ J6 ♣ 10632	South: ♠ AQ752 ♥ J82 ♠ K42 ♠ 74	West 1♦ 2♦	North Pass AP		South Pass

Board: 126 Dealer: W Vul: EW HCP: 11	★ AK1075♥ QJ107◆ J106◆ 9	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 127 Dealer: E Vul: Both HCP: 10	♣ K7 ♥ 1083 ♦ A108 ♣ QJ952	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 128 Dealer: W Vul: NS HCP: 11	★ A972▼ AQJ753◆ 7◆ 75	West Opens 1. East Bids 1NT if possible. West Bids 3. if possible. East Bids 4. if possible. Partner bids first.
Board: 129 Dealer: E Vul: Both HCP: 7	★ AQ94♥ J109◆ 842◆ 1083	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 130 Dealer: W Vul: None HCP: 10	AQ752✓ J82✓ K42✓ 74	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.

Board: 126 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 1N E	North: ♠ Q963 ♥ A4 ♠ 84 ♣ AJ1073	South: ♠ AK1075 ♥ QJ107 ♦ J106 ♠ 9	West 1◆	North Pass	East 1NT	
Board: 127 Dealer: E Vul: Both North HCP: 9 South HCP: 10 Contract: 2 • E	North: ♠ AQJ952 ♥ J64 ♦ J ♣ 1087	South: ♠ K7 ▼ 1083 ♠ A108 ♣ QJ952	West 1NT	North Pass	East 1 ♦ 2 ♦	South Pass AP
Board: 128 Dealer: W Vul: NS North HCP: 5 South HCP: 11 Contract: 4 • W	North: ♣ J1063 ♥ 10 • Q82 ♣ Q9842	South: ♠ A972 ♥ AQJ753 ♠ 7 ♣ 75	West 1♦ 3♦	North Pass Pass		South 2♥ AP
Board: 129 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 1N W	North: ♠ 853 ♥ KQ754 ♦ 1076 ♠ AQ	South: ♠ AQ94 ♥ J109 ♦ 842 ♣ 1083	West 1NT	North AP	East 1♦	South Pass
Board: 130 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 2 • W	North: ♠ KJ10 ♥ K1094 ♦ J6 ♣ 10632	South: ♠ AQ752 ♥ J82 ♠ K42 ♠ 74	West 1♦ 2♦	North Pass AP		South Pass

Board: 131 Dealer: E Vul: Both HCP: 17	★ KJ3★ K7★ AJ97★ AJ104	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 132 Dealer: W Vul: None HCP: 9	★ K843★ 52★ K752★ QJ6	West Opens 1. East Bids 1NT if possible. You bid first.
Board: 133 Dealer: E Vul: NS HCP: 9	★ AK9842♥ J106◆ J73♣ 7	East Opens 1♦. West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♦ if possible. Partner bids first.
Board: 134 Dealer: W Vul: EW HCP: 4	1097✓ J853✓ K104№ 863	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 135 Dealer: E Vul: EW HCP: 11	AJ96KQ10874J64	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.

Board: 131 Dealer: E Vul: Both North HCP: 17 South HCP: 3 Contract: 1N W	North: ♠ KJ3 ♥ K7 ♠ AJ97 ♣ AJ104	South:	West 1NT	North AP	East 1♣	South Pass
Board: 132 Dealer: W Vul: None North HCP: 9 South HCP: 13 Contract: 3♣ N	North: ♠ K843 ♥ 52 ♠ K752 ♣ QJ6	South: ♣ J72 ✔ AKJ103 ←— ♣ A9542	1♦ Pass	North Pass 3 sual 2N	1NT AP	South 2NT ¹
Board: 133 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 2 • E	North: ♠ AK9842 ♥ J106 ♦ J73 ♣ 7	South: ♣ 76 ♥ AQ32 ♦ 62 ♣ Q10982	.,	North Pass AP	East 1 ◆ 2 ♣	South Pass Pass
Board: 134 Dealer: W Vul: EW North HCP: 4 South HCP: 14 Contract: 2 • W	North: ▲ 1097 ♥ J853 ♦ K104 ♣ 863	South: ♠ A63 ♥ 10962 ♠ Q3 ♣ AKJ10	West 1♦ 2♦	North Pass AP		South Pass
Board: 135 Dealer: E Vul: EW North HCP: 11 South HCP: 9 Contract: 3 • E	North: ♠ AJ96 ♥ KQ1087 ♠ 4 ♣ J64	South: ♠ K872 ♥ 9 • 1053 ♣ AQ982	West 1NT Pass 3	North Pass 2♥ AP	1 ♦ 2 ♦	South Pass Pass Pass

Board: 131 Dealer: E Vul: Both HCP: 3	◆ 9642♥ J965◆ Q65◆ 96	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 132 Dealer: W Vul: None HCP: 13	♣ J72♥ AKJ103♦ —♣ A9542	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 133 Dealer: E Vul: NS HCP: 8	★76✓ AQ32◆62◆ Q10982	East Opens 1♦. West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♦ if possible. You bid first.
Board: 134 Dealer: W Vul: EW HCP: 14	★ A63▼ 10962◆ Q3◆ AKJ10	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 135 Dealer: E Vul: EW HCP: 9	★ K872♥ 9♦ 1053♣ AQ982	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. You bid first.

Board: 131 Dealer: E Vul: Both North HCP: 17 South HCP: 3 Contract: 1N W	North: ♠ KJ3 ♥ K7 ♠ AJ97 ♣ AJ104	South:	West 1NT	North AP	East 1♣	South Pass
Board: 132 Dealer: W Vul: None North HCP: 9 South HCP: 13 Contract: 3♣ N	North: ♠ K843 ♥ 52 ♠ K752 ♣ QJ6	South: ♣ J72 ✔ AKJ103 ←— ♣ A9542	1♦ Pass	North Pass 3 sual 2N	1NT AP	South 2NT ¹
Board: 133 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 2 • E	North: ♠ AK9842 ♥ J106 ♦ J73 ♣ 7	South: ♣ 76 ♥ AQ32 ♦ 62 ♣ Q10982	.,	North Pass AP	East 1 ◆ 2 ♣	South Pass Pass
Board: 134 Dealer: W Vul: EW North HCP: 4 South HCP: 14 Contract: 2 • W	North: ▲ 1097 ♥ J853 ♦ K104 ♣ 863	South: ♠ A63 ♥ 10962 ♠ Q3 ♣ AKJ10	West 1♦ 2♦	North Pass AP		South Pass
Board: 135 Dealer: E Vul: EW North HCP: 11 South HCP: 9 Contract: 3 • E	North: ♠ AJ96 ♥ KQ1087 ♠ 4 ♣ J64	South: ♠ K872 ♥ 9 • 1053 ♣ AQ982	West 1NT Pass 3	North Pass 2♥ AP	1 ♦ 2 ♦	South Pass Pass Pass

Board: 136 Dealer: W Vul: EW HCP: 11		West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 137 Dealer: E Vul: Both HCP: 12	★ AKJ65▼ 1092◆ Q96◆ Q9	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 138 Dealer: W Vul: Both HCP: 9	♣ J107♥ KQJ5♦ 6♣ Q10853	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 139 Dealer: E Vul: NS HCP: 13	♦ 982♥ AKJ85♦ KQ109♠ 10	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 140 Dealer: W Vul: None HCP: 8	▲ J9532♥ A4◆ K965♣ 97	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. You bid first.

Board: 136 Dealer: W Vul: EW North HCP: 11 South HCP: 9 Contract: 3 S	North:	South: ♠ Q76 ♥ AQJ832 ♦ 532 ♠ 3	West 1 Pass	North Pass 3♥	East 1NT AP	South 2♥
Board: 137 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ AKJ65 ♥ 1092 ♦ Q96 ♠ Q9	South: ♠ 1097 ♥ Q65 ♠ KJ7 ♣ 8765	West 1NT	North AP	East 1♣	South Pass
Board: 138 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 2 • W	North: ♣ J107 ♥ KQJ5 • 6 ♣ Q10853	South: ♠ KQ954 ♥ 76 ♠ Q84 ♣ A62	West 1 2	North Pass AP		South Pass
Board: 139 Dealer: E Vul: NS North HCP: 13 South HCP: 5 Contract: 3♣ E	North: ◆ 982 ▼ AKJ85 ◆ KQ109 ◆ 10	South: ♠ Q76 ♥ 1072 ♠ 8732 ♠ QJ9		North Pass 2♥	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 140 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 2 \leftrightarrow W	North: ◆ J9532 ◆ A4 ◆ K965 ◆ 97	South: ♠ AQ87 ♥ KJ105 ♠ 7 ♠ 6532	West 1 2 ♣	North Pass Pass	East 1NT 2◆	South Pass AP

Board: 136 Dealer: W Vul: EW HCP: 9	♠ Q76 ♥ AQJ832 ♦ 532 ♣ 3	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 137 Dealer: E Vul: Both HCP: 6	1097Q65KJ78765	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 138 Dealer: W Vul: Both HCP: 11	★ KQ954▼ 76◆ Q84◆ A62	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 139 Dealer: E Vul: NS HCP: 5	♣ Q76♥ 1072◆ 8732♣ QJ9	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 140 Dealer: W Vul: None HCP: 10	AQ87KJ105↑ 7♠ 6532	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. Partner bids first.

Board: 136 Dealer: W Vul: EW North HCP: 11 South HCP: 9 Contract: 3 S	North:	South: ♠ Q76 ♥ AQJ832 ♦ 532 ♠ 3	West 1 Pass	North Pass 3♥	East 1NT AP	South 2♥
Board: 137 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ AKJ65 ♥ 1092 ♦ Q96 ♠ Q9	South: ♠ 1097 ♥ Q65 ♠ KJ7 ♣ 8765	West 1NT	North AP	East 1♣	South Pass
Board: 138 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 2 • W	North: ♣ J107 ♥ KQJ5 • 6 ♣ Q10853	South: ♠ KQ954 ♥ 76 ♠ Q84 ♣ A62	West 1 2	North Pass AP		South Pass
Board: 139 Dealer: E Vul: NS North HCP: 13 South HCP: 5 Contract: 3♣ E	North: ◆ 982 ▼ AKJ85 ◆ KQ109 ◆ 10	South: ♠ Q76 ♥ 1072 ♠ 8732 ♠ QJ9		North Pass 2♥	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 140 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 2 \leftrightarrow W	North: ◆ J9532 ◆ A4 ◆ K965 ◆ 97	South: ♠ AQ87 ♥ KJ105 ♠ 7 ♠ 6532	West 1 2 ♣	North Pass Pass	East 1NT 2◆	South Pass AP

Board: 141 Dealer: E Vul: EW HCP: 7	♣ QJ72 ♥ KJ42 ♦ 84 ♣ 853	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 142 Dealer: W Vul: None HCP: 8	★ KJ43♥ 986♦ 109★ A952	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. East Bids 3. if possible. West Bids 4. if possible. You bid first.
Board: 143 Dealer: E Vul: Both HCP: 11	♠ AKJ754♥ 8♦ 83♠ K943	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 144 Dealer: W Vul: EW HCP: 4	◆ Q42▼ J1065◆ 64◆ J965	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 145 Dealer: E Vul: EW HCP: 12	AQ8542✓ 2✓ K54✓ K96	East Opens 1♦. West Bids 1NT if possible. Partner bids first.

Board: 141 Dealer: E Vul: EW North HCP: 7 South HCP: 9 Contract: 1N W	North: ♠ QJ72 ♥ KJ42 ♠ 84 ♠ 853	South: ♠ 103 ♥ Q653 ♠ A1052 ♠ K64	West 1NT	North AP	East 1◆	South Pass
Board: 142 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 4 • W	North: ♠ KJ43 ♥ 986 ♦ 109 ♣ A952	South: ♠ AQ1075 ♥ J74 ♠ A8 ♣ 764	West 1♦ 2♦ Pass Pass 4♦	North Pass Pass Pass AP	1NT Pass 3♦	South Pass 2♠ Pass Pass
Board: 143 Dealer: E Vul: Both North HCP: 11 South HCP: 9 Contract: 2♠ N	North: ♠ AKJ754 ♥ 8 ♦ 83 ♠ K943	South: ♠ Q93 ♥ QJ1096 ♠ Q65 ♠ Q5	West 1NT	North 2♣	East 1♦ AP	South Pass
Board: 144 Dealer: W Vul: EW North HCP: 4 South HCP: 15 Contract: 2 • W	North: ♠ Q42 ♥ J1065 ♦ 64 ♠ J965	South: ♠ AK85 ♥ 832 ♠ Q3 ♠ AQ107	West 1♦ 2♦	North Pass AP	East 1NT	
Board: 145 Dealer: E Vul: EW North HCP: 12 South HCP: 7 Contract: 2♠ N	North: ♠ AQ8542 ♥ 2 ♠ K54 ♠ K96	South: ♣ J ♥ A10874 • 1082 ♣ Q543	West 1NT	North 2♠	East 1◆ AP	South Pass

Board: 141 Dealer: E Vul: EW HCP: 9	103Q653A1052K64	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 142 Dealer: W Vul: None HCP: 11	AQ1075✓ J74A8764	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. East Bids 3. if possible. West Bids 4. if possible. Partner bids first.
Board: 143 Dealer: E Vul: Both HCP: 9	♣ Q93♥ QJ1096◆ Q65♣ Q5	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 144 Dealer: W Vul: EW HCP: 15	♠ AK85♥ 832♠ Q3♠ AQ107	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 145 Dealer: E Vul: EW HCP: 7	♣ J ♥ A10874 ♦ 1082 ♣ Q543	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 141 Dealer: E Vul: EW North HCP: 7 South HCP: 9 Contract: 1N W	North: ♠ QJ72 ♥ KJ42 ♠ 84 ♠ 853	South: ♠ 103 ♥ Q653 ♠ A1052 ♠ K64	West 1NT	North AP	East 1◆	South Pass
Board: 142 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 4 • W	North: ♠ KJ43 ♥ 986 ♦ 109 ♣ A952	South: ♠ AQ1075 ♥ J74 ♠ A8 ♣ 764	West 1♦ 2♦ Pass Pass 4♦	North Pass Pass Pass AP	1NT Pass 3♦	South Pass 2♠ Pass Pass
Board: 143 Dealer: E Vul: Both North HCP: 11 South HCP: 9 Contract: 2♠ N	North: ♠ AKJ754 ♥ 8 ♦ 83 ♠ K943	South: ♠ Q93 ♥ QJ1096 ♠ Q65 ♠ Q5	West 1NT	North 2♣	East 1♦ AP	South Pass
Board: 144 Dealer: W Vul: EW North HCP: 4 South HCP: 15 Contract: 2 • W	North: ♠ Q42 ♥ J1065 ♦ 64 ♠ J965	South: ♠ AK85 ♥ 832 ♠ Q3 ♠ AQ107	West 1♦ 2♦	North Pass AP	East 1NT	
Board: 145 Dealer: E Vul: EW North HCP: 12 South HCP: 7 Contract: 2♠ N	North: ♠ AQ8542 ♥ 2 ♠ K54 ♠ K96	South: ♣ J ♥ A10874 • 1082 ♣ Q543	West 1NT	North 2♠	East 1◆ AP	South Pass

Board: 146 Dealer: W Vul: Both HCP: 8	♣ QJ9 ♥ 10976 ♦ Q107 ♣ K52	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 147 Dealer: E Vul: None HCP: 9	★ KJ87▼ KJ109◆ J◆ 5432	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. Partner bids first.
Board: 148 Dealer: W Vul: NS HCP: 9	105✓ J6✓ K9863✓ KQ72	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 149 Dealer: E Vul: Both HCP: 13	★ AK9642★ 62★ Q74★ A5	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 150 Dealer: W Vul: None HCP: 6	108752✓ J74✓ J105▲ A4	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 146 Dealer: W Vul: Both North HCP: 8 South HCP: 11 Contract: 1N E	North: ♠ QJ9 ♥ 10976 ♦ Q107 ♠ K52	South: ♠ AK1063 ♥ K32 ♠ 84 ♣ J98	West 1◆	North Pass	East 1NT	
Board: 147 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 2 • E	North: ♠ KJ87 ♥ KJ109 ♦ J ♣ 5432	South: ♠ 1095 ♥ AQ86 ♦ 9875 ♣ A10		North Pass AP	East 1 ◆ 2 ◆	South Pass Pass
Board: 148 Dealer: W Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ 105 ♥ J6 ♠ K9863 ♣ KQ72	South: ♠ K7432 ♥ KQ10954 ←— ♣ A5	1♦ Pass	North Pass 2♥ naels Cu	1NT AP	
Board: 149 Dealer: E Vul: Both North HCP: 13 South HCP: 6 Contract: 2♠ N	North: ♠ AK9642 ♥ 62 ♠ Q74 ♠ A5	South: ♠ 103 ♥ Q1095 ♠ KJ92 ♣ 763	West 1NT	North 2♠	East 1♣ AP	South Pass
Board: 150 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 1N E	North:	South: ♠ KQ4 ♥ AK86 ♦ 73 ♣ Q873	West 1◆	North Pass	East 1NT	

Board: 146	♠ AK1063	West Opens 1♦.
Dealer: W	♥ K32	East Bids 1NT if possible.
Vul: Both	♦ 84	
HCP: 11	♣ J98	Partner bids first.
		East Opens 1♦.
Board: 147	♦ 1095	West Bids 1NT if possible.
Dealer: E	♥ AQ86	East Bids 2♣ if possible.
Vul: None	♦ 9875	West Bids 2♦ if possible.
HCP: 10	♣ A10	•
		You bid first.
Board: 148	★ K7432	West Opens 1
Dealer: W	♥ KQ10954	West Opens 1♦.
Vul: NS	• —	East Bids 1NT if possible.
HCP: 12	♣ A5	Partner bids first.
1101.12		Farmer blus mst.
Board: 149	♠ 103	East Opens 1♣.
Dealer: E	♥ Q1095	West Bids 1NT if possible.
Vul: Both	♦ KJ92	
HCP: 6	♣ 763	You bid first.
Board: 150	♠ KQ4	West Opens 1♦.
Dealer: W	♥ AK86	East Bids 1NT if possible.
Vul: None	♦ 73	•
HCP: 14	♣ Q873	Partner bids first.

Board: 146 Dealer: W Vul: Both North HCP: 8 South HCP: 11 Contract: 1N E	North: ♠ QJ9 ♥ 10976 ♦ Q107 ♠ K52	South: ♠ AK1063 ♥ K32 ♠ 84 ♣ J98	West 1◆	North Pass	East 1NT	
Board: 147 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 2 • E	North: ♠ KJ87 ♥ KJ109 ♦ J ♣ 5432	South: ♠ 1095 ♥ AQ86 ♦ 9875 ♣ A10		North Pass AP	East 1 ◆ 2 ◆	South Pass Pass
Board: 148 Dealer: W Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ 105 ♥ J6 ♠ K9863 ♣ KQ72	South: ♠ K7432 ♥ KQ10954 ←— ♣ A5	1♦ Pass	North Pass 2♥ naels Cu	1NT AP	
Board: 149 Dealer: E Vul: Both North HCP: 13 South HCP: 6 Contract: 2♠ N	North: ♠ AK9642 ♥ 62 ♠ Q74 ♠ A5	South: ♠ 103 ♥ Q1095 ♠ KJ92 ♣ 763	West 1NT	North 2♠	East 1♣ AP	South Pass
Board: 150 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 1N E	North:	South: ♠ KQ4 ♥ AK86 ♦ 73 ♣ Q873	West 1◆	North Pass	East 1NT	

★ KQJ73▼ A1097◆ 2◆ J103	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
♣ 73 ♥ KQ87 ♦ K1086 ♣ 1064	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
★ AKQ2▼ A10832◆ 43◆ K6	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
▲ 104♥ Q92◆ AJ543♣ 943	West Opens 1♣. East Bids 1NT if possible. You bid first.
▲ AJ96♥ QJ93◆ J3♣ 765	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
	 ★ A1097 ★ 2 ★ J103 ★ KQ87 ★ K1086 ★ 1064 ★ AKQ2 ▼ A10832 ★ 43 ★ K6 ★ M6 ★ AJ943 ★ AJ96 ♥ QJ93 ★ J3

Board: 151 Dealer: E Vul: EW North HCP: 11 South HCP: 8 Contract: 3 • E	North: ♠ KQJ73 ♥ A1097 • 2 ♣ J103	South: ♣ 85 ♥ Q862 ♠ A75 ♣ Q972	West 1NT Pass 3	North Pass 2♠ AP	1 ♦ 2 ♦	South Pass Pass Pass
Board: 152 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 3♠ S	North: ♣ 73 ♥ KQ87 • K1086 ♣ 1064	South: ♠ AQJ1086 ♥ 1064 ♠ 43 ♣ A3	West 1 3 ♣	North Pass 3♠	East 1NT AP	
Board: 153 Dealer: E Vul: NS North HCP: 16 South HCP: 5 Contract: 2 N	North: ♠ AKQ2 ♥ A10832 ♦ 43 ♠ K6	South: ♠ 73 ♥ 7654 ♠ K75 ♠ Q953	West 1NT Pass	North Pass 2♥	East 1	South Pass Pass
Board: 154 Dealer: W Vul: NS North HCP: 7 South HCP: 13 Contract: 1N E	North: • 104 • Q92 • AJ543 • 943	South: ♠ KQ532 ♥ KJ64 ♠ Q6 ♠ Q8	West 1♣	North Pass	East 1NT	
Board: 155 Dealer: E Vul: EW North HCP: 9 South HCP: 10 Contract: 1N W	North: ♠ AJ96 ♥ QJ93 ♦ J3 ♣ 765	South: ♠ KQ2 ♥ 42 • 97652 ♣ AJ9	West 1NT	North AP	East 1♣	South Pass

Board: 151 Dealer: E Vul: EW HCP: 8	♣85♥Q862♠A75♣Q972	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. You bid first.
Board: 152 Dealer: W Vul: None HCP: 11	AQJ1086▼ 1064◆ 43◆ A3	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 153 Dealer: E Vul: NS HCP: 5	★73▼7654★K75★Q953	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 154 Dealer: W Vul: NS HCP: 13	★ KQ532▼ KJ64◆ Q6◆ Q8	West Opens 1♣. East Bids 1NT if possible. Partner bids first.
Board: 155 Dealer: E Vul: EW HCP: 10	★ KQ2★ 42◆ 97652★ AJ9	East Opens 1♣. West Bids 1NT if possible. You bid first.

Board: 151 Dealer: E Vul: EW North HCP: 11 South HCP: 8 Contract: 3 • E	North: ♠ KQJ73 ♥ A1097 • 2 ♣ J103	South: ♣ 85 ♥ Q862 ♠ A75 ♣ Q972	West 1NT Pass 3	North Pass 2♠ AP	1 ♦ 2 ♦	South Pass Pass Pass
Board: 152 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 3♠ S	North: ♣ 73 ♥ KQ87 • K1086 ♣ 1064	South: ♠ AQJ1086 ♥ 1064 ♠ 43 ♣ A3	West 1 3 ♣	North Pass 3♠	East 1NT AP	
Board: 153 Dealer: E Vul: NS North HCP: 16 South HCP: 5 Contract: 2 N	North: ♠ AKQ2 ♥ A10832 ♦ 43 ♠ K6	South: ♠ 73 ♥ 7654 ♠ K75 ♠ Q953	West 1NT Pass	North Pass 2♥	East 1	South Pass Pass
Board: 154 Dealer: W Vul: NS North HCP: 7 South HCP: 13 Contract: 1N E	North: • 104 • Q92 • AJ543 • 943	South: ♠ KQ532 ♥ KJ64 ♠ Q6 ♠ Q8	West 1♣	North Pass	East 1NT	
Board: 155 Dealer: E Vul: EW North HCP: 9 South HCP: 10 Contract: 1N W	North: ♠ AJ96 ♥ QJ93 ♦ J3 ♣ 765	South: ♠ KQ2 ♥ 42 • 97652 ♣ AJ9	West 1NT	North AP	East 1♣	South Pass

		West Opens 1♦. East Bids 1NT if possible.
Board: 156	♦ J1076	West Bids 2♣ if possible.
Dealer: W	♥ A987	East Bids 2♦ if possible.
Vul: None	♦ 863	West Bids 3♦ if possible.
HCP: 9	♣ KJ	West Bids 4♦ if possible.
		You bid first.
Board: 157	♦ KQ987	East Opens 1♣.
Dealer: E	♥ A8	West Bids 1NT if possible.
Vul: Both	♦ J83	•
HCP: 13	♣ K107	Partner bids first.
		West Opens 1♣.
Board: 158	♦ 8763	East Bids 1NT if possible.
Dealer: W	♥ Q9765	West Bids 2♦ if possible.
Vul: None	◆ 983	East Bids 3♣ if possible.
HCP: 2	♣ 8	Eust Blus 3 T II possible.
		You bid first.
		East Opens 1♦.
Board: 159	♠ AK7432	West Bids 1NT if possible.
Dealer: E	♥ K42	East Bids 3♣ if possible.
Vul: NS	♦ J10	Lust Blus 3 4 II possiole.
HCP: 12	♣ J3	Partner bids first.
Doord, 160	A 0.5	Wast Opens 1
Board: 160 Dealer: W	♦ 95	West Opens 1♦.
Vul: Both	♥ Q42	East Bids 1NT if possible.
HCP: 10	◆ KQ7 ◆ K9754	You bid first.

Board: 156 Dealer: W Vul: None North HCP: 9 South HCP: 12 Contract: 4 • W	North: ♣ J1076 ♥ A987 • 863 ♣ KJ	South: ♠ AK943 ♥ KQ43 ♦ 7 ♣ 1085	West 1 ◆ 2 ◆ 3 ◆ 4 ◆	North Pass Pass 3 AP	1NT 2 ♦	South Pass X Pass
Board: 157 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 1N W	North: ♠ KQ987 ♥ A8 ♦ J83 ♣ K107	South:	West 1NT	North AP	East 1♣	South Pass
Board: 158 Dealer: W Vul: None North HCP: 2 South HCP: 15 Contract: 3 W	North: ♠ 8763 ♥ Q9765 ♦ 983 ♣ 8	South: ♠ AKQJ9 ♥ KJ84 ♦ 106 ♣ J3	West 1♣ 2◆	North Pass Pass	East 1NT 3♣	
Board: 159 Dealer: E Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ N	North: ♠ AK7432 ♥ K42 ♦ J10 ♣ J3	South:	West 1NT AP	North 2♣	East 1 ◆ 3 ◆	South Pass 3♣
Board: 160 Dealer: W Vul: Both North HCP: 10 South HCP: 12 Contract: 1N E	North:	South: ♠ AQ862 ♥ J10975 ♠ AJ5 ♣ —	West 1◆	North Pass	East 1NT	

Board: 156 Dealer: W Vul: None HCP: 12	AK943KQ4371085	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 157 Dealer: E Vul: Both HCP: 8	J32K64310654A8	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 158 Dealer: W Vul: None HCP: 15	★ AKQJ9★ KJ84★ 106★ J3	West Opens 1♣. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 159 Dealer: E Vul: NS HCP: 8	1095★ A1097★ 754★ A84	East Opens 1♦. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 160 Dealer: W Vul: Both HCP: 12	AQ862✓ J10975◆ AJ5◆ —	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 156 Dealer: W Vul: None North HCP: 9 South HCP: 12 Contract: 4 • W	North: ♣ J1076 ♥ A987 • 863 ♣ KJ	South: ♠ AK943 ♥ KQ43 ♦ 7 ♣ 1085	West 1 ◆ 2 ◆ 3 ◆ 4 ◆	North Pass Pass 3 AP	1NT 2 ♦	South Pass X Pass
Board: 157 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 1N W	North: ♠ KQ987 ♥ A8 ♦ J83 ♣ K107	South:	West 1NT	North AP	East 1♣	South Pass
Board: 158 Dealer: W Vul: None North HCP: 2 South HCP: 15 Contract: 3 W	North: ♠ 8763 ♥ Q9765 ♦ 983 ♣ 8	South: ♠ AKQJ9 ♥ KJ84 ♦ 106 ♣ J3	West 1♣ 2◆	North Pass Pass	East 1NT 3♣	
Board: 159 Dealer: E Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ N	North: ♠ AK7432 ♥ K42 ♦ J10 ♣ J3	South:	West 1NT AP	North 2♣	East 1 ◆ 3 ◆	South Pass 3♣
Board: 160 Dealer: W Vul: Both North HCP: 10 South HCP: 12 Contract: 1N E	North:	South: ♠ AQ862 ♥ J10975 ♠ AJ5 ♣ —	West 1◆	North Pass	East 1NT	

Board: 161 Dealer: E Vul: NS HCP: 12	★ A1097★ KQ1095◆ QJ2◆ 7	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 162 Dealer: W Vul: EW HCP: 4	♦ 953♥ A53♦ 942♠ 9872	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 163 Dealer: E Vul: None HCP: 13	104✓ AQ7654✓ 75△ AK8	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 164 Dealer: W Vul: NS HCP: 11	♠ 652♥ AJ102♦ 82♠ AQ86	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. You bid first.
Board: 165 Dealer: E Vul: Both HCP: 13	★ KQ10953★ AK96★ J★ 62	East Opens 1♦. West Bids 1NT if possible. Partner bids first.

Board: 161 Dealer: E Vul: NS North HCP: 12 South HCP: 7 Contract: 3 E	North: ♠ A1097 ♥ KQ1095 ♦ QJ2 ♣ 7	South:	West 1NT Pass	North Pass 2♥	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 162 Dealer: W Vul: EW North HCP: 4 South HCP: 12 Contract: 2 \(\) W	North: ◆ 953 ▼ A53 ◆ 942 ◆ 9872	South: ♠ KQJ876 ♥ Q976 ♠ K ♣ J4	West 1♦ 2♦	North Pass AP		South Pass
Board: 163 Dealer: E Vul: None North HCP: 13 South HCP: 8 Contract: 4 \(\mathbb{N} \) N	North: • 104 • AQ7654 • 75 • AK8	South: ♠ A863 ♥ K32 ♦ 104 ♣ J752	West 1NT Pass	North 2♥ 4♥	1♦	Pass
Board: 164 Dealer: W Vul: NS North HCP: 11 South HCP: 11 Contract: 2 • W	North:	South: ♠ AKJ104 ♥ Q763 ♦ J9 ♣ 73	West 1♦ 2♦	North Pass AP		South Pass
Board: 165 Dealer: E Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ KQ10953 ♥ AK96 ♦ J ♣ 62	South: ♠ J ♥ Q74 ♦ Q9632 ♠ A985	West 1NT	North 2♣	East 1◆ AP	South Pass

Board: 161 Dealer: E Vul: NS HCP: 7	♠ 65432♥ A8♠ K974♠ 108	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 162 Dealer: W Vul: EW HCP: 12	★ KQJ876♥ Q976★ K★ J4	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. Partner bids first.
Board: 163 Dealer: E Vul: None HCP: 8	★ A863▼ K32★ 104★ J752	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 164 Dealer: W Vul: NS HCP: 11	★ AKJ104♥ Q763◆ J9◆ 73	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 165 Dealer: E Vul: Both HCP: 9	↓ J♥ Q74♦ Q9632♠ A985	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 161 Dealer: E Vul: NS North HCP: 12 South HCP: 7 Contract: 3 E	North: ♠ A1097 ♥ KQ1095 ♦ QJ2 ♣ 7	South:	West 1NT Pass	North Pass 2♥	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 162 Dealer: W Vul: EW North HCP: 4 South HCP: 12 Contract: 2 \(\) W	North: ◆ 953 ▼ A53 ◆ 942 ◆ 9872	South: ♠ KQJ876 ♥ Q976 ♠ K ♣ J4	West 1♦ 2♦	North Pass AP		South Pass
Board: 163 Dealer: E Vul: None North HCP: 13 South HCP: 8 Contract: 4 \(\mathbb{N} \) N	North: • 104 • AQ7654 • 75 • AK8	South: ♠ A863 ♥ K32 ♦ 104 ♣ J752	West 1NT Pass	North 2♥ 4♥	1♦	Pass
Board: 164 Dealer: W Vul: NS North HCP: 11 South HCP: 11 Contract: 2 • W	North:	South: ♠ AKJ104 ♥ Q763 ♦ J9 ♣ 73	West 1♦ 2♦	North Pass AP		South Pass
Board: 165 Dealer: E Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ KQ10953 ♥ AK96 ♦ J ♣ 62	South: ♠ J ♥ Q74 ♦ Q9632 ♠ A985	West 1NT	North 2♣	East 1◆ AP	South Pass

Board: 166 Dealer: W Vul: None North HCP: 9 South HCP: 7 Contract: 1N E	North: ♠ Q85 ♥ Q9 ♠ KJ72 ♣ J653	South: ♠ 632 ♥ AK8743 ♦ 96 ♣ 82	West 1◆	North Pass	East 1NT	
Board: 167 Dealer: E Vul: Both North HCP: 17 South HCP: 0 Contract: 1N W	North: ♠ KJ642 ♥ J92 ♠ AQJ ♣ KQ	South:	West 1NT	North AP	East 1♣	South Pass
Board: 168 Dealer: W Vul: Both North HCP: 11 South HCP: 10 Contract: 3 S	North: ♠ KJ63 ♥ QJ6 ♠ Q83 ♠ Q63	South:	1 ♦ 3 ♣ AP	North Pass 3•¹ raise or	1NT Pass	2 ♥ 3 ♥
Board: 169 Dealer: E Vul: EW North HCP: 18 South HCP: 0 Contract: 2♥ S	North: ♠ AKQ ♥ AJ5 ♦ J53 ♣ K976	South:	West 1NT AP	North X	East 1♦ Pass	Pass
Board: 170 Dealer: W Vul: NS North HCP: 9 South HCP: 13 Contract: 1N E	North: ♠ AQ84 ♥ 5 ♠ 8743 ♠ K1098	South:	West 1◆	North Pass	East 1NT	

632 AK8743 96 82 9 10654 973 109753	West Opens 1. East Bids 1NT if possible. Partner bids first. East Opens 1. West Bids 1NT if possible. You bid first.
96 82 9 10654 973	Partner bids first. East Opens 1♣. West Bids 1NT if possible.
9 10654 973	East Opens 1♣. West Bids 1NT if possible.
10654 973	West Bids 1NT if possible.
973	•
	You bid first.
542 AK8542	West Opens 1♦. East Bids 1NT if possible.
K9	West Bids 3♣ if possible.
95	Partner bids first.
10532	East Opens 1♦.
10832	West Bids 1NT if possible.
1084	You bid first.
1032	West Opens 1♦.
AQ1083	East Bids 1NT if possible.
K	Partner bids first.
	10532 10832 98 1084 1032 AQ1083

Board: 166 Dealer: W Vul: None North HCP: 9 South HCP: 7 Contract: 1N E	North: ♠ Q85 ♥ Q9 ♠ KJ72 ♣ J653	South: ♠ 632 ♥ AK8743 ♦ 96 ♣ 82	West 1◆	North Pass	East 1NT	
Board: 167 Dealer: E Vul: Both North HCP: 17 South HCP: 0 Contract: 1N W	North: ♠ KJ642 ♥ J92 ♠ AQJ ♣ KQ	South:	West 1NT	North AP	East 1♣	South Pass
Board: 168 Dealer: W Vul: Both North HCP: 11 South HCP: 10 Contract: 3 S	North: ♠ KJ63 ♥ QJ6 ♠ Q83 ♠ Q63	South:	1 ♦ 3 ♣ AP	North Pass 3•¹ raise or	1NT Pass	2 ♥ 3 ♥
Board: 169 Dealer: E Vul: EW North HCP: 18 South HCP: 0 Contract: 2♥ S	North: ♠ AKQ ♥ AJ5 ♦ J53 ♣ K976	South:	West 1NT AP	North X	East 1♦ Pass	Pass
Board: 170 Dealer: W Vul: NS North HCP: 9 South HCP: 13 Contract: 1N E	North: ♠ AQ84 ♥ 5 ♠ 8743 ♠ K1098	South:	West 1◆	North Pass	East 1NT	

Board: 171	♠ KQ1043	East Opens 1♦.
Dealer: E	♥ K74	West Bids 1NT if possible.
Vul: EW	♦ Q87	
HCP: 10	♣ 103	Partner bids first.
		West Opens 1♦.
Board: 172	▲ J643	East Bids 1NT if possible.
Dealer: W	v 1063	West Bids 2♦ if possible.
Vul: EW	♦ Q8	East Bids 3♦ if possible.
HCP: 7	♣ A852	
		You bid first.
		East Opens 1♦.
Board: 173	♦ J4	West Bids 1NT if possible.
Dealer: E	♥ AQJ107	East Bids 2♣ if possible.
Vul: Both	♦ 863	•
HCP: 12	♣ A76	Partner bids first.
Board: 174	♦ 52	West Opens 1♦.
Dealer: W	♥ A932	East Bids 1NT if possible.
Vul: None	♦ KJ95	
HCP: 10	♣ Q52	You bid first.
Board: 175	★ KQ109432	East Opens 1♦.
Dealer: E	♥ K105	West Bids 1NT if possible.
Vul: NS	♦ 6	_
HCP: 12	♣ A8	Partner bids first.

Board: 171 Dealer: E Vul: EW North HCP: 10 South HCP: 11 Contract: 1N W	North: ♠ KQ1043 ♥ K74 ♠ Q87 ♣ 103	South: ♣ J72 ♥ A108 ♦ J5 ♣ KQ982	West 1NT	North AP	East 1◆	South Pass
Board: 172 Dealer: W Vul: EW North HCP: 7 South HCP: 11 Contract: 3 • W	North: ♠ J643 ♥ 1063 ♠ Q8 ♣ A852	South: ♠ K97 ▼ KQ987 ♦ 65 ♣ QJ7	West 1 2 Pass	North Pass Pass Pass		Pass
Board: 173 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 2 N	North: ▲ J4 ▼ AQJ107 ◆ 863 ♣ A76	South: ♠ 6532 ♥ K986 ♦ KJ4 ♣ 108	West 1NT Pass	North Pass 2♥	East 1♦ 2♣ AP	South Pass Pass
Board: 174 Dealer: W Vul: None North HCP: 10 South HCP: 10 Contract: 3♠ S	North:	South: ♠ KQ10987 ♥ Q86 ♠ 7 ♣ K97	West 1♦ Pass	North Pass 3♣	East 1NT AP	
Board: 175 Dealer: E Vul: NS North HCP: 12 South HCP: 4 Contract: 3♠ N	North: ♠ KQ109432 ♥ K105 ♠ 6 ♣ A8	South: ♠ 6 ♥ 6432 ♠ Q983 ♠ Q976	West 1NT	North 3♣	East 1 • AP	South Pass

Board: 171 Dealer: E Vul: EW HCP: 11	♣ J72♥ A108♦ J5♣ KQ982	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 172 Dealer: W Vul: EW HCP: 11	★ K97▼ KQ987◆ 65◆ QJ7	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 173 Dealer: E Vul: Both HCP: 7	♠ 6532♥ K986♦ KJ4♠ 108	East Opens 1♦. West Bids 1NT if possible. East Bids 2♣ if possible. You bid first.
Board: 174 Dealer: W Vul: None HCP: 10	★ KQ10987♥ Q86♦ 7★ K97	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 175 Dealer: E Vul: NS HCP: 4	♠ 6♥ 6432♠ Q983♠ Q976	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 171 Dealer: E Vul: EW North HCP: 10 South HCP: 11 Contract: 1N W	North: ♠ KQ1043 ♥ K74 ♠ Q87 ♣ 103	South: ♣ J72 ♥ A108 ♦ J5 ♣ KQ982	West 1NT	North AP	East 1◆	South Pass
Board: 172 Dealer: W Vul: EW North HCP: 7 South HCP: 11 Contract: 3 • W	North: ♠ J643 ♥ 1063 ♠ Q8 ♣ A852	South: ♠ K97 ▼ KQ987 ♦ 65 ♣ QJ7	West 1 2 Pass	North Pass Pass Pass		Pass
Board: 173 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 2 N	North: ▲ J4 ▼ AQJ107 ◆ 863 ♣ A76	South: ♠ 6532 ♥ K986 ♦ KJ4 ♣ 108	West 1NT Pass	North Pass 2♥	East 1♦ 2♣ AP	South Pass Pass
Board: 174 Dealer: W Vul: None North HCP: 10 South HCP: 10 Contract: 3♠ S	North:	South: ♠ KQ10987 ♥ Q86 ♠ 7 ♣ K97	West 1♦ Pass	North Pass 3♣	East 1NT AP	
Board: 175 Dealer: E Vul: NS North HCP: 12 South HCP: 4 Contract: 3♠ N	North: ♠ KQ109432 ♥ K105 ♠ 6 ♣ A8	South: ♠ 6 ♥ 6432 ♠ Q983 ♠ Q976	West 1NT	North 3♣	East 1 • AP	South Pass

Board: 176 Dealer: W Vul: Both HCP: 7	10987√ J1083← Q4★ KJ10	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.
Board: 177 Dealer: E Vul: NS HCP: 10	★4★ AK954◆ Q108★ J1063	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 178 Dealer: W Vul: EW HCP: 4	109829687A7543	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 179 Dealer: E Vul: NS HCP: 13	♠ AKJ82♥ J7♦ Q7♠ Q1084	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 180 Dealer: W Vul: Both HCP: 7	★732★ KJ2★ J763★ Q103	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. You bid first.

Board: 176 Dealer: W Vul: Both North HCP: 7 South HCP: 13 Contract: 2 \(\) W	North: ♠ 10987 ♥ J1083 ♠ Q4 ♠ KJ10	South: ♠ A4 ♥ KQ652 • 1076 ♣ A84	West 1♦ 2♣	North Pass Pass		South Pass AP
Board: 177 Dealer: E Vul: NS North HCP: 10 South HCP: 7 Contract: 2 • E	North: ♣ 4 ♥ AK954 ♦ Q108 ♣ J1063	South: ♠ K9852 ♥ 876 ♦ J ♣ K872		North Pass	East 1 ♦ 2 ♦	South Pass AP
Board: 178 Dealer: W Vul: EW North HCP: 4 South HCP: 15 Contract: 3 • W	North:	South: ♠ A654 ♥ KQJ83 ♠ Q9 ♠ QJ	West 1♦ 2♦ Pass	North Pass Pass Pass	1NT	South Pass 2 AP
Board: 179 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N W	North: ◆ AKJ82 ▼ J7 ◆ Q7 ◆ Q1084	South: • 1065 • K865 • A10983 • 7	West 1NT	North AP	East 1♣	South Pass
Board: 180 Dealer: W Vul: Both North HCP: 7 South HCP: 13 Contract: 2♥ S	North: ♣ 732 ♥ KJ2 ♦ J763 ♣ Q103	South: ♠ KJ104 ♥ AQ964 ♠ K5 ♣ 75	West 1 2 AP	North Pass Pass		Pass

Board: 176 Dealer: W Vul: Both HCP: 13	★ A4▼ KQ652◆ 1076◆ A84	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. Partner bids first.
Board: 177 Dealer: E Vul: NS HCP: 7	★ K9852★ 876◆ J★ K872	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 178 Dealer: W Vul: EW HCP: 15	▲ A654♥ KQJ83◆ Q9▲ QJ	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. East Bids 3. if possible. Partner bids first.
Board: 179 Dealer: E Vul: NS HCP: 7	▲ 1065♥ K865◆ A10983♣ 7	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 180 Dealer: W Vul: Both HCP: 13	★ KJ104▼ AQ964◆ K5◆ 75	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. Partner bids first.

Board: 176 Dealer: W Vul: Both North HCP: 7 South HCP: 13 Contract: 2 \(\) W	North: ♠ 10987 ♥ J1083 ♠ Q4 ♠ KJ10	South: ♠ A4 ♥ KQ652 • 1076 ♣ A84	West 1♦ 2♣	North Pass Pass		South Pass AP
Board: 177 Dealer: E Vul: NS North HCP: 10 South HCP: 7 Contract: 2 • E	North: ♣ 4 ♥ AK954 ♦ Q108 ♣ J1063	South: ♠ K9852 ♥ 876 ♦ J ♣ K872		North Pass	East 1 ♦ 2 ♦	South Pass AP
Board: 178 Dealer: W Vul: EW North HCP: 4 South HCP: 15 Contract: 3 • W	North:	South: ♠ A654 ♥ KQJ83 ♠ Q9 ♠ QJ	West 1♦ 2♦ Pass	North Pass Pass Pass	1NT	South Pass 2 AP
Board: 179 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N W	North: ◆ AKJ82 ▼ J7 ◆ Q7 ◆ Q1084	South: • 1065 • K865 • A10983 • 7	West 1NT	North AP	East 1♣	South Pass
Board: 180 Dealer: W Vul: Both North HCP: 7 South HCP: 13 Contract: 2♥ S	North: ♣ 732 ♥ KJ2 ♦ J763 ♣ Q103	South: ♠ KJ104 ♥ AQ964 ♠ K5 ♣ 75	West 1 2 AP	North Pass Pass		Pass

Board: 181 Dealer: E Vul: NS HCP: 8	◆ 972♥ AK8543◆ J73◆ 10	East Opens 1♣. West Bids 1NT if possible. East Bids 5♣ if possible. Partner bids first.
Board: 182 Dealer: W Vul: None HCP: 3	◆ 54♥ 9753◆ J7643◆ Q10	West Opens 1♣. East Bids 1NT if possible. You bid first.
Board: 183 Dealer: E Vul: EW HCP: 11	★ K952▼ AQ98753◆ J◆ J	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 184 Dealer: W Vul: None HCP: 8	♣ Q97♥ Q32♦ 754♣ A842	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 185 Dealer: E Vul: Both HCP: 7	★ KJ74♥ QJ84◆ —★ 108654	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.

Board: 181 Dealer: E Vul: NS North HCP: 8 South HCP: 9 Contract: 5♣ E	North: ◆ 972 ▼ AK8543 ◆ J73 ◆ 10	South: ♣ J64 ♥ Q1096 ♠ AQ54 ♣ 74	West 1NT	North Pass	East 1♣ 5♣	South Pass AP
Board: 182 Dealer: W Vul: None North HCP: 3 South HCP: 17 Contract: 1N E	North:	South: ♠ AKJ73 ♥ KJ8 ♠ A10 ♠ J83	West 1♣	North Pass	East 1NT	
Board: 183 Dealer: E Vul: EW North HCP: 11 South HCP: 7 Contract: 3▼ N	North: ♠ K952 ♥ AQ98753 ♦ J ♣ J	South: ♣ 73 ♥ K106 ♠ A10732 ♣ 982	West 1NT	North 3♥	East 1♣ AP	South Pass
Board: 184 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 1N E	North: ♠ Q97 ♥ Q32 ♠ 754 ♠ A842	South: ♠ AK1064 ♥ 1094 ♠ 63 ♠ K96	West 1◆	North Pass	East 1NT	
Board: 185 Dealer: E Vul: Both North HCP: 7 South HCP: 11 Contract: 2 • E	North: ♠ KJ74 ♥ QJ84 ←— ♣ 108654	South: ♠ 1065 ♥ A76 ♠ 9654 ♠ AQJ	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP

Board: 181 Dealer: E Vul: NS HCP: 9	J64✓ Q1096AQ5474	East Opens 1♣. West Bids 1NT if possible. East Bids 5♣ if possible. You bid first.
Board: 182 Dealer: W Vul: None HCP: 17	★ AKJ73▼ KJ8★ A10★ J83	West Opens 1♣. East Bids 1NT if possible. Partner bids first.
Board: 183 Dealer: E Vul: EW HCP: 7	★ 73 ★ K106 ★ A10732 ★ 982	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 184 Dealer: W Vul: None HCP: 10	★ AK1064▼ 1094◆ 63◆ K96	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 185 Dealer: E Vul: Both HCP: 11	1065✓ A769654AQJ	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.

Board: 181 Dealer: E Vul: NS North HCP: 8 South HCP: 9 Contract: 5♣ E	North: ◆ 972 ▼ AK8543 ◆ J73 ◆ 10	South: ♣ J64 ♥ Q1096 ♠ AQ54 ♣ 74	West 1NT	North Pass	East 1♣ 5♣	South Pass AP
Board: 182 Dealer: W Vul: None North HCP: 3 South HCP: 17 Contract: 1N E	North:	South: ♠ AKJ73 ♥ KJ8 ♠ A10 ♠ J83	West 1♣	North Pass	East 1NT	
Board: 183 Dealer: E Vul: EW North HCP: 11 South HCP: 7 Contract: 3▼ N	North: ♠ K952 ♥ AQ98753 ♦ J ♣ J	South: ♣ 73 ♥ K106 ♠ A10732 ♣ 982	West 1NT	North 3♥	East 1♣ AP	South Pass
Board: 184 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 1N E	North: ♠ Q97 ♥ Q32 ♠ 754 ♠ A842	South: ♠ AK1064 ♥ 1094 ♠ 63 ♠ K96	West 1◆	North Pass	East 1NT	
Board: 185 Dealer: E Vul: Both North HCP: 7 South HCP: 11 Contract: 2 • E	North: ♠ KJ74 ♥ QJ84 ←— ♣ 108654	South: ♠ 1065 ♥ A76 ♠ 9654 ♠ AQJ	West 1NT	North Pass	East 1 ◆ 2 ◆	South Pass AP

Board: 186 Dealer: W Vul: NS HCP: 4	◆983▼7432◆K1053◆J4	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 187 Dealer: E Vul: EW HCP: 11	AQ864✓ A94J9764	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 188 Dealer: W Vul: None HCP: 6	♣ Q9652♥ 974◆ 8♣ A1092	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 189 Dealer: E Vul: EW HCP: 14	A102▼ J10972◆ AQ8♣ K9	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 190 Dealer: W Vul: Both HCP: 2	♠ 64♥ Q10842♦ 97♠ 9765	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 186 Dealer: W Vul: NS North HCP: 4 South HCP: 12 Contract: 4 W	North:	South: ♠ AKJ762 ♥ KJ1085 ←— ♣ 105	1 ♦ 3 ♣	North Pass 3♥ naels Cu	1NT 4♣	
Board: 187 Dealer: E Vul: EW North HCP: 11 South HCP: 7 Contract: 2 N	North: ♠ AQ864 ♥ A94 ♦ J976 ♠ 4	South: ♣ J73 ♥ Q1082 ♦ 4 ♣ A8732		North Pass 2♣	East 1♦ 2♦ AP	South Pass Pass
Board: 188 Dealer: W Vul: None North HCP: 6 South HCP: 13 Contract: 3 • W	North: ♠ Q9652 ♥ 974 ♦ 8 ♠ A1092	South: ♠ K1073 ♥ AKJ103 ♦ 96 ♠ Q8	West 1♦ 2♦ Pass	North Pass Pass Pass		South Pass 2♥ AP
Board: 189 Dealer: E Vul: EW North HCP: 14 South HCP: 7 Contract: 1N W	North: ♠ A102 ♥ J10972 ♠ AQ8 ♠ K9	South: ♠ K9643 ✔ A3 ♠ 107 ♣ 8743	West 1NT	North AP	East 1♦	South Pass
Board: 190 Dealer: W Vul: Both North HCP: 2 South HCP: 14 Contract: 1N E	North: ♠ 64 ♥ Q10842 ♦ 97 ♣ 9765	South: ♣ J752 ♥ K96 ♠ KJ10 ♣ AQ4	West 1◆	North Pass	East 1NT	

Board: 186 Dealer: W Vul: NS HCP: 12	★ AKJ762▼ KJ1085◆ —★ 105	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 187 Dealer: E Vul: EW HCP: 7	J73♥ Q1082↓ 4♣ A8732	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 188 Dealer: W Vul: None HCP: 13	★ K1073★ AKJ103◆ 96♣ Q8	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. East Bids 3. if possible. Partner bids first.
Board: 189 Dealer: E Vul: EW HCP: 7	★ K9643★ A3★ 107★ 8743	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 190 Dealer: W Vul: Both HCP: 14	♣ J752♥ K96♦ KJ10♣ AQ4	West Opens 1. East Bids 1NT if possible. Partner bids first.

Board: 186 Dealer: W Vul: NS North HCP: 4 South HCP: 12 Contract: 4 W	North:	South: ♠ AKJ762 ♥ KJ1085 ←— ♣ 105	1 ♦ 3 ♣	North Pass 3♥ naels Cu	1NT 4♣	
Board: 187 Dealer: E Vul: EW North HCP: 11 South HCP: 7 Contract: 2 N	North: ♠ AQ864 ♥ A94 ♦ J976 ♠ 4	South: ♣ J73 ♥ Q1082 ♦ 4 ♣ A8732		North Pass 2♣	East 1♦ 2♦ AP	South Pass Pass
Board: 188 Dealer: W Vul: None North HCP: 6 South HCP: 13 Contract: 3 • W	North: ♠ Q9652 ♥ 974 ♦ 8 ♠ A1092	South: ♠ K1073 ♥ AKJ103 ♦ 96 ♠ Q8	West 1♦ 2♦ Pass	North Pass Pass Pass		South Pass 2♥ AP
Board: 189 Dealer: E Vul: EW North HCP: 14 South HCP: 7 Contract: 1N W	North: ♠ A102 ♥ J10972 ♠ AQ8 ♠ K9	South: ♠ K9643 ✔ A3 ♠ 107 ♣ 8743	West 1NT	North AP	East 1♦	South Pass
Board: 190 Dealer: W Vul: Both North HCP: 2 South HCP: 14 Contract: 1N E	North: ♠ 64 ♥ Q10842 ♦ 97 ♣ 9765	South: ♣ J752 ♥ K96 ♠ KJ10 ♣ AQ4	West 1◆	North Pass	East 1NT	

Board: 191 Dealer: E Vul: NS HCP: 11	★ KQJ1065★ 6★ A108★ J92	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 192 Dealer: W Vul: EW HCP: 8	♠ A7♥ 62♦ K1076♠ J10732	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 193 Dealer: E Vul: Both HCP: 11	★ AK953▼ 106◆ A10963◆ 5	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 194 Dealer: W Vul: None HCP: 6	1083✓ J10✓ A7654✓ J105	West Opens 1♣. East Bids 1NT if possible. You bid first.
Board: 195 Dealer: E Vul: EW HCP: 16	10986✓ AKQ94A5✓ QJ	East Opens 1♦. West Bids 1NT if possible. Partner bids first.

Board: 191 Dealer: E Vul: NS North HCP: 11 South HCP: 5 Contract: 2♠ N	North: ♠ KQJ1065 ♥ 6 ♠ A108 ♣ J92	South: ♠ 82 ♥ A10874 ♦ J54 ♣ 754	West 1NT	North 2♣	East 1 AP	South Pass
Board: 192 Dealer: W Vul: EW North HCP: 8 South HCP: 12 Contract: 2 S	North: ♠ A7 ♥ 62 ♠ K1076 ♣ J10732	South: ♠ 10864 ♥ AKJ74 ♦ J ♠ K85	West 1 2 AP	North Pass Pass	East 1NT Pass	Pass
Board: 193 Dealer: E Vul: Both North HCP: 11 South HCP: 9 Contract: 1N W	North: ♠ AK953 ♥ 106 ♠ A10963 ♣ 5	South: ♣ J87 ♥ K984 ♦ 5 ♣ KQ1094	West 1NT	North AP	East 1◆	South Pass
Board: 194 Dealer: W Vul: None North HCP: 6 South HCP: 13 Contract: 1N E	North:	South: ♠ AQ952 ♥ Q985 ♠ KQ ♠ 92	West 1♣	North Pass	East 1NT	
Board: 195 Dealer: E Vul: EW North HCP: 16 South HCP: 3 Contract: 1N W	North: • 10986 • AKQ94 • A5 • QJ	South: ♠ Q73 ♥ J82 ♦ 1063 ♣ 8763	West 1NT	North AP	East 1◆	South Pass

Board: 191	♦ 82	East Opens 1♦.
Dealer: E	▼ A10874	West Bids 1NT if possible.
Vul: NS	♦ J54	F
HCP: 5	♣ 754	You bid first.
Board: 192	♦ 10864	West Opens 1♦.
Dealer: W	♥ AKJ74	East Bids 1NT if possible.
Vul: EW	↓ AKJ / 4↓ J	West Bids 2♦ if possible.
HCP: 12	♣ K85	D 1:1 6
		Partner bids first.
Board: 193	♦ J87	East Opens 1♦.
Dealer: E	¥ K 984	West Bids 1NT if possible.
Vul: Both	◆ 5	west blus 11v1 ii possible.
HCP: 9	♣ KQ1094	You bid first.
110117		
Board: 194	♦ AQ952	West Opens 1♣.
Dealer: W	♥ Q985	East Bids 1NT if possible.
Vul: None	♦ KQ	•
HCP: 13	♣ 92	Partner bids first.
Board: 195	♠ Q73	East Opens 1♦.
Dealer: E	♥ J82	West Bids 1NT if possible.
Vul: EW	♦ 1063	west blus TNT II possible.
HCP: 3	◆ 1003 ◆ 8763	You bid first.
1101.5	* 0103	1 ou old fildt.

Board: 191 Dealer: E Vul: NS North HCP: 11 South HCP: 5 Contract: 2♠ N	North: ♠ KQJ1065 ♥ 6 ♠ A108 ♣ J92	South: ♠ 82 ♥ A10874 ♦ J54 ♣ 754	West 1NT	North 2♣	East 1 AP	South Pass
Board: 192 Dealer: W Vul: EW North HCP: 8 South HCP: 12 Contract: 2 S	North: ♠ A7 ♥ 62 ♠ K1076 ♣ J10732	South: ♠ 10864 ♥ AKJ74 ♦ J ♠ K85	West 1 2 AP	North Pass Pass	East 1NT Pass	Pass
Board: 193 Dealer: E Vul: Both North HCP: 11 South HCP: 9 Contract: 1N W	North: ♠ AK953 ♥ 106 ♠ A10963 ♣ 5	South: ♣ J87 ♥ K984 ♦ 5 ♣ KQ1094	West 1NT	North AP	East 1◆	South Pass
Board: 194 Dealer: W Vul: None North HCP: 6 South HCP: 13 Contract: 1N E	North:	South: ♠ AQ952 ♥ Q985 ♠ KQ ♠ 92	West 1♣	North Pass	East 1NT	
Board: 195 Dealer: E Vul: EW North HCP: 16 South HCP: 3 Contract: 1N W	North: • 10986 • AKQ94 • A5 • QJ	South: ♠ Q73 ♥ J82 ♦ 1063 ♣ 8763	West 1NT	North AP	East 1◆	South Pass

Board: 196 Dealer: W Vul: None HCP: 5	♦ 975♥ K9864♦ 32♦ Q107	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 197 Dealer: E Vul: NS HCP: 13	♣ 4♥ AKJ92♦ QJ6♣ Q952	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 198 Dealer: W Vul: Both HCP: 9	★ 1042▼ K986◆ K42★ QJ7	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 199 Dealer: E Vul: EW HCP: 12	★ A83▼ AQ863◆ Q1086◆ 8	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 200 Dealer: W Vul: Both HCP: 8		West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.

Board: 196 Dealer: W Vul: None North HCP: 5 South HCP: 13 Contract: 1N E	North: ◆ 975 ▼ K9864 ◆ 32 ◆ Q107	South: ♠ KQ1042 ♥ 102 ♠ AK4 ♣ J85	West 1◆	North Pass	East 1NT	
Board: 197 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N W	North: ◆ 4 ▼ AKJ92 ◆ QJ6 ◆ Q952	South: ♠ KQ983 ♥ Q43 ♦ 95 ♣ 874	West 1NT	North AP	East 1♦	South Pass
Board: 198 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 2 • W	North:	South: ♠ AK975 ♥ A54 ♦ 106 ♠ 654	West 1♦ 2♦	North Pass AP		South Pass
Board: 199 Dealer: E Vul: EW North HCP: 12 South HCP: 4 Contract: 1N W	North: ♠ A83 ♥ AQ863 ♦ Q1086 ♠ 8	South: ♠ QJ97 ♥ 102 ♦ J94 ♣ 7542	West 1NT	North AP	East 1♣	South Pass
Board: 200 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 2 • W	North: ♣ J64 ♥ KJ864 ♦ J7 ♣ Q103	South: ♠ KQ732 ♥ 92 ♠ K8 ♣ A982	West 1 2	North Pass AP		South Pass

-	Board: 196	♦ KQ1042	West Opens 1♦.
	Dealer: W	v 102	East Bids 1NT if possible.
•	Vul: None	♦ AK4	
-	HCP: 13	♣ J85	Partner bids first.
	Board: 197	♠ KQ983	East Opens 1♦.
-	Dealer: E	♥ Q43	West Bids 1NT if possible.
,	Vul: NS	♦ 95	
-	HCP: 7	♣ 874	You bid first.
	Board: 198	♦ AK975	West Opens 1♦.
	Dealer: W	♥ A54	East Bids 1NT if possible.
	Vul: Both	◆ 106	West Bids 2♦ if possible.
	HCP: 11	♣ 654	
-			Partner bids first.
	Board: 199	♦ QJ97	East Opens 1♣.
	Dealer: E	♥ 102	West Bids 1NT if possible.
	Vul: EW	♦ J94	X7 1'10'
-	HCP: 4	♣ 7542	You bid first.
			W 0
-	Board: 200	♦ KQ732	West Opens 1♦.
-	Dealer: W	y 92	East Bids 1NT if possible.
	Vul: Both	♦ K8	West Bids 2♦ if possible.
	HCP: 12	♣ A982	Doutson hide finet
			Partner bids first.

Board: 196 Dealer: W Vul: None North HCP: 5 South HCP: 13 Contract: 1N E	North: ◆ 975 ▼ K9864 ◆ 32 ◆ Q107	South: ♠ KQ1042 ♥ 102 ♠ AK4 ♣ J85	West 1◆	North Pass	East 1NT	
Board: 197 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N W	North: ◆ 4 ▼ AKJ92 ◆ QJ6 ◆ Q952	South: ♠ KQ983 ♥ Q43 ♦ 95 ♣ 874	West 1NT	North AP	East 1♦	South Pass
Board: 198 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 2 • W	North:	South: ♠ AK975 ♥ A54 ♦ 106 ♠ 654	West 1♦ 2♦	North Pass AP		South Pass
Board: 199 Dealer: E Vul: EW North HCP: 12 South HCP: 4 Contract: 1N W	North: ♠ A83 ♥ AQ863 ♦ Q1086 ♠ 8	South: ♠ QJ97 ♥ 102 ♦ J94 ♣ 7542	West 1NT	North AP	East 1♣	South Pass
Board: 200 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 2 • W	North: ♣ J64 ♥ KJ864 ♦ J7 ♣ Q103	South: ♠ KQ732 ♥ 92 ♠ K8 ♣ A982	West 1 2	North Pass AP		South Pass

Board: 201 Dealer: E Vul: Both HCP: 13	★ KQJ86▼ 865◆ AJ◆ Q82	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 202 Dealer: W Vul: None HCP: 8	▲ A732♥ 7♦ K93♣ J10987	West Opens 1♣. East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 3♦ if possible. West Bids 4♣ if possible. You bid first.
Board: 203	♦ KQ54	East Opens 1♦.
Dealer: E	♥ KQ85	West Bids 1NT if possible.
Vul: EW	♦ 93 • 533	Danta and 11 da Cast
HCP: 10	♣ 532	Partner bids first.
Board: 204	♦ J107	West Opens 1♦.
Dealer: W	v 1082	East Bids 1NT if possible.
Vul: Both	♦ 976	
HCP: 5	♣ A875	You bid first.
Board: 205	♦ AKJ92	East Opens 1♦.
Dealer: E	♥ QJ9	West Bids 1NT if possible.
Vul: None	♦ 98	F
HCP: 11	♣ 962	Partner bids first.

Board: 201 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 2 • E	North: ♠ KQJ86 ♥ 865 ♠ AJ ♣ Q82	South: ♠ A9 ♥ A1092 ♦ 542 ♣ 7643	West 1NT	North Pass	East 1 → 2 →	South Pass AP
Board: 202 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 4*X W	North: ♠ A732 ♥ 7 • K93 ♣ J10987	South: ◆ 854 ▼ AKJ983 ◆ Q108 ◆ 4	West 1♣ X 4♣	North Pass Pass X	East 1NT 3• AP	South 2♥ Pass
Board: 203 Dealer: E Vul: EW North HCP: 10 South HCP: 9 Contract: 1N W	North: ♠ KQ54 ♥ KQ85 ♦ 93 ♣ 532	South: ♠ 10976 ♥ AJ9 ♠ A875 ♣ 87	West 1NT	North AP	East 1♦	South Pass
Board: 204 Dealer: W Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North:	South: ♠ AK942 ♥ Q54 ♠ 85 ♠ KJ10	West 1◆	North Pass	East 1NT	
Board: 205 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 1N W	North: ♠ AKJ92 ♥ QJ9 ♦ 98 ♣ 962	South:	West 1NT	North AP	East 1◆	South Pass

Board: 201 Dealer: E Vul: Both HCP: 8	♠ A9♥ A1092♦ 542♠ 7643	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 202 Dealer: W Vul: None HCP: 10	\$854✓ AKJ983✓ Q108✓ 4	West Opens 1♣. East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 3♦ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 203 Dealer: E	♠ 10976 ♥ AJ9	East Opens 1♦. West Bids 1NT if possible.
Vul: EW HCP: 9	◆ A875 ◆ 87	You bid first.
Board: 204 Dealer: W Vul: Both HCP: 13	★ AK942♥ Q54◆ 85◆ KJ10	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 205 Dealer: E Vul: None HCP: 10	♠ 653♥ A1054♦ Q75♠ A84	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 201 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 2 • E	North: ♠ KQJ86 ♥ 865 ♠ AJ ♣ Q82	South: ♠ A9 ♥ A1092 ♦ 542 ♣ 7643	West 1NT	North Pass	East 1 → 2 →	South Pass AP
Board: 202 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 4*X W	North: ♠ A732 ♥ 7 • K93 ♣ J10987	South: ◆ 854 ▼ AKJ983 ◆ Q108 ◆ 4	West 1♣ X 4♣	North Pass Pass X	East 1NT 3• AP	South 2♥ Pass
Board: 203 Dealer: E Vul: EW North HCP: 10 South HCP: 9 Contract: 1N W	North: ♠ KQ54 ♥ KQ85 ♦ 93 ♣ 532	South: ♠ 10976 ♥ AJ9 ♠ A875 ♣ 87	West 1NT	North AP	East 1♦	South Pass
Board: 204 Dealer: W Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North:	South: ♠ AK942 ♥ Q54 ♠ 85 ♠ KJ10	West 1◆	North Pass	East 1NT	
Board: 205 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 1N W	North: ♠ AKJ92 ♥ QJ9 ♦ 98 ♣ 962	South:	West 1NT	North AP	East 1◆	South Pass

Board: 206 Dealer: W Vul: EW HCP: 8	♦ 9632♥ KJ5♦ 10962♠ A8	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 207 Dealer: E Vul: None HCP: 11	★ KQ764▼ AQ96◆ 7◆ 965	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. Partner bids first.
Board: 208 Dealer: W Vul: NS HCP: 10	★ KQJ9 ▼ 105 ◆ 762 ♣ A842	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. East Bids 3. if possible. You bid first.
Board: 209 Dealer: E Vul: EW HCP: 9	♠ 63♥ AQJ9842♠ Q7♠ 95	East Opens 1. West Bids 1NT if possible. Partner bids first.
Board: 210 Dealer: W Vul: Both HCP: 4	◆ 93♥ QJ97◆ 987◆ J965	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 206 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 44 N	North:	South: ♠ QJ1085 ♥ AQ863 ←— ♣ J104	1 ♦ 3 ♣	North Pass 4♠ naels Cu	1NT AP	
Board: 207 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 3♠ N	North: ♠ KQ764 ♥ AQ96 ♠ 7 ♣ 965	South: ♣ J52 ♥ 1053 ♣ A105 ♣ KQ82	West 1NT Pass 3 AP	North Pass 2♠ Pass	East 1 ♦ 2 ♦ Pass Pass	Pass Pass Pass
Board: 208 Dealer: W Vul: NS North HCP: 10 South HCP: 12 Contract: 3 • W	North: ♠ KQJ9 ▼ 105 • 762 ♣ A842	South: ♠ 10643 ♥ AK872 ♠ — ♠ KQ107	West 1 2 Pass	North Pass Pass Pass		South Pass 2 AP
Board: 209 Dealer: E Vul: EW North HCP: 9 South HCP: 8 Contract: 3 \(\) N	North:	South: ♠ QJ97 ▼ 103 ♠ J2 ♠ KJ1076	West 1NT	North 3♥	East 1♦ AP	South Pass
Board: 210 Dealer: W Vul: Both North HCP: 4 South HCP: 15 Contract: 1N E	North:	South: ♠ AQ1082 ♥ A102 ♠ AJ10 ♠ 103	West 1◆	North Pass	East 1NT	

Board: 206 Dealer: W Vul: EW HCP: 10	♣ QJ1085 ♥ AQ863 ♦ — ♣ J104	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 207 Dealer: E Vul: None HCP: 10	J52√1053A105KQ82	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. You bid first.
Board: 208 Dealer: W Vul: NS HCP: 12	10643★ AK872★ —★ KQ107	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 209 Dealer: E Vul: EW HCP: 8	♣ QJ97 ♥ 103 ♦ J2 ♣ KJ1076	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 210 Dealer: W Vul: Both HCP: 15	AQ1082✓ A102AJ10№ 103	West Opens 1. East Bids 1NT if possible. Partner bids first.

Board: 206 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 44 N	North:	South: ♠ QJ1085 ♥ AQ863 ←— ♣ J104	1 ♦ 3 ♣	North Pass 4♠ naels Cu	1NT AP	
Board: 207 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 3♠ N	North: ♠ KQ764 ♥ AQ96 ♠ 7 ♣ 965	South: ♣ J52 ♥ 1053 ♣ A105 ♣ KQ82	West 1NT Pass 3 AP	North Pass 2♠ Pass	East 1 ♦ 2 ♦ Pass Pass	Pass Pass Pass
Board: 208 Dealer: W Vul: NS North HCP: 10 South HCP: 12 Contract: 3 • W	North: ♠ KQJ9 ▼ 105 • 762 ♣ A842	South: ♠ 10643 ♥ AK872 ♠ — ♠ KQ107	West 1 2 Pass	North Pass Pass Pass		South Pass 2 AP
Board: 209 Dealer: E Vul: EW North HCP: 9 South HCP: 8 Contract: 3 \(\) N	North:	South: ♠ QJ97 ▼ 103 ♠ J2 ♠ KJ1076	West 1NT	North 3♥	East 1♦ AP	South Pass
Board: 210 Dealer: W Vul: Both North HCP: 4 South HCP: 15 Contract: 1N E	North:	South: ♠ AQ1082 ♥ A102 ♠ AJ10 ♠ 103	West 1◆	North Pass	East 1NT	

		East Opens 1♣.
Board: 211	♦ K4	West Bids 1NT if possible.
Dealer: E	▼ AQ843	East Bids 3♠ if possible.
Vul: NS	• Q976	West Bids 5♣ if possible.
HCP: 11	♦ 54	West Blas 2 2 II possible.
1101.11	1 3 1	Partner bids first.
		Turvilor ords mov.
Board: 212	♦ 93	West Opens 1♦.
Dealer: W	♥ K98	East Bids 1NT if possible.
Vul: Both	♦ J75	•
HCP: 9	♣ AJ865	You bid first.
Board: 213	♦ KJ109	East Opens 1♦.
Dealer: E	♥ AK8542	West Bids 1NT if possible.
Vul: EW	♦ J	1
HCP: 13	♣ J6	Partner bids first.
D 1 214		West Opens 1♦.
Board: 214	♦ AJ73	East Bids 1NT if possible.
Dealer: W	▼ K854	West Bids 2♦ if possible.
Vul: Both	• 92 • 072	•
HCP: 10	♣ Q73	You bid first.
Board: 215	♦ AKJ10642	East Opens 1♦.
Dealer: E	v 1097	West Bids 1NT if possible.
Vul: None	♦ 43	-
HCP: 8	♣ 8	Partner bids first.

Board: 211 Dealer: E Vul: NS North HCP: 11 South HCP: 7 Contract: 5♣ E	North: ♠ K4 ♥ AQ843 ♠ Q976 ♣ 54	South: ♠ 653 ▼ K1092 ◆ KJ1085 ♠ 6	West 1NT 5♣	North Pass AP	East 1♣ 3♠	South Pass Pass
Board: 212 Dealer: W Vul: Both North HCP: 9 South HCP: 8 Contract: 1N E	North:	South: ♠ KQ642 ♥ 1064 ♠ K103 ♣ 102	West 1◆	North Pass	East 1NT	
Board: 213 Dealer: E Vul: EW North HCP: 13 South HCP: 5 Contract: 2♥ N	North: ♠ KJ109 ✔ AK8542 ♠ J ♣ J6	South: ♣ 76542 ♥ Q ♦ 654 ♣ K1052	West 1NT	North 2♥	East 1♦ AP	South Pass
Board: 214 Dealer: W Vul: Both North HCP: 10 South HCP: 8 Contract: 2• W	North: ♠ AJ73 ♥ K854 ♦ 92 ♠ Q73	South:	West 1♦ 2♦	North Pass AP		South Pass
Board: 215 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 3♠ N	North: ♠ AKJ10642 ♥ 1097 ♦ 43 ♣ 8	South: ♣ 73 ♥ QJ62 ♦ J52 ♣ AQ72	West 1NT	North 3♠	East 1◆ AP	South Pass

Board: 211 Dealer: E Vul: NS HCP: 7	♠ 653♥ K1092♦ KJ1085♠ 6	East Opens 1♣. West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 5♣ if possible. You bid first.
Board: 212 Dealer: W Vul: Both HCP: 8	★ KQ642▼ 1064◆ K103◆ 102	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 213 Dealer: E Vul: EW HCP: 5	↑76542♥ Q↑654♠ K1052	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 214 Dealer: W Vul: Both HCP: 8	★84✓ AQJ107→ J87★ 1095	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. Partner bids first.
Board: 215 Dealer: E Vul: None HCP: 10	♣ 73♥ QJ62◆ J52♣ AQ72	East Opens 1♦. West Bids 1NT if possible. You bid first.

Board: 211 Dealer: E Vul: NS North HCP: 11 South HCP: 7 Contract: 5♣ E	North: ♠ K4 ♥ AQ843 ♠ Q976 ♣ 54	South: ♠ 653 ▼ K1092 ◆ KJ1085 ♠ 6	West 1NT 5♣	North Pass AP	East 1♣ 3♠	South Pass Pass
Board: 212 Dealer: W Vul: Both North HCP: 9 South HCP: 8 Contract: 1N E	North:	South: ♠ KQ642 ♥ 1064 ♠ K103 ♣ 102	West 1◆	North Pass	East 1NT	
Board: 213 Dealer: E Vul: EW North HCP: 13 South HCP: 5 Contract: 2♥ N	North: ♠ KJ109 ✔ AK8542 ♠ J ♣ J6	South: ♣ 76542 ♥ Q ♦ 654 ♣ K1052	West 1NT	North 2♥	East 1♦ AP	South Pass
Board: 214 Dealer: W Vul: Both North HCP: 10 South HCP: 8 Contract: 2• W	North: ♠ AJ73 ♥ K854 ♦ 92 ♠ Q73	South:	West 1♦ 2♦	North Pass AP		South Pass
Board: 215 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 3♠ N	North: ♠ AKJ10642 ♥ 1097 ♦ 43 ♣ 8	South: ♣ 73 ♥ QJ62 ♦ J52 ♣ AQ72	West 1NT	North 3♠	East 1◆ AP	South Pass

Board: 216 Dealer: W Vul: NS HCP: 7	♦ 964♥ A♦ Q8753♣ J1074	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 217 Dealer: E Vul: Both HCP: 13	AQ108532✓ 106A3K8	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 218 Dealer: W Vul: None HCP: 6	◆ Q932▼ K832◆ 104◆ J106	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 219 Dealer: E Vul: None HCP: 13	A85✓ KQ10842A453	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 220 Dealer: W Vul: NS HCP: 2		West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.

Board: 216 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 3 S	North:	South:	West 1♦ AP	North Pass	East 1NT	
Board: 217 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 24 N	North: ♠ AQ108532 ♥ 106 ♠ A3 ♣ K8	South: ♠ K7 ▼ 98432 ◆ QJ52 ♣ Q6	West 1NT	North 2♣	East 1♣ AP	South Pass
Board: 218 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 2 • W	North: ♠ Q932 ♥ K832 ♦ 104 ♣ J106	South: ♠ K7 ♥ J1094 ♦ J9 ♣ AKQ97	West 1♦ 2♦	North Pass AP		South Pass
Board: 219 Dealer: E Vul: None North HCP: 13 South HCP: 5 Contract: 2 \(\mathbb{N} \) N	North: ◆ A85 ▼ KQ10842 ◆ A4 ◆ 53	South: ♠ KQ973 ♥ 3 ♦ 862 ♣ 10764	West 1NT	North 2♥	East 1◆ AP	South Pass
Board: 220 Dealer: W Vul: NS North HCP: 2 South HCP: 19 Contract: 3•X W	North:	South: ♠ A73 ♥ KQ65 ♠ QJ9 ♠ AK9	West 1♦ 2♦ Pass AP	North Pass Pass 2	East 1NT Pass 3•	X

Board: 216 Dealer: W Vul: NS HCP: 10	1052KQJ9543← —A83	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 217 Dealer: E Vul: Both HCP: 8	★ K7♥ 98432◆ QJ52◆ Q6	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 218 Dealer: W Vul: None HCP: 14	★ K7▼ J1094◆ J9◆ AKQ97	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. Partner bids first.
Board: 219 Dealer: E Vul: None HCP: 5	★ KQ973 ★ 3 ♦ 862 ♣ 10764	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 220 Dealer: W Vul: NS HCP: 19	♣ A73♥ KQ65◆ QJ9♣ AK9	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 216 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 3 S	North:	South:	West 1♦ AP	North Pass	East 1NT	
Board: 217 Dealer: E Vul: Both North HCP: 13 South HCP: 8 Contract: 24 N	North: ♠ AQ108532 ♥ 106 ♠ A3 ♣ K8	South: ♠ K7 ▼ 98432 ◆ QJ52 ♣ Q6	West 1NT	North 2♣	East 1♣ AP	South Pass
Board: 218 Dealer: W Vul: None North HCP: 6 South HCP: 14 Contract: 2 • W	North: ♠ Q932 ♥ K832 ♦ 104 ♣ J106	South: ♠ K7 ♥ J1094 ♦ J9 ♣ AKQ97	West 1♦ 2♦	North Pass AP		South Pass
Board: 219 Dealer: E Vul: None North HCP: 13 South HCP: 5 Contract: 2 \(\mathbb{N} \) N	North: ◆ A85 ▼ KQ10842 ◆ A4 ◆ 53	South: ♠ KQ973 ♥ 3 ♦ 862 ♣ 10764	West 1NT	North 2♥	East 1◆ AP	South Pass
Board: 220 Dealer: W Vul: NS North HCP: 2 South HCP: 19 Contract: 3•X W	North:	South: ♠ A73 ♥ KQ65 ♠ QJ9 ♠ AK9	West 1♦ 2♦ Pass AP	North Pass Pass 2	East 1NT Pass 3•	X

Board: 221 Dealer: E Vul: NS HCP: 12		East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 222 Dealer: W Vul: EW HCP: 8	★ K9843♥ J53◆ Q4◆ Q109	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 223 Dealer: E Vul: Both HCP: 12	AJ2KQ9876J75J	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 224 Dealer: W Vul: None HCP: 8	108641086K9KQ84	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 225 Dealer: E Vul: Both HCP: 11	1097✓ AK7653✓ 4✓ A84	East Opens 1♦. West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.

Board: 221 Dealer: E Vul: NS North HCP: 12 South HCP: 5 Contract: 2♥ N	North: ♣ J93 ♥ AK10875 • 7 ♣ A72	South: ♠ Q1065 ♥ 4 ♦ 1042 ♠ K10985	West 1NT	North 2♥	East 1 • AP	South Pass
Board: 222 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 3 • W	North: ♠ K9843 ♥ J53 • Q4 ♣ Q109	South: ♠ A7 ♥ KQ1064 ♦ 73 ♣ KJ84	West 1 2 Pass	North Pass Pass Pass	East 1NT Pass 3•	South Pass 2 AP
Board: 223 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 3♥ N	North: ♠ AJ2 ♥ KQ9876 ♦ J75 ♣ J	South: ♠ K107 ▼ 10543 ♠ A8 ♣ 10432	West 1NT AP	North 2♥	East 1♣ 3♣	South Pass 3
Board: 224 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 2 • W	North: • 10864 • 1086 • K9 • KQ84	South: ♠ A73 ♥ AQJ53 ♦ J7 ♠ 975	West 1♦ 2♦	North Pass AP		South Pass
Board: 225 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 3♥ N	North:	South: ♠ K864 ▼ 10982 ♠ A65 ♣ 65	West 1NT AP	North 2♥	East 1♦ 3♣	South Pass 3 V

Board: 221 Dealer: E Vul: NS HCP: 5	 ♣ Q1065 ♥ 4 ♦ 1042 ♣ K10985 	East Opens 1. West Bids 1NT if possible. You bid first.
Board: 222 Dealer: W Vul: EW HCP: 13	A7✓ KQ1064✓ 73✓ KJ84	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 223 Dealer: E Vul: Both HCP: 7	★ K107 ▼ 10543 → A8 ♣ 10432	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 224 Dealer: W Vul: None HCP: 12	♣ A73♥ AQJ53♦ J7♣ 975	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 225 Dealer: E Vul: Both HCP: 7	★ K864▼ 10982◆ A65◆ 65	East Opens 1♦. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.

Board: 221 Dealer: E Vul: NS North HCP: 12 South HCP: 5 Contract: 2♥ N	North: ♣ J93 ♥ AK10875 • 7 ♣ A72	South: ♠ Q1065 ♥ 4 ♦ 1042 ♠ K10985	West 1NT	North 2♥	East 1 • AP	South Pass
Board: 222 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 3 • W	North: ♠ K9843 ♥ J53 • Q4 ♣ Q109	South: ♠ A7 ♥ KQ1064 ♦ 73 ♣ KJ84	West 1 2 Pass	North Pass Pass Pass	East 1NT Pass 3•	South Pass 2 AP
Board: 223 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 3♥ N	North: ♠ AJ2 ♥ KQ9876 ♦ J75 ♣ J	South: ♠ K107 ▼ 10543 ♠ A8 ♣ 10432	West 1NT AP	North 2♥	East 1♣ 3♣	South Pass 3
Board: 224 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 2 • W	North: • 10864 • 1086 • K9 • KQ84	South: ♠ A73 ♥ AQJ53 ♦ J7 ♠ 975	West 1♦ 2♦	North Pass AP		South Pass
Board: 225 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 3♥ N	North:	South: ♠ K864 ▼ 10982 ♠ A65 ♣ 65	West 1NT AP	North 2♥	East 1♦ 3♣	South Pass 3 V

Board: 226 Dealer: W Vul: None HCP: 4	J98✓ J10964✓ 76✓ Q103	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. West Doubles 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 227 Dealer: E Vul: NS HCP: 13	★ K6★ KQJ92★ A65★ 763	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 228 Dealer: W Vul: NS HCP: 5		West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. You bid first.
Board: 229 Dealer: E Vul: EW HCP: 13	AQ654265KJ10K10	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 230 Dealer: W Vul: NS HCP: 7	1097521097KQ6Q9	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 226 Dealer: W Vul: None North HCP: 4 South HCP: 18 Contract: 3 • W	North: ♣ J98 ♥ J10964 ♦ 76 ♣ Q103	South: ♠ AQ64 ♥ A5 ♠ A10 ♠ A8764	West 1 2 X	North Pass Pass Pass	East 1NT Pass 3•	South X 3♣ AP
Board: 227 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N W	North: ♠ K6 ♥ KQJ92 ♠ A65 ♣ 763	South: ♠ 109753 ♥ 83 ♠ 103 ♠ AK109	West 1NT	North AP	East 1◆	South Pass
Board: 228 Dealer: W Vul: NS North HCP: 5 South HCP: 14 Contract: 2 \(\) W	North: ♠ J862 ♥ J843 ♠ Q8 ♣ J63	South: ♠ AK1097 ♥ AK2 ♦ 1095 ♣ 97	West 1 2♣	North Pass Pass	East 1NT 2◆	South Pass AP
Board: 229 Dealer: E Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ N	North: ♠ AQ6542 ♥ 65 ♠ KJ10 ♣ K10	South: ♠ K973 ♥ J1084 ♦ 6 ♠ AJ82	West 1NT AP	North 2♣	East 1♦ Pass	Pass
Board: 230 Dealer: W Vul: NS North HCP: 7 South HCP: 12 Contract: 1N E	North: • 109752 • 1097 • KQ6 • Q9	South: ♠ K8 ♥ KQJ84 ♦ 108 ♣ K632	West 1◆	North Pass	East 1NT	

Board: 226 Dealer: W Vul: None HCP: 18	AQ64✓ A5A10A8764	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. West Doubles 3♣ if possible. East Bids 3♦ if possible.
		Partner bids first.
Board: 227 Dealer: E Vul: NS HCP: 7	10975383103AK109	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 228 Dealer: W Vul: NS HCP: 14	★ AK1097★ AK2★ 1095★ 97	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. Partner bids first.
Board: 229 Dealer: E Vul: EW HCP: 9	★ K973▼ J1084◆ 6◆ AJ82	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 230 Dealer: W Vul: NS HCP: 12	★ K8 ♥ KQJ84 ♦ 108 ♣ K632	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 226 Dealer: W Vul: None North HCP: 4 South HCP: 18 Contract: 3 • W	North: ♣ J98 ♥ J10964 ♦ 76 ♣ Q103	South: ♠ AQ64 ♥ A5 ♠ A10 ♠ A8764	West 1 2 X	North Pass Pass Pass	East 1NT Pass 3•	South X 3♣ AP
Board: 227 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N W	North: ♠ K6 ♥ KQJ92 ♠ A65 ♣ 763	South: ♠ 109753 ♥ 83 ♠ 103 ♠ AK109	West 1NT	North AP	East 1◆	South Pass
Board: 228 Dealer: W Vul: NS North HCP: 5 South HCP: 14 Contract: 2 \(\) W	North: ♠ J862 ♥ J843 ♠ Q8 ♣ J63	South: ♠ AK1097 ♥ AK2 ♦ 1095 ♣ 97	West 1 2♣	North Pass Pass	East 1NT 2◆	South Pass AP
Board: 229 Dealer: E Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ N	North: ♠ AQ6542 ♥ 65 ♠ KJ10 ♣ K10	South: ♠ K973 ♥ J1084 ♦ 6 ♠ AJ82	West 1NT AP	North 2♣	East 1♦ Pass	Pass
Board: 230 Dealer: W Vul: NS North HCP: 7 South HCP: 12 Contract: 1N E	North: • 109752 • 1097 • KQ6 • Q9	South: ♠ K8 ♥ KQJ84 ♦ 108 ♣ K632	West 1◆	North Pass	East 1NT	

Board: 231 Dealer: E Vul: EW HCP: 14	▲ AJ9▼ K432◆ AQ3▲ 1093	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 232 Dealer: W Vul: EW HCP: 4	★ KJ654▼ 10872◆ 8◆ 954	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 233 Dealer: E Vul: Both HCP: 13	AK1072✓ AQ87◆ 104◆ 74	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 234 Dealer: W Vul: None HCP: 5	★7642▼1074◆1075◆AJ6	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 235 Dealer: E Vul: Both HCP: 14	1075✓ AK62✓ A75✓ K83	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.

Board: 231 Dealer: E Vul: EW North HCP: 14 South HCP: 4 Contract: 2 • E	North: ♠ AJ9 ♥ K432 ♠ AQ3 ♣ 1093	South: ♠ 108632 ♥ QJ95 ♠ 8 ♣ J65	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 232 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 2 \leftrightarrow W	North: ♠ KJ654 ♥ 10872 ♠ 8 ♣ 954	South: ♠ 109 ♥ AK96 ♠ Q7 ♣ AK1083	West 1♦ 2♦	North Pass AP		South Pass
Board: 233 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 1N W	North: ♠ AK1072 ♥ AQ87 • 104 ♣ 74	South: ♠ QJ96 ♥ 63 ♦ J87 ♣ J985	West 1NT	North AP	East 1♦	South Pass
Board: 234 Dealer: W Vul: None North HCP: 5 South HCP: 13 Contract: 2 \cdot W	North: ♠ 7642 ♥ 1074 ♦ 1075 ♠ AJ6	South: ♠ KQ9 ♥ KQJ53 • Q4 ♣ 1043	West 1 2	North Pass AP		South Pass
Board: 235 Dealer: E Vul: Both North HCP: 14 South HCP: 8 Contract: 2 • E	North: ♠ 1075 ♥ AK62 ♠ A75 ♣ K83	South: ♠ KJ83 ▼ 1084 ♠ 84 ♣ A1075	West 1NT	North Pass	East 1♦ 2♦	South Pass AP

Board: 231 Dealer: E Vul: EW HCP: 4	108632✓ QJ95♦ 8♣ J65	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 232 Dealer: W Vul: EW HCP: 16	109★ AK96◆ Q7★ AK1083	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 233 Dealer: E Vul: Both HCP: 5	♣ QJ96♥ 63◆ J87♣ J985	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 234 Dealer: W Vul: None HCP: 13	★ KQ9▼ KQJ53◆ Q4◆ 1043	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 235 Dealer: E Vul: Both HCP: 8	★ KJ83▼ 1084◆ 84◆ A1075	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.

Board: 231 Dealer: E Vul: EW North HCP: 14 South HCP: 4 Contract: 2 • E	North: ♠ AJ9 ♥ K432 ♠ AQ3 ♣ 1093	South: ♠ 108632 ♥ QJ95 ♠ 8 ♣ J65	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 232 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 2 \leftrightarrow W	North: ♠ KJ654 ♥ 10872 ♠ 8 ♣ 954	South: ♠ 109 ♥ AK96 ♠ Q7 ♣ AK1083	West 1♦ 2♦	North Pass AP		South Pass
Board: 233 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 1N W	North: ♠ AK1072 ♥ AQ87 • 104 ♣ 74	South: ♠ QJ96 ♥ 63 ♦ J87 ♣ J985	West 1NT	North AP	East 1♦	South Pass
Board: 234 Dealer: W Vul: None North HCP: 5 South HCP: 13 Contract: 2 \cdot W	North: ♠ 7642 ♥ 1074 ♦ 1075 ♠ AJ6	South: ♠ KQ9 ♥ KQJ53 • Q4 ♣ 1043	West 1 2	North Pass AP		South Pass
Board: 235 Dealer: E Vul: Both North HCP: 14 South HCP: 8 Contract: 2 • E	North: ♠ 1075 ♥ AK62 ♠ A75 ♣ K83	South: ♠ KJ83 ▼ 1084 ♠ 84 ♣ A1075	West 1NT	North Pass	East 1♦ 2♦	South Pass AP

Board: 236 Dealer: W Vul: None HCP: 7	★8765★8→ J52★ AQ974	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 237 Dealer: E Vul: NS HCP: 13	★ AK862★ K32★ 4★ QJ42	East Opens 1. West Bids 1NT if possible. East Bids 2. if possible. West Bids 3. if possible. Partner bids first.
Board: 238 Dealer: W Vul: EW HCP: 8	♣ J1084♥ A854♦ 107♣ K97	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 239 Dealer: E Vul: None HCP: 13	★ KQ9843★ A952★ 7★ A7	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 240 Dealer: W Vul: EW HCP: 8	♦ 85▼ J93◆ Q43♠ AJ1082	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 236 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N E	North: ♠ 8765 ♥ 8 ♦ J52 ♣ AQ974	South: ♠ KQ93 ♥ KQ432 ♦ 3 ♣ K65	West 1◆	North Pass	East 1NT	
Board: 237 Dealer: E Vul: NS North HCP: 13 South HCP: 6 Contract: 3 • E	North: ♠ AK862 ♥ K32 ♦ 4 ♠ QJ42	South: ◆ 973 ▼ 954 ◆ KQJ10 ◆ 1076		North Pass 2♣ AP	1 ♦ 2 ♦	South Pass Pass Pass
Board: 238 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 3 • W	North: ♣ J1084 ♥ A854 • 107 ♣ K97	South: ♠ KQ763 ♥ J96 ♠ AK ♣ 652	West 1♦ 2♦ Pass	North Pass Pass 2♥		South Pass X AP
Board: 239 Dealer: E Vul: None North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ KQ9843 ♥ A952 ♠ 7 ♠ A7	South: ♠ 10 ♥ KJ10 ♠ QJ83 ♣ J10642		North 2♣	East 1♦ AP	South Pass
Board: 240 Dealer: W Vul: EW North HCP: 8 South HCP: 12 Contract: 1N E	North: ◆ 85 ▼ J93 ◆ Q43 ◆ AJ1082	South: ♠ KQ964 ♥ AK7 • 1092 ♣ 96	West 1◆	North Pass	East 1NT	

Board: 236 Dealer: W Vul: None HCP: 13	★ KQ93★ KQ432★ 3★ K65	West Opens 1. East Bids 1NT if possible. Partner bids first.
Board: 237 Dealer: E Vul: NS HCP: 6	◆ 973♥ 954◆ KQJ10◆ 1076	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 238 Dealer: W Vul: EW HCP: 13	★ KQ763▼ J96◆ AK◆ 652	West Opens 1. East Bids 1NT if possible. West Bids 2. if possible. East Bids 3. if possible. Partner bids first.
Board: 239 Dealer: E Vul: None HCP: 8	10KJ10QJ83J10642	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 240 Dealer: W Vul: EW HCP: 12	★ KQ964★ AK7★ 1092★ 96	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 236 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N E	North: ♠ 8765 ♥ 8 ♦ J52 ♣ AQ974	South: ♠ KQ93 ♥ KQ432 ♦ 3 ♣ K65	West 1◆	North Pass	East 1NT	
Board: 237 Dealer: E Vul: NS North HCP: 13 South HCP: 6 Contract: 3 • E	North: ♠ AK862 ♥ K32 ♦ 4 ♠ QJ42	South: ◆ 973 ▼ 954 ◆ KQJ10 ◆ 1076		North Pass 2♣ AP	1 ♦ 2 ♦	South Pass Pass Pass
Board: 238 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 3 • W	North: ♣ J1084 ♥ A854 • 107 ♣ K97	South: ♠ KQ763 ♥ J96 ♠ AK ♣ 652	West 1♦ 2♦ Pass	North Pass Pass 2♥		South Pass X AP
Board: 239 Dealer: E Vul: None North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ KQ9843 ♥ A952 ♠ 7 ♠ A7	South: ♠ 10 ♥ KJ10 ♠ QJ83 ♣ J10642		North 2♣	East 1♦ AP	South Pass
Board: 240 Dealer: W Vul: EW North HCP: 8 South HCP: 12 Contract: 1N E	North: ◆ 85 ▼ J93 ◆ Q43 ◆ AJ1082	South: ♠ KQ964 ♥ AK7 • 1092 ♣ 96	West 1◆	North Pass	East 1NT	

Board: 241 Dealer: E Vul: Both HCP: 11	★ KQJ1094★ 63★ A2★ J96	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 242 Dealer: W Vul: Both HCP: 9	♣ 7	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 243 Dealer: E Vul: None HCP: 8	★ AKJ1042★ 52★ 84★ 752	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 244 Dealer: W Vul: EW HCP: 8	↓ J432↓ 83↓ J2♠ KQJ52	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 245 Dealer: E Vul: EW HCP: 11	AQ108542✓ QJ105Q5	East Opens 1♦. West Bids 1NT if possible. East Doubles 3♠ if possible. Partner bids first.

Board: 241 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 3♠ N	North: ♠ KQJ1094 ♥ 63 ♠ A2 ♣ J96	South:	West 1NT AP	North 2♠	East 1♣ 3♣	South Pass 34
Board: 242 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2 • W	North: ♣ 7 ▼ AQ75 ♠ K72 ♣ 98532	South: ♠ KQ10983 ♥ K106 ♦ 105 ♣ J4	West 1 2	North Pass AP		South Pass
Board: 243 Dealer: E Vul: None North HCP: 8 South HCP: 9 Contract: 2♠ N	North: ♠ AKJ1042 ♥ 52 ♠ 84 ♣ 752	South: ♣ 75 ♥ AJ104 ♦ 93 ♣ A10643	West 1NT	North 2♣	East 1 AP	South Pass
Board: 244 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 1N E	North:	South: ♠ 76 ♥ AK1097 ♠ Q873 ♣ 74	West 1◆	North Pass	East 1NT	
Board: 245 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 4♠ N	North: ♠ AQ108542 ♥ QJ • 105 ♠ Q5	South: ♠ KJ7 ♥ 8743 • Q6 ♣ 10972	West 1NT AP	North 3♠	East 1♦ X	South Pass 44

Board: 241 Dealer: E Vul: Both HCP: 7	♣ 763♥ QJ98♦ KJ64♣ 107	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 242 Dealer: W Vul: Both HCP: 9	★ KQ10983 ♥ K106 ♦ 105 ♣ J4	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 243 Dealer: E Vul: None HCP: 9	♣75♥ AJ104◆93♣ A10643	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 244 Dealer: W Vul: EW HCP: 9	♣ 76 ▼ AK1097 ◆ Q873 ♣ 74	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 245 Dealer: E Vul: EW HCP: 6	★ KJ7▼ 8743◆ Q6◆ 10972	East Opens 1♦. West Bids 1NT if possible. East Doubles 3♠ if possible. You bid first.

Board: 241 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 3♠ N	North: ♠ KQJ1094 ♥ 63 ♠ A2 ♣ J96	South:	West 1NT AP	North 2♠	East 1♣ 3♣	South Pass 34
Board: 242 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2 • W	North: ♣ 7 ▼ AQ75 ♠ K72 ♣ 98532	South: ♠ KQ10983 ♥ K106 ♦ 105 ♣ J4	West 1 2	North Pass AP		South Pass
Board: 243 Dealer: E Vul: None North HCP: 8 South HCP: 9 Contract: 2♠ N	North: ♠ AKJ1042 ♥ 52 ♠ 84 ♣ 752	South: ♣ 75 ♥ AJ104 ♦ 93 ♣ A10643	West 1NT	North 2♣	East 1 AP	South Pass
Board: 244 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 1N E	North:	South: ♠ 76 ♥ AK1097 ♠ Q873 ♣ 74	West 1◆	North Pass	East 1NT	
Board: 245 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 4♠ N	North: ♠ AQ108542 ♥ QJ • 105 ♠ Q5	South: ♠ KJ7 ♥ 8743 • Q6 ♣ 10972	West 1NT AP	North 3♠	East 1♦ X	South Pass 44

Board: 246 Dealer: W Vul: None HCP: 1	 107653 652 74 J96 	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 247 Dealer: E Vul: EW HCP: 13	★ KJ65▼ AK1098◆ 2◆ Q87	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 248 Dealer: W Vul: Both HCP: 8	★ K73▼ A1082◆ J82◆ 1054	West Opens 1♦. East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.
Board: 249 Dealer: E Vul: None HCP: 11	AQ10954✓ K65104Q7	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 250 Dealer: W Vul: EW HCP: 8	43★ K532★ 543★ AJ102	West Opens 1♦. East Bids 1NT if possible. You bid first.

Board: 246 Dealer: W Vul: None North HCP: 1 South HCP: 19 Contract: 2♠ N	North:	South: ♣ J2 ♥ AQ84 ♠ AJ10 ♣ AK53	West 1♦ Pass	North Pass 2♠	East 1NT AP	
Board: 247 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 2♥ N	North: ♠ KJ65 ♥ AK1098 ♦ 2 ♠ Q87	South: ♣ 743 ♥ J53 ♦ KQ64 ♣ J64	West 1NT Pass	North Pass 2♥	East 1♦ 2♦ AP	South Pass Pass
Board: 248 Dealer: W Vul: Both North HCP: 8 South HCP: 10 Contract: 2 \(\) W	North: ♠ K73 ♥ A1082 ♦ J82 ♣ 1054	South: ♠ QJ852 ♥ QJ43 ♠ 3 ♣ A87	West 1♦ 2♣	North Pass Pass		South Pass AP
Board: 249 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 3♠ N	North: ♠ AQ10954 ♥ K65 ♦ 104 ♠ Q7	South: ♣ 72 ♥ 8743 ♠ A7653 ♣ K4	West 1NT AP	North 2♠	East 1♣ 3♣	South Pass 3♠
Board: 250 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 1N E	North:	South: ♠ AK76 ♥ QJ109 • 107 ♣ 874	West 1◆	North Pass	East 1NT	

Board: 246 Dealer: W Vul: None HCP: 19	J2✓ AQ84✓ AJ10✓ AK53	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 247 Dealer: E Vul: EW HCP: 7	★ 743♥ J53♦ KQ64★ J64	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 248 Dealer: W Vul: Both HCP: 10	◆ QJ852◆ QJ43◆ 3◆ A87	West Opens 1♦. East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♦ if possible. Partner bids first.
Board: 249 Dealer: E Vul: None HCP: 7	₹72₹8743₹A7653₹K4	East Opens 1♣. West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 250 Dealer: W Vul: EW HCP: 10	★ AK76♥ QJ109★ 107★ 874	West Opens 1♦. East Bids 1NT if possible. Partner bids first.

Board: 246 Dealer: W Vul: None North HCP: 1 South HCP: 19 Contract: 2♠ N	North:	South: ♣ J2 ♥ AQ84 ♠ AJ10 ♣ AK53	West 1♦ Pass	North Pass 2♠	East 1NT AP	
Board: 247 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 2♥ N	North: ♠ KJ65 ♥ AK1098 ♦ 2 ♠ Q87	South: ♣ 743 ♥ J53 ♦ KQ64 ♣ J64	West 1NT Pass	North Pass 2♥	East 1♦ 2♦ AP	South Pass Pass
Board: 248 Dealer: W Vul: Both North HCP: 8 South HCP: 10 Contract: 2 \(\) W	North: ♠ K73 ♥ A1082 ♦ J82 ♣ 1054	South: ♠ QJ852 ♥ QJ43 ♠ 3 ♣ A87	West 1♦ 2♣	North Pass Pass		South Pass AP
Board: 249 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 3♠ N	North: ♠ AQ10954 ♥ K65 ♦ 104 ♠ Q7	South: ♣ 72 ♥ 8743 ♠ A7653 ♣ K4	West 1NT AP	North 2♠	East 1♣ 3♣	South Pass 3♠
Board: 250 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 1N E	North:	South: ♠ AK76 ♥ QJ109 • 107 ♣ 874	West 1◆	North Pass	East 1NT	

Board: 251	♦ 9874	East Opens 1♦.
Dealer: E	♥ KQ1052	West Bids 1NT if possible.
Vul: NS	♦ 63	The Branch of the Personal of
HCP: 11	♣ AQ	Partner bids first.
Board: 252	♠ KJ87	West Opens 1♦.
Dealer: W	y 3	East Bids 1NT if possible.
Vul: Both	♦ A653	1
HCP: 8	♣ 10862	You bid first.
	****	East Opens 1♦.
Board: 253	♠ KQJ872	West Bids 1NT if possible.
Dealer: E	♥ Q103	East Bids 2♣ if possible.
Vul: NS	♦ 108	Last Blas 2\(\frac{1}{2}\) if possible.
HCP: 9	♣ J10	Partner bids first.
		i artifer ords first.
Board: 254	♦ J432	West Opens 1♦.
Dealer: W	♥ J95	East Bids 1NT if possible.
Vul: EW	♦ 97	Last Blas 11v1 II possible.
		Von hid finat
HCP: 7	♣ KQ102	You bid first.
Board: 255	♠ AQJ985	East Opens 1♦.
Dealer: E	•	*
	♥ 73	West Bids 1NT if possible.
Vul: Both	♦ 5	D 111 C
HCP: 12	♣ AJ54	Partner bids first.

Board: 251 Dealer: E Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North:	South: ♠ A2 ♥ 964 ♠ K974 ♣ J1082	West 1NT	North AP	East 1◆	South Pass
Board: 252 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 1N E	North: ♠ KJ87 ▼ 3 ♠ A653 ♣ 10862	South: ♠ Q1064 ♥ AQJ82 ♠ 8 ♣ K95	West 1◆	North Pass	East 1NT	
Board: 253 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 2 E	North: ♠ KQJ872 ♥ Q103 • 108 ♣ J10	South:	West 1NT	North Pass	East 1♦ 2♣	South Pass AP
Board: 254 Dealer: W Vul: EW North HCP: 7 South HCP: 12 Contract: 1N E	North: ◆ J432 ◆ J95 ◆ 97 ◆ KQ102	South: ♠ K96 ♥ AQ874 • QJ6 ♣ 63	West 1◆	North Pass	East 1NT	
Board: 255 Dealer: E Vul: Both North HCP: 12 South HCP: 9 Contract: 3♠ N	North: ♠ AQJ985 ♥ 73 ♠ 5 ♠ AJ54	South:	West 1NT AP	North 2♠	East 1 Pass	Pass

Board: 251 Dealer: E V964 Vul: NS + K974 HCP: 8 Dealer: W AQJ82 Vul: Both HCP: 12 Dealer: E V865 Board: 252 Vul: Both HCP: 12 Dealer: E V866 Vul: Both Vul: Both HCP: 12 Dealer: E Vul: NS Dealer: E Vul: NS Vul			
Board: 252 Dealer: W VAQJ82 Vul: Both HCP: 12 VK862 Vul: NS HCP: 8 VK96 VVU bid first. Board: 254 Dealer: W VAQ874 Vul: EW V	Dealer: E Vul: NS	♥ 964 ♦ K974	West Bids 1NT if possible.
Dealer: W	HCP: 8	♣ J1082	You bid first.
Dealer: E Vul: NS HCP: 8 West Bids 1NT if possible. East Bids 2♣ if possible. You bid first. West Bids 1NT if possible. East Bids 2♣ if possible. You bid first. West Bids 1NT if possible. East Bids 2♣ if possible. You bid first. West Bids 1NT if possible. You bid first. East Bids 1NT if possible. Partner bids first. Board: 254 HCP: 12 ♣ 63 Partner bids first. Board: 255 Dealer: E V Q1096 Vul: Both AQJ	Dealer: W Vul: Both	▼ AQJ82 • 8	East Bids 1NT if possible.
Dealer: W	Dealer: E Vul: NS	▼ K862◆ 432	West Bids 1NT if possible. East Bids 2♣ if possible.
Dealer: W	Roard: 254	▲ K 0 6	West Opens 1
HCP: 12 ♣ 63 Partner bids first. Board: 255 ♠ 632 East Opens 1♦. Dealer: E ♥ Q1096 West Bids 1NT if possible. Vul: Both ♦ AQJ	Dealer: W	▼ AQ874	•
Dealer: E ♥ Q1096 West Bids 1NT if possible. Vul: Both ♦ AQJ		*	Partner bids first.
	Dealer: E Vul: Both	♥ Q1096 ♦ AQJ	West Bids 1NT if possible.

Board: 251 Dealer: E Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North:	South: ♠ A2 ♥ 964 ♠ K974 ♣ J1082	West 1NT	North AP	East 1◆	South Pass
Board: 252 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 1N E	North: ♠ KJ87 ▼ 3 ♠ A653 ♣ 10862	South: ♠ Q1064 ♥ AQJ82 ♠ 8 ♣ K95	West 1◆	North Pass	East 1NT	
Board: 253 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 2 E	North: ♠ KQJ872 ♥ Q103 • 108 ♣ J10	South:	West 1NT	North Pass	East 1♦ 2♣	South Pass AP
Board: 254 Dealer: W Vul: EW North HCP: 7 South HCP: 12 Contract: 1N E	North: ◆ J432 ◆ J95 ◆ 97 ◆ KQ102	South: ♠ K96 ♥ AQ874 • QJ6 ♣ 63	West 1◆	North Pass	East 1NT	
Board: 255 Dealer: E Vul: Both North HCP: 12 South HCP: 9 Contract: 3♠ N	North: ♠ AQJ985 ♥ 73 ♠ 5 ♣ AJ54	South:	West 1NT AP	North 2♠	East 1 Pass	Pass

Board: 256 Dealer: W Vul: None HCP: 8	1077649853AKJ3	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 257 Dealer: E Vul: EW HCP: 17	AQ✓ AQJ7✓ 983✓ KJ96	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 258 Dealer: W Vul: NS HCP: 10	105✓ AJ10✓ 9832✓ KQ106	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 259 Dealer: E Vul: Both HCP: 12	Q2✓ KQ954✓ —✓ AJ10973	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 260 Dealer: W Vul: None HCP: 3	◆9864♥QJ42◆95◆754	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 3♠ if possible. West Bids 4♦ if possible. You bid first.

Board: 256 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 2 \(\) W	North: ♠ 107 ♥ 764 ♦ 9853 ♣ AKJ3	South: ♠ QJ53 ♥ AJ10983 ♠ Q ♠ 108	West 1♦ 2♦	North Pass AP		South Pass
Board: 257 Dealer: E Vul: EW North HCP: 17 South HCP: 0 Contract: 1N W	North: ♠ AQ ♥ AQJ7 ♦ 983 ♣ KJ96	South: ◆ 9862 ▼ 8432 ◆ 64 ◆ 874	West 1NT	North AP	East 1♦	South Pass
Board: 258 Dealer: W Vul: NS North HCP: 10 South HCP: 9 Contract: 1N E	North: ♠ 105 ♥ AJ10 ♠ 9832 ♣ KQ106	South: ♠ AQ632 ♥ K96 ♠ 76 ♠ 852	West 1◆	North Pass	East 1NT	
Board: 259 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 3♥ S	North: ♠ Q2 ♥ KQ954 ←— ♣ AJ10973	South: ♣ J10654 ▼ 1083 ◆ AQ98 ♣ 5	1NT AP	North 2NT ¹ sual 2NT	1♦ Pass	Pass
Board: 260 Dealer: W Vul: None North HCP: 3 South HCP: 14 Contract: 4 • W	North:	South: ♠ AKJ72 ♥ K5 ♦ 86 ♠ K986	1 ♦ 2 ♦ 3 ♦ 4 ♦	North Pass Pass Pass AP raise or	1NT Pass 3♠¹	Pass 2♠ Pass

Board: 256 Dealer: W Vul: None HCP: 10	♣ QJ53♥ AJ10983♦ Q♣ 108	West Opens 1♦. East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 257 Dealer: E	♦ 9862 ♥ 8432	East Opens 1♦. West Bids 1NT if possible.
Vul: EW HCP: 0	64♣ 874	You bid first.
Board: 258 Dealer: W	♠ AQ632 ♥ K96	West Opens 1♦. East Bids 1NT if possible.
Vul: NS HCP: 9	◆ 76 ◆ 852	Partner bids first.
Board: 259 Dealer: E Vul: Both	v 1083	East Opens 1♦. West Bids 1NT if possible.
HCP: 7	♣ 5	You bid first.
		West Opens 1♦. East Bids 1NT if possible.
Board: 260	♠ AKJ72	West Bids 2♦ if possible.
Dealer: W	♥ K5	West Bids 3♦ if possible.
Vul: None	♦ 86	East Bids 3♠ if possible.
HCP: 14	♣ K986	West Bids 4♦ if possible.
		Partner bids first.

Board: 256 Dealer: W Vul: None North HCP: 8 South HCP: 10 Contract: 2 \(\) W	North: ♠ 107 ♥ 764 ♦ 9853 ♣ AKJ3	South: ♠ QJ53 ♥ AJ10983 ♠ Q ♠ 108	West 1♦ 2♦	North Pass AP		South Pass
Board: 257 Dealer: E Vul: EW North HCP: 17 South HCP: 0 Contract: 1N W	North: ♠ AQ ♥ AQJ7 ♦ 983 ♣ KJ96	South: ◆ 9862 ▼ 8432 ◆ 64 ◆ 874	West 1NT	North AP	East 1♦	South Pass
Board: 258 Dealer: W Vul: NS North HCP: 10 South HCP: 9 Contract: 1N E	North: ♠ 105 ♥ AJ10 ♠ 9832 ♣ KQ106	South: ♠ AQ632 ♥ K96 ♠ 76 ♠ 852	West 1◆	North Pass	East 1NT	
Board: 259 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 3♥ S	North: ♠ Q2 ♥ KQ954 ←— ♣ AJ10973	South: ♣ J10654 ▼ 1083 ◆ AQ98 ♣ 5	1NT AP	North 2NT ¹ sual 2NT	1♦ Pass	Pass
Board: 260 Dealer: W Vul: None North HCP: 3 South HCP: 14 Contract: 4 • W	North:	South: ♠ AKJ72 ♥ K5 ♦ 86 ♠ K986	1 ♦ 2 ♦ 3 ♦ 4 ♦	North Pass Pass Pass AP raise or	1NT Pass 3♠¹	Pass 2♠ Pass

Board: 261 Dealer: E Vul: NS HCP: 15	♠ 6532♥ J9♦ AKQJ♠ KJ7	East Opens 1♣. West Bids 1NT if possible. Partner bids first.
Board: 262 Dealer: W Vul: EW HCP: 10	104✓ J74✓ K1074✓ KQJ5	West Opens 1♦. East Bids 1NT if possible. You bid first.
Board: 263 Dealer: E Vul: None HCP: 9	★ KQJ532♥ Q5◆ 54◆ J64	East Opens 1♦. West Bids 1NT if possible. Partner bids first.
Board: 264 Dealer: W Vul: EW HCP: 3	★ 2▼ 10943◆ J75◆ Q8763	West Opens 1. East Bids 1NT if possible. West Bids 3. if possible. East Bids 4. if possible. You bid first.
Board: 265 Dealer: E Vul: None HCP: 11	★ AK832♥ 943♦ 7532♠ A	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. Partner bids first.

Board: 261 Dealer: E Vul: NS North HCP: 15 South HCP: 6 Contract: 1N W	North: ♠ 6532 ♥ J9 ♠ AKQJ ♣ KJ7	South: ♠ Q108 ♥ Q1042 ♦ 10765 ♠ Q4	West 1NT	North AP	East 1♣	South Pass
Board: 262 Dealer: W Vul: EW North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ 104 ♥ J74 ♠ K1074 ♣ KQJ5	South: ♠ QJ96 ♥ KQ98 ♦ 86 ♣ 762	West 1◆	North Pass	East 1NT	
Board: 263 Dealer: E Vul: None North HCP: 9 South HCP: 9 Contract: 1N W	North: ♠ KQJ532 ♥ Q5 ♦ 54 ♣ J64	South: ♠ A ♥ 8762 ♠ 872 ♣ KQ852	West 1NT	North AP	East 1♦	South Pass
Board: 264 Dealer: W Vul: EW North HCP: 3 South HCP: 13 Contract: 4 • W	North: ♠ 2 ♥ 10943 ♠ J75 ♣ Q8763	South: ♠ KQJ8653 ♥ QJ65 ←— ♣ A4	West 1♦ 3♦	North Pass Pass	East 1NT 4◆	South 24 AP
Board: 265 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 3 E	North: ♠ AK832 ♥ 943 ♠ 7532 ♠ A	South:		North Pass 2♣	East 1♣ 2♣ 3♣	South Pass Pass AP

Board: 261 Dealer: E Vul: NS HCP: 6	Q108Q104210765Q4	East Opens 1♣. West Bids 1NT if possible. You bid first.
Board: 262 Dealer: W Vul: EW HCP: 8	♣ QJ96♥ KQ98◆ 86♣ 762	West Opens 1♦. East Bids 1NT if possible. Partner bids first.
Board: 263 Dealer: E Vul: None HCP: 9	♠ A♥ 8762♦ 872♠ KQ852	East Opens 1♦. West Bids 1NT if possible. You bid first.
Board: 264 Dealer: W Vul: EW HCP: 13	★ KQJ8653♥ QJ65◆ —◆ A4	West Opens 1♦. East Bids 1NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 265 Dealer: E Vul: None HCP: 7	◆97▼J862◆AQ98◆1087	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.

Board: 261 Dealer: E Vul: NS North HCP: 15 South HCP: 6 Contract: 1N W	North: ♠ 6532 ♥ J9 ♠ AKQJ ♣ KJ7	South: ♠ Q108 ♥ Q1042 ♦ 10765 ♠ Q4	West 1NT	North AP	East 1♣	South Pass
Board: 262 Dealer: W Vul: EW North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ 104 ♥ J74 ♠ K1074 ♣ KQJ5	South: ♠ QJ96 ♥ KQ98 ♦ 86 ♣ 762	West 1◆	North Pass	East 1NT	
Board: 263 Dealer: E Vul: None North HCP: 9 South HCP: 9 Contract: 1N W	North: ♠ KQJ532 ♥ Q5 ♦ 54 ♣ J64	South: ♠ A ♥ 8762 ♠ 872 ♣ KQ852	West 1NT	North AP	East 1♦	South Pass
Board: 264 Dealer: W Vul: EW North HCP: 3 South HCP: 13 Contract: 4 • W	North: ♠ 2 ♥ 10943 ♠ J75 ♣ Q8763	South: ♠ KQJ8653 ♥ QJ65 ←— ♣ A4	West 1♦ 3♦	North Pass Pass	East 1NT 4◆	South 24 AP
Board: 265 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 3 E	North: ♠ AK832 ♥ 943 ♠ 7532 ♠ A	South:		North Pass 2♣	East 1♣ 2♣ 3♣	South Pass Pass AP

Board: 266 Dealer: W Vul: NS HCP: 5	♣ Q963♥ 83♦ K1082♣ 983	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 267 Dealer: E Vul: Both HCP: 11	▲ J94♥ AK732◆ 92♣ QJ4	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 268 Dealer: W Vul: None HCP: 7	♣ A72♥ 962♦ K10964♣ 84	West Opens 1♣. East Bids 1NT if possible. You bid first.
Board: 269 Dealer: E Vul: NS HCP: 12	AQ754♥Q10K1083J8	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 270 Dealer: W Vul: NS HCP: 8	▲ 10965♥ K63♦ K5♣ Q965	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 266 Dealer: W Vul: NS North HCP: 5 South HCP: 12 Contract: 3 • W	North: ♠ Q963 ♥ 83 ♦ K1082 ♣ 983	South: ♠ K102 ♥ AQ9642 ♦ 9 ♠ K54	West 1♦ 3♣	North Pass Pass	East 1NT 3◆	
Board: 267 Dealer: E Vul: Both North HCP: 11 South HCP: 8 Contract: 2 • E	North: ♣ J94 ♥ AK732 ♦ 92 ♣ QJ4	South: ♠ 6532 ♥ Q94 ♦ Q63 ♣ A109	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 268 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N E	North: ♠ A72 ♥ 962 ♠ K10964 ♣ 84	South: ♠ KQ963 ♥ AJ10 ♠ 85 ♠ QJ10	West 1♣	North Pass	East 1NT	
Board: 269 Dealer: E Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ E	North: ♠ AQ754 ♥ Q10 ♠ K1083 ♣ J8	South:	West 1NT Pass	North Pass 2♣	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 270 Dealer: W Vul: NS North HCP: 8 South HCP: 13 Contract: 3♠ S	North:	South: ♠ AK7432 ♥ 1094 ♠ AJ ♣ J2	West 1♦ 3♣	North Pass 3♠	East 1NT AP	

Board: 266 Dealer: W Vul: NS HCP: 12	★K102★AQ9642◆9★K54	West Opens 1♦. East Bids 1NT if possible. West Bids 3♠ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 267 Dealer: E Vul: Both HCP: 8	♠ 6532♥ Q94♦ Q63♠ A109	East Opens 1♦. West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 268 Dealer: W Vul: None HCP: 13	★ KQ963▼ AJ10◆ 85◆ QJ10	West Opens 1♣. East Bids 1NT if possible. Partner bids first.
Board: 269 Dealer: E Vul: NS HCP: 9	◆932♥9864◆AQ76◆K4	East Opens 1♣. West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 270 Dealer: W Vul: NS HCP: 13	★ AK7432▼ 1094◆ AJ♣ J2	West Opens 1♦. East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.

Board: 266 Dealer: W Vul: NS North HCP: 5 South HCP: 12 Contract: 3 • W	North: ♠ Q963 ♥ 83 ♦ K1082 ♣ 983	South: ♠ K102 ♥ AQ9642 ♦ 9 ♠ K54	West 1♦ 3♣	North Pass Pass	East 1NT 3◆	
Board: 267 Dealer: E Vul: Both North HCP: 11 South HCP: 8 Contract: 2 • E	North: ♣ J94 ♥ AK732 ♦ 92 ♣ QJ4	South: ♠ 6532 ♥ Q94 ♦ Q63 ♣ A109	West 1NT	North Pass	East 1♦ 2♦	South Pass AP
Board: 268 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N E	North: ♠ A72 ♥ 962 ♠ K10964 ♣ 84	South: ♠ KQ963 ♥ AJ10 ♠ 85 ♠ QJ10	West 1♣	North Pass	East 1NT	
Board: 269 Dealer: E Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ E	North: ♠ AQ754 ♥ Q10 ♠ K1083 ♣ J8	South:	West 1NT Pass	North Pass 2♣	East 1♣ 2♣ 3♣	South Pass Pass AP
Board: 270 Dealer: W Vul: NS North HCP: 8 South HCP: 13 Contract: 3♠ S	North:	South: ♠ AK7432 ♥ 1094 ♠ AJ ♣ J2	West 1♦ 3♣	North Pass 3♠	East 1NT AP	

Spear: Intervening after 1!C or 1!D (P) 1NT...

Dealer: E ♥ AK753 West Bids 1NT if possible.

Vul: Both ◆ 10987

HCP: 8 ♣ J9 Partner bids first.

Board: 271 South: North: Dealer: E West North East South **♦**96 **♦** J1053 Vul: Both **♥** AK753 **♥** Q86 1♣ Pass North HCP: 8 **♦** 10987 **♦** J64 1NT AP South HCP: 9 **♣** J9 **♣** KQ10 Contract: 1N W

Spear: Intervening after 1!C or 1!D (P) 1NT...

Dealer: E ♥ Q86 West Bids 1NT if possible.

Vul: Both ♦ J64

HCP: 9 ♣ KQ10 You bid first.

Board: 271 South: North: Dealer: E West North East South **♦**96 **♦** J1053 Vul: Both **♥** AK753 **♥** Q86 1♣ Pass North HCP: 8 **♦** 10987 **♦** J64 1NT AP South HCP: 9 **♣** J9 **♣** KQ10 Contract: 1N W