Board: 1 Dealer: S Vul: None HCP: 17	♣98♥ KJ106◆ KQJ♣ AK76	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 15	★ KQJ♥ Q832◆ QJ★ A872	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 8	 ♣ J86 ♥ KJ95 ♦ 10987 ♣ QJ	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 15	★ KJ84▼ KQ65◆ A62★ Q2	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 10	★ AQ963★ K854◆ J53◆ 5	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: None	North: ♠ 98 ♥ KJ106	South: ♠ A102 ♥ A984	West Pass	North 2♣¹	East Pass	1NT
North HCP: 17 South HCP: 15	♦ KQJ	◆ A97		6 ♥	AP	∠ ▼
Contract: 6♥ S	♣ AK76	♣ QJ10	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	• KQJ	♦ A64		1NT	Pass	2 ♣ ¹
Vul: NS	♥ Q832	♥ AK76	Pass	2 y	Pass	4 ♥
North HCP: 15 South HCP: 14	♦ QJ	♦ 72	AP			
Contract: 4♥ N	♣ A872	♣ QJ106	1. Stay	man		
Board: 3 Dealer: S	North: ♠ J86	South: ♠ AKQ2	West	North	East	South 1NT
Vul: EW	♥ KJ95	v 10642	Pass	2 ♣ ¹	Pass	2 y
North HCP: 8 South HCP: 16	♦ 10987	♦ K2	Pass	4♥	AP	
Contract: 4♥ S	♠ QJ	♣ A92	1. Stay	man		
Board: 4	North:	South:	West	North	East	South
Dealer: N	♦ KJ84	♦ 962		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ KQ65	♥ A943	Pass	2♥	Pass	4♥
South HCP: 14	◆ A62	◆ KQ	AP			
Contract: 4♥ N	♣ Q2	♣ AJ76	1. Stay	man		
			West	North	East	South
Board: 5	North:	South:				1NT
Dealer: S Vul: NS	♦ AQ963	♠ KJ5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ K854	♥ Q96	Pass	3 ♥ ²	Pass	4♠
South HCP: 15	◆ J53	♦ 76 • AVO02	AP			
Contract: 4♠ S	♣ 5	♣ AKQ92	1. Stay 2. SMO			

Board: 1 Dealer: S Vul: None HCP: 15	A102✓ A984A97♠ QJ10	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 14	★ A64★ AK76★ 72★ QJ106	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 16	★ AKQ2▼ 10642◆ K2★ A92	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 14	♠ 962♥ A943♦ KQ♠ AJ76	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 15	★ KJ5♥ Q96◆ 76◆ AKQ92	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None	North: ♠ 98 ♥ KJ106	South: ♠ A102 ♥ A984	West Pass	North 2♣¹	East Pass	1NT
North HCP: 17 South HCP: 15	♦ KQJ	◆ A97		6 ♥	AP	∠ ▼
Contract: 6♥ S	♣ AK76	♣ QJ10	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	• KQJ	♦ A64		1NT	Pass	2 ♣ ¹
Vul: NS	♥ Q832	♥ AK76	Pass	2 y	Pass	4 ♥
North HCP: 15 South HCP: 14	♦ QJ	♦ 72	AP			
Contract: 4♥ N	♣ A872	♣ QJ106	1. Stay	man		
Board: 3 Dealer: S	North: ♠ J86	South: ♠ AKQ2	West	North	East	South 1NT
Vul: EW	♥ KJ95	v 10642	Pass	2 ♣ ¹	Pass	2 y
North HCP: 8 South HCP: 16	♦ 10987	♦ K2	Pass	4♥	AP	
Contract: 4♥ S	♠ QJ	♣ A92	1. Stay	man		
Board: 4	North:	South:	West	North	East	South
Dealer: N	♦ KJ84	♦ 962		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ KQ65	♥ A943	Pass	2♥	Pass	4♥
South HCP: 14	◆ A62	◆ KQ	AP			
Contract: 4♥ N	♣ Q2	♣ AJ76	1. Stay	man		
			West	North	East	South
Board: 5	North:	South:				1NT
Dealer: S Vul: NS	♦ AQ963	♠ KJ5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ K854	♥ Q96	Pass	3 ♥ ²	Pass	4♠
South HCP: 15	◆ J53	♦ 76 • AVO02	AP			
Contract: 4♠ S	♣ 5	♣ AKQ92	1. Stay 2. SMO			

Board: 6 Dealer: N Vul: EW HCP: 15	♠ AKJ8♥ KJ10♠ Q5♠ J1094	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 8		The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 16	★ A2▼ K865★ AQ9★ QJ62	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 10	♣ Q652♥ KJ82◆ Q102♣ Q6	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 15	★ KQ5▼ AJ104◆ K654◆ Q3	The opponents are silent. You bid first.

Board: 6 Dealer: N	North: ♠ AKJ8	South: ◆ 952	West	North 1NT	East Pass		
Vul: EW North HCP: 15	♥ KJ10	* 8753	Pass	2♠	Pass	2NT	
South HCP: 9	• Q5	◆ 1064	AP				
Contract: 2N N	♣ J1094	♣ AKQ	1. Stay	man			
Board: 7 Dealer: S	North:	South:	West	North	East		
Vul: Both	▲ J1083 ♥ 984	♠ AQ7 ♥ KQ76	Pass	2 ♣ ¹	Pass	1NT 2♥	
North HCP: 8	◆ AK87	V R Q70 ♦ Q9	Pass	2NT	AP	∠ ▼	
South HCP: 16	♣ 54	♣ K1097	1. Stay		AI		
Contract: 2N S			1. Suly	TIMIT.			
Board: 8	North:	South:	West	North	East	South	
Dealer: N	★ A2	♦ J653		1NT	Pass	2 ♣ ¹	
Vul: None North HCP: 16	♥ K865	♥ AQJ7	Pass	2♥	Pass	4♥	
South HCP: 9	♦ AQ9	♦ J7	AP				
Contract: 4♥ N	♣ QJ62	62 ♣ 1098		1. Stayman			
Board: 9	North:	South:	West	North	Fast	South	
Dealer: S	Norui. ♠ Q652	♦ A103	,,,	1,0141		1NT	
Vul: EW	♥ KJ82	▼ A7	Pass	2 ♣ ¹	Pass	2•	
North HCP: 10 South HCP: 17	◆ Q102	♦ AKJ8	Pass	3NT	AP		
Contract: 3N S	♣ Q6	♣ J752	1. Stay	man			
Događe 10							
Board: 10 Dealer: N	North:	South:	West	North			
Vul: Both	♠KQ5	▲ 10962		1NT	Pass		
North HCP: 15	♥ AJ104	∀ K72	Pass	2♥	Pass	3NT	
South HCP: 10	♦ K654	◆ AQJ9 ◆ 05	AP				
Contract: 3N N	♣ Q3	♣ 95	1. Stay	man			

Board: 6 Dealer: N Vul: EW HCP: 9	♦ 952♥ 8753♦ 1064♠ AKQ	The opponents are silent. Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 16	AQ7KQ76Q9K1097	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 9	 ♣ J653 ♥ AQJ7 ♣ J7 ♣ 1098	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 17	▲ A103✔ A7◆ AKJ8♣ J752	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 10	10962K72AQJ995	The opponents are silent. Partner bids first.

Board: 6 Dealer: N	North: ♠ AKJ8	South: ◆ 952	West	North 1NT	East Pass		
Vul: EW North HCP: 15	♥ KJ10	* 8753	Pass	2♠	Pass	2NT	
South HCP: 9	• Q5	◆ 1064	AP				
Contract: 2N N	♣ J1094	♣ AKQ	1. Stay	man			
Board: 7 Dealer: S	North:	South:	West	North	East		
Vul: Both	▲ J1083 ♥ 984	♠ AQ7 ♥ KQ76	Pass	2 ♣ ¹	Pass	1NT 2♥	
North HCP: 8	◆ AK87	V R Q70 ♦ Q9	Pass	2NT	AP	∠ ▼	
South HCP: 16	♣ 54	♣ K1097	1. Stay		AI		
Contract: 2N S			1. Suly	TIMIT.			
Board: 8	North:	South:	West	North	East	South	
Dealer: N	★ A2	♦ J653		1NT	Pass	2 ♣ ¹	
Vul: None North HCP: 16	♥ K865	♥ AQJ7	Pass	2♥	Pass	4♥	
South HCP: 9	♦ AQ9	♦ J7	AP				
Contract: 4♥ N	♣ QJ62	62 ♣ 1098		1. Stayman			
Board: 9	North:	South:	West	North	Fast	South	
Dealer: S	Norui. ♠ Q652	♦ A103	,,,	1,0141		1NT	
Vul: EW	♥ KJ82	▼ A7	Pass	2 ♣ ¹	Pass	2•	
North HCP: 10 South HCP: 17	◆ Q102	♦ AKJ8	Pass	3NT	AP		
Contract: 3N S	♣ Q6	♣ J752	1. Stay	man			
Događe 10							
Board: 10 Dealer: N	North:	South:	West	North			
Vul: Both	♠KQ5	▲ 10962		1NT	Pass		
North HCP: 15	♥ AJ104	∀ K72	Pass	2♥	Pass	3NT	
South HCP: 10	♦ K654	◆ AQJ9 ◆ 05	AP				
Contract: 3N N	♣ Q3	♣ 95	1. Stay	man			

Board: 11 Dealer: S Vul: None HCP: 8	★ K875 ♥ 63 ♦ Q103 ♣ K653	East Bids 2♥ if possible. Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 16	★ A105★ KQ3★ K975★ KJ10	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 15	★ K1064♥ QJ4◆ A73◆ KQ8	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 16	★ AK53★ K6★ 764★ AQ75	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 10	★ AK64▼ 1085◆ Q4◆ J952	The opponents are silent. Partner bids first.

Board: 11 Dealer: S Vul: None	North: ♠ K875	South: ♠ AJ93	West	North	East	South 1NT
North HCP: 8	♥ 63	♥ K105		2 ♣ ¹	2♥	2NT
South HCP: 15	◆ Q103 ◆ K653	◆ AK4 ♣ 1072	AP			
Contract: 2N S	¥ K033	¥ 10/2	1. Stay	man		
Board: 12	North:	South:	West	North	East	South
Dealer: N	♦ A105	★ K8632		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ KQ3	♥ A984	Pass	2♦	Pass	2♠
South HCP: 9	◆ K975	◆ Q32	Pass	4♠	AP	
Contract: 4♠ S	♣ KJ10	♣ 3	1. Stay	man		
Board: 13 Dealer: S	North: ♠ K1064	South: ♠ QJ3	West	North	East	South 1NT
Vul: Both	♥ QJ4	♥ AK87	Pass	2 ♣ ¹	Pass	2♥
North HCP: 15 South HCP: 16	◆ A73	◆ Q109	Pass	3NT	AP	
Contract: 3N S	♣ KQ8	♣ A95	1. Stay	man		
Board: 14	North:	South:	West	North	East	South
Dealer: N	♦ AK53	♦ 87		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ K6	♥ A1093	Pass	2♠	Pass	3NT
South HCP: 11	♦ 764 • A 075	♦ A983	AP			
Contract: 3N N	♣ AQ75	♣ K42	1. Stay	man		
Board: 15 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♦ AK64	♦ Q1032	Pass	2 ♣ 1	Pass	
North HCP: 10	♥ 1085	♥ KQ94	Pass	3NT	Pass	
South HCP: 17	◆ Q4 ♣ J952	◆ K32 ◆ AK	AP	J. 1 I	1 400	
Contract: 4♠ S	* 3/3/2	* /11 X	1. Stay	man		

Board: 11 Dealer: S Vul: None HCP: 15	▲ AJ93▼ K105◆ AK4▲ 1072	East Bids 2♥ if possible. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 9	★ K8632★ A984◆ Q32★ 3	The opponents are silent. Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 16	♣ QJ3♥ AK87◆ Q109♣ A95	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 11	♦ 87 ▼ A1093 ♦ A983 ♣ K42	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 17	♣ Q1032♥ KQ94♦ K32♣ AK	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: None	North: ♠ K875	South: ♠ AJ93	West	North	East	South 1NT
North HCP: 8	♥ 63	♥ K105		2 ♣ ¹	2♥	2NT
South HCP: 15	◆ Q103 ◆ K653	◆ AK4 ♣ 1072	AP			
Contract: 2N S	¥ K033	¥ 10/2	1. Stay	man		
Board: 12	North:	South:	West	North	East	South
Dealer: N	♦ A105	★ K8632		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ KQ3	♥ A984	Pass	2♦	Pass	2♠
South HCP: 9	◆ K975	◆ Q32	Pass	4♠	AP	
Contract: 4♠ S	♣ KJ10	♣ 3	1. Stay	man		
Board: 13 Dealer: S	North: ♠ K1064	South: ♠ QJ3	West	North	East	South 1NT
Vul: Both	♥ QJ4	♥ AK87	Pass	2 ♣ ¹	Pass	2♥
North HCP: 15 South HCP: 16	◆ A73	◆ Q109	Pass	3NT	AP	
Contract: 3N S	♣ KQ8	♣ A95	1. Stay	man		
Board: 14	North:	South:	West	North	East	South
Dealer: N	♦ AK53	♦ 87		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ K6	♥ A1093	Pass	2♠	Pass	3NT
South HCP: 11	♦ 764 • A 075	♦ A983	AP			
Contract: 3N N	♣ AQ75	♣ K42	1. Stay	man		
Board: 15 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♦ AK64	♦ Q1032	Pass	2 ♣ 1	Pass	
North HCP: 10	♥ 1085	♥ KQ94	Pass	3NT	Pass	
South HCP: 17	◆ Q4 ♣ J952	◆ K32 ◆ AK	AP	J. 1 I	1 400	
Contract: 4♠ S	▼ 3/3/	* /11 X	1. Stay	man		

Board: 16 Dealer: N Vul: EW HCP: 17	A76✓ AJ◆ A10975♣ A42	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: None HCP: 11	♣ QJ75♥ J75♦ K96♣ A63	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 15	★ KQ76▼ 74◆ AK106◆ K76	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 11	★ A654♥ QJ★ A963★ 942	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 17	♣ QJ87♥ QJ◆ A1043♣ AK3	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A76 ♥ AJ ♠ A10975 ♣ A42	South: ♠ 1085 ♥ 6532 ♠ QJ4 ♣ KQ8	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 17 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ75 ♥ J75 ♦ K96 ♠ A63	South: ♠ K96 ♥ AK ♦ J1075 ♠ KJ54	West Pass Pass 1. Stay	North 2♣¹ 3NT man		1NT
Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ KQ76 ♥ 74 ♠ AK106 ♠ K76	South: ♠ 102 ♥ A532 ♠ Q85 ♠ Q1098	West Pass AP 1. Stay		Pass	
Board: 19 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ A654 ♥ QJ ♠ A963 ♣ 942	South: ♠ KQJ2 ♥ K973 ♦ J72 ♣ AJ	West Pass Pass AP 1. Stay	North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 20 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ N	North: ♠ QJ87 ♥ QJ ♠ A1043 ♠ AK3	South: ♠ A9432 ♥ A1043 ♦ J2 ♠ 96	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 16 Dealer: N Vul: EW HCP: 8	10856532QJ4KQ8	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 15	★ K96★ AK◆ J1075◆ KJ54	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 8	102✓ A532✓ Q85✓ Q1098	The opponents are silent. Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 15	★ KQJ2▼ K973◆ J72◆ AJ	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 9	★ A9432★ A1043★ J2★ 96	The opponents are silent. Partner bids first.

Board: 16 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A76 ♥ AJ ♠ A10975 ♣ A42	South: ♠ 1085 ♥ 6532 ♠ QJ4 ♣ KQ8	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 17 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ75 ♥ J75 ♦ K96 ♠ A63	South: ♠ K96 ♥ AK ♦ J1075 ♠ KJ54	West Pass Pass 1. Stay	North 2♣¹ 3NT man		1NT
Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ KQ76 ♥ 74 ♠ AK106 ♠ K76	South: ♠ 102 ♥ A532 ♠ Q85 ♠ Q1098	West Pass AP 1. Stay		Pass	
Board: 19 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ A654 ♥ QJ ♠ A963 ♣ 942	South: ♠ KQJ2 ♥ K973 ♦ J72 ♣ AJ	West Pass Pass AP 1. Stay	North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 20 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ N	North: ♠ QJ87 ♥ QJ ♠ A1043 ♠ AK3	South: ♠ A9432 ♥ A1043 ♦ J2 ♠ 96	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 21	The opponents are silent. Partner bids first
Board: 22	75 You hid first
Board: 23	The opponents are silent. Partner bids first
Board: 24	You hid first
Board: 25 Dealer: S Vul: Both HCP: 8	·

Board: 21 Dealer: S Vul: NS	North: ♠ J1086	South: ♠ 752	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	★ A5★ KJ43★ 1092	★ KJ986★ A7★ AK3	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2♥
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q97 ♥ AK75 ♦ 853 ♣ AK7	South: ♠ A863 ♥ Q92 ♠ Q92 ♣ J53	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 23 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♠ S	North: ♣ J1085 ♥ AK9 ♠ AQ ♣ K1052	South: ♠ AK32 ♥ 42 ♠ K98 ♣ AQ43	West Pass Pass 1. Stay	6 ♠	East Pass AP	1NT
Board: 24 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KQ10 ♥ K10 ♠ AK5 ♠ Q9754	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 25 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 64 ♥ K742 ♦ J10976 ♣ A4	South: ♠ KJ105 ♥ A53 ♠ K54 ♣ KQJ	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	1NT

Board: 21 Dealer: S Vul: NS HCP: 15	★ 752▼ KJ986★ A7★ AK3	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 9	★ A863♥ Q92◆ Q92◆ J53	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 16	★ AK32★ 42★ K98★ AQ43	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 11		The opponents are silent. Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 17	★ KJ105★ A53★ K54★ KQJ	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: NS	North: ♠ J1086	South: ♠ 752	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	★ A5★ KJ43★ 1092	★ KJ986★ A7★ AK3	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2♥
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q97 ♥ AK75 ♦ 853 ♣ AK7	South: ♠ A863 ♥ Q92 ♠ Q92 ♣ J53	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 23 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♠ S	North: ♣ J1085 ♥ AK9 ♠ AQ ♣ K1052	South: ♠ AK32 ♥ 42 ♠ K98 ♣ AQ43	West Pass Pass 1. Stay	6 ♠	East Pass AP	1NT
Board: 24 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KQ10 ♥ K10 ♠ AK5 ♠ Q9754	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 25 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 64 ♥ K742 ♦ J10976 ♣ A4	South: ♠ KJ105 ♥ A53 ♠ K54 ♣ KQJ	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	1NT

Board: 26 Dealer: N Vul: None HCP: 17	AJ32KQ9K65KJ8	West Doubles 2♣ if possible. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 11	♣ 9764♥ K65♦ A8♣ A876	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 15	A972AQ6AJ61093	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: None HCP: 8	▶ J6♥ Q1054◆ Q974◆ K72	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 15	★ A10★ AJ83★ A93★ Q1064	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ AJ32 ♥ KQ9 ♠ K65 ♠ KJ8	South: ♠ Q7 ♥ AJ86 ♦ QJ973 ♠ 62	West X AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 27 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ◆ 9764 ▼ K65 ◆ A8 ◆ A876	South: ♠ AQ3 ♥ A32 ♠ KJ6 ♠ K1053	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 28 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 44 N	North: ♠ A972 ♥ AQ6 ♠ AJ6 ♣ 1093	South: ♠ K1043 ♥ K4 ♠ Q984 ♣ QJ8	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♣ J6 ♥ Q1054 ♦ Q974 ♣ K72	South: ♠ KQ ♥ J72 ♦ A62 ♣ AJ1094	Pass	2NT	East Pass AP	1NT
Board: 30 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A10 ♥ AJ83 ♠ A93 ♣ Q1064	South: ♠ KQJ6 ♥ K54 ♠ QJ8 ♣ 875	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 26 Dealer: N Vul: None HCP: 10	♣ Q7♥ AJ86◆ QJ973♣ 62	West Doubles 2♣ if possible. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 17	AQ3A32KJ6K1053	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 11	★ K1043★ K4◆ Q984◆ QJ8	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 15	★ KQ▼ J72◆ A62◆ AJ1094	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 12	★ KQJ6▼ K54◆ QJ8◆ 875	The opponents are silent. Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ AJ32 ♥ KQ9 ♠ K65 ♠ KJ8	South: ♠ Q7 ♥ AJ86 ♦ QJ973 ♠ 62	West X AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 27 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ◆ 9764 ▼ K65 ◆ A8 ◆ A876	South: ♠ AQ3 ♥ A32 ♠ KJ6 ♠ K1053	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 28 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 44 N	North: ♠ A972 ♥ AQ6 ♠ AJ6 ♣ 1093	South: ♠ K1043 ♥ K4 ♠ Q984 ♣ QJ8	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♣ J6 ♥ Q1054 ♦ Q974 ♣ K72	South: ♠ KQ ♥ J72 ♦ A62 ♣ AJ1094	Pass	2NT	East Pass AP	1NT
Board: 30 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A10 ♥ AJ83 ♠ A93 ♣ Q1064	South: ♠ KQJ6 ♥ K54 ♠ QJ8 ♣ 875	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 31 Dealer: S Vul: EW HCP: 8	♣ Q2♥ J865◆ A96♣ J654	The opponents are silent. Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 15	♣ AJ5♥ 32♦ KQ103♣ KQ82	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 8	★ K985♥ Q2◆ Q86◆ J985	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 16	★ K10743★ K87★ AQ5★ A4	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 9	♣ QJ96♥ 532◆ A108♣ Q84	The opponents are silent. Partner bids first.

Board: 31 Dealer: S Vul: EW	North: ♠ Q2	South: ♠ A63	West	North		1NT
North HCP: 8	♥ J865	♥ Q10	Pass		Pass	2 ♦
South HCP: 15	♦ A96 ♣ J654	◆ KQ5 ◆ A10873	Pass	2NT	AP	
Contract: 2N S	▼ 103+	₩ A100/3	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	AJ5	♦ 108		1NT	Pass	2 ♣ ¹
Vul: None	♥ 32	♥ AKJ4	Pass	2•	Pass	3NT
North HCP: 15 South HCP: 13	♦ KQ103	♦ A98	AP			
Contract: 3N N	♣ KQ82	♣ J1065	1. Stay	man		
Board: 33 Dealer: S	North: ♠ K985	South:	West	North	East	South 1NT
Vul: NS	♥ Q2	♥ A96	Pass	2 ♣ ¹	Pass	
North HCP: 8 South HCP: 16	♦ Q86	♦ 1095	AP			
Contract: 2♠ S	♣ J985	♣ AK7	1. Stayman			
Board: 34	North:	South:	West	North	East	South
Dealer: N	Notui. ♠ K10743	AQ		1NT	Pass	2 ♣ ¹
Vul: EW	♥ K87	♥ A1042	Pass	2♠	Pass	3NT
North HCP: 16 South HCP: 12	♦ AQ5	♦ 1082	AP			
Contract: 3N N	♣ A4	♣ Q853	1. Stay	man		
Board: 35	North:	South:	West	North	East	South
Dealer: S	Notui. ♠ QJ96	& K4				1NT
Vul: Both	♥ 532	♥ KQJ7	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9 South HCP: 16	◆ A108	♦ K62	Pass	2NT	AP	
Contract: 2N S	♣ Q84	♣ A973	1. Stay	man		

Board: 31 Dealer: S Vul: EW HCP: 15	A63♥ Q10★ KQ5A10873	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: None HCP: 13	108✓ AKJ4✓ A98✓ J1065	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 16	AJ102✓ A961095AK7	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 12	♣ AQ ♥ A1042 ♦ 1082 ♣ Q853	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 16	★ K4★ KQJ7★ K62★ A973	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: EW	North: ♠ Q2	South: ♠ A63	West	North		1NT
North HCP: 8	♥ J865	♥ Q10	Pass		Pass	2 ♦
South HCP: 15	♦ A96 ♣ J654	◆ KQ5 ◆ A10873	Pass	2NT	AP	
Contract: 2N S	▼ 103+	₩ A100/3	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	AJ5	♦ 108		1NT	Pass	2 ♣ ¹
Vul: None	♥ 32	♥ AKJ4	Pass	2•	Pass	3NT
North HCP: 15 South HCP: 13	♦ KQ103	♦ A98	AP			
Contract: 3N N	♣ KQ82	♣ J1065	1. Stay	man		
Board: 33 Dealer: S	North: ♠ K985	South:	West	North	East	South 1NT
Vul: NS	♥ Q2	♥ A96	Pass	2 ♣ ¹	Pass	
North HCP: 8 South HCP: 16	♦ Q86	♦ 1095	AP			
Contract: 2♠ S	♣ J985	♣ AK7	1. Stayman			
Board: 34	North:	South:	West	North	East	South
Dealer: N	Notui. ♠ K10743	AQ		1NT	Pass	2 ♣ ¹
Vul: EW	♥ K87	♥ A1042	Pass	2♠	Pass	3NT
North HCP: 16 South HCP: 12	♦ AQ5	♦ 1082	AP			
Contract: 3N N	♣ A4	♣ Q853	1. Stay	man		
Board: 35	North:	South:	West	North	East	South
Dealer: S	Notui. ♠ QJ96	& K4				1NT
Vul: Both	♥ 532	♥ KQJ7	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9 South HCP: 16	◆ A108	♦ K62	Pass	2NT	AP	
Contract: 2N S	♣ Q84	♣ A973	1. Stay	man		

Board: 36 Dealer: N Vul: EW HCP: 15	♣85★AKJ8◆AJ8♣Q1053	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 12	▶ J86♥ A432◆ Q43♣ KQ2	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	▲ A1097♥ K3◆ Q5▲ KQJ106	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 11	★ AK73★ K92◆ J87★ 863	East Bids 3♦ if possible. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 15	♣ Q862♥ AJ♦ AQ42♣ Q96	The opponents are silent. You bid first.

Board: 36 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	♦ 85	♠ AKJ6	Pass	2♥		4NT ²
North HCP: 15	♥ AKJ8 • AJ8	▼ 102 ◆ K542	Pass	6NT	AP	1111
South HCP: 16	◆ Q1053	♦ AJ9	1. Stay			
Contract: 6N N	¥ Q1033	£ 1 w/	•	ntitative	4NT	
Board: 37 Dealer: S	North: ♠ J86	South: ♠ K105	West	North	East	South 1NT
Vul: Both	♥ A432	♥ KQ96	Pass	2 ♣ ¹	Pass	2♥
North HCP: 12 South HCP: 16	♦ Q43	◆ A972	Pass	4 ♥	AP	
Contract: 4♥ S	♣ KQ2	♣ A9	1. Stay	man		
Board: 38 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	♦ A1097 ∀ K3	♦ 86 • • • • • • • • • •	Daga			
North HCP: 15	♦ Q5	♥ AQ94 ♦ 42	Pass AP	2♠	Pass	3NT
South HCP: 10 Contract: 3N N	♣ KQJ106	♣ A9432	1. Stay	man		
Board: 39						
Dealer: S Vul: EW	North: ♠ AK73	South: ♠ QJ8	West	North	East	South 1NT
North HCP: 11	♥ K92	♥ QJ84	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 15	♦ J87	♦ Q5	Pass	X	AP	
Contract: 3♦X E	♣ 863	♣ AQJ10	1. Stay	man		
Board: 40	N. 4	G 4	Wost	North	Foot	South
Dealer: N	North:	South:	west			
Vul: Both	♠ Q862 •• ∧ I	★ J43	D	1NT	Pass	
North HCP: 15	♥ AJ ♦ AQ42	♥ 9542 ♦ 85	Pass	2♠	Pass	2NT
South HCP: 8	♦ Q96	◆ AK42	AP			
Contract: 2N N	± 670	* 1 M\TL	1. Stay	man		

Board: 36 Dealer: N Vul: EW HCP: 16	★ AKJ6▼ 102◆ K542★ AJ9	The opponents are silent. Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 16	★ K105★ KQ96★ A972★ A9	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 10	★ 86★ AQ94★ 42★ A9432	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 15	♣ QJ8♥ QJ84◆ Q5♣ AQJ10	East Bids 3♦ if possible. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 8	J43♥ 9542♦ 85♣ AK42	The opponents are silent. Partner bids first.

Board: 36 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	♦ 85	♠ AKJ6	Pass	2♥		4NT ²
North HCP: 15	♥ AKJ8 • AJ8	▼ 102 ◆ K542	Pass	6NT	AP	1111
South HCP: 16	◆ Q1053	♦ AJ9	1. Stay			
Contract: 6N N	¥ Q1033	£ 1 w/	•	ntitative	4NT	
Board: 37 Dealer: S	North: ♠ J86	South: ♠ K105	West	North	East	South 1NT
Vul: Both	♥ A432	♥ KQ96	Pass	2 ♣ ¹	Pass	2♥
North HCP: 12 South HCP: 16	♦ Q43	◆ A972	Pass	4 ♥	AP	
Contract: 4♥ S	♣ KQ2	♣ A9	1. Stay	man		
Board: 38 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	♦ A1097 ∀ K3	♦ 86 • • • • • • • • • •	Daga			
North HCP: 15	♦ Q5	♥ AQ94 ♦ 42	Pass AP	2♠	Pass	3NT
South HCP: 10 Contract: 3N N	♣ KQJ106	♣ A9432	1. Stay	man		
Board: 39						
Dealer: S Vul: EW	North: ♠ AK73	South: ♠ QJ8	West	North	East	South 1NT
North HCP: 11	♥ K92	♥ QJ84	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 15	♦ J87	♦ Q5	Pass	X	AP	
Contract: 3♦X E	♣ 863	♣ AQJ10	1. Stay	man		
Board: 40	N. 4	G 4	Wost	North	Foot	South
Dealer: N	North:	South:	west			
Vul: Both	♠ Q862 •• ∧ I	★ J43	D	1NT	Pass	
North HCP: 15	♥ AJ ♦ AQ42	♥ 9542 ♦ 85	Pass	2♠	Pass	2NT
South HCP: 8	♦ Q96	◆ AK42	AP			
Contract: 2N N	± 670	* 1 M\TL	1. Stay	man		

Board: 41 Dealer: S Vul: None HCP: 9	10874KQ9A721072	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 15	▲ A10▼ 10732◆ KQ7▲ AQ62	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 14	★ KQ6▼ KJ109◆ AJ4◆ 853	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 17	♠ AK8♥ 653♠ AJ104♠ KQ4	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 9	★ K854▼ K1063◆ K32◆ 73	The opponents are silent. Partner bids first.

Board: 41 Dealer: S Vul: None	North: ♠ 10874	South: ♠ AJ9	West	North	East	South 1NT
North HCP: 9	♥ KQ9	♥ 762	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	◆ A72	◆ K863	Pass	2NT	AP	
Contract: 2N S	♣ 1072	♣ AKJ	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	★ A10	♦ Q7		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	v 10732	♥ AK96	Pass	2♥	Pass	4♥
South HCP: 13	♦ KQ7	♦ 10652	AP			
Contract: 4♥ N	♣ AQ62	♣ KJ7	1. Stay	man		
Board: 43 Dealer: S	North: ♠ KQ6	South: ♠ A10	West	North	East	South 1NT
Vul: Both North HCP: 14	♥ KJ109	♥ AQ5	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ AJ4	◆ K1096	Pass	3NT	AP	
Contract: 3N S	♣ 853	♣ Q964	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK8	▲ 10974		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ 653	∀ AK10	Pass	2♦	Pass	2NT
South HCP: 9	◆ AJ104	◆ Q972 ◆ 52	Pass	3NT	AP	
Contract: 3N N	♣ KQ4	1 02	1. Stay	man		
Board: 45	North:	South:	West	North	East	South
Dealer: S	Norui. ♦ K854	soun. • AQ96				1NT
Vul: NS	♥ K1063	♥ A54	Pass	2 ♣ ¹	Pass	
North HCP: 9 South HCP: 17	♦ K32	♦ AJ6	Pass	4♠	AP	
Contract: 4♠ S	♣ 73	♣ Q54	1. Stay	man		

Board: 41 Dealer: S Vul: None HCP: 16	▲ AJ9▼ 762◆ K863▲ AKJ	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 13	♠ Q7 ♥ AK96 ♦ 10652 ♣ KJ7	The opponents are silent. Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 15	★ A10★ AQ5★ K1096★ Q964	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 9	10974✓ AK10Q97252	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 17	AQ96✓ A54AJ6Q54	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: None	North: ♠ 10874	South: ♠ AJ9	West	North	East	South 1NT
North HCP: 9	♥ KQ9	♥ 762	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	◆ A72	◆ K863	Pass	2NT	AP	
Contract: 2N S	♣ 1072	♣ AKJ	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	★ A10	♦ Q7		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	v 10732	♥ AK96	Pass	2♥	Pass	4♥
South HCP: 13	♦ KQ7	♦ 10652	AP			
Contract: 4♥ N	♣ AQ62	♣ KJ7	1. Stay	man		
Board: 43 Dealer: S	North: ♠ KQ6	South: ♠ A10	West	North	East	South 1NT
Vul: Both North HCP: 14	♥ KJ109	♥ AQ5	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ AJ4	◆ K1096	Pass	3NT	AP	
Contract: 3N S	♣ 853	♣ Q964	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK8	★ 10974		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ 653	∀ AK10	Pass	2♦	Pass	2NT
South HCP: 9	◆ AJ104	◆ Q972 ◆ 52	Pass	3NT	AP	
Contract: 3N N	♣ KQ4	1 02	1. Stay	man		
Board: 45	North:	South:	West	North	East	South
Dealer: S	Norui. ♦ K854	soun. • AQ96				1NT
Vul: NS	♥ K1063	♥ A54	Pass	2 ♣ ¹	Pass	
North HCP: 9 South HCP: 17	♦ K32	♦ AJ6	Pass	4♠	AP	
Contract: 4♠ S	♣ 73	♣ Q54	1. Stay	man		

Board: 46 Dealer: N Vul: None HCP: 16	★ K8▼ K4◆ AQJ42◆ K1087	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 9	★ A753★ 84★ KQ1042★ 52	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 15	♦ KJ6 ♥ KQ4 ♦ J1032 ♣ KQ8	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 14	♣ J5♥ K1043◆ AK32♣ QJ7	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 15	 ♣ J62 ♥ A64 ♠ AQ106 ♣ A102	The opponents are silent. You bid first.

Board: 46 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	♦ K8 ∀ K4	♠ A975 ♥ A1052	Pass	2•		3NT
North HCP: 16	• AQJ42	◆ K5	AP	∠ ▼	1 433	3111
South HCP: 11 Contract: 3N N	♣ K1087	♣ 953	1. Stay	man		
Contract. 31v 1v			1, 2 m.j.			
Board: 47	North:	South:	West	North	East	South
Dealer: S	♣ A753	♦ K1096				1NT
Vul: EW	♥ 84	♥ Q52	Pass	2 ♣ ¹	Pass	2♠
North HCP: 9 South HCP: 15	◆ KQ1042	♦ AJ7	Pass	4♠	AP	
Contract: 4♠ S	♣ 52	♣ AJ3	1. Stay	man		
Board: 48			11 7 ·	NT 4	г.	C .1
Dealer: N	North:	South:	West	North		
Vul: Both	♦ KJ6	♦ Q93	_	1NT	Pass	
North HCP: 15	♥ KQ4 ♦ J1032	♥ A1073 ♦ AK9	Pass	2	Pass	3NT
South HCP: 14	♦ KQ8	♦ J107	AP			
Contract: 3N N	r nço	1 3107	1. Stay	man		
Board: 49	North:	South:	West	North	Foot	Courth
Dealer: S	4 J5	♦ AK2	WEST	NOIUI	Last	1NT
Vul: EW North HCP: 14	♥ K1043	♥ A652	Pass	2 ♣ ¹	Pass	2 🗸
South HCP: 15	◆ AK32	♦ J974	Pass	6♥	AP	2 •
Contract: 6♥ S	♣ QJ7	♣ K5	1. Stay		7 11	
			West	North	East	South
D4. 50				1NT	Pass	2 ♣ ¹
Board: 50 Dealer: N	North:	South:	Pass	2	Pass	3 ♠ ²
Vul: Both	♦ J62	★ AK54	Pass	4♥	Pass	4NT ³
North HCP: 15	♥ A64	♥ KQ982	Pass	5♣	Pass	7♥
South HCP: 15	◆ AQ106 ◆ A102	♦ K985 ••—	AP			
Contract: 7♥ N	₩ A102	☆ —	1. Stay	man		
			 SMO Black 	DLEN		

Board: 46 Dealer: N Vul: None HCP: 11	▲ A975▼ A1052◆ K5♣ 953	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 15	★ K1096♥ Q52◆ AJ7◆ AJ3	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 14	♣ Q93♥ A1073◆ AK9♣ J107	The opponents are silent. Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 15	♠ AK2♥ A652♦ J974♠ K5	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 15	★ AK54▼ KQ982★ K985★ —	The opponents are silent. Partner bids first.

Board: 46 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	♦ K8 ∀ K4	♠ A975 ♥ A1052	Pass	2•		3NT
North HCP: 16	• AQJ42	◆ K5	AP	∠ ▼	1 433	3111
South HCP: 11 Contract: 3N N	♣ K1087	♣ 953	1. Stay	man		
Contract. 31v 1v			1, 2 m.j.			
Board: 47	North:	South:	West	North	East	South
Dealer: S	• A753	♦ K1096				1NT
Vul: EW	♥ 84	♥ Q52	Pass	2 ♣ ¹	Pass	2♠
North HCP: 9 South HCP: 15	◆ KQ1042	♦ AJ7	Pass	4♠	AP	
Contract: 4♠ S	♣ 52	♣ AJ3	1. Stay	man		
Board: 48			11 7 ·	NT 4	г.	C .1
Dealer: N	North:	South:	West	North		
Vul: Both	♦ KJ6	♦ Q93	_	1NT	Pass	
North HCP: 15	♥ KQ4 ♦ J1032	♥ A1073 ♦ AK9	Pass	2	Pass	3NT
South HCP: 14	♦ KQ8	♦ J107	AP			
Contract: 3N N	r nço	1 3107	1. Stay	man		
Board: 49	North:	South:	West	North	Foot	Courth
Dealer: S	4 J5	♦ AK2	WEST	NOIUI	Last	1NT
Vul: EW North HCP: 14	♥ K1043	♥ A652	Pass	2 ♣ ¹	Pass	2 🗸
South HCP: 15	◆ AK32	♦ J974	Pass	6♥	AP	2 •
Contract: 6♥ S	♣ QJ7	♣ K5	1. Stay		7 11	
			West	North	East	South
D4. 50				1NT	Pass	2 ♣ ¹
Board: 50 Dealer: N	North:	South:	Pass	2	Pass	3 ♠ ²
Vul: Both	♦ J62	★ AK54	Pass	4♥	Pass	4NT ³
North HCP: 15	♥ A64	♥ KQ982	Pass	5♣	Pass	7♥
South HCP: 15	◆ AQ106 ◆ A102	♦ K985 ••—	AP			
Contract: 7♥ N	₩ A102	☆ —	1. Stay	man		
			 SMO Black 	DLEN		

Board: 51 Dealer: S Vul: None HCP: 10	◆ Q742 ▼ A74 ◆ K103 ◆ J64	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 16	★ K6▼ K543◆ AJ2◆ KQ83	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 8	♣ QJ86♥ 1098◆ KJ2♣ J109	East Bids 2♦ if possible. Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 17	♣ KQ ♥ A102 ♦ KJ2 ♣ KJ972	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: None HCP: 16	★ KQ75★ K6★ K6★ KQ753	The opponents are silent. Partner bids first.

Board: 51 Dealer: S	North: ♠ Q742	South: ♠ AK8	West	North	East	South 1NT
Vul: None North HCP: 10	▼ A74	♥ QJ108	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ K103	◆ J62	Pass	3NT	AP	
Contract: 3N S	♣ J64	♣ KQ7	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	♦ K6	♠ AQJ3		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ K543	♥ AQ98	Pass	2♥	Pass	4♥
South HCP: 13	◆ AJ2	♦ 87	AP			
Contract: 4♥ N	♣ KQ83	♣ 1092	1. Stay	man		
Board: 53	North	South:	West	North	East	South 1NT
Dealer: S	North: ♠ QJ86	Soum: A AK1074	Pass	2 ♣ ¹	2•	3♠
Vul: Both	♥ 1098	♥ KQ6	Pass	4 ◆ ²	Pass	
North HCP: 8 South HCP: 16	♦ KJ2	♦ 875	AP	→	1 455	12
Contract: 4♠ S	♣ J109	♣ A4	1. Stay	man		
Community in S			•	raise or	better	in 🌢
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠KQ	♦ J8		1NT	Pass	$2 \clubsuit^1$
Vul: Both North HCP: 17	♥ A102	▼ KJ94	Pass	2♦	Pass	3♦
South HCP: 13	♦ KJ2	◆ AQ1074 ◆ Q5	Pass	3NT	AP	
Contract: 3N N	♣ KJ972	4 Q 3	1. Stay	man		
Board: 55	North:	South:	West	North	East	South 1NT
Dealer: S	♦ KQ75	♦ AJ10	Pass	2 ♣ ¹	Pass	2
Vul: None North HCP: 16	♥ K6	♥ A53	Pass	$4NT^2$	Pass	6NT
South HCP: 15	♦ K6	◆ AJ53	AP			
Contract: 6N S	♣ KQ753	♣ J42	1. Stay	man		
			2. Quai	ntitative	4NT	

Board: 51 Dealer: S Vul: None HCP: 16	♠ AK8♥ QJ108♦ J62♠ KQ7	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 13	AQJ3✓ AQ9887№ 1092	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 16	★ AK1074♥ KQ6◆ 875♣ A4	East Bids 2♦ if possible. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 13		The opponents are silent. Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 15	▲ AJ10✔ A53◆ AJ53♣ J42	The opponents are silent. You bid first.

Board: 51 Dealer: S	North: ♠ Q742	South: ♠ AK8	West	North	East	South 1NT
Vul: None North HCP: 10	▼ A74	♥ QJ108	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ K103	◆ J62	Pass	3NT	AP	
Contract: 3N S	♣ J64	♣ KQ7	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	♦ K6	♠ AQJ3		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ K543	♥ AQ98	Pass	2♥	Pass	4♥
South HCP: 13	◆ AJ2	♦ 87	AP			
Contract: 4♥ N	♣ KQ83	♣ 1092	1. Stay	man		
Board: 53	North	South:	West	North	East	South 1NT
Dealer: S	North: ♠ QJ86	Soum: A AK1074	Pass	2 ♣ ¹	2•	3♠
Vul: Both	♥ 1098	♥ KQ6	Pass	4 ◆ ²	Pass	
North HCP: 8 South HCP: 16	♦ KJ2	♦ 875	AP	→	1 455	12
Contract: 4♠ S	♣ J109	♣ A4	1. Stay	man		
Community in S			•	raise or	better	in 🌢
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠KQ	♦ J8		1NT	Pass	$2 \clubsuit^1$
Vul: Both North HCP: 17	♥ A102	▼ KJ94	Pass	2♦	Pass	3♦
South HCP: 13	♦ KJ2	◆ AQ1074 ◆ Q5	Pass	3NT	AP	
Contract: 3N N	♣ KJ972	4 Q 3	1. Stay	man		
Board: 55	North:	South:	West	North	East	South 1NT
Dealer: S	♦ KQ75	♦ AJ10	Pass	2 ♣ ¹	Pass	2
Vul: None North HCP: 16	♥ K6	♥ A53	Pass	$4NT^2$	Pass	6NT
South HCP: 15	♦ K6	◆ AJ53	AP			
Contract: 6N S	♣ KQ753	♣ J42	1. Stay	man		
			2. Quai	ntitative	4NT	

Board: 56 Dealer: N Vul: NS HCP: 16	★ A32♥ J65◆ AJ8★ AQ54	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 13	★ KJ54♥ Q7◆ AK832◆ 84	The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 15	♣ J107♥ AK43◆ K9♣ KJ73	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 8	♦ 9542♥ 1092♦ KQJ7♠ Q9	The opponents are silent. Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 15	AK73✓ A106✓ QJ87✓ J4	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 16	North: ♠ A32 ♥ J65 ♠ AJ8	South: ♠ KQ84 ♥ AQ4 ♦ 765	West Pass AP	North 1NT 2•	Pass	
South HCP: 11 Contract: 3N N	♣ AQ54	♣ 1093	1. Stay	man		
			West	North	East	
Board: 57	North:	South:	D	0.1	D	1NT
Dealer: S Vul: EW	♦ KJ54	♠ AQ108	Pass Pass	2♣¹ 3♦	Pass Pass	
North HCP: 13	♥ Q7	♥ A865		4NT ²		
South HCP: 15	◆ AK832 ♣ 84	J7★ KJ2	AP	4111	1 433	<i>3</i>
Contract: 5♠ S	2 01	¥ 132	1. Stay	man		
			-	kwood (0314, 1	for 🏚
Board: 58	NI4l	C4	West	North	Fast	South
Dealer: N	North: ♠ J107	South: ★ 8532	VV CSt	1NT	Pass	
Vul: None North HCP: 15	♥ AK43	♥ J762	Pass	2♥	Pass	
South HCP: 11	♦ K9	◆ AQ7	AP			
Contract: 4♥ N	♣ KJ73	♣ A8	1. Stayman			
Board: 59	NT 4	G 4	West	North	East	South
Dealer: S	North: ♠ 9542	South: ♠ K7				1NT
Vul: Both	♥ 1092	♥ A53	Pass	2 ♣ ¹	Pass	2♦
North HCP: 8 South HCP: 15	♦ KQJ7	◆ A10543	Pass	2NT	AP	
Contract: 2N S	♣ Q9	♣ A83	1. Stay	man		
Board: 60		a .	Wost	North	Foot	South
Dealer: N	North: ♠ AK73	South: ♠ QJ54	WEST	1NT	Pass	
Vul: NS	♥ A106	♥ 32	Pass	24	Pass	
North HCP: 15 South HCP: 8	◆ QJ87	♦ 96	AP	-		
Contract: 3♠ N	♣ J4	♣ KQ862	1. Stay	man		

Board: 56 Dealer: N Vul: NS HCP: 11	★ KQ84★ AQ4★ 765★ 1093	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 15	AQ108✓ A865J7✓ KJ2	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 11	♣ 8532♥ J762♦ AQ7♣ A8	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 15	★ K7 ★ A53 ★ A10543 ♣ A83	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 8	♣ QJ54♥ 32◆ 96♣ KQ862	The opponents are silent. Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 16	North: ♠ A32 ♥ J65 ♠ AJ8	South: ♠ KQ84 ♥ AQ4 ♦ 765	West Pass AP	North 1NT 2•	Pass	
South HCP: 11 Contract: 3N N	♣ AQ54	♣ 1093	1. Stay	man		
			West	North	East	
Board: 57	North:	South:	D	0.1	D	1NT
Dealer: S Vul: EW	♦ KJ54	♠ AQ108	Pass Pass	2♣¹ 3♦	Pass Pass	
North HCP: 13	♥ Q7	♥ A865		4NT ²		
South HCP: 15	◆ AK832 ♣ 84	J7★ KJ2	AP	4111	1 433	<i>3</i>
Contract: 5♠ S	2 01	¥ 132	1. Stay	man		
			-	kwood (0314, 1	for 🏚
Board: 58	NI4l	C4	West	North	Fast	South
Dealer: N	North: ♠ J107	South: ★ 8532	VV CSt	1NT	Pass	
Vul: None North HCP: 15	♥ AK43	♥ J762	Pass	2♥	Pass	
South HCP: 11	♦ K9	◆ AQ7	AP			
Contract: 4♥ N	♣ KJ73	♣ A8	1. Stayman			
Board: 59	NT 4	G 4	West	North	East	South
Dealer: S	North: ♠ 9542	South: ♠ K7				1NT
Vul: Both	♥ 1092	♥ A53	Pass	2 ♣ ¹	Pass	2♦
North HCP: 8 South HCP: 15	♦ KQJ7	◆ A10543	Pass	2NT	AP	
Contract: 2N S	♣ Q9	♣ A83	1. Stay	man		
Board: 60		a .	Wost	North	Foot	South
Dealer: N	North: ♠ AK73	South: ♠ QJ54	WEST	1NT	Pass	
Vul: NS	♥ A106	♥ 32	Pass	24	Pass	
North HCP: 15 South HCP: 8	◆ QJ87	♦ 96	AP	-		
Contract: 3♠ N	♣ J4	♣ KQ862	1. Stay	man		

Board: 61 Dealer: S Vul: EW HCP: 16	AQ95Q3J54AK86	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 17	♠ 65♥ A72♠ AQ93♠ AK104	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: None HCP: 11	♣ A765♥ QJ7◆ A942♣ 106	The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 17	★ KJ8▼ K853◆ K765◆ AK	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 9	♣ Q7632♥ K743◆ J10♣ K3	The opponents are silent. Partner bids first.

Board: 61 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 4N S	North: ♠ AQ95 ♥ Q3 ♦ J54 ♣ AK86	South: ♠ KJ73 ♥ KJ5 ♠ AQ7 ♣ J75	Pass Pass 1. Stay	North 2♣¹ 4NT² man ntitative	Pass AP	1NT
Board: 62 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ 65 ♥ A72 ♠ AQ93 ♠ AK104	South: ♠ A983 ♥ J6 ♠ 854 ♠ QJ85	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 63 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A765 ♥ QJ7 ♠ A942 ♣ 106	South: ♠ K2 ♥ K5 ♦ J763 ♣ AKQ97	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 64 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ KJ8 ♥ K853 ♠ K765 ♣ AK	South: ♠ Q752 ♥ A74 ♦ 108 ♣ QJ106	West Pass Pass 1. Stay	North 1NT 2♥ 3NT	East Pass Pass AP	
Board: 65 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North: ♠ Q7632 ♥ K743 ♦ J10 ♠ K3	South: ♠ A105 ♥ Q10 ♠ KQ95 ♣ A1064	West Pass Pass AP 1. Stay	North 2♣¹ 2♠ man	East Pass Pass	1NT 2 ♦

Board: 61 Dealer: S Vul: EW HCP: 15	★ KJ73▼ KJ5◆ AQ7◆ J75	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: Both HCP: 8	▲ A983♥ J6◆ 854◆ QJ85	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 16	★ K2▼ K5◆ J763◆ AKQ97	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 9	♣ Q752♥ A74♦ 108♣ QJ106	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 15	★ A105♥ Q10★ KQ95★ A1064	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 4N S	North: ♠ AQ95 ♥ Q3 ♦ J54 ♣ AK86	South: ♠ KJ73 ♥ KJ5 ♠ AQ7 ♣ J75	Pass Pass 1. Stay	North 2♣¹ 4NT² man ntitative	Pass AP	1NT
Board: 62 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ 65 ♥ A72 ♠ AQ93 ♠ AK104	South: ♠ A983 ♥ J6 ♠ 854 ♠ QJ85	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 63 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A765 ♥ QJ7 ♠ A942 ♣ 106	South: ♠ K2 ♥ K5 ♦ J763 ♣ AKQ97	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 64 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ KJ8 ♥ K853 ♠ K765 ♣ AK	South: ♠ Q752 ♥ A74 ♦ 108 ♣ QJ106	West Pass Pass 1. Stay	North 1NT 2♥ 3NT	East Pass Pass AP	
Board: 65 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North: ♠ Q7632 ♥ K743 ♦ J10 ♠ K3	South: ♠ A105 ♥ Q10 ♠ KQ95 ♣ A1064	West Pass Pass AP 1. Stay	North 2♣¹ 2♠ man	East Pass Pass	1NT 2 ♦

Board: 66 Dealer: N Vul: None HCP: 16	♣ Q842♥ K102◆ KJ8♣ AK4	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: NS HCP: 15	♣ QJ65♥ J103◆ A83♣ AK3	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 16	♣ J5♥ A72♦ AK109♣ A732	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 13	▲ A8♥ 9642♦ K104▲ KQJ10	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 15	♠ A7♥ Q853♦ KJ105♠ KQ9	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 44 N	North: ♠ Q842 ♥ K102 ♠ KJ8 ♣ AK4	South: ♠ AK97 ♥ J8764 ♦ 752 ♠ Q	Pass Pass AP 1. Stay. 2. Splir	man	Pass Pass Pass	2 4 ¹ 4 4 ² 4 4
Board: 67 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 4♠ S	North: ♠ QJ65 ♥ J103 ♠ A83 ♠ AK3	South: ♠ AK42 ♥ AQ7 ♦ J4 ♣ J875	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East Pass AP	South 1NT 2♠
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:	South: ♠ AK42 ♥ 863 ♠ Q743 ♠ Q10	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	2 ♣ ¹
Board: 69 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ A8 ♥ 9642 ♠ K104 ♣ KQJ10	South: ♠ KQ9 ♥ J7 ♠ AQJ7 ♣ A764	Pass Pass 1. Stay		East Pass AP	South 1NT 2
Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 19 Contract: 6N N	North: ♠ A7 ♥ Q853 ♠ KJ105 ♣ KQ9	South: ♠ KQ86 ♥ A10 ♠ AQ8 ♣ A874	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 66 Dealer: N Vul: None HCP: 10	AK97✓ J8764✓ 752✓ Q	The opponents are silent. Partner bids first.
Board: 67 Dealer: S Vul: NS HCP: 15	AK42✓ AQ7J4✓ J875	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 11	♠ AK42♥ 863♠ Q743♠ Q10	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 17	★ KQ9▼ J7◆ AQJ7◆ A764	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 19	♠ KQ86 ♥ A10 ♦ AQ8 ♣ A874	The opponents are silent. Partner bids first.

Board: 66 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 44 N	North: ♠ Q842 ♥ K102 ♠ KJ8 ♣ AK4	South: ♠ AK97 ♥ J8764 ♦ 752 ♠ Q	Pass Pass AP 1. Stay. 2. Splir	man	Pass Pass Pass	2 4 ¹ 4 4 ² 4 4
Board: 67 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 4♠ S	North: ♠ QJ65 ♥ J103 ♠ A83 ♠ AK3	South: ♠ AK42 ♥ AQ7 ♦ J4 ♣ J875	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East Pass AP	South 1NT 2♠
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:	South: ♠ AK42 ♥ 863 ♠ Q743 ♠ Q10	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	2 ♣ ¹
Board: 69 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ A8 ♥ 9642 ♠ K104 ♣ KQJ10	South: ♠ KQ9 ♥ J7 ♠ AQJ7 ♣ A764	Pass Pass 1. Stay		East Pass AP	South 1NT 2
Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 19 Contract: 6N N	North: ♠ A7 ♥ Q853 ♠ KJ105 ♣ KQ9	South: ♠ KQ86 ♥ A10 ♠ AQ8 ♣ A874	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 71 Dealer: S Vul: EW HCP: 12	♣ Q107♥ J632♦ AQ3♣ QJ2	The opponents are silent. Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 15	A53✓ K9✓ K10983♠ AJ8	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: NS HCP: 9	★ A952♥ 942◆ KQ10★ 1074	The opponents are silent. Partner bids first.
Board: 74 Dealer: N Vul: EW HCP: 15	★ KJ7▼ AQJ2◆ A97◆ 654	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: Both HCP: 11	▲ AJ107▼ 10976◆ KQJ◆ 64	The opponents are silent. Partner bids first.

Board: 71 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ Q107 ♥ J632 ♠ AQ3 ♠ QJ2	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ A53 ♥ K9 ♠ K10983 ♣ AJ8	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 73 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ A952 ♥ 942 ♠ KQ10 ♠ 1074	South: ♠ K1063 ♥ Q876 ♠ A76 ♠ AK	Pass Pass AP 1. Stay	North 2♣¹ 2NT	East Pass Pass	1NT 2♥
Board: 74 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 N	North: ♠ KJ7 ▼ AQJ2 ♠ A97 ♣ 654	South: ◆ 54 ▼ K865 ◆ 1082 ◆ AKQ2	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 75 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 44 S	North: ♠ AJ107 ♥ 10976 ♠ KQJ ♠ 64	South: ♠ K963 ♥ KJ ♠ A4 ♣ AJ1032	West Pass Pass 1. Stay	4 ♠	East Pass AP	1NT

Board: 71 Dealer: S Vul: EW HCP: 16	♠ 653♥ AQ7♠ K875♠ AK8	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: None HCP: 9		The opponents are silent. Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 16	★ K1063♥ Q876◆ A76◆ AK	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: EW HCP: 12	★ 54♥ K865★ 1082★ AKQ2	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: Both HCP: 16	★ K963♥ KJ★ A4★ AJ1032	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ Q107 ♥ J632 ♠ AQ3 ♠ QJ2	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ A53 ♥ K9 ♠ K10983 ♣ AJ8	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 73 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ A952 ♥ 942 ♠ KQ10 ♠ 1074	South: ♠ K1063 ♥ Q876 ♠ A76 ♠ AK	Pass Pass AP 1. Stay	North 2♣¹ 2NT	East Pass Pass	1NT 2♥
Board: 74 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 N	North: ♠ KJ7 ▼ AQJ2 ♠ A97 ♣ 654	South: ◆ 54 ▼ K865 ◆ 1082 ◆ AKQ2	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 75 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 44 S	North: ♠ AJ107 ♥ 10976 ♠ KQJ ♠ 64	South: ♠ K963 ♥ KJ ♠ A4 ♣ AJ1032	West Pass Pass 1. Stay	4 ♠	East Pass AP	1NT

Board: 76 Dealer: N Vul: NS HCP: 16	★ KJ54★ AK53★ K72★ Q2	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 8	★ K7♥ J1097◆ KJ752◆ 108	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 17	★ KQ ♥ KQ8 ♦ K54 ♣ KJ1094	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: None HCP: 15	AQ754✓ AQ103✓ 7✓ K86	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 15	♣ QJ104♥ AQ108◆ A76♣ Q8	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: NS	North: ♠ KJ54	South: ♠ A876	West Pass Pass	North 1NT 2♥ 4♠	Pass Pass	
North HCP: 16 South HCP: 15 Contract: 5♠ N	★ AK53★ K72★ Q2	♥ Q106 ♦ Q94 ♣ AK10	Pass AP 1. Stay	5 ♥ man	Pass	5♠
			•	kwood (0314, 1	for ♠
Board: 77 Dealer: S	North: ♠ K7	South: ♠ QJ106	West	North	East	South 1NT
Vul: EW North HCP: 8	♥ J1097	♥ AQ	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	◆ KJ752	♦ AQ6	Pass	2NT	AP	
Contract: 2N S	♣ 108	♣ J642	1. Stay	1. Stayman		
Board: 78 Dealer: N	North: ♠ KQ	South: ♠ J965	West	North 1NT	East Pass	
Vul: Both North HCP: 17	♥ KQ8	♥ 754	Pass	2	Pass	3NT
South HCP: 11	♦ K54	◆ AQ2	AP			
Contract: 3N N	♣ KJ1094	♣ A76	1. Stay	man		
			West	North	East	South 1NT
Board: 79	North:	South:	Pass	2 ♣ ¹	Pass	2♥
Dealer: S	A AQ754	♠ KJ8	Pass	4 ◆ ²	Pass	4♥
Vul: None North HCP: 15	♥ AQ103 ♦ 7	♥ KJ42 ♦ AK2	Pass	4NT ³	Pass	5♥
South HCP: 16	♦ K86	✓ AK2♣ J95	Pass	6♥	AP	
Contract: 6♥ S			 Stay Splir Blac 		0314, 1	for ♥

Board: 80 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** QJ104 **♦** AK65 Vul: EW **♥** AQ108 **♥** J53 Pass 2♥ Pass 3NT North HCP: 15 ♦ A76 **♦** K4 Pass 4♠ AP South HCP: 11 **♣** Q8 **♣** 10753 1. Stayman Contract: 4♠ N

Board: 76 Dealer: N Vul: NS HCP: 15	A876♥ Q106◆ Q94◆ AK10	The opponents are silent. Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 16	♣ QJ106♥ AQ♦ AQ6♣ J642	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 11		The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 16	★ KJ8▼ KJ42◆ AK2★ J95	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 11	♠ AK65♥ J53♦ K4♠ 10753	The opponents are silent. Partner bids first.

Board: 76 Dealer: N Vul: NS	North: ♠ KJ54	South: ♠ A876	West Pass Pass	North 1NT 2♥ 4♠	Pass Pass	
North HCP: 16 South HCP: 15 Contract: 5♠ N	★ AK53★ K72★ Q2	♥ Q106 ♦ Q94 ♣ AK10	Pass AP 1. Stay	5 ♥ man	Pass	5♠
			•	kwood (0314, 1	for ♠
Board: 77 Dealer: S	North: ♠ K7	South: ♠ QJ106	West	North	East	South 1NT
Vul: EW North HCP: 8	♥ J1097	♥ AQ	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	◆ KJ752	♦ AQ6	Pass	2NT	AP	
Contract: 2N S	♣ 108	♣ J642	1. Stay	1. Stayman		
Board: 78 Dealer: N	North: ♠ KQ	South: ♠ J965	West	North 1NT	East Pass	
Vul: Both North HCP: 17	♥ KQ8	♥ 754	Pass	2	Pass	3NT
South HCP: 11	♦ K54	◆ AQ2	AP			
Contract: 3N N	♣ KJ1094	♣ A76	1. Stay	man		
			West	North	East	South 1NT
Board: 79	North:	South:	Pass	2 ♣ ¹	Pass	2♥
Dealer: S	A AQ754	♠ KJ8	Pass	4 ◆ ²	Pass	4♥
Vul: None North HCP: 15	♥ AQ103 ♦ 7	♥ KJ42 ♦ AK2	Pass	4NT ³	Pass	5♥
South HCP: 16	♦ K86	✓ AK2♣ J95	Pass	6♥	AP	
Contract: 6♥ S			 Stay Splir Blac 		0314, 1	for ♥

Board: 80 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** QJ104 **♦** AK65 Vul: EW **♥** AQ108 **♥** J53 Pass 2♥ Pass 3NT North HCP: 15 ♦ A76 **♦** K4 Pass 4♠ AP South HCP: 11 **♣** Q8 **♣** 10753 1. Stayman Contract: 4♠ N

Board: 81 Dealer: S Vul: Both HCP: 13	♣ QJ32♥ AJ92♦ KQ6♣ 85	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 17	♠ KJ ♥ 974 ♦ A10872 ♣ AKQ	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: NS HCP: 8	♦ 954♥ KJ87♦ A102♦ 854	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: Both HCP: 17	★ K65♥ Q97◆ AK◆ KQ753	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: None HCP: 9	★ K54♥ QJ74◆ 643◆ QJ3	The opponents are silent. Partner bids first.

Board: 81 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ QJ32 ♥ AJ92 ♠ KQ6 ♣ 85	South: ◆ A84 ▼ 65 ◆ A42 ◆ AKQ102	West Nor Pass 2.4 Pass 3N7 1. Stayman	Pass	1NT
Board: 82 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ KJ ♥ 974 ♠ A10872 ♣ AKQ	South: ♠ AQ98 ♥ QJ106 ♦ QJ ♣ J108	West Nor 1N7 Pass 2 AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 83 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2 S	North:	South: ♠ AJ107 ▼ A965 ♠ K5 ♠ K102	West Nor Pass 2♣¹ AP 1. Stayman		1NT
Board: 84 Dealer: N Vul: Both North HCP: 17 South HCP: 16 Contract: 6N N	North: ♠ K65 ♥ Q97 ♠ AK ♣ KQ753	South: ♠ AQ108 ♥ AK32 ♠ QJ9 ♠ 84	West Nor 1N7 Pass 2 Pass 6N7 1. Stayman 2. Quantitativ	Pass Pass AP	South 2♣¹ 4NT²
Board: 85 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ K54 ♥ QJ74 ♦ 643 ♣ QJ3	South: ♠ AQ76 ♥ K9 ♠ KJ85 ♠ A98	West Nor Pass 2♣¹ Pass 2N¹ AP 1. Stayman	Pass	1NT

Board: 81 Dealer: S Vul: Both HCP: 17	★ A84★ 65★ A42★ AKQ102	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: None HCP: 13	♠ AQ98♥ QJ106♦ QJ♠ J108	The opponents are silent. Partner bids first.
Board: 83 Dealer: S Vul: NS HCP: 15	AJ107✓ A965✓ K5✓ K102	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: Both HCP: 16	AQ108✓ AK32QJ984	The opponents are silent. Partner bids first.
Board: 85 Dealer: S Vul: None HCP: 17	▲ AQ76♥ K9◆ KJ85◆ A98	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ QJ32 ♥ AJ92 ♠ KQ6 ♣ 85	South: ◆ A84 ▼ 65 ◆ A42 ◆ AKQ102	West Nor Pass 2.4 Pass 3N7 1. Stayman	Pass	1NT
Board: 82 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ KJ ♥ 974 ♠ A10872 ♣ AKQ	South: ♠ AQ98 ♥ QJ106 ♦ QJ ♣ J108	West Nor 1N7 Pass 2 AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 83 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2 S	North:	South: ♠ AJ107 ▼ A965 ♠ K5 ♠ K102	West Nor Pass 2♣¹ AP 1. Stayman		1NT
Board: 84 Dealer: N Vul: Both North HCP: 17 South HCP: 16 Contract: 6N N	North: ♠ K65 ♥ Q97 ♠ AK ♣ KQ753	South: ♠ AQ108 ♥ AK32 ♠ QJ9 ♠ 84	West Nor 1N7 Pass 2 Pass 6N7 1. Stayman 2. Quantitativ	Pass Pass AP	South 2♣¹ 4NT²
Board: 85 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ K54 ♥ QJ74 ♦ 643 ♣ QJ3	South: ♠ AQ76 ♥ K9 ♠ KJ85 ♠ A98	West Nor Pass 2♣¹ Pass 2N¹ AP 1. Stayman	Pass	1NT

Board: 86 Dealer: N Vul: NS HCP: 15	★ A108★ K93★ AQ54★ Q109	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 8	◆ 93♥ Q832◆ Q4◆ A6542	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 16	♣ J1087♥ A84♦ AQ8♣ AJ5	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: NS HCP: 12	♣ Q107♥ K643♦ A4♣ QJ62	The opponents are silent. Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 15	AQ10✓ 106✓ Q10852♠ AK4	The opponents are silent. You bid first.

Board: 86 Dealer: N	North:	South:	West	North		
Vul: NS	♠ A108 ♥ K93	♦ J543	D	1NT	Pass	
North HCP: 15	◆ AQ54	♥ AJ6 ♦ K97	Pass	2♦	Pass	2NT
South HCP: 9	◆ Q109	♦ 742	AP			
Contract: 2N N	1 (10)	1 / 12	1. Stay	man		
Board: 87	North:	South:	West	North	East	South
Dealer: S	♦ 93	♦ Q542				1NT
Vul: EW	♥ Q832	♥ KJ	Pass	2 ♣ ¹	Pass	2♠
North HCP: 8 South HCP: 15	♦ Q4	◆ AJ108	Pass	2NT	AP	
Contract: 2N S	♣ A6542	♣ KJ10	1. Stay			
Board: 88	North:	South:	West	North	East	South
Dealer: N	♦ J1087	♦ K64		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ A84	♥ KJ102	Pass	2♠	Pass	2NT
South HCP: 8	♦ AQ8	♦ J52	AP			
Contract: 2N N	♣ AJ5	♣ 1084	1. Stay	man		
D 1.00			West	North	Fact	South
Board: 89	North:	South:	West	NOIUI	Last	1NT
Dealer: S Vul: NS	♠ Q107	♦ AK92	Pass	2 ♣ ¹	Pass	
North HCP: 12	♥ K643	♥ AQ7				∠ ₹
South HCP: 16	• A4	♦ QJ5	Pass	3NT	AP	
Contract: 3N S	♣ QJ62	♣ 1085	1. Stay	IIIAII		
Doords 00						
Board: 90 Dealer: N	North:	South:	West	North		
Vul: EW	♠ AQ10	♠ J9		1NT	Pass	2 ♣ ¹
North HCP: 15	v 106	♥ AQJ2	Pass	2 ♦	Pass	3NT
South HCP: 14	• Q10852	♦ A96	AP			
Contract: 3N N	♣ AK4	♣ Q982	1. Stay	man		

Board: 86 Dealer: N Vul: NS HCP: 9	 ♣ J543 ♥ AJ6 ♦ K97 ♣ 742	The opponents are silent. Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 15	♣ Q542♥ KJ◆ AJ108♣ KJ10	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: None HCP: 8	★ K64★ KJ102◆ J52◆ 1084	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 16	♠ AK92♥ AQ7♦ QJ5♠ 1085	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 14	▶ J9♥ AQJ2◆ A96♣ Q982	The opponents are silent. Partner bids first.

Board: 86 Dealer: N	North: ♠ A108	South: ♠ J543	West	North 1NT	East Pass		
Vul: NS North HCP: 15 South HCP: 9	♥ K93 ♦ AQ54	♥ AJ6 ♦ K97	Pass AP	2♦	Pass	2NT	
Contract: 2N N	♣ Q109	♣ 742	1. Stay	man			
Board: 87 Dealer: S	North:	South:	West	North	East		
Vul: EW	♦ 93 ♥ Q832	♠ Q542 ♥ KJ	Pass	2 ♣ ¹	Pass	1NT 2♠	
North HCP: 8	• Q632 • Q4	◆ AJ108	Pass	2NT	AP	2 x	
South HCP: 15 Contract: 2N S	♣ A6542	♣ KJ10	1. Stay		Ai		
Board: 88 Dealer: N	North: ♠ J1087	South: ♠ K64	West	North 1NT	East Pass		
Vul: None	♥ A84	♥ KJ102	Pass	2♠		2NT	
North HCP: 16 South HCP: 8	♦ AQ8	♦ J52	AP				
Contract: 2N N	♣ AJ5	♣ 1084	♣ 1084 1. Staym		nan		
Board: 89 Dealer: S	North: ♠ Q107	South:	West	North	East	South 1NT	
Vul: NS	♥ K643	♠ AK92 ♥ AQ7	Pass	2 ♣ ¹	Pass	2♠	
North HCP: 12	♦ A4	♦ QJ5	Pass	3NT	AP		
South HCP: 16 Contract: 3N S	♣ QJ62	♣ 1085	1. Stay	man			
Board: 90	North:	South:	West	North	East	South	
Dealer: N	AQ10	50un. ♠ J9		1NT	Pass		
Vul: EW North HCP: 15	▼ 106	♥ AQJ2	Pass	2•	Pass	3NT	
South HCP: 14	◆ Q10852	♦ A96	AP				
Contract: 3N N	♣ AK4	♣ Q982	1. Stay	man			

Board: 91 Dealer: S Vul: Both HCP: 8	J764✓ AJ✓ 974✓ Q1094	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: NS HCP: 17	♠ AK♥ A42♠ AJ2♠ J8762	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: Both HCP: 13	★ K96▼ KQ32◆ A43◆ J32	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 15	♣ Q532♥ AJ108◆ AQ2♣ Q3	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 12	♠ 65♥ KQ109♦ 104♠ AK864	The opponents are silent. Partner bids first.

Board: 91 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ J764 ♥ AJ	♦ AQ92 ♥ K986	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8	◆ 974	◆ QJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q1094	♣ K3	AP			
Contract: 3♠ S			1. Stay	man		
Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK	★ 1097		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	♥ A42	♥ KJ53	Pass	2♦	Pass	3NT
South HCP: 11	♦ AJ2	♦ KQ5	AP			
Contract: 3N N	♣ J8762	♣ Q93	1. Stay	man		
Board: 93	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K96	4 Q8				1NT
Vul: Both	♥ KQ32	▼ A107	Pass	2 ♣ ¹	Pass	2•
North HCP: 13 South HCP: 16	◆ A43	♦ KJ7	Pass	3NT	AP	
Contract: 3N S	♣ J32	♣ AQ1096	1. Stay	man		
Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q532	♠ AK107		1NT	Pass	
Vul: None	♥ AJ108	♥ K53	Pass	2♥		3NT
North HCP: 15 South HCP: 10	◆ AQ2	♦ 9876 • 04	Pass	4♠	AP	
Contract: 4♠ N	♣ Q3	♣ 94	1. Stay	man		
Board: 95	NI41	Carth	West	North	East	South
Dealer: S	North: ♠ 65	South: ♠ AK92				1NT
Vul: EW	₹ 65 ∀ KQ109	• AK92 ♥ J5	Pass	2 ♣ ¹	Pass	2♠
North HCP: 12	• 104	◆ AJ865	Pass	3♣	Pass	3NT
South HCP: 15	♣ AK864	♣ Q3	AP			
Contract: 3N S			1. Stay	man		

Board: 91 Dealer: S Vul: Both HCP: 15	★ AQ92▼ K986◆ QJ5★ K3	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: NS HCP: 11	1097KJ53KQ5Q93	The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 16	♣ Q8♥ A107♦ KJ7♣ AQ1096	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: None HCP: 10	★ AK107♥ K53◆ 9876◆ 94	The opponents are silent. Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 15	♠ AK92♥ J5♦ AJ865♠ Q3	The opponents are silent. You bid first.

Board: 91 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ J764 ♥ AJ	♦ AQ92 ♥ K986	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8	◆ 974	◆ QJ5	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q1094	♣ K3	AP			
Contract: 3♠ S			1. Stay	man		
Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK	★ 1097		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	♥ A42	♥ KJ53	Pass	2♦	Pass	3NT
South HCP: 11	♦ AJ2	♦ KQ5	AP			
Contract: 3N N	♣ J8762	♣ Q93	1. Stay	man		
Board: 93	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K96	4 Q8				1NT
Vul: Both	♥ KQ32	▼ A107	Pass	2 ♣ ¹	Pass	2•
North HCP: 13 South HCP: 16	◆ A43	♦ KJ7	Pass	3NT	AP	
Contract: 3N S	♣ J32	♣ AQ1096	1. Stay	man		
Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q532	♠ AK107		1NT	Pass	
Vul: None	♥ AJ108	♥ K53	Pass	2♥		3NT
North HCP: 15 South HCP: 10	◆ AQ2	♦ 9876 • 04	Pass	4♠	AP	
Contract: 4♠ N	♣ Q3	♣ 94	1. Stay	man		
Board: 95	NI41	Carth	West	North	East	South
Dealer: S	North: ♠ 65	South: ♠ AK92				1NT
Vul: EW	₹ 65 ∀ KQ109	• AK92 ♥ J5	Pass	2 ♣ ¹	Pass	2♠
North HCP: 12	• 104	◆ AJ865	Pass	3♣	Pass	3NT
South HCP: 15	♣ AK864	♣ Q3	AP			
Contract: 3N S			1. Stay	man		

Board: 96 Dealer: N Vul: None HCP: 15	J2♥ 96AKQ65AJ87	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: NS HCP: 8	★ 542♥ QJ82◆ J74◆ KJ4	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 15	♣ A6 ♥ A97 ♦ Q87 ♣ KQ1054	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 15	★ A1073★ A103★ KJ3★ K73	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 15	★ K10♥ QJ92◆ KJ32◆ AJ4	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♣ J2 ♥ 96 ♠ AKQ65 ♣ AJ87	South: ♠ A97 ♥ AQJ2 ♠ J942 ♠ Q3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 97 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ AQ98 ♥ K74 ♠ K10 ♠ A865	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2♠
Board: 98 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ A6 ♥ A97 ♠ Q87 ♠ KQ1054	South: ♠ KQ93 ♥ KQ3 ♦ J6 ♠ A632	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 99 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North: ♠ A1073 ♥ A103 ♠ KJ3 ♣ K73	South: ♠ KJ4 ♥ KQ2 ♠ A1054 ♣ Q86	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ K10 ♥ QJ92 ♠ KJ32 ♠ AJ4	South: ♠ A943 ♥ AK10 ♠ 107 ♠ K853	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 96 Dealer: N Vul: None HCP: 14	▲ A97✓ AQJ2◆ J942▲ Q3	The opponents are silent. Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 16	AQ98K74K10A865	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: Both HCP: 15	★ KQ93★ KQ3◆ J6◆ A632	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 15	★ KJ4▼ KQ2◆ A1054◆ Q86	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 14	▲ A943✔ AK10◆ 107♣ K853	The opponents are silent. Partner bids first.

Board: 96 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♣ J2 ♥ 96 ♠ AKQ65 ♣ AJ87	South: ♠ A97 ♥ AQJ2 ♠ J942 ♠ Q3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 97 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ AQ98 ♥ K74 ♠ K10 ♠ A865	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2♠
Board: 98 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ A6 ♥ A97 ♠ Q87 ♠ KQ1054	South: ♠ KQ93 ♥ KQ3 ♦ J6 ♠ A632	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 99 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North: ♠ A1073 ♥ A103 ♠ KJ3 ♣ K73	South: ♠ KJ4 ♥ KQ2 ♠ A1054 ♣ Q86	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ K10 ♥ QJ92 ♠ KJ32 ♠ AJ4	South: ♠ A943 ♥ AK10 ♠ 107 ♠ K853	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 101 Dealer: S Vul: EW HCP: 11	 ♣ J843 ♥ A9752 ♠ A93 ♣ Q	The opponents are silent. Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 16		The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 12	★ K1083★ A7◆ 963◆ AJ72	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 15	★ A6★ A763★ A63★ QJ76	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 9	★ K985▼ AQ82◆ 985◆ 103	East Doubles 2♣ if possible. Partner bids first.

Board: 101	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	♦ J843	♦ AK	Pass	2 ♣ ¹	Pass	2
North HCP: 11	♥ A9752	♥ J4	Pass	3 ♠ ²	Pass	3NT
South HCP: 15	♦ A93	• QJ642	AP			
Contract: 3N S	♣ Q	♣ A1073	 Stay SMO 			
Board: 102	North:	South:	West	North	East	South
Dealer: N	▲ J653	♦ AK97		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ A632	♥ K97	Pass	2♥	Pass	3NT
South HCP: 14	♦ AKJ	♦ 865	Pass	4♠	AP	
Contract: 4♠ N	♣ K7	♣ A42	1. Stay	man		
Board: 103 Dealer: S	North: ♠ K1083	South: ♠ 96	West	North	East	South 1NT
Vul: NS	♥ A7	♥ Q62	Pass	2 ♣ ¹	Pass	2•
North HCP: 12 South HCP: 15	♦ 963	♦ AKQJ8	Pass	3NT	AP	
Contract: 3N S	♣ AJ72	AJ72 ♣ K53		1. Stayman		
Board: 104	North:	South:	West	North	East	South
Dealer: N	• A6	♦ Q1054		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ A763	♥ KQ4	Pass	2♥	Pass	3NT
South HCP: 12	◆ A63	♦ J10	AP			
Contract: 3N N	♣ QJ76	♣ A843	1. Stay	man		
Board: 105	North:	South:	West	North	East	South
Dealer: S	• K985	AQ4				1NT
Vul: Both	♥ AQ82	▼ 753	Pass	2 ♣ ¹	X	2
North HCP: 9 South HCP: 16	♦ 985	♦ AKQ10	Pass	2NT	AP	
Contract: 2N S	♣ 103	♣ J62	1. Stay	man		

Board: 101 Dealer: S Vul: EW HCP: 15	♠ AK♥ J4♦ QJ642♠ A1073	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: None HCP: 14	★ AK97★ K97◆ 865★ A42	The opponents are silent. Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 15	♠ 96♥ Q62♦ AKQJ8♠ K53	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 12	◆ Q1054♥ KQ4◆ J10◆ A843	The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 16	AQ4753AKQ10J62	East Doubles 2♣ if possible. You bid first.

Board: 101	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	♦ J843	♦ AK	Pass	2 ♣ ¹	Pass	2
North HCP: 11	♥ A9752	♥ J4	Pass	3 ♠ ²	Pass	3NT
South HCP: 15	♦ A93	• QJ642	AP			
Contract: 3N S	♣ Q	♣ A1073	 Stay SMO 			
Board: 102	North:	South:	West	North	East	South
Dealer: N	▲ J653	♦ AK97		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ A632	♥ K97	Pass	2♥	Pass	3NT
South HCP: 14	♦ AKJ	♦ 865	Pass	4♠	AP	
Contract: 4♠ N	♣ K7	♣ A42	1. Stay	man		
Board: 103 Dealer: S	North: ♠ K1083	South: ♠ 96	West	North	East	South 1NT
Vul: NS	♥ A7	♥ Q62	Pass	2 ♣ ¹	Pass	2•
North HCP: 12 South HCP: 15	♦ 963	♦ AKQJ8	Pass	3NT	AP	
Contract: 3N S	♣ AJ72	♣ K53	1. Stay	man		
Board: 104	North:	South:	West	North	East	South
Dealer: N	• A6	♦ Q1054		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ A763	♥ KQ4	Pass	2♥	Pass	3NT
South HCP: 12	◆ A63	♦ J10	AP			
Contract: 3N N	♣ QJ76	♣ A843	1. Stay	man		
Board: 105	North:	South:	West	North	East	South
Dealer: S	• K985	AQ4				1NT
Vul: Both	♥ AQ82	▼ 753	Pass	2 ♣ ¹	X	2
North HCP: 9 South HCP: 16	♦ 985	♦ AKQ10	Pass	2NT	AP	
Contract: 2N S	♣ 103	♣ J62	1. Stay	man		

Board: 106 Dealer: N Vul: NS HCP: 15	★ AK743▼ 532★ A76★ A3	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: EW HCP: 8	★ K962★ 653★ AJ★ 9753	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 16	▲ AJ8▼ KQ92◆ KQ▲ J765	West Doubles 2♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 109 Dealer: S Vul: None HCP: 8	★ K109★ KJ63◆ J852★ 85	The opponents are silent. Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 16	♠ AK9♥ Q972♠ AJ3♠ Q75	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK743 ♥ 532 ♠ A76 ♣ A3	South: ♠ Q8 ♥ AK109 ♦ J1054 ♣ Q94	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 107 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K962 ♥ 653 ♠ AJ ♣ 9753	South: ♠ AJ3 ♥ A4 ♦ 10982 ♣ AK62		North 2♣¹ 2NT man		1NT
Board: 108 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ N	North: ♠ AJ8 ♥ KQ92 ♠ KQ ♣ J765	South: ♠ K9542 ♥ AJ53 ♦ 10763 ♣ —	X Pass AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass 4	2 ♣ ¹
Board: 109 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4♥ S	North: ♠ K109 ♥ KJ63 ♦ J852 ♣ 85	South: ♠ A6 ♥ AQ94 ♠ Q74 ♣ KQ104	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 110 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ AK9 ♥ Q972 ♠ AJ3 ♣ Q75	South: ♠ J1063 ♥ A4 ♦ 10754 ♠ KJ9	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 106 Dealer: N Vul: NS HCP: 12	♣ Q8 ♥ AK109 ♦ J1054 ♣ Q94	The opponents are silent. Partner bids first.
Board: 107 Dealer: S Vul: EW HCP: 16	AJ3✓ A410982AK62	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 8	★ K9542★ AJ53★ 10763★ —	West Doubles 2♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 17	A6✓ AQ94✓ Q74✓ KQ104	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 9	▲ J1063✔ A4◆ 10754♣ KJ9	The opponents are silent. Partner bids first.

Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK743 ♥ 532 ♠ A76 ♣ A3	South: ♠ Q8 ♥ AK109 ♦ J1054 ♣ Q94	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 107 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K962 ♥ 653 ♠ AJ ♣ 9753	South: ♠ AJ3 ♥ A4 ♦ 10982 ♣ AK62		North 2♣¹ 2NT man		1NT
Board: 108 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ N	North: ♠ AJ8 ♥ KQ92 ♠ KQ ♣ J765	South: ♠ K9542 ♥ AJ53 ♦ 10763 ♣ —	X Pass AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass 4	2 ♣ ¹
Board: 109 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4♥ S	North: ♠ K109 ♥ KJ63 ♦ J852 ♣ 85	South: ♠ A6 ♥ AQ94 ♠ Q74 ♣ KQ104	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 110 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ AK9 ♥ Q972 ♠ AJ3 ♣ Q75	South: ♠ J1063 ♥ A4 ♦ 10754 ♠ KJ9	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 111 Dealer: S Vul: Both HCP: 9	◆ 985♥ KQ94◆ K86◆ J96	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: None HCP: 16	♣ A65♥ QJ10◆ A4♣ AJ1076	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 14	A2♥ QJ43A9653K7	The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 17	♠ AQ83♥ AJ9♠ Q5♠ KJ82	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: None HCP: 14	▲ A106♥ AK98◆ K983◆ 107	The opponents are silent. Partner bids first.

Board: 111 Dealer: S Vul: Both	North: ♠ 985	South: ♠ KQ7	West	North		1NT	
North HCP: 9	♥ KQ94	▼ A82	Pass	2 ♣ ¹	Pass	2♦	
South HCP: 16	♦ K86 ♣ J96	◆ A10532 ◆ K7	Pass	2NT	AP		
Contract: 2N S	1 000	111/	1. Stay	man			
Board: 112	North:	South:	West	North	East	South	
Dealer: N	A A65	♦ Q9		1NT	Pass	2 ♣ ¹	
Vul: None North HCP: 16	♥ QJ10	♥ K876	Pass	2•	Pass	2NT	
South HCP: 10	♦ A4	• QJ92	AP				
Contract: 2N N	♣ AJ1076	♣ Q85	1. Stay	man			
Board: 113	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: NS	♠ A2	♠ Q108	Pass	2 ♣ ¹	Pass		
North HCP: 14	♥ QJ43	♥ K97	Pass	2 ∓ 3 ♦		3NT	
South HCP: 17	♦ A9653 ♣ K7	◆ KQ10 ◆ AQJ5	AP	3 •	1 455	5111	
Contract: 3N S	Z IX/	· K/ · AQ35		1. Stayman			
Board: 114	North:	South:	West	North	East	South	
Dealer: N Vul: Both	♠ AQ83	★ K765		1NT	Pass	2 ♣ ¹	
North HCP: 17	♥ AJ9 ♦ Q5	♥ K843	Pass	2♠	Pass	4♠	
South HCP: 10	♣ KJ82	◆ A2 ◆ 1074	AP				
Contract: 4♠ N		1 10/1	1. Stay	man			
Board: 115	North:	South:	West	North	East	South	
Dealer: S	Norui. ♠ A106	Souiti.				1NT	
Vul: None North HCP: 14	♥ AK98	♥ Q75	Pass	2 ♣ ¹	Pass	2 ♦	
South HCP: 16	♦ K983	◆ AQ6	Pass	3NT	AP		
Contract: 3N S	♣ 107	♣ AJ95	1. Stay	man			

Board: 111 Dealer: S Vul: Both HCP: 16	★ KQ7▼ A82◆ A10532◆ K7	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: None HCP: 10	♣ Q9♥ K876◆ QJ92♣ Q85	The opponents are silent. Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 17	♣ Q108♥ K97◆ KQ10♣ AQJ5	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 10	★ K765★ K843★ A2★ 1074	The opponents are silent. Partner bids first.
Board: 115 Dealer: S Vul: None HCP: 16	♣ QJ3♥ Q75◆ AQ6♣ AJ95	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: Both	North: ♠ 985	South: ♠ KQ7	West	North		1NT	
North HCP: 9	♥ KQ94	▼ A82	Pass	2 ♣ ¹	Pass	2♦	
South HCP: 16	♦ K86 ♣ J96	◆ A10532 ◆ K7	Pass	2NT	AP		
Contract: 2N S	1 000	111/	1. Stay	man			
Board: 112	North:	South:	West	North	East	South	
Dealer: N	A A65	♦ Q9		1NT	Pass	2 ♣ ¹	
Vul: None North HCP: 16	♥ QJ10	♥ K876	Pass	2•	Pass	2NT	
South HCP: 10	♦ A4	• QJ92	AP				
Contract: 2N N	♣ AJ1076	♣ Q85	1. Stay	man			
Board: 113	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: NS	♠ A2	♠ Q108	Pass	2 ♣ ¹	Pass		
North HCP: 14	♥ QJ43	♥ K97	Pass	2 ∓ 3 ♦		3NT	
South HCP: 17	♦ A9653 ♣ K7	◆ KQ10 ◆ AQJ5	AP	3 •	1 455	5111	
Contract: 3N S	Z IX/	· K/ · AQ35		1. Stayman			
Board: 114	North:	South:	West	North	East	South	
Dealer: N Vul: Both	♠ AQ83	★ K765		1NT	Pass	2 ♣ ¹	
North HCP: 17	♥ AJ9 ♦ Q5	♥ K843	Pass	2♠	Pass	4♠	
South HCP: 10	♣ KJ82	◆ A2 ◆ 1074	AP				
Contract: 4♠ N		1 10/1	1. Stay	man			
Board: 115	North:	South:	West	North	East	South	
Dealer: S	Norui. ♠ A106	Souiti.				1NT	
Vul: None North HCP: 14	♥ AK98	♥ Q75	Pass	2 ♣ ¹	Pass	2 ♦	
South HCP: 16	♦ K983	◆ AQ6	Pass	3NT	AP		
Contract: 3N S	♣ 107	♣ AJ95	1. Stay	man			

Board: 116 Dealer: N Vul: NS HCP: 16	★ A83★ K106★ AJ6★ A1054	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 14	★ KJ54★ AJ74◆ 93◆ AJ5	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 17	★ AK6▼ A842★ KJ7★ Q92	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: EW HCP: 14	♣ Q104♥ KQ105◆ AK92♣ 76	The opponents are silent. Partner bids first.
Board: 120 Dealer: N Vul: Both HCP: 17	A542✓ AK3Q65✓ KJ6	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A83 ♥ K106 ♠ AJ6 ♠ A1054	South: ♠ 10976 ♥ A5 ♠ K1032 ♠ Q72	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 117 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ KJ54 ♥ AJ74 ♦ 93 ♣ AJ5	South: ♠ Q92 ♥ K9 ♠ AKQ2 ♠ Q1087	West Pass Pass 1. Stay	3NT		1NT
Board: 118 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North: ♠ AK6 ♥ A842 ♠ KJ7 ♣ Q92	South: ♣ J9 ♥ QJ93 ♠ A104 ♣ J876	Pass Pass AP 1. Stay	North 1NT 2♥ 3NT	East Pass Pass Pass	2 ♣ ¹ 3 ♥
Board: 119 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q104 ♥ KQ105 ♠ AK92 ♣ 76	South: ♠ KJ8 ♥ AJ4 ♠ Q103 ♣ A1032	West Pass Pass 1. Stay	North 2.1 3NT man	East Pass AP	1NT
Board: 120 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A542 ♥ AK3 ♠ Q65 ♠ KJ6	South: ♠ K10 ♥ 9542 ♠ AK42 ♣ 1072	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 116 Dealer: N Vul: NS HCP: 9	10976★ A5★ K1032★ Q72	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 16	♣ Q92♥ K9♦ AKQ2♣ Q1087	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 9	▶ J9♥ QJ93◆ A104♣ J876	The opponents are silent. Partner bids first.
Board: 119 Dealer: S Vul: EW HCP: 15	★ KJ8★ AJ4◆ Q103◆ A1032	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: Both HCP: 10	★ K10♥ 9542◆ AK42◆ 1072	The opponents are silent. Partner bids first.

Board: 116 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A83 ♥ K106 ♠ AJ6 ♠ A1054	South: ♠ 10976 ♥ A5 ♠ K1032 ♠ Q72	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 117 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ KJ54 ♥ AJ74 ♦ 93 ♣ AJ5	South: ♠ Q92 ♥ K9 ♠ AKQ2 ♠ Q1087	West Pass Pass 1. Stay	3NT		1NT
Board: 118 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North: ♠ AK6 ♥ A842 ♠ KJ7 ♣ Q92	South: ♣ J9 ♥ QJ93 ♠ A104 ♣ J876	Pass Pass AP 1. Stay	North 1NT 2♥ 3NT	East Pass Pass Pass	2 ♣ ¹ 3 ♥
Board: 119 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q104 ♥ KQ105 ♠ AK92 ♣ 76	South: ♠ KJ8 ♥ AJ4 ♠ Q103 ♣ A1032	West Pass Pass 1. Stay	North 2.1 3NT man	East Pass AP	1NT
Board: 120 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A542 ♥ AK3 ♠ Q65 ♠ KJ6	South: ♠ K10 ♥ 9542 ♠ AK42 ♣ 1072	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 121 Dealer: S Vul: NS HCP: 9	♦ 85♥ A865♦ 9432♠ AJ3	The opponents are silent. Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 15	★ A10875♥ QJ2★ K2★ AJ10	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: Both HCP: 8	10852✓ A765A2875	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: None HCP: 15	↑ 72↑ AJ63↑ A1073↑ AQ9	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 15	▲ AJ103✔ A8◆ A1082♣ Q109	East Doubles 2♣ if possible. Partner bids first.

Board: 121 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AK4 ♥ Q9 ♠ AK5 ♣ 107652	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 122 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A10875 ♥ QJ2 ♠ K2 ♠ AJ10	South: ♠ K2 ♥ K763 ♠ A1093 ♣ Q83	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 123 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ 10852 ♥ A765 ♠ A2 ♠ 875	South: ♠ AJ ♥ Q9 ♠ Q10987 ♣ KQJ9	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♣ 72 ✔ AJ63 ♣ A1073 ♣ AQ9	South: ♠ K965 ♥ Q105 ♠ K862 ♠ 64	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 125 Dealer: S Vul: EW North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ AJ103 ♥ A8 ♠ A1082 ♠ Q109	South: ♠ K86 ♥ K1092 ♠ KQJ6 ♣ A2	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East X AP	South 1NT 2♥

Board: 121 Dealer: S Vul: NS HCP: 16	♠ AK4♥ Q9♠ AK5♠ 107652	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: EW HCP: 12	★ K2▼ K763◆ A1093◆ Q83	The opponents are silent. Partner bids first.
Board: 123 Dealer: S Vul: Both HCP: 15	♠ AJ ♥ Q9 ♦ Q10987 ♠ KQJ9	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: None HCP: 8	★ K965♥ Q105◆ K862◆ 64	The opponents are silent. Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 16	★ K86▼ K1092◆ KQJ6◆ A2	East Doubles 2♣ if possible. You bid first.

Board: 121 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AK4 ♥ Q9 ♠ AK5 ♣ 107652	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 122 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A10875 ♥ QJ2 ♠ K2 ♠ AJ10	South: ♠ K2 ♥ K763 ♠ A1093 ♣ Q83	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 123 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ 10852 ♥ A765 ♠ A2 ♠ 875	South: ♠ AJ ♥ Q9 ♠ Q10987 ♣ KQJ9	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♣ 72 ✔ AJ63 ♣ A1073 ♣ AQ9	South: ♠ K965 ♥ Q105 ♠ K862 ♠ 64	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 125 Dealer: S Vul: EW North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ AJ103 ♥ A8 ♠ A1082 ♠ Q109	South: ♠ K86 ♥ K1092 ♠ KQJ6 ♣ A2	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East X AP	South 1NT 2♥

Board: 126 Dealer: N Val: None Vul: None HCP: 15 AK52 Board: 127 Dealer: S Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS HCP: 8 Board: 128 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both HCP: 17 Board: 129 Dealer: S Vul: None AK5 Vul: None AK6 Vul: None AK63 Vul: None AK63 Vul: None AK643 Vul: None AK763 Vul: None AK763 Vul: None AK763 Vul: None AK764 Vul: None AK764 Vou bid first.				
Dealer: S Vul: NS HCP: 8 AJ104 Dealer: N Vul: Both HCP: 17 Board: 129 Dealer: S Vul: None HCP: 13 AKS Vul: None HCP: N	I.	Dealer: N Vul: None	∨ A74 ♦ 842	
Dealer: N Vul: Both HCP: 17 Dealer: S Vul: None HCP: 13 Dealer: S Vul: None HCP: 13 Dealer: N AS3 HCP: 13 Dealer: N AS43 Dealer: N Vul: NS AS43 Dealer: N Vul: NS AS43 Dealer: N Vul: NS AS443 Dealer: N Vul: NS	I.	Dealer: S Vul: NS	♥ KQJ9 • 962	
Dealer: S	T V	Dealer: N Vul: Both	♥ 63 ♦ K952	
Dealer: N	T V	Dealer: S Vul: None	♥ AK5 ♦ A53	
	T V	Dealer: N Vul: NS	♥ A763 ♦ AQ	

Board: 126 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A73 ♥ A74 ♦ 842 ♣ AK52	South: ♠ K52 ♥ Q1098 ♦ A6 ♣ Q1096	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 127 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♦ 82 ▼ KQJ9 ◆ 962 ♣ Q1084	South: ♠ AKQ65 ♥ 865 ♠ KJ7 ♣ K2	West Pass Pass 1. Stay	2NT		1NT
Board: 128 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 N	North: ♠ AJ104 ♥ 63 ♠ K952 ♠ AKQ	South: ♠ Q976 ♥ AK97 ♦ 1074 ♣ J7	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 129 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ Q1072 ▼ AK5 ♠ A53 ♠ 1075	South: ♠ AKJ3 ▼ 109 ♠ K2 ♣ KJ642		North 2♣¹ 4♠ man	East Pass AP	1NT
Board: 130 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ A543 ♥ A763 ♠ AQ ♠ K76	South: ♠ QJ ♥ K852 ♦ 753 ♠ Q982	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 126 Dealer: N Vul: None HCP: 11	★ K52♥ Q1098◆ A6◆ Q1096	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 16	★ AKQ65★ 865◆ KJ7★ K2	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 10	♣ Q976♥ AK97♦ 1074♣ J7	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 15	★ AKJ3▼ 109◆ K2◆ KJ642	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 8	◆ QJ ▼ K852 ◆ 753 ◆ Q982	The opponents are silent. Partner bids first.

Board: 126 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A73 ♥ A74 ♦ 842 ♣ AK52	South: ♠ K52 ♥ Q1098 ♦ A6 ♣ Q1096	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 127 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♦ 82 ▼ KQJ9 ◆ 962 ♣ Q1084	South: ♠ AKQ65 ♥ 865 ♠ KJ7 ♣ K2	West Pass Pass 1. Stay	2NT		1NT
Board: 128 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 N	North: ♠ AJ104 ♥ 63 ♠ K952 ♠ AKQ	South: ♠ Q976 ♥ AK97 ♦ 1074 ♣ J7	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 129 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ Q1072 ▼ AK5 ♠ A53 ♠ 1075	South: ♠ AKJ3 ▼ 109 ♠ K2 ♣ KJ642		North 2♣¹ 4♠ man	East Pass AP	1NT
Board: 130 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North: ♠ A543 ♥ A763 ♠ AQ ♠ K76	South: ♠ QJ ♥ K852 ♦ 753 ♠ Q982	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 131 Dealer: S Vul: EW HCP: 10	★ K653 ★ AK72 ★ 92 ♣ 1064	The opponents are silent. Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 15	★ AJ62★ K83★ KQ94★ Q9	West Doubles 2♣ if possible. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 8	◆ 54♥ Q1063◆ J52◆ AJ72	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 17	♣ Q94♥ A106♦ AK953♣ A7	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 13	♣ Q3♥ K1052◆ KJ43♣ A87	The opponents are silent. Partner bids first.

Board: 131 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K653 ♥ AK72 ♦ 92 ♣ 1064	South: ♠ A97 ♥ J83 ♠ A3 ♣ KQJ93		North 2♣¹ 3NT man		1NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ AJ62 ♥ K83 ♠ KQ94 ♠ Q9	South: ♠ K105 ♥ AJ64 ♠ 86 ♣ J1053	West X AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 133 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:	South: ♠ Q97 ♥ K42 ♠ AK83 ♣ KQ10		North 2♣¹ 2NT man	Pass	1NT
Board: 134 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ Q94 ♥ A106 ♠ AK953 ♠ A7	South: ♣ A5 ▼ K842 • 1086 ♣ QJ93	Pass AP 1. Stay		Pass	
Board: 135 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ Q3 ♥ K1052 ♠ KJ43 ♠ A87	South: ♠ AK64 ♥ AQ8 ♠ Q85 ♠ Q93		North 2♣¹ 3NT man	East Pass AP	1NT

Board: 131 Dealer: S Vul: EW HCP: 15	♣ A97♥ J83◆ A3♣ KQJ93	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: None HCP: 9	★ K105★ AJ64◆ 86◆ J1053	West Doubles 2♣ if possible. Partner bids first.
Board: 133 Dealer: S Vul: NS HCP: 17	♣ Q97♥ K42◆ AK83♣ KQ10	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: EW HCP: 10	★ A5▼ K842◆ 1086◆ QJ93	The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 17	★ AK64★ AQ8◆ Q85★ Q93	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K653 ♥ AK72 ♦ 92 ♣ 1064	South: ♠ A97 ♥ J83 ♠ A3 ♣ KQJ93		North 2♣¹ 3NT man		1NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ AJ62 ♥ K83 ♠ KQ94 ♠ Q9	South: ♠ K105 ♥ AJ64 ♠ 86 ♣ J1053	West X AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 133 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:	South: ♠ Q97 ♥ K42 ♠ AK83 ♣ KQ10		North 2♣¹ 2NT man	Pass	1NT
Board: 134 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ Q94 ♥ A106 ♠ AK953 ♠ A7	South: ♣ A5 ▼ K842 • 1086 ♣ QJ93	Pass AP 1. Stay		Pass	
Board: 135 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ Q3 ♥ K1052 ♠ KJ43 ♠ A87	South: ♠ AK64 ♥ AQ8 ♠ Q85 ♠ Q93		North 2♣¹ 3NT man	East Pass AP	1NT

Board: 136 Dealer: N Vul: NS HCP: 16	AQ3QJ4KJ1064K6	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: EW HCP: 13	AQJ104✓ J742A82J	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: Both HCP: 15	♠ AQ♥ A1054♠ A1094♠ J63	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: None HCP: 13	10975✓ A32✓ Q4♠ AK98	West Doubles Pass if possible. Partner bids first.
Board: 140 Dealer: N Vul: EW HCP: 16	★ AKQ▼ J2◆ K932◆ K1085	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ AQ3 ♥ QJ4 ♠ KJ1064 ♣ K6	South: ♠ KJ108 ♥ A7 ♠ A52 ♣ J532	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 137 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ AQJ104 ♥ J742 ♠ A82 ♣ J	South:				1NT 2♦
Board: 138 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ AQ ♥ A1054 ♠ A1094 ♣ J63	South: ♠ K986 ♥ Q72 ♦ J83 ♣ AKQ	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 139 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 6•X S	North: • 10975 • A32 • Q4 • AK98	South: ♠ AKQ8 ♥ J7 ♦ KJ963 ♣ J5		AP	East Pass Pass	1NT 2♠
Board: 140 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AKQ ♥ J2 ♠ K932 ♣ K1085	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 136 Dealer: N Vul: NS HCP: 13	★ KJ108★ A7★ A52★ J532	The opponents are silent. Partner bids first.
Board: 137 Dealer: S Vul: EW HCP: 16	◆93▼ AK5◆ K105◆ AQ975	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 15	★ K986♥ Q72◆ J83◆ AKQ	The opponents are silent. Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 15	♠ AKQ8♥ J7♦ KJ963♠ J5	West Doubles Pass if possible. You bid first.
Board: 140 Dealer: N Vul: EW HCP: 11	 J843 ♥ Q543 Q5 AQ3	The opponents are silent. Partner bids first.

Board: 136 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ AQ3 ♥ QJ4 ♠ KJ1064 ♣ K6	South: ♠ KJ108 ♥ A7 ♠ A52 ♣ J532	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 137 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ AQJ104 ♥ J742 ♠ A82 ♣ J	South:				1NT 2♦
Board: 138 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ AQ ♥ A1054 ♠ A1094 ♣ J63	South: ♠ K986 ♥ Q72 ♦ J83 ♣ AKQ	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 139 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 6•X S	North: • 10975 • A32 • Q4 • AK98	South: ♠ AKQ8 ♥ J7 ♦ KJ963 ♣ J5		AP	East Pass Pass	1NT 2♠
Board: 140 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AKQ ♥ J2 ♠ K932 ♣ K1085	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 141 Dealer: S Vul: Both HCP: 12	★ KQ ♥ K765 ♦ A93 ♣ 9543	The opponents are silent. Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 15	AK54♥ Q7◆ Q985◆ KJ9	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 11	★ A1043★ KQ★ 1065★ Q763	The opponents are silent. Partner bids first.
Board: 144 Dealer: N Vul: Both HCP: 15	AJ8✓ AJ2✓ K874Q63	West Doubles 2♣ if possible. You bid first.
Board: 145 Dealer: S Vul: NS HCP: 10	▲ 104♥ AJ75◆ Q942◆ K104	The opponents are silent. Partner bids first.

Board: 141 Dealer: S Vul: Both	North: ♠ KQ	South: ♠ A6	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 3N S	★ K765★ A93★ 9543	★ A84◆ Q542◆ KQ82	Pass Pass 1. Stay	3NT	Pass AP	2♦
Board: 142 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK54 ♥ Q7 • Q985 ♣ KJ9	South: ♠ 108 ♥ AKJ4 ♠ A1064 ♣ 543	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 143 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A1043 ♥ KQ ♠ 1065 ♣ Q763	South: ♠ Q2 ♥ 10872 ♠ AK84 ♣ AK4	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AJ8 ♥ AJ2 ♠ K874 ♣ Q63	South: ♠ Q104 ♥ Q653 ♦ J932 ♠ A9	West X AP 1. Stay	North 1NT 2•	East Pass Pass	2 ♣ ¹
Board: 145 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: ♠ AKJ8 ♥ K6 ♠ K8753 ♣ J5	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 141 Dealer: S Vul: Both HCP: 15	★ A6▼ A84◆ Q542★ KQ82	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: None HCP: 12	108✓ AKJ4✓ A1064✓ 543	The opponents are silent. Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 16	♦ Q2 ♥ 10872 ♦ AK84 ♣ AK4	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 9	♣ Q104♥ Q653◆ J932♣ A9	West Doubles 2♣ if possible. Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 15	★ AKJ8▼ K6◆ K8753◆ J5	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: Both	North: ♠ KQ	South: ♠ A6	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 3N S	★ K765★ A93★ 9543	★ A84◆ Q542◆ KQ82	Pass Pass 1. Stay	3NT	Pass AP	2♦
Board: 142 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK54 ♥ Q7 • Q985 ♣ KJ9	South: ♠ 108 ♥ AKJ4 ♠ A1064 ♣ 543	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 143 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A1043 ♥ KQ ♠ 1065 ♣ Q763	South: ♠ Q2 ♥ 10872 ♠ AK84 ♣ AK4	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AJ8 ♥ AJ2 ♠ K874 ♣ Q63	South: ♠ Q104 ♥ Q653 ♦ J932 ♠ A9	West X AP 1. Stay	North 1NT 2•	East Pass Pass	2 ♣ ¹
Board: 145 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: ♠ AKJ8 ♥ K6 ♠ K8753 ♣ J5	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 146 Dealer: N Vul: EW HCP: 16	★ AK4▼ A86◆ KJ642◆ J2	West Bids 3♣ if possible. You bid first.
Board: 147 Dealer: S Vul: None HCP: 11	★ 542★ KJ54★ AK76★ 83	The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 15	★ 1032★ A7★ KJ53★ AQJ8	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 9	♣ Q983♥ J1043◆ A7♣ Q96	The opponents are silent. Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 15	★ AK5▼ K108◆ J107◆ KJ53	The opponents are silent. You bid first.

Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	▲ AK4▼ A86◆ KJ642♣ J2	♣ Q1065♥ Q732◆ Q83♣ A9	3♣ AP 1. Stay	1NT Pass man	Pass Pass	3NT
Board: 147 Dealer: S Vul: None	North: ★ 542	South: ♠ Q107	West	North		1NT
North HCP: 11	♥ KJ54	♥ AQ9		2 ♣ ¹		2♦
South HCP: 17	◆ AK76 ◆ 83	◆ QJ104 ♣ AQ7	Pass		AP	
Contract: 3N S	1 05	1110/	1. Stay	man		
Board: 148 Dealer: N	North:	South:	West	North		
Vul: NS	♠ 1032	♦ Q864	_	1NT	Pass	
North HCP: 15	✓ A7✓ KJ53	∨ K1084 ♦ 98	Pass	2♦	Pass	2NT
South HCP: 8	♦ AQJ8	◆ K93	AP	mon		
Contract: 2N N			1. Stay	man		
Board: 149 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ Q983	♦ K6	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9	♥ J1043 ♦ A7	♥ AKQ76 ♦ 832	Pass	3♥	Pass	4♥
South HCP: 16	♦ Q96	♣ A42	AP			
Contract: 4♥ S	- 400		1. Stay	man		
Board: 150	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AK5	Soum: ♦ J973		1NT	Pass	
Vul: NS North HCP: 15	♥ K108	♥ Q5	Pass	2•		2NT
South HCP: 10	♦ J107	♦ KQ2	AP			
Contract: 2N N	♣ KJ53	♣ Q1097	1. Stay	man		

Board: 146 Dealer: N Vul: EW HCP: 10	♣ Q1065♥ Q732◆ Q83♣ A9	West Bids 3♣ if possible. Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 17	♣ Q107♥ AQ9◆ QJ104♣ AQ7	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 8	♠ Q864♥ K1084♦ 98♠ K93	The opponents are silent. Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 16	★ K6✓ AKQ76◆ 832◆ A42	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: NS HCP: 10	▲ J973♥ Q5♦ KQ2♠ Q1097	The opponents are silent. Partner bids first.

Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	★ AK4▼ A86◆ KJ642◆ J2	♣ Q1065♥ Q732◆ Q83♣ A9	3♣ AP 1. Stay	1NT Pass man	Pass Pass	3NT
Board: 147 Dealer: S Vul: None	North: ★ 542	South: ♠ Q107	West	North		1NT
North HCP: 11	♥ KJ54	♥ AQ9		2 ♣ ¹		2♦
South HCP: 17	◆ AK76 ◆ 83	◆ QJ104 ♣ AQ7	Pass		AP	
Contract: 3N S	1 05	1110/	1. Stay	man		
Board: 148 Dealer: N	North:	South:	West	North		
Vul: NS	♠ 1032	♦ Q864	_	1NT	Pass	
North HCP: 15	✓ A7✓ KJ53	∨ K1084 ♦ 98	Pass	2♦	Pass	2NT
South HCP: 8	♦ AQJ8	◆ K93	AP	mon		
Contract: 2N N			1. Stay	man		
Board: 149 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ Q983	♦ K6	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9	♥ J1043 ♦ A7	♥ AKQ76 ♦ 832	Pass	3♥	Pass	4♥
South HCP: 16	♦ Q96	♣ A42	AP			
Contract: 4♥ S	- 400		1. Stay	man		
Board: 150	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AK5	Soum: ♦ J973		1NT	Pass	
Vul: NS North HCP: 15	♥ K108	♥ Q5	Pass	2•		2NT
South HCP: 10	♦ J107	♦ KQ2	AP			
Contract: 2N N	♣ KJ53	♣ Q1097	1. Stay	man		

Dealer: S ▼ 104 Vul. Both ▲ A1106	The opponents are silent. Partner bids first.
Dealer: N ▼ K/3 Vul: None • K965	The opponents are silent. You bid first.
Dealer: S ▼ J/3 Vul: Both ▲ A632	The opponents are silent. Partner bids first.
Dealer: N	The opponents are silent. You bid first.
Vul. NS • OI5	The opponents are silent. Partner bids first.

D 1.151						
Board: 151 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ AJ52 ♥ 104	♠ 843 ♥ KQJ	Pass	2 ♣ ¹	Pass	
North HCP: 10	◆ AJ106	• KQ3 • KQ97	Pass	3NT	AP	∠▼
South HCP: 17	♣ 1054	♣ AQ6	1. Stay		АΓ	
Contract: 3N S			1. Stay	111411		
Board: 152	North:	South:	West	North	East	South
Dealer: N	4 3	♦ AKJ		1NT	Pass	2 ♣ ¹
Vul: None	♥ K73	♥ AJ52	Pass	2•		6NT
North HCP: 15 South HCP: 16	♦ K965	♦ QJ10	AP			
Contract: 6N N	♣ AKQ8	♣ 1097	1. Stay	man		
Confidence of VIV			Ĭ			
Board: 153	North:	South:	West	North	East	South
Dealer: S	★ K1043	♠ AQ7				1NT
Vul: Both North HCP: 8	♥ J73	♥ A104	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ A632	♦ KJ7	Pass	2NT	AP	
Contract: 2N S	♣ 86	♣ Q1032	1. Stay	man		
Board: 154						
Dealer: N	North:	South:	West	North		
Vul: None	♠ AQJ	★ 10864		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ 975 ♦ AQ43	♥ AK8 ♦ KJ96	Pass	2 ♦	Pass	3NT
South HCP: 11	• KJ3	♦ 94	AP			
Contract: 3N N	T INS	¥) i	1. Stay	man		
Dografi 155			_			
Board: 155 Dealer: S	North:	South:	West	North	East	
Vul: NS	♠ AJ32	♠ K4				1NT
North HCP: 11	♥ K1092	♥ AJ74	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ QJ5	♦ 932 • AV 52	Pass	4♥	AP	
Contract: 4♥ S	♣ 63	♣ AK52	1. Stay	man		

Board: 151 Dealer: S Vul: Both HCP: 17	★843★KQJ★KQ97★AQ6	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: None HCP: 16	♠ AKJ♥ AJ52◆ QJ10♠ 1097	The opponents are silent. Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 16	AQ7✓ A104✓ KJ7✓ Q1032	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: None HCP: 11	10864✓ AK8✓ KJ96◆ 94	The opponents are silent. Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 15	★ K4▼ AJ74◆ 932◆ AK52	The opponents are silent. You bid first.

D 1.151						
Board: 151 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ AJ52 ♥ 104	♠ 843 ♥ KQJ	Pass	2 ♣ ¹	Pass	
North HCP: 10	◆ AJ106	• KQ3 • KQ97	Pass	3NT	AP	∠▼
South HCP: 17	♣ 1054	♣ AQ6	1. Stay		АΓ	
Contract: 3N S			1. Stay	111411		
Board: 152	North:	South:	West	North	East	South
Dealer: N	4 3	♦ AKJ		1NT	Pass	2 ♣ ¹
Vul: None	♥ K73	♥ AJ52	Pass	2•		6NT
North HCP: 15 South HCP: 16	♦ K965	♦ QJ10	AP			
Contract: 6N N	♣ AKQ8	♣ 1097	1. Stay	man		
Confidence of VIV			Ĭ			
Board: 153	North:	South:	West	North	East	South
Dealer: S	★ K1043	♠ AQ7				1NT
Vul: Both North HCP: 8	♥ J73	♥ A104	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ A632	♦ KJ7	Pass	2NT	AP	
Contract: 2N S	♣ 86	♣ Q1032	1. Stay	man		
Board: 154						
Dealer: N	North:	South:	West	North		
Vul: None	♠ AQJ	★ 10864		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ 975 ♦ AQ43	♥ AK8 ♦ KJ96	Pass	2 ♦	Pass	3NT
South HCP: 11	• KJ3	♦ 94	AP			
Contract: 3N N	T INS	¥) i	1. Stay	man		
Dografi 155			_			
Board: 155 Dealer: S	North:	South:	West	North	East	
Vul: NS	♠ AJ32	♠ K4				1NT
North HCP: 11	♥ K1092	♥ AJ74	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ QJ5	♦ 932 • AV 52	Pass	4♥	AP	
Contract: 4♥ S	♣ 63	♣ AK52	1. Stay	man		

Board: 156 Dealer: N Vul: Both HCP: 17	★ 863♥ A65♦ KQ★ AKJ82	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: None HCP: 14	★ AK107♥ 943◆ AK4◆ 832	The opponents are silent. Partner bids first.
Board: 158 Dealer: N Vul: NS HCP: 15	A5✓ A52✓ AQJ8№ 8754	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 9	★ A10762★ KQ102◆ 962◆ 9	The opponents are silent. Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 15	▲ A87✓ AJ94◆ J10▲ AJ64	The opponents are silent. You bid first.

ALL NIC	th: South	•	est Nor		
Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	52 ♥ J94 QJ8 ◆ 754	Pa AF			2♣¹ 3NT
V CII. LE VV	th: South 10762 ♠ K8: Q102 ♥ A6	Pa		Pass	1NT 2♦
North HCP: 9 South HCP: 17 Contract: 4♠ N	Q102	27 AF		Pass	4♠

Board: 156 Dealer: N Vul: Both HCP: 9	♣ QJ95♥ 1097◆ A105♣ Q103	The opponents are silent. Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 17	◆ 985♥ AQJ10◆ Q6◆ AKJ9	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: NS HCP: 10	★ KQ92▼ J94◆ 754◆ A32	The opponents are silent. Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 17	★ K85★ A6★ KQ1083★ KQ7	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: None HCP: 10	★ K1053 ♥ K10532 ♦ A752 ♣ —	The opponents are silent. Partner bids first.

ALL NIC	th: South	•	est Nor		
Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	52 ♥ J94 QJ8 ◆ 754	Pa AF			2♣¹ 3NT
V CII. LE VV	th: South 10762 ♠ K8: Q102 ♥ A6	Pa		Pass	1NT 2♦
North HCP: 9 South HCP: 17 Contract: 4♠ N	Q102	27 AF		Pass	4♠

Board: 161 Dealer: S Vul: NS HCP: 12	★ A987★ K6★ AJ7★ 10963	The opponents are silent. Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 15	★ K94★ 6543★ AKJ★ A62	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 8	▲ A1076♥ 85◆ KJ2▲ 9873	The opponents are silent. Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 15	AQ863✓ AJ2✓ K82✓ J7	West Doubles 2♣ if possible. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 11	AJ87♥ QJ3★ K1043♣ 52	The opponents are silent. Partner bids first.

Board: 161 Dealer: S Vul: NS	North: ♠ A987	South: ♠ K62	.,,	North		1NT
North HCP: 12 South HCP: 16 Contract: 3N S	★ K6★ AJ7★ 10963	♥ A754 ♦ Q96 ♣ AK7	Pass Pass 1. Stay	3NT	Pass AP	2▼
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ K94 ♥ 6543 ♠ AKJ ♣ A62	South: ♠ Q753 ♥ AJ7 ♦ 985 ♣ KQ7	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ A1076 ♥ 85 ♠ KJ2 ♠ 9873	South: ♠ KQ9 ♥ Q732 ♠ A108 ♣ KJ5	West Pass Pass 1. Stay	North 2* 2NT man	East Pass AP	1NT
Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 4 N	North: ♠ AQ863 ♥ AJ2 ♠ K82 ♣ J7	South: ♣ J954 ♥ KQ10 ♣ AQ4 ♣ Q83	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 165 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AJ87 ♥ QJ3 ♠ K1043 ♣ 52	South: ♠ Q5 ♥ K875 ♠ A62 ♠ AK103	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 161 Dealer: S Vul: NS HCP: 16	★ K62▼ A754◆ Q96◆ AK7	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 12	♣ Q753♥ AJ7◆ 985♣ KQ7	The opponents are silent. Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 15	★ KQ9♥ Q732◆ A108◆ KJ5	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 14	▶ J954♥ KQ10◆ AQ4◆ Q83	West Doubles 2♣ if possible. Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 16	♣ Q5♥ K875♦ A62♣ AK103	The opponents are silent. You bid first.

Board: 161 Dealer: S Vul: NS	North: ♠ A987	South: ♠ K62		North		1NT
North HCP: 12 South HCP: 16 Contract: 3N S	★ K6★ AJ7★ 10963	♥ A754 ♦ Q96 ♣ AK7	Pass Pass 1. Stay	3NT	Pass AP	2▼
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ K94 ♥ 6543 ♠ AKJ ♣ A62	South: ♠ Q753 ♥ AJ7 ♦ 985 ♣ KQ7	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ A1076 ♥ 85 ♠ KJ2 ♠ 9873	South: ♠ KQ9 ♥ Q732 ♠ A108 ♣ KJ5	West Pass Pass 1. Stay	North 2* 2NT man	East Pass AP	1NT
Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 4 N	North: ♠ AQ863 ♥ AJ2 ♠ K82 ♣ J7	South: ♣ J954 ♥ KQ10 ♣ AQ4 ♣ Q83	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 165 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AJ87 ♥ QJ3 ♠ K1043 ♣ 52	South: ♠ Q5 ♥ K875 ♠ A62 ♠ AK103	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 166 Dealer: N Vul: Both HCP: 15	AQ32♥ 962◆ Q106◆ AK3	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: EW HCP: 13	★ K94★ A1094★ K94★ K102	The opponents are silent. Partner bids first.
Board: 168 Dealer: N Vul: Both HCP: 17	★ K107▼ AQJ2◆ K93◆ A62	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: None HCP: 10	▲ A9▼ AJ104◆ 876▲ J875	The opponents are silent. Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 15	A9753✓ AK4A8482	The opponents are silent. You bid first.

Board: 166 Dealer: N Vul: Both	North: ♠ AQ32 ♥ 962	South: ★ KJ108 ▼ 104	West Pass	North 1NT 2♠	East Pass Pass	2 ♣ ¹
North HCP: 15	◆ Q106	♦ A943	AP	24	1 433	72
South HCP: 11 Contract: 4♠ N	♣ AK3	♣ QJ2	1. Stay	man		
Board: 167 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ K94 ♥ A1094	♠ AQ53 ♥ QJ2	Pass	2 ♣ ¹	Pass	
North HCP: 13 South HCP: 16	♦ K94	♦ QJ	Pass	3NT	AP	
Contract: 3N S	♣ K102	♣ A964	1. Stay	man		
Board: 168	North:	South:	West	North	East	South
Dealer: N Vul: Both	★ K107	♠ AJ4		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ AQJ2	♥ K1076	Pass	2♥	Pass	4♥
South HCP: 12	♦ K93 ♣ A62	◆ 764 ◆ KJ7	AP			
Contract: 4♥ N	₩ A02	₹ 13.57	1. Stay	man		
Board: 169 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 10	♦ A9 ♥ AJ104	★ K654 ♥ 972	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 876 ♣ J875	♦ K2	Pass	3NT	AP	
Contract: 3N S	4 J0/J	♣ AKQ10	1. Stay	man		
Board: 170	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ A9753	South: ♠ KQJ	West	1NT	Pass	
Vul: NS	♥ AK4	♥ Q976	Pass	2 ♠		3NT
North HCP: 15 South HCP: 12	♦ A84	♦ 1073	AP		1 000	2111
Contract: 3N N	♣ 82	♣ KJ4	1. Stay	man		

Board: 166 Dealer: N Vul: Both HCP: 11	★ KJ108▼ 104◆ A943◆ QJ2	The opponents are silent. Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 16	AQ53QJ2QJA964	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: Both HCP: 12	▲ AJ4♥ K1076◆ 764◆ KJ7	The opponents are silent. Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 15	★ K654♥ 972★ K2★ AKQ10	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: NS HCP: 12	★ KQJ♥ Q976◆ 1073◆ KJ4	The opponents are silent. Partner bids first.

Board: 166 Dealer: N Vul: Both	North: ♠ AQ32 ♥ 962	South: ★ KJ108 ▼ 104	West Pass	North 1NT 2♠	East Pass Pass	2 ♣ ¹
North HCP: 15	◆ Q106	♦ A943	AP	24	1 433	72
South HCP: 11 Contract: 4♠ N	♣ AK3	♣ QJ2	1. Stay	man		
Board: 167 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ K94 ♥ A1094	♠ AQ53 ♥ QJ2	Pass	2 ♣ ¹	Pass	
North HCP: 13 South HCP: 16	♦ K94	♦ QJ	Pass	3NT	AP	
Contract: 3N S	♣ K102	♣ A964	1. Stay	man		
Board: 168	North:	South:	West	North	East	South
Dealer: N Vul: Both	★ K107	♠ AJ4		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ AQJ2	♥ K1076	Pass	2♥	Pass	4♥
South HCP: 12	♦ K93 ♣ A62	◆ 764 ◆ KJ7	AP			
Contract: 4♥ N	₩ A02	₹ 13.57	1. Stay	man		
Board: 169 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 10	♦ A9 ♥ AJ104	★ K654 ♥ 972	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 876 ♣ J875	♦ K2	Pass	3NT	AP	
Contract: 3N S	4 J0/J	♣ AKQ10	1. Stay	man		
Board: 170	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ A9753	South: ♠ KQJ	West	1NT	Pass	
Vul: NS	♥ AK4	♥ Q976	Pass	2 ♠		3NT
North HCP: 15 South HCP: 12	♦ A84	♦ 1073	AP		1 000	2111
Contract: 3N N	♣ 82	♣ KJ4	1. Stay	man		

Board: 171 Dealer: S Vul: Both HCP: 12	A5✓ AK72✓ 1093✓ J764	The opponents are silent. Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 17	◆ 987♥ K7◆ AQJ8◆ AK54	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: NS HCP: 8	★ KQ105♥ 982◆ J86◆ Q53	The opponents are silent. Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 15	▶ J83♥ AQ6◆ AJ7♣ K852	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North: ♣ A5 ♥ AK72 • 1093 ♣ J764	South: ♣ J62 ♥ J109 ♠ A4 ♣ AKQ103	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 172 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♠ N	North:	South: ♣ AKQ104 ♥ J942 • 2 ♣ Q73	Pass Pass Pass Pass AP 1. Stay 2. SMC 3. Cue 4. Cue		Pass Pass Pass Pass Pass stoppe	2♣¹ 3♥² 4♦³ 4NT⁵ 6♠
Board: 173 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ KQ105 ♥ 982 ♦ J86 ♠ Q53	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 174 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J83 ♥ AQ6 ♠ AJ7 ♣ K852	South: ♠ A1097 ♥ J92 ♠ K3 ♣ Q1043	West Pass AP 1. Stay	North 1NT 2•	Pass	

Stayman asks the opener for a 4-card major. Responses are as follows:

Board: 174 ♠ A1097 The opponents are silent.

HCP: 10 ♣ Q1043 Partner bids first.

Board: 171 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North: ♣ A5 ♥ AK72 • 1093 ♣ J764	South: ♣ J62 ♥ J109 ♠ A4 ♣ AKQ103	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 172 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♠ N	North:	South: ♣ AKQ104 ♥ J942 • 2 ♣ Q73	Pass Pass Pass Pass AP 1. Stay 2. SMC 3. Cue 4. Cue		Pass Pass Pass Pass Pass stoppe	2♣¹ 3♥² 4♦³ 4NT⁵ 6♠
Board: 173 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ KQ105 ♥ 982 ♦ J86 ♠ Q53	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 174 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J83 ♥ AQ6 ♠ AJ7 ♣ K852	South: ♠ A1097 ♥ J92 ♠ K3 ♣ Q1043	West Pass AP 1. Stay	North 1NT 2•	Pass	

Dealer: S ✓ A10 Vul: None • A102	pponents are silent.
Dealer: N	oponents are silent.
Dealer: S VQ96	oponents are silent.
Dealer: N ▼ AJ Vul: Roth ▲ △0763	pponents are silent.
Vul. NS A 53	oponents are silent. r bids first.

Board: 175 Dealer: S Vul: None	North: ♠ K1064	South: ♠ AJ75		North		1NT
North HCP: 11	✓ A10✓ A102	∨ K74 ♦ KQ83	Pass	2♣¹	Pass	2♠
South HCP: 16	◆ 9854	• KQ63 ♣ K6	Pass	4♠	AP	
Contract: 4♠ S	2 7 00 1		1. Stay	man		
Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	★ K643		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	4 3	♥ Q108	Pass	2♠	Pass	3♠
South HCP: 8	◆ AQJ54	♦ K6	Pass	4♠	AP	
Contract: 4♠ N	♣ AJ	♣ 10743	1. Stay	man		
Board: 177 Dealer: S	North: ♠ KQJ4	South: ♠ 93	West	North	East	South 1NT
Vul: EW	♥ Q96	♥ AK10	Pass	2 ♣ ¹	Pass	2•
North HCP: 13 South HCP: 15	♦ A94	◆ QJ1072	Pass	3NT	AP	
Contract: 3N S	♣ J65	♣ KQ8	1. Stay	man		
Board: 178		South:	West	North	East	South
Dealer: N	North:	♦ AK84		1NT	Pass	2 ♣ ¹
Vul: Both	♠ J2 ♥ AJ	♥ Q63	Pass	2♦	Pass	3NT
North HCP: 15	◆ AQ763	◆ K852	AP			
South HCP: 12 Contract: 3N N	♣ K532	♣ 106	1. Stay	man		
Board: 179	North.	Courtle	West	North	Fast	South
Dealer: S	North: ♠ J842	South: ♠ AK65	77 031	1 (0141	LMSI	1NT
Vul: NS	♥ 97	¥ K6	Pass	2 ♣ ¹	Pass	
North HCP: 10 South HCP: 17	♦ A53	◆ Q84	Pass	4 ♠	AP	
Contract: 4♠ S	♣ KQ104	♣ AJ53	1. Stay			

Board: 175 Dealer: S Vul: None HCP: 16	♣ AJ75♥ K74♦ KQ83♣ K6	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: NS HCP: 8	★ K643♥ Q108★ K6★ 10743	The opponents are silent. Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 15	◆93✓ AK10◆ QJ1072◆ KQ8	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 12	★ AK84♥ Q63★ K852★ 106	The opponents are silent. Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 17	★ AK65★ K6★ Q84★ AJ53	The opponents are silent. You bid first.

Board: 175 Dealer: S Vul: None	North: ♠ K1064	South: ♠ AJ75		North		1NT
North HCP: 11	♥ A10 ♦ A102	∨ K74 ♦ KQ83	Pass	2♣¹	Pass	∠ ♠
South HCP: 16	◆ 9854	• KQ63 ♣ K6	Pass	4♠	AP	
Contract: 4♠ S	2 7 00 1		1. Stay	man		
Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	★ K643		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	¥ 43	♥ Q108	Pass	2♠	Pass	3♠
South HCP: 8	♦ AQJ54	♦ K6	Pass	4♠	AP	
Contract: 4♠ N	♣ AJ	♣ 10743	1. Stay	man		
Board: 177 Dealer: S	North: ♠ KQJ4	South: ♠ 93	West	North	East	South 1NT
Vul: EW North HCP: 13	♥ Q96	♥ AK10	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ A94	◆ QJ1072	Pass	3NT	AP	
Contract: 3N S	♣ J65	♣ KQ8	1. Stay	man		
Board: 178	4	South:	West	North	East	South
Dealer: N	North: ♠ J2	♦ AK84		1NT	Pass	2 ♣ ¹
Vul: Both	₹ J2 ∀ AJ	♥ Q63	Pass	2	Pass	3NT
North HCP: 15	◆ AQ763	◆ K852	AP			
South HCP: 12 Contract: 3N N	♣ K532	♣ 106	1. Stay	man		
Board: 179	NIamilia	Conflic	West	North	Fast	South
Dealer: S	North: ♠ J842	South: ♠ AK65	TT CSL	1 101111	Lusi	1NT
Vul: NS	♥ 97	¥ K6	Pass	2 ♣ ¹	Pass	
North HCP: 10 South HCP: 17	♦ A53	◆ Q84	Pass	2 ♣	AP	
Contract: 4♠ S	♣ KQ104	♣ AJ53	1. Stay			

Board: 180 Dealer: N Vul: EW HCP: 16	♣ KQ10 ♥ K7 ♦ KQ942 ♣ K54	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: Both HCP: 12	★ KQJ43 ♥ K1086 ♦ K64 ♣ 6	The opponents are silent. Partner bids first.
Board: 182 Dealer: N Vul: None HCP: 16	★ AKJ10▼ A43◆ A1082◆ 74	West Doubles 2♣ if possible. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 14	★ A974♥ J62◆ A109◆ AJ2	The opponents are silent. Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 17	♣ Q1098♥ Q7♦ AKJ♣ AJ82	The opponents are silent. You bid first.

Board: 180 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	♠ KQ10 ♥ K7	♦ A932 ♥ AQ865	Pass	2	Pass	3 ♠ ²
North HCP: 16 South HCP: 11	♦ KQ942	* 3	Pass	3NT	AP	
Contract: 3N N	♣ K54	♣ J92	1. Stay 2. SMC			
Board: 181	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♠ KQJ43	★ 1065	Pass	2 ♣ ¹	Pass	2♥
North HCP: 12 South HCP: 15	♥ K1086 ♦ K64	♥ AJ74 ♦ AQ	Pass AP	4♣ ²	Pass	4♥
Contract: 4♥ S	♣ 6	♣ A1098	1. Stay 2. Splir			
Board: 182 Dealer: N	North:	South:	West	North		
Vul: None	♠ AKJ10	♦ 9842	37	1NT	Pass	
North HCP: 16	♥ A43 ♦ A1082	♥ Q107 ♦ KQJ	X Pass	2 ♠ 4 ♠	Pass AP	3♠
South HCP: 10 Contract: 4♠ N	♣ 74	♣ Q63	1. Stay		Ai	
Board: 183 Dealer: S Vul: EW	North: ♠ A974	South: ♠ 82	West	North	East	South 1NT
North HCP: 14	♥ J62	♥ AQ5	Pass	2 ♣ ¹	Pass	2•
South HCP: 15	♦ A109	♦ KJ4 ♣ KQ1097	Pass	3NT	AP	
Contract: 3N S	♣ AJ2	111(10)/	1. Stay	man		
Board: 184	North:	South:	West	North	East	South
Dealer: N Vul: Both	♦ Q1098	♦ J74		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ Q7	♥ AK64	Pass	2♠	Pass	3NT
South HCP: 10	♦ AKJ ♣ AJ82	♦ 10964 • O4	AP			
Contract: 3N N	▼ AJ82	♣ Q4	1. Stay	man		

Board: 180 Dealer: N Vul: EW HCP: 11	A932✓ AQ865✓ 3✓ J92	The opponents are silent. Partner bids first.
Board: 181 Dealer: S Vul: Both HCP: 15	1065✓ AJ74AQ▲ A1098	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: None HCP: 10	♦ 9842♥ Q107♦ KQJ♠ Q63	West Doubles 2♣ if possible. Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 15	♣82♥AQ5◆KJ4♣KQ1097	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: Both HCP: 10	J74✓ AK6410964Q4	The opponents are silent. Partner bids first.

Board: 180 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	♠ KQ10 ♥ K7	♦ A932 ♥ AQ865	Pass	2	Pass	3 ♠ ²
North HCP: 16 South HCP: 11	♦ KQ942	* 3	Pass	3NT	AP	
Contract: 3N N	♣ K54	♣ J92	1. Stay 2. SMC			
Board: 181	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♠ KQJ43	★ 1065	Pass	2 ♣ ¹	Pass	2♥
North HCP: 12 South HCP: 15	♥ K1086 ♦ K64	♥ AJ74 ♦ AQ	Pass AP	4♣ ²	Pass	4♥
Contract: 4♥ S	♣ 6	♣ A1098	1. Stay 2. Splir			
Board: 182 Dealer: N	North:	South:	West	North		
Vul: None	♠ AKJ10	♦ 9842	37	1NT	Pass	
North HCP: 16	♥ A43 ♦ A1082	♥ Q107 ♦ KQJ	X Pass	2 ♠ 4 ♠	Pass AP	3♠
South HCP: 10 Contract: 4♠ N	♣ 74	♣ Q63	1. Stay		Ai	
Board: 183 Dealer: S Vul: EW	North: ♠ A974	South: ♠ 82	West	North	East	South 1NT
North HCP: 14	♥ J62	♥ AQ5	Pass	2 ♣ ¹	Pass	2•
South HCP: 15	♦ A109	♦ KJ4 ♣ KQ1097	Pass	3NT	AP	
Contract: 3N S	♣ AJ2	111(10)/	1. Stay	man		
Board: 184	North:	South:	West	North	East	South
Dealer: N Vul: Both	♦ Q1098	♦ J74		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ Q7	♥ AK64	Pass	2♠	Pass	3NT
South HCP: 10	♦ AKJ ♣ AJ82	♦ 10964 • O4	AP			
Contract: 3N N	▼ AJ82	♣ Q4	1. Stay	man		

Board: 185 Dealer: S Vul: None HCP: 12	★ KQ74▼ AQJ4◆ 876◆ 42	The opponents are silent. Partner bids first.
Board: 186 Dealer: N Vul: NS HCP: 15		The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 20	★ K985★ AKQ8◆ Q8★ AQ5	The opponents are silent. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 15	★ K4▼ AJ97◆ Q542◆ KQ6	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 12	♦ 852 ♥ K1043 ♦ A5 ♣ KQ105	The opponents are silent. Partner bids first.

Board: 185 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ KQ74 ♥ AQJ4 ♦ 876 ♣ 42	South: ♣ 86 ▼ K98 ♣ A43 ♣ AKQ63	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 4N N	North: ♠ J1098 ♥ J10 ♠ AKJ32 ♠ KQ	South: ♠ AQ32 ♥ AK ♠ Q985 ♣ J94	Pass AP 1. Stay	North 1NT 2 man ntitative	Pass Pass	
Board: 187 Dealer: S Vul: Both North HCP: 20 South HCP: 15 Contract: 6N S	North: ♠ K985 ♥ AKQ8 ♠ Q8 ♣ AQ5	South: ♠ A3 ♥ J764 ♠ AK103 ♠ K97	West Pass Pass 1. Stay	North 2♣¹ 6NT man	East Pass AP	South 1NT 2♥
Board: 188 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ K4 ♥ AJ97 • Q542 ♣ KQ6	South: ♠ Q753 ♥ Q10 ♠ K108 ♠ AJ32	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ 852 ♥ K1043 ♠ A5 ♠ KQ105	South: ◆ AK7 ▼ J5 ◆ QJ873 ◆ A74	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 185 Dealer: S Vul: None HCP: 16	★ 86▼ K98★ A43★ AKQ63	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: NS HCP: 16	AQ32✓ AKQ985✓ J94	The opponents are silent. Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	★ A3▼ J764◆ AK103◆ K97	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 12	♣ Q753♥ Q10◆ K108♣ AJ32	The opponents are silent. Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 15	★ AK7▼ J5◆ QJ873◆ A74	The opponents are silent. You bid first.

Board: 185 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ KQ74 ♥ AQJ4 ♦ 876 ♣ 42	South: ♣ 86 ▼ K98 ♣ A43 ♣ AKQ63	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 4N N	North: ♠ J1098 ♥ J10 ♠ AKJ32 ♠ KQ	South: ♠ AQ32 ♥ AK ♠ Q985 ♣ J94	Pass AP 1. Stay	North 1NT 2 man ntitative	Pass Pass	
Board: 187 Dealer: S Vul: Both North HCP: 20 South HCP: 15 Contract: 6N S	North: ♠ K985 ♥ AKQ8 ♠ Q8 ♣ AQ5	South: ♠ A3 ♥ J764 ♠ AK103 ♠ K97	West Pass Pass 1. Stay	North 2♣¹ 6NT man	East Pass AP	South 1NT 2♥
Board: 188 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ K4 ♥ AJ97 • Q542 ♣ KQ6	South: ♠ Q753 ♥ Q10 ♠ K108 ♠ AJ32	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ 852 ♥ K1043 ♠ A5 ♠ KQ105	South: ◆ AK7 ▼ J5 ◆ QJ873 ◆ A74	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 190 Dealer: N Vul: EW HCP: 16	♣ Q5♥ AKJ5◆ Q1052♣ A86	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: None HCP: 9	★ AJ74♥ 85♦ 73♣ A7652	The opponents are silent. Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 17	♠ AKQ7♥ 63♦ J93♠ AK98	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 11	♣ Q953♥ AJ◆ A32♣ 10963	The opponents are silent. Partner bids first.
Board: 194 Dealer: N Vul: Both HCP: 16	▲ AJ♥ Q1095◆ AKJ2♣ J109	The opponents are silent. You bid first.

Board: 190 Dealer: N Vul: EW	North: ♠ Q5	South: ♠ AJ108	West	North 1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 14	✓ AKJ5✓ Q1052✓ A86	✓ 32◆ AK76◆ Q93	Pass AP 1. Stay	2 *	Pass	3NT
Contract: 3N N			1. Stay	man		
Board: 191 Dealer: S	North: ♠ AJ74	South: ♠ 105	West	North	East	South 1NT
Vul: None North HCP: 9	♥ 85	♥ KQ7	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ 73	◆ AK1054	Pass	2NT	AP	
Contract: 2N S	♣ A7652	♣ K83	1. Stay	man		
Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♦ 83		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	♥ 63	♥ AKQ5	Pass	2♠	Pass	3NT
South HCP: 10	♦ J93	♦ 765	AP			
Contract: 3N N	♣ AK98	♣ J1052	1. Stay	man		
Board: 193	North:	South:	West	North	East	South
Dealer: S	Notui. ♠ Q953	♦ AJ104	_			1NT
Vul: EW	♥ AJ	♥ K10	Pass	2 ♣ ¹	Pass	2♠
North HCP: 11 South HCP: 15	♦ A32	◆ K109	Pass	4♠	AP	
Contract: 4♠ S	♣ 10963	♣ A872	1. Stay	man		
Board: 194	NI d	C 4	West	North	Fact	South
Dealer: N	North: ♠ AJ	South: ♠ KQ106	West	1NT	Pass	
Vul: Both	♥ Q1095	▼ A3	Pass	2 V		3NT
North HCP: 16	♦ AKJ2	♦ Q96	AP	∠ ₹	1 400	J1 1 1
South HCP: 15 Contract: 3N N	♣ J109	♣ A542	1. Stay	man		

Board: 190 Dealer: N Vul: EW HCP: 14	▲ AJ108▼ 32◆ AK76▲ Q93	The opponents are silent. Partner bids first.
Board: 191 Dealer: S Vul: None HCP: 15	105KQ7AK1054K83	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 10	♣ 83 ♥ AKQ5 ♦ 765 ♣ J1052	The opponents are silent. Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 15	★ AJ104▼ K10◆ K109★ A872	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: Both HCP: 15	★ KQ106★ A3◆ Q96◆ A542	The opponents are silent. Partner bids first.

Board: 190 Dealer: N Vul: EW	North: ♠ Q5	South: ♠ AJ108		North 1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AKJ5 ♦ Q1052	♥ 32 ♦ AK76	Pass AP	2♥	Pass	3NT
South HCP: 14 Contract: 3N N	♣ A86	♣ Q93	1. Stay	man		
Collination of City			·			
Board: 191	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ AJ74	♠ 105				1NT
North HCP: 9	* 85	♥ KQ7	Pass	2 ♣ ¹	Pass	2 •
South HCP: 15	◆ 73	◆ AK1054	Pass	2NT	AP	
Contract: 2N S	♣ A7652	♣ K83	1. Stay	man		
Board: 192	North:	South:	West	North	East	South
Dealer: N	AKQ7	★ 83		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	• 63	♥ AKQ5	Pass	2♠	Pass	3NT
South HCP: 10	♦ J93	♦ 765	AP			
Contract: 3N N	♣ AK98	♣ J1052	1. Stay	man		
Board: 193		G d	West	North	East	South
Dealer: S	North:	South: ♠ AJ104				1NT
Vul: EW	♠ Q953 ♥ AJ	♥ K10	Pass	2 ♣ ¹	Pass	2♠
North HCP: 11	• A32	♦ K109	Pass	4♠	AP	
South HCP: 15 Contract: 4♠ S	♣ 10963	♣ A872	1. Stay	man		
Board: 194			Wast	Manda	Es et	C 41-
Dealer: N	North:	South:	west	North		
Vul: Both	♠ AJ ♥ Q1095	♦ KQ106 ♥ A3	Desa	1NT 2♥	Pass	
North HCP: 16	◆ Q1093 ◆ AKJ2	◆ Q96	Pass AP	∠▼	rass	3NT
South HCP: 15 Contract: 3N N	♣ J109	♣ A542	1. Stay	man		

Board: 195 Dealer: S Vul: NS HCP: 15	★ KQ8▼ AJ65◆ K8◆ Q1094	The opponents are silent. Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 15	♠ AQ♥ Q8♦ 8632♠ AQJ94	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: Both HCP: 9	♣ Q106♥ KQ83◆ Q865♣ 95	The opponents are silent. Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 15	★ KQ7★ A84◆ Q65★ A1086	West Doubles 2♣ if possible. You bid first.
Board: 199 Dealer: S Vul: EW HCP: 9	1064★ A873★ Q3★ K852	The opponents are silent. Partner bids first.

Board: 195 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ KQ8 ♥ AJ65 ♠ K8 ♣ Q1094	South: ♠ A4 ♥ K7 ♠ AQ1063 ♠ K853	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 196 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQ ♥ Q8 ♦ 8632 ♠ AQJ94	South: ♠ KJ86 ♥ AK974 • 10954 ♣ —	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 ♣ ¹
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ Q106 ♥ KQ83 ♠ Q865 ♠ 95	South: ♠ KJ2 ♥ J107 ♠ K3 ♣ AKJ76	West Pass Pass 1. Stay	North 2* 2NT man	East Pass AP	1NT
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ KQ7 ▼ A84 ♠ Q65 ♠ A1086	South: ♠ A53 ♥ J976 ♠ K842 ♣ 73	West X AP 1. Stay	North 1NT 2•	East Pass Pass	2 ♣ ¹
Board: 199 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North: • 1064 • A873 • Q3 • K852	South: ♠ AJ32 ♥ QJ4 ♠ AK96 ♠ 73	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 195 Dealer: S Vul: NS HCP: 16	★ A4▼ K7◆ AQ1063◆ K853	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: EW HCP: 11	♦ KJ86 ♥ AK974 ♦ 10954 ♣ —	The opponents are silent. Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 16	★ KJ2▼ J107★ K3★ AKJ76	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: None HCP: 8	A53✓ J976✓ K842✓ 73	West Doubles 2♣ if possible. Partner bids first.
Board: 199 Dealer: S Vul: EW HCP: 15	AJ32♥ QJ4AK96₹ 73	The opponents are silent. You bid first.

Board: 195 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ KQ8 ♥ AJ65 ♠ K8 ♣ Q1094	South: ♠ A4 ♥ K7 ♠ AQ1063 ♠ K853	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 196 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQ ♥ Q8 ♦ 8632 ♠ AQJ94	South: ♠ KJ86 ♥ AK974 • 10954 ♣ —	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 ♣ ¹
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ Q106 ♥ KQ83 ♠ Q865 ♠ 95	South: ♠ KJ2 ♥ J107 ♠ K3 ♣ AKJ76	West Pass Pass 1. Stay	North 2* 2NT man	East Pass AP	1NT
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ KQ7 ▼ A84 ♠ Q65 ♠ A1086	South: ♠ A53 ♥ J976 ♠ K842 ♣ 73	West X AP 1. Stay	North 1NT 2•	East Pass Pass	2 ♣ ¹
Board: 199 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North: • 1064 • A873 • Q3 • K852	South: ♠ AJ32 ♥ QJ4 ♠ AK96 ♠ 73	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 200 Dealer: N Vul: Both HCP: 17	♠ AK♥ K54♦ KJ93♠ K1093	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: None HCP: 11	★ A4♥ Q832★ A65★ J1083	The opponents are silent. Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 17	 ♣ J87 ♥ KJ10 ♠ KQJ5 ♣ AQ3	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: Both HCP: 11	◆ Q105 ▼ AQ104 ◆ 32 ◆ K1085	The opponents are silent. Partner bids first.
Board: 204 Dealer: N Vul: None HCP: 15	★ KQ32▼ A10◆ AQ95◆ 965	The opponents are silent. You bid first.

Board: 200 Dealer: N Vul: Both North HCP: 17 South HCP: 14 Contract: 3N N	North: ♠ AK ♥ K54 ♦ KJ93 ♣ K1093	South: ♠ 64 ♥ AJ72 ♠ AQ5 ♣ QJ76	West Pass AP 1. Stay		Pass	
Board: 201 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A4 ♥ Q832 ♠ A65 ♣ J1083	South: ♠ KQ103 ♥ K76 ♠ K72 ♣ A75	West Pass Pass 1. Stay	North 2* 3NT man	East Pass AP	1NT
Board: 202 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:	South: ♠ Q93 ♥ AQ87 ♠ 842 ♠ J76	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 203 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ Q105 ♥ AQ104 ♦ 32 ♠ K1085	South: ♠ AJ93 ♥ J9 ♠ A75 ♣ AJ42	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 204 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ32 ♥ A10 ♠ AQ95 ♣ 965	South: ♣ J95 ♥ Q984 • 107 ♣ AK87	West Pass AP 1. Stay	North 1NT 2♣ man	Pass	

Board: 200 Dealer: N Vul: Both HCP: 14	♠ 64♥ AJ72♠ AQ5♠ QJ76	The opponents are silent. Partner bids first.
Board: 201 Dealer: S Vul: None HCP: 15	★ KQ103★ K76★ K72★ A75	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: NS HCP: 9	♣ Q93♥ AQ87◆ 842♣ J76	The opponents are silent. Partner bids first.
Board: 203 Dealer: S Vul: Both HCP: 15	▲ AJ93♥ J9◆ A75▲ AJ42	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: None HCP: 10	J95♥ Q984107AK87	The opponents are silent. Partner bids first.

Board: 200 Dealer: N Vul: Both North HCP: 17 South HCP: 14 Contract: 3N N	North: ♠ AK ♥ K54 ♦ KJ93 ♣ K1093	South: ♠ 64 ♥ AJ72 ♠ AQ5 ♣ QJ76	West Pass AP 1. Stay		Pass	
Board: 201 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A4 ♥ Q832 ♠ A65 ♣ J1083	South: ♠ KQ103 ♥ K76 ♠ K72 ♣ A75	West Pass Pass 1. Stay	North 2* 3NT man	East Pass AP	1NT
Board: 202 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:	South: ♠ Q93 ♥ AQ87 ♠ 842 ♠ J76	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 203 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ Q105 ♥ AQ104 ♦ 32 ♠ K1085	South: ♠ AJ93 ♥ J9 ♠ A75 ♣ AJ42	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 204 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ32 ♥ A10 ♠ AQ95 ♣ 965	South: ♣ J95 ♥ Q984 • 107 ♣ AK87	West Pass AP 1. Stay	North 1NT 2♣ man	Pass	

Board: 205 Dealer: S Vul: NS HCP: 8	♣ A98 ♥ Q853 ♦ Q97 ♣ 1076	The opponents are silent. Partner bids first.
Board: 206 Dealer: N Vul: EW HCP: 15	A53✓ K1085A32A62	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: None HCP: 11	★ AK98▼ 10984★ A9★ 1094	The opponents are silent. Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 16	★ A843♥ Q6★ A1095★ AQ9	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: EW HCP: 8		The opponents are silent. Partner bids first.

Board: 205 Dealer: S	North: ♠ A98	South: ♠ KJ52	West	North	East	South 1NT
Vul: NS North HCP: 8	♥ Q853	♥ A2	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ Q97	♦ K65	Pass	2NT	AP	
Contract: 2N S	♣ 1076	♣ A952	1. Stay	man		
Board: 206	North:	South:	West	North	East	South
Dealer: N	• A53	Soun. ♦ KJ97		1NT	Pass	
Vul: EW	♥ K1085	♥ Q732	Pass	2♥	Pass	
North HCP: 15 South HCP: 8	◆ A32	♦ 65	AP			
Contract: 3♥ N	♣ A62	♣ Q103	1. Stay	man		
Board: 207 Dealer: S	North: ♠ AK98	South: ★ 1072	West	North	East	South 1NT
Vul: None North HCP: 11	v 10984	♥ KJ5	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ A9	♦KQ3	Pass	3NT	AP	
Contract: 3N S	♣ 1094	♣ AK83	1. Stay	man		
Board: 208	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ A843	Souii. ♠ KJ109		1NT	Pass	2 ♣ ¹
Vul: NS	♥ Q6	▼ 1052	Pass	2♠	Pass	3♠
North HCP: 16 South HCP: 9	♦ A1095	♦ KQ6	Pass	4♠	AP	
Contract: 4♠ N	♣ AQ9	♣ 762	1. Stay	man		
Board: 209	North:	South:	West	North	East	
Dealer: S	♣ J1062	♣ AQ8	D	o - 1	D.	1NT
Vul: EW North HCP: 8	y 9864	♥ A5	Pass		Pass	
South HCP: 17	◆ AK4	♦ J107	Pass	2NT	Pass	3NT
Contract: 3N S	♣ 73	♣ AQ942	AP 1. Stay	****		

Board: 205 Dealer: S Vul: NS HCP: 15	★ KJ52★ A2★ K65★ A952	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: EW HCP: 8	★ KJ97♥ Q732♦ 65♠ Q103	The opponents are silent. Partner bids first.
Board: 207 Dealer: S Vul: None HCP: 16	1072KJ5KQ3AK83	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: NS HCP: 9	★ KJ109▼ 1052◆ KQ6◆ 762	The opponents are silent. Partner bids first.
Board: 209 Dealer: S Vul: EW HCP: 17	AQ8✓ A5✓ J107✓ AQ942	The opponents are silent. You bid first.

Board: 205 Dealer: S	North: ♠ A98	South: ♠ KJ52	West	North	East	South 1NT
Vul: NS North HCP: 8	♥ Q853	♥ A2	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ Q97	♦ K65	Pass	2NT	AP	
Contract: 2N S	♣ 1076	♣ A952	1. Stay	man		
Board: 206	North:	South:	West	North	East	South
Dealer: N	• A53	Soun. ♦ KJ97		1NT	Pass	
Vul: EW	♥ K1085	♥ Q732	Pass	2♥	Pass	
North HCP: 15 South HCP: 8	◆ A32	♦ 65	AP			
Contract: 3♥ N	♣ A62	♣ Q103	1. Stay	man		
Board: 207 Dealer: S	North: ♠ AK98	South: ★ 1072	West	North	East	South 1NT
Vul: None North HCP: 11	v 10984	♥ KJ5	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ A9	♦KQ3	Pass	3NT	AP	
Contract: 3N S	♣ 1094	♣ AK83	1. Stay	man		
Board: 208	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ A843	Souii. ♠ KJ109		1NT	Pass	2 ♣ ¹
Vul: NS	♥ Q6	▼ 1052	Pass	2♠	Pass	3♠
North HCP: 16 South HCP: 9	♦ A1095	♦ KQ6	Pass	4♠	AP	
Contract: 4♠ N	♣ AQ9	♣ 762	1. Stay	man		
Board: 209	North:	South:	West	North	East	
Dealer: S	♣ J1062	♣ AQ8	D	o - 1	D.	1NT
Vul: EW North HCP: 8	y 9864	♥ A5	Pass		Pass	
South HCP: 17	◆ AK4	♦ J107	Pass	2NT	Pass	3NT
Contract: 3N S	♣ 73	♣ AQ942	AP 1. Stay	****		

Board: 210	The opponents are silent. You bid first.
Board: 211	The opponents are silent. Partner bids first.
Board: 212	The opponents are silent. You bid first.
Board: 213	The opponents are silent. Partner bids first.
Board: 214	The opponents are silent. You bid first.

Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ 653 ♥ 942 ♠ AKQJ ♠ KQ10	South: ♠ KQ107 ♥ Q65 • 10954 ♣ A8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 211 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KJ942 ♥ K1085 ♠ A2 ♣ 98	South: ♠ A8 ♥ Q93 ♠ KQ1086 ♣ A76	Pass Pass AP 1. Stay		Pass	1NT
Board: 212 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ K1084 ♥ AQ6 ♠ AQ6 ♣ 865	South: ♠ Q6 ♥ K742 ♠ K102 ♣ J1042	Pass AP 1. Stay	North 1NT 2♠	Pass	
Board: 213 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North: ♣ J82 ♥ A743 ♣ J108 ♣ K73	South: ♠ AK94 ♥ K8 ♠ K943 ♠ Q85	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♠
Board: 214 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 6♠ N	North: ♠ AJ53 ♥ AJ ♠ Q764 ♠ A73	South: ♠ K1042 ♥ K102 ♠ AKJ5 ♣ 65	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 210 Dealer: N Vul: Both HCP: 11	★ KQ107 ♥ Q65 ♦ 10954 ♣ A8	The opponents are silent. Partner bids first.
Board: 211 Dealer: S Vul: NS HCP: 15	★ A8♥ Q93★ KQ1086★ A76	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: Both HCP: 9	♣ Q6♥ K742◆ K102♣ J1042	The opponents are silent. Partner bids first.
Board: 213 Dealer: S Vul: None HCP: 15	★ AK94★ K8★ K943★ Q85	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: EW HCP: 14	★ K1042▼ K102◆ AKJ5◆ 65	The opponents are silent. Partner bids first.

Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ 653 ♥ 942 ♠ AKQJ ♠ KQ10	South: ♠ KQ107 ♥ Q65 • 10954 ♣ A8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 211 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KJ942 ♥ K1085 ♠ A2 ♣ 98	South: ♠ A8 ♥ Q93 ♠ KQ1086 ♣ A76	Pass Pass AP 1. Stay		Pass	1NT
Board: 212 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ K1084 ♥ AQ6 ♠ AQ6 ♣ 865	South: ♠ Q6 ♥ K742 ♠ K102 ♣ J1042	Pass AP 1. Stay	North 1NT 2♠	Pass	
Board: 213 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North: ♣ J82 ♥ A743 ♣ J108 ♣ K73	South: ♠ AK94 ♥ K8 ♠ K943 ♠ Q85	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♠
Board: 214 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 6♠ N	North: ♠ AJ53 ♥ AJ ♠ Q764 ♠ A73	South: ♠ K1042 ♥ K102 ♠ AKJ5 ♣ 65	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 215 Dealer: S Vul: Both HCP: 16	★ A742▼ KQ5◆ KJ6◆ K93	The opponents are silent. Partner bids first.
Board: 216 Dealer: N Vul: None HCP: 16	★ 1096★ A43★ AQ9★ KQJ8	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: NS HCP: 8	♠ AK75♥ J952♦ 853♠ 86	The opponents are silent. Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 17	★ KQ72▼ 106◆ AK52◆ KQ9	East Doubles Pass if possible. You bid first.
Board: 219 Dealer: S Vul: None HCP: 8	★K108▼8752◆AJ104◆97	East Doubles 2♣ if possible. Partner bids first.

Board: 215 Dealer: S Vul: Both	North: ♠ A742	South: ♠ KQJ	West	North	East	South 1NT
North HCP: 16 South HCP: 16 Contract: 6N S	★ KQ5◆ KJ6◆ K93	742AQ109A84	Pass Pass 1. Stay	2♣¹ 6NT man	Pass AP	2•
Board: 216 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: • 1096 • A43 • AQ9 • KQJ8	South: ♠ Q843 ♥ K6 ♦ K106 ♣ 10963	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 217 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ AK75 ♥ J952 ♦ 853 ♣ 86	South:	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East Pass AP	1NT
Board: 218 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 6•X N	North: ♠ KQ72 ♥ 106 ♠ AK52 ♠ KQ9	South: ♠ 10653 ♥ AK942 ♦ J7 ♣ AJ	West Pass Pass 1. Stay	North 1NT 2 Pass man	East Pass Pass X	2 ♣ ¹
Board: 219 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2•XX N	North: ♠ K108 ♥ 8752 ♠ AJ104 ♣ 97	South: ♠ QJ ♥ AK6 ♠ Q76 ♠ AJ1086		North 2♣¹ man	East X	South 1NT XX

Board: 215 Dealer: S Vul: Both HCP: 16	♣ KQJ ♥ 742 ♦ AQ109 ♣ A84	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: None HCP: 8	◆ Q843♥ K6◆ K106◆ 10963	The opponents are silent. Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 15	♦ 832♥ KQ87♦ K6♠ AK54	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 13	▲ 10653♥ AK942◆ J7♣ AJ	East Doubles Pass if possible. Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 17	♠ QJ ♥ AK6 ♦ Q76 ♣ AJ1086	East Doubles 2♣ if possible. You bid first.

Board: 215 Dealer: S Vul: Both	North: ♠ A742	South: ♠ KQJ	West	North	East	South 1NT
North HCP: 16 South HCP: 16 Contract: 6N S	★ KQ5◆ KJ6◆ K93	742AQ109A84	Pass Pass 1. Stay	2♣¹ 6NT man	Pass AP	2•
Board: 216 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: • 1096 • A43 • AQ9 • KQJ8	South: ♠ Q843 ♥ K6 ♦ K106 ♣ 10963	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 217 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ AK75 ♥ J952 ♦ 853 ♣ 86	South:	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East Pass AP	1NT
Board: 218 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 6•X N	North: ♠ KQ72 ♥ 106 ♠ AK52 ♠ KQ9	South: ♠ 10653 ♥ AK942 ♦ J7 ♣ AJ	West Pass Pass 1. Stay	North 1NT 2 Pass man	East Pass Pass X	2 ♣ ¹
Board: 219 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2•XX N	North: ♠ K108 ♥ 8752 ♠ AJ104 ♣ 97	South: ♠ QJ ♥ AK6 ♠ Q76 ♠ AJ1086		North 2♣¹ man	East X	South 1NT XX

Board: 220 Dealer: N Vul: NS HCP: 16	♣ Q1097♥ AK5♦ K108♣ A92	West Doubles 2♣ if possible. You bid first.
Board: 221 Dealer: S Vul: EW HCP: 10	★ K10▼ J642◆ AQ95◆ 1096	The opponents are silent. Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 17		The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 8	★ KJ65▼ 1053◆ Q65◆ Q73	The opponents are silent. Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 15	♣ Q754♥ A762♦ KJ♣ KQ10	The opponents are silent. You bid first.

Board: 220 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ Q1097 ♥ AK5 ♠ K108 ♣ A92	South: ♠ K863 ♥ J93 ♠ A942 ♣ 106	X Pass AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass Pass	2♣¹ 3♣²
Board: 221 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K10 ♥ J642 ♠ AQ95 ♣ 1096	South: ♣ J764 ♥ AQ • K4 ♣ AQ852	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 222 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2N N	North:	South: ◆ A976 ▼ J98 ◆ K643 ◆ 74	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 223 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ KJ65 ▼ 1053 ◆ Q65 ♣ Q73	South: ♠ A107 ♥ AQ74 ♠ A1092 ♠ K9	Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	1NT 2♥
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ Q754 ♥ A762 ♠ KJ ♣ KQ10	South:	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	

Board: 220 Dealer: N Vul: NS HCP: 8	★ K863▼ J93◆ A942◆ 106	West Doubles 2♣ if possible. Partner bids first.
Board: 221 Dealer: S Vul: EW HCP: 16	♣ J764♥ AQ♦ K4♣ AQ852	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: None HCP: 8	▲ A976♥ J98♦ K643♣ 74	The opponents are silent. Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 17	▲ A107✔ AQ74◆ A1092▲ K9	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 8		The opponents are silent. Partner bids first.

Board: 220 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ Q1097 ♥ AK5 ♠ K108 ♣ A92	South: ♠ K863 ♥ J93 ♠ A942 ♣ 106	X Pass AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass Pass	2♣¹ 3♣²
Board: 221 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K10 ♥ J642 ♠ AQ95 ♣ 1096	South: ♣ J764 ♥ AQ • K4 ♣ AQ852	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 222 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2N N	North:	South: ◆ A976 ▼ J98 ◆ K643 ◆ 74	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 223 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ KJ65 ▼ 1053 ◆ Q65 ♣ Q73	South: ♠ A107 ♥ AQ74 ♠ A1092 ♠ K9	Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	South 1NT 2 V 3NT
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ Q754 ♥ A762 ♠ KJ ♣ KQ10	South:	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	

Board: 225 Dealer: S Vul: Both HCP: 12	QJ104QJ1072A4Q4	The opponents are silent. Partner bids first.
Board: 226 Dealer: N Vul: NS HCP: 17	★ K7▼ KJ2◆ AJ65◆ KQ95	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: EW HCP: 9	♣ Q76♥ K1052♦ 765♣ KJ2	The opponents are silent. Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 16	★KQ▼A105★K108★A9832	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: None HCP: 11		The opponents are silent. Partner bids first.

Board: 225 Dealer: S	North:	South:		North		1NT
Vul: Both North HCP: 12 South HCP: 17	orth HCP: 12 QJ1072	★ K5▼ A64◆ K976◆ AK102	Pass Pass AP 1. Stay	3 ♠ ²	Pass Pass	
Confidet. IV S			2. SMC			
Board: 226 Dealer: N	North: ♠ K7	South: ♠ AQ95	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 13	♥ KJ2 ♦ AJ65	♥ KJ2 ♥ A1063	Pass AP	2•		3NT
Contract: 3N N	♣ KQ95	♣ J8	1. Stay	man		
Board: 227 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ Q76 ♥ K1052	♠ K53 ♥ AJ4	Pass	2 ♣ ¹	Pass	
North HCP: 9 South HCP: 17 Contract: 3N S	◆ 765 ◆ KJ2	♦ KQ102	Pass AP	2NT	Pass	3NT
Contract. 51v 5			1. Stay	man		
Board: 228 Dealer: N	North: ♠ KQ	South: ♠ AJ54	West	North 1NT	East Pass	
Vul: Both North HCP: 16	▼ A105 ◆ K108	♥ K732 ♦ 92	Pass AP	2♦	Pass	2NT
South HCP: 9 Contract: 2N N	♣ A9832	♣ J64	1. Stay	man		
Board: 229 Dealer: S Vul: None	North: ♠ J62	South: ♠ A53	West	North		1NT
North HCP: 11	♥ J1086	♥ AQ73	Pass		Pass	2♥
South HCP: 16 Contract: 4♥ S	♦ 94 ♣ AKQ2	◆ AQ85 ◆ 109	Pass 1. Stay	4♥ man	AP	

Board: 225 Dealer: S Vul: Both HCP: 17	★ K5▼ A64◆ K976◆ AK102	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: NS HCP: 13	AQ95✓ A1063✓ Q103✓ J8	The opponents are silent. Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 17	★ K53★ AJ4◆ KQ102★ A85	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: Both HCP: 9	♣ AJ54♥ K732◆ 92♣ J64	The opponents are silent. Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 16	A53✓ AQ73AQ85109	The opponents are silent. You bid first.

Board: 225 Dealer: S	North:	South:		North		1NT
Vul: Both North HCP: 12 South HCP: 17	orth HCP: 12 QJ1072	★ K5▼ A64◆ K976◆ AK102	Pass Pass AP 1. Stay	3 ♠ ²	Pass Pass	
Confidet. IV S			2. SMC			
Board: 226 Dealer: N	North: ♠ K7	South: ♠ AQ95	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 13	♥ KJ2 ♦ AJ65	♥ KJ2 ♥ A1063	Pass AP	2•		3NT
Contract: 3N N	♣ KQ95	♣ J8	1. Stay	man		
Board: 227 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ Q76 ♥ K1052	♠ K53 ♥ AJ4	Pass	2 ♣ ¹	Pass	
North HCP: 9 South HCP: 17 Contract: 3N S	◆ 765 ◆ KJ2	♦ KQ102	Pass AP	2NT	Pass	3NT
Contract. 51v 5			1. Stay	man		
Board: 228 Dealer: N	North: ♠ KQ	South: ♠ AJ54	West	North 1NT	East Pass	
Vul: Both North HCP: 16	▼ A105 ◆ K108	♥ K732 ♦ 92	Pass AP	2♦	Pass	2NT
South HCP: 9 Contract: 2N N	♣ A9832	♣ J64	1. Stay	man		
Board: 229 Dealer: S Vul: None	North: ♠ J62	South: ♠ A53	West	North		1NT
North HCP: 11	♥ J1086	♥ AQ73	Pass		Pass	2♥
South HCP: 16 Contract: 4♥ S	♦ 94 ♣ AKQ2	◆ AQ85 ◆ 109	Pass 1. Stay	4♥ man	AP	

Board: 230 Dealer: N Vul: EW HCP: 16	★ AKQ▼ 873★ K9842★ A2	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: Both HCP: 13	♠ 65♥ AQJ4♠ Q95♠ A1092	The opponents are silent. Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 15	★ A108★ KQ5★ K10652★ K10	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 11	♠ AK53♥ Q10862♠ 8♠ Q73	The opponents are silent. Partner bids first.
Board: 234 Dealer: N Vul: Both HCP: 15	♠ Q642♥ 1098♦ AKQ2♠ A4	The opponents are silent. You bid first.

Board: 230 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKQ ♥ 873 ♠ K9842 ♣ A2	South: ♣ J1052 ♥ AQ65 ♠ Q76 ♣ J8	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 231 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North: ♠ 65 ▼ AQJ4 ◆ Q95 ♣ A1092	South: ♠ KQ9 ♥ K832 ♠ AJ103 ♣ K5	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2N N	North: ♠ A108 ♥ KQ5 ♠ K10652 ♠ K10	South: ♠ KQ73 ♥ J864 ♦ Q9 ♣ A32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 233 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK 53 ♥ Q10862 ♦ 8 ♣ Q73	South: ♠ Q42 ♥ A5 ♠ AKQ96 ♣ 1054	Pass Pass AP 1. Stay 2. SMC		Pass	1NT
Board: 234 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ Q642 ♥ 1098 ♠ AKQ2 ♣ A4	South: ♠ A7 ♥ J743 ♦ J6 ♠ QJ832	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 230 Dealer: N Vul: EW HCP: 10	J1052✓ AQ65✓ Q76✓ J8	The opponents are silent. Partner bids first.
Board: 231 Dealer: S Vul: Both HCP: 16	★ KQ9★ K832◆ AJ103★ K5	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: None HCP: 12	★ KQ73▼ J864◆ Q9◆ A32	The opponents are silent. Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 15	♣ Q42♥ A5◆ AKQ96♣ 1054	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: Both HCP: 9	♠ A7♥ J743♦ J6♠ QJ832	The opponents are silent. Partner bids first.

Board: 230 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKQ ♥ 873 ♠ K9842 ♣ A2	South: ♣ J1052 ♥ AQ65 ♠ Q76 ♣ J8	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 231 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North: ♠ 65 ▼ AQJ4 ◆ Q95 ♣ A1092	South: ♠ KQ9 ♥ K832 ♠ AJ103 ♣ K5	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2N N	North: ♠ A108 ♥ KQ5 ♠ K10652 ♠ K10	South: ♠ KQ73 ♥ J864 ♦ Q9 ♣ A32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 233 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK 53 ♥ Q10862 ♦ 8 ♣ Q73	South: ♠ Q42 ♥ A5 ♠ AKQ96 ♣ 1054	Pass Pass AP 1. Stay 2. SMC		Pass	1NT
Board: 234 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ Q642 ♥ 1098 ♠ AKQ2 ♣ A4	South: ♠ A7 ♥ J743 ♦ J6 ♠ QJ832	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 235 Dealer: S Vul: None HCP: 10	♣ Q1095♥ AQ92◆ 43♣ Q42	East Doubles 2♣ if possible. Partner bids first.
Board: 236 Dealer: N Vul: NS HCP: 17	★ AJ72♥ QJ85★ A2★ KQ5	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 17	★ AKJ8▼ KQ◆ J7◆ K10976	The opponents are silent. Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 15	★ K65★ AK764◆ J43◆ A8	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 15	A10654✓ AQJ7A463	The opponents are silent. Partner bids first.

Board: 235	North:	South:	West	North	East	South
Dealer: S Vul: None	♦ Q1095	♠ A632				1NT
North HCP: 10	♥ AQ92	♥ K6	Pass	2 ♣ ¹	X	2♠
South HCP: 15	♦ 43	♦ KJ1072	Pass	4♠	AP	
Contract: 4♠ S	♣ Q42	♣ A9	1. Stay	man		
Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ Q3		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	♥ QJ85	♥ AK93	Pass	2♥	Pass	4♥
South HCP: 15	◆ A2	♦ KQ76	AP			
Contract: 4♥ N	♣ KQ5	♣ J87	1. Stay	man		
			West	North	East	South 1NT
Board: 237	North:	South:	Pass	2 ♣ ¹	Pass	2 y
Dealer: S	♠ AKJ8	♠ Q1043	Pass	3♣	Pass	3♠
Vul: EW North HCP: 17	♥ KQ	♥ AJ104	Pass	4NT ²	Pass	5♣
South HCP: 17	♦ J7	♦ A9	Pass	5 ♦	Pass	5NT
Contract: 7N S	♣ K10976	♣ AQ5	Pass	7NT	AP	0111
College (1)			1. Stay	man		
			-	kwood (0314,	for ♠
Board: 238	North:	South:	West	North	East	South
Dealer: N	♦ K65	♦ Q107		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ AK764	♥ QJ92	Pass	2♥	Pass	4♥
South HCP: 12	♦ J43	◆ A1087	AP			
Contract: 4♥ N	♣ A8	♣ K9	1. Stay	man		
Board: 239	N. d	C 4	West	North	East	South 1NT
Dealer: S	North: ♠ A10654	South: ♠ K8	Pass	2 ♣ ¹	Pass	2•
Vul: EW	♥ AQJ7	▼ K103	Pass	2 ▼ 3 ▼ ²		3NT
North HCP: 15	◆ A4	◆ Q86		3 \	гаѕѕ	JINI
South HCP: 15	♣ 63	♣ AQJ54	AP	mm. m		
Contract: 3N S		=	1. Stay	ukul		

Board: 235 Dealer: S Vul: None HCP: 15	★ A632★ K6◆ KJ1072★ A9	East Doubles 2♣ if possible. You bid first.
Board: 236 Dealer: N Vul: NS HCP: 15	♣ Q3♥ AK93♦ KQ76♣ J87	The opponents are silent. Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 17	♣ Q1043♥ AJ104◆ A9♣ AQ5	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 12	♣ Q107♥ QJ92◆ A1087♣ K9	The opponents are silent. Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 15	★ K8▼ K103◆ Q86◆ AQJ54	The opponents are silent. You bid first.

Board: 235	North:	South:	West	North	East	South
Dealer: S Vul: None	♦ Q1095	♠ A632				1NT
North HCP: 10	♥ AQ92	♥ K6	Pass	2 ♣ ¹	X	2♠
South HCP: 15	♦ 43	♦ KJ1072	Pass	4♠	AP	
Contract: 4♠ S	♣ Q42	♣ A9	1. Stay	man		
Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ Q3		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	♥ QJ85	♥ AK93	Pass	2♥	Pass	4♥
South HCP: 15	♦ A2	♦ KQ76	AP			
Contract: 4♥ N	♣ KQ5	♣ J87	1. Stay	man		
			West	North	East	South 1NT
Board: 237	North:	South:	Pass	2 ♣ ¹	Pass	2
Dealer: S	♠ AKJ8	♠ Q1043	Pass	3♣	Pass	3♠
Vul: EW North HCP: 17	♥ KQ	♥ AJ104	Pass	4NT ²	Pass	5♣
South HCP: 17	♦ J7	♦ A9	Pass	5 ♦	Pass	5NT
Contract: 7N S	♣ K10976	♣ AQ5	Pass	7NT	AP	0111
College (1)			1. Stay	man		
			-	kwood (0314,	for ♠
Board: 238	North:	South:	West	North	East	South
Dealer: N	♦ K65	♦ Q107		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ AK764	♥ QJ92	Pass	2♥	Pass	4♥
South HCP: 12	♦ J43	◆ A1087	AP			
Contract: 4♥ N	♣ A8	♣ K9	1. Stay	man		
Board: 239	N. d	C 4	West	North	East	South 1NT
Dealer: S	North: ♠ A10654	South: ♠ K8	Pass	2 ♣ ¹	Pass	2•
Vul: EW	♥ AQJ7	▼ K103	Pass	2 ▼ 3 ▼ ²		3NT
North HCP: 15	◆ A4	◆ Q86		3 \	гаѕѕ	JINI
South HCP: 15	♣ 63	♣ AQJ54	AP	mm. m		
Contract: 3N S		=	1. Stay	ukul		

Board: 240 Dealer: N Vul: Both HCP: 15	★ K76▼ 108◆ AKQ★ K9642	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: NS HCP: 9	★ KJ953♥ QJ105◆ 85♣ Q10	The opponents are silent. Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 15	★ K74♥ Q106◆ AQ84◆ A92	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 11	★84♥Q983★AQ★K9763	The opponents are silent. Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 16	★ A105★ AQ★ 543★ AQ762	The opponents are silent. You bid first.

Board: 240 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ K76 ▼ 108 ◆ AKQ ♣ K9642	South: ♠ AQJ9 ♥ QJ763 ♦ 932 ♠ 7	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 241 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 44 N	North: ♠ KJ953 ♥ QJ105 ♠ 85 ♣ Q10	South: ♠ A64 ♥ 843 ♠ KQ7 ♣ AK97		North 2♣¹ 2♠	East Pass Pass	1NT 2 ♦
Board: 242 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ K74 ♥ Q106 ♠ AQ84 ♣ A92	South: ♠ 1086 ♥ AK82 ♠ K53 ♠ QJ10	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 243 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♥ S	North: ◆ 84 ▼ Q983 ◆ AQ ◆ K9763	South: ♠ KQ76 ♥ AK65 ♠ 754 ♣ QJ	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♥
Board: 244 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ A105 ♥ AQ ♠ 543 ♠ AQ762	South: ♠ KJ43 ♥ 1098 ♠ AQ9 ♠ K105	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 240 Dealer: N Vul: Both HCP: 10	♣ AQJ9♥ QJ763◆ 932♣ 7	The opponents are silent. Partner bids first.
Board: 241 Dealer: S Vul: NS HCP: 16	★ A64▼ 843★ KQ7★ AK97	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 13	1086✓ AK82✓ K53✓ QJ10	The opponents are silent. Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 15	★ KQ76▼ AK65◆ 754◆ QJ	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: None HCP: 13	★ KJ43▼ 1098◆ AQ9◆ K105	The opponents are silent. Partner bids first.

Board: 240 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ K76 ▼ 108 ◆ AKQ ♣ K9642	South: ♠ AQJ9 ♥ QJ763 ♦ 932 ♠ 7	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 241 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 44 N	North: ♠ KJ953 ♥ QJ105 ♠ 85 ♣ Q10	South: ♠ A64 ♥ 843 ♠ KQ7 ♣ AK97		North 2♣¹ 2♠	East Pass Pass	1NT 2◆
Board: 242 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ K74 ♥ Q106 ♠ AQ84 ♣ A92	South: ♠ 1086 ♥ AK82 ♠ K53 ♠ QJ10	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 243 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♥ S	North: ◆ 84 ▼ Q983 ◆ AQ ◆ K9763	South: ♠ KQ76 ♥ AK65 ♠ 754 ♣ QJ	West Pass Pass 1. Stay		East Pass AP	South 1NT 2♥
Board: 244 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ A105 ♥ AQ ♠ 543 ♠ AQ762	South: ♠ KJ43 ♥ 1098 ♠ AQ9 ♠ K105	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 245 Dealer: S Vul: Both HCP: 15	A8✓ KQ74✓ Q1075A87	The opponents are silent. Partner bids first.
Board: 246 Dealer: N Vul: None HCP: 15	★ A105★ K763◆ Q10★ AQ92	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 9	♠ 96♥ AJ97♦ 953♠ KJ65	The opponents are silent. Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 15	♣ Q103♥ K985♦ AK84♣ K4	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: None HCP: 8		The opponents are silent. Partner bids first.

Board: 245 Dealer: S Vul: Both	North: ♠ A8	South: ♠ KJ7	West	North	East	South 1NT
North HCP: 15	♥ KQ74	♥ AJ5	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	◆ Q1075	♦ AJ4	Pass	3NT	AP	
Contract: 3N S	♣ A87	♣ K932	1. Stay	man		
Board: 246	North:	South:	West	North	East	South
Dealer: N	• A105	♦ Q432		1NT	Pass	2 ♣ ¹
Vul: None	♥ K763	♥ AJ4	Pass	2♥		2NT
North HCP: 15 South HCP: 8	♦ Q10	♦ 75	AP			
Contract: 2N N	♣ AQ92	♣ J1064	1. Stay	man		
Board: 247 Dealer: S	North: ♠ 96	South: ♠ A54	West	North	East	South 1NT
Vul: NS	♥ AJ97	♥ KQ83	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9 South HCP: 15	♦ 953	♦ KJ	Pass	3♥	AP	
Contract: 3♥ S	♣ KJ65	♣ Q1082	1. Stay	man		
Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♦ K86		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ K985	♥ J1062	Pass	2♥	Pass	4♥
South HCP: 10	♦ AK84 ♣ K4	◆ J10	AP			
Contract: 4♥ N	XIXI	♣ AJ107	1. Stay	man		
Board: 249	North:	South:	West	North	East	South
Dealer: S	Norui. ♦ J865	30uii. ♠ Q2				1NT
Vul: None North HCP: 8	♥ A93	♥ KQJ54	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ J1085	♦ K43	Pass	2NT	AP	
Contract: 2N S	♣ Q4	♣ KJ5	1. Stay	man		

Board: 245 Dealer: S Vul: Both HCP: 17	★ KJ7▼ AJ5◆ AJ4◆ K932	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: None HCP: 8	◆ Q432◆ AJ4◆ 75◆ J1064	The opponents are silent. Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 15	★ A54★ KQ83★ KJ★ Q1082	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 10	★ K86♥ J1062◆ J10◆ AJ107	The opponents are silent. Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 15	Q2✓ KQJ54✓ K43✓ KJ5	The opponents are silent. You bid first.

Board: 245 Dealer: S Vul: Both	North: ♠ A8	South: ♠ KJ7	West	North	East	South 1NT
North HCP: 15	♥ KQ74	♥ AJ5	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	◆ Q1075	♦ AJ4	Pass	3NT	AP	
Contract: 3N S	♣ A87	♣ K932	1. Stay	man		
Board: 246	North:	South:	West	North	East	South
Dealer: N	• A105	♦ Q432		1NT	Pass	2 ♣ ¹
Vul: None	♥ K763	♥ AJ4	Pass	2♥		2NT
North HCP: 15 South HCP: 8	♦ Q10	♦ 75	AP			
Contract: 2N N	♣ AQ92	♣ J1064	1. Stay	man		
Board: 247 Dealer: S	North: ♠ 96	South: ♠ A54	West	North	East	South 1NT
Vul: NS	♥ AJ97	♥ KQ83	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9 South HCP: 15	♦ 953	♦ KJ	Pass	3♥	AP	
Contract: 3♥ S	♣ KJ65	♣ Q1082	1. Stay	man		
Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♦ K86		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ K985	♥ J1062	Pass	2♥	Pass	4♥
South HCP: 10	♦ AK84 ♣ K4	◆ J10	AP			
Contract: 4♥ N	XIXI	♣ AJ107	1. Stay	man		
Board: 249	North:	South:	West	North	East	South
Dealer: S	Norui. ♦ J865	30uii. ♠ Q2				1NT
Vul: None North HCP: 8	♥ A93	♥ KQJ54	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ J1085	♦ K43	Pass	2NT	AP	
Contract: 2N S	♣ Q4	♣ KJ5	1. Stay	man		

Board: 250	2 You hid first
Board: 251	The opponents are silent. Partner bids first
Board: 252	You hid first
Board: 253	The opponents are silent. Partner bids first
Board: 254	The opponents are silent. You hid first

Board: 250 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ AQJ3 ♥ A862 ♠ A82 ♣ 102	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 251 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 6♠ S	North: ◆ A983 ▼ A2 ◆ A83 ◆ K1076	South: ♠ QJ105 ♥ KQ ♠ QJ97 ♠ A98	West Pass Pass 1. Stay	6 ♠	East Pass AP	1NT
Board: 252 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQ86 ♥ KQ3 ♠ K83 ♣ K75	South:	West Pass AP 1. Stay		Pass	
Board: 253 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ K1064 ♥ KQ872 ♦ J6 ♣ A6	South: ♠ Q87 ♥ AJ953 ♠ AK7 ♠ Q2	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 254 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:	South: ♠ KQ74 ▼ AJ9 ♦ J962 ♣ J4	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 250 Dealer: N Vul: NS HCP: 11	42KQ93KQ976J4	The opponents are silent. Partner bids first.
Board: 251 Dealer: S Vul: EW HCP: 15	♣ QJ105♥ KQ◆ QJ97♣ A98	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: None HCP: 11	★ 103★ A742★ 62★ AQJ42	The opponents are silent. Partner bids first.
Board: 253 Dealer: S Vul: NS HCP: 16	♣ Q87♥ AJ953◆ AK7♣ Q2	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: EW HCP: 12	★ KQ74▼ AJ9◆ J962◆ J4	The opponents are silent. Partner bids first.

Board: 250 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ AQJ3 ♥ A862 ♠ A82 ♣ 102	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 251 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 6♠ S	North: ◆ A983 ▼ A2 ◆ A83 ◆ K1076	South: ♠ QJ105 ♥ KQ ♠ QJ97 ♠ A98	West Pass Pass 1. Stay	6 ♠	East Pass AP	1NT
Board: 252 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQ86 ♥ KQ3 ♠ K83 ♣ K75	South:	West Pass AP 1. Stay		Pass	
Board: 253 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ K1064 ♥ KQ872 ♦ J6 ♣ A6	South: ♠ Q87 ♥ AJ953 ♠ AK7 ♠ Q2	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 254 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:	South: ♠ KQ74 ▼ AJ9 ♦ J962 ♣ J4	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 255 Dealer: S Vul: Both HCP: 8	★ A8♥ Q873◆ 86◆ Q10853	The opponents are silent. Partner bids first.
Board: 256 Dealer: N Vul: NS HCP: 15	★ AK9▼ KQ65◆ 8754◆ K8	West Doubles 2♣ if possible. You bid first.
Board: 257 Dealer: S Vul: EW HCP: 11	★KQ52♥Q6◆A1052◆754	The opponents are silent. Partner bids first.
Board: 258 Dealer: N Vul: Both HCP: 16	♠ AK♥ Q742♦ A63♠ QJ92	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: None HCP: 12	♣ QJ82♥ J4♦ KJ9♣ A853	The opponents are silent. Partner bids first.

Board: 255 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ A8 ♥ Q873 ♠ 86 ♠ Q10853	South: ♠ Q74 ♥ 52 ♠ AQ3 ♣ AK742	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 256 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK9 ♥ KQ65 ♠ 8754 ♣ K8	South: • 10854 • A98 • AJ3 • Q95	West X AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 257 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KQ52 ♥ Q6 ♠ A1052 ♣ 754	South:	West Pass Pass 1. Stay	North 2.1 3NT man		South 1NT 2♥
Board: 258 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♥ N	North: ♠ AK ♥ Q742 ♠ A63 ♠ QJ92	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 4♠ S	North: ♠ QJ82 ♥ J4 ♠ KJ9 ♣ A853	South: ♠ AK95 ♥ K83 ♠ A1065 ♠ QJ	West Pass Pass 1. Stay	4 ♠	East Pass AP	1NT

Board: 255 Dealer: S Vul: Both HCP: 15	♣ Q74♥ 52♦ AQ3♣ AK742	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: NS HCP: 11	10854✓ A98✓ AJ3✓ Q95	West Doubles 2♣ if possible. Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 15	♦ 963♥ AK75♦ Q98♠ AQ9	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: Both HCP: 9	103KJ103J754A108	The opponents are silent. Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 17	★ AK95★ K83★ A1065★ QJ	The opponents are silent. You bid first.

Board: 255 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ A8 ♥ Q873 ♠ 86 ♠ Q10853	South: ♠ Q74 ♥ 52 ♠ AQ3 ♣ AK742	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 256 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK9 ♥ KQ65 ♠ 8754 ♣ K8	South: • 10854 • A98 • AJ3 • Q95	West X AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 257 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KQ52 ♥ Q6 ♠ A1052 ♣ 754	South:	West Pass Pass 1. Stay	North 2.1 3NT man		South 1NT 2♥
Board: 258 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♥ N	North: ♠ AK ♥ Q742 ♠ A63 ♠ QJ92	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 4♠ S	North: ♠ QJ82 ♥ J4 ♠ KJ9 ♣ A853	South: ♠ AK95 ♥ K83 ♠ A1065 ♠ QJ	West Pass Pass 1. Stay	4 ♠	East Pass AP	1NT

Board: 260 Dealer: N Vul: EW HCP: 15	♣ Q632♥ Q3◆ A95♣ AK109	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: Both HCP: 10	10652✓ Q1076A7A108	The opponents are silent. Partner bids first.
Board: 262 Dealer: N Vul: None HCP: 15	★ KJ3▼ KQJ4◆ Q5★ K542	West Bids 2NT if possible. East Bids 3♦ if possible. You bid first.
Board: 263 Dealer: S Vul: NS HCP: 9	AQ82♥83K8₱98543	East Bids 2♥ if possible. West Bids 5♥ if possible. Partner bids first.
Board: 264 Dealer: N Vul: Both HCP: 16	1073✓ A106✓ AKJ✓ A653	The opponents are silent. You bid first.

Board: 260 Dealer: N	North: ♠ Q632	South: ♠ KJ94	West	North 1NT	East Pass	
Vul: EW North HCP: 15	♥ Q3	♥ K8	Pass	2♠	Pass	6♠
South HCP: 13 Contract: 6♠ N	◆ A95 ◆ AK109	◆ K10864 ◆ QJ	AP 1. Stay	man		
Board: 261 Dealer: S	North: • 10652	South: ♠ Q3	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ Q1076	♥ AK2	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ A7	◆ KJ863	Pass	3NT	AP	
Contract: 3N S	♣ A108	♣ QJ2	1. Stayman			
Board: 262 Dealer: N	North:	South:	West	North	East	South
Vul: None	♠KJ3	★ 108654		1NT		2 ♣ ¹
North HCP: 15	♥ KQJ4 ♦ Q5	✓ A1052✓ A72		Pass	3♦	AP
South HCP: 8 Contract: 3♦ E	• K542 • 7		 Stayman Unusual 2NT 			
D 1262			West	North	East	
Board: 263 Dealer: S	North:	South:	D	2.1	200	1NT
Vul: NS	♠ AQ82	♠ KJ974	Pass		2 Y	3 ♠
North HCP: 9	¥ 83	♥ K9 ♦ 962	Pass	4 ♥ ²	Pass	4 ♠
	♦ K8		5 ♥	X	AP	
South HCP: 16 Contract: 5♥X E	◆ No ◆ 98543	♣ AKQ	1. Stay		Λ u	

D 1064			West	North 1NT	East Pass	
Board: 264 Dealer: N	North:	South:	Pass	2 ♦	Pass	3 ♥ ²
Vul: Both	★ 1073	♦ KQJ52	Pass	4♠	Pass	4NT ³
North HCP: 16	♥ A106 ♦ AKJ	♥ K954 ♦ Q	Pass	5♣	Pass	6♠
South HCP: 14	◆ A653	♦ K82	AP			
Contract: 6♠ N	111000	11102	1. Stayman			
			2. SMOLEN			
			3. Blac	kwood (0314,	for 🜢

Board: 260 Dealer: N Vul: EW HCP: 13	♣ KJ94 ♥ K8 ♦ K10864 ♣ QJ	The opponents are silent. Partner bids first.
Board: 261 Dealer: S Vul: Both HCP: 16	♣ Q3♥ AK2◆ KJ863♣ QJ2	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: None HCP: 8	108654✓ A1052A727	West Bids 2NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 263 Dealer: S Vul: NS HCP: 16	★ KJ974★ K9◆ 962◆ AKQ	East Bids 2♥ if possible. West Bids 5♥ if possible. You bid first.
Board: 264 Dealer: N Vul: Both HCP: 14	★ KQJ52▼ K954◆ Q◆ K82	The opponents are silent. Partner bids first.

Board: 260 Dealer: N	North: ♠ Q632	South: ♠ KJ94	West	North 1NT	East Pass	
Vul: EW North HCP: 15	♥ Q3	♥ K8	Pass	2♠	Pass	6♠
South HCP: 13 Contract: 6♠ N	◆ A95 ◆ AK109	◆ K10864 ◆ QJ	AP 1. Stay	man		
Board: 261 Dealer: S	North: • 10652	South: ♠ Q3	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ Q1076	♥ AK2	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ A7	◆ KJ863	Pass	3NT	AP	
Contract: 3N S	♣ A108	♣ QJ2	1. Stayman			
Board: 262 Dealer: N	North:	South:	West	North	East	South
Vul: None	♠KJ3	★ 108654		1NT		2 ♣ ¹
North HCP: 15	♥ KQJ4 ♦ Q5	✓ A1052✓ A72		Pass	3♦	AP
South HCP: 8 Contract: 3♦ E	• K542 • 7		 Stayman Unusual 2NT 			
D 1262			West	North	East	
Board: 263 Dealer: S	North:	South:	D	2.1	200	1NT
Vul: NS	♠ AQ82	♠ KJ974	Pass		2 Y	3 ♠
North HCP: 9	¥ 83	♥ K9 ♦ 962	Pass	4 ♥ ²	Pass	4 ♠
	♦ K8		5 ♥	X	AP	
South HCP: 16 Contract: 5♥X E	◆ No ◆ 98543	♣ AKQ	1. Stay		Λ u	

D 1064			West	North 1NT	East Pass	
Board: 264 Dealer: N	North:	South:	Pass	2 ♦	Pass	3 ♥ ²
Vul: Both	★ 1073	♦ KQJ52	Pass	4♠	Pass	4NT ³
North HCP: 16	♥ A106 ♦ AKJ	♥ K954 ♦ Q	Pass	5♣	Pass	6♠
South HCP: 14	◆ A653	♦ K82	AP			
Contract: 6♠ N	111000	11102	1. Stayman			
			2. SMOLEN			
			3. Blac	kwood (0314,	for 🜢

Board: 265 Dealer: S Vul: None HCP: 11	AQ93✓ A10976✓ 5✓ J103	The opponents are silent. Partner bids first.
Board: 266 Dealer: N Vul: NS HCP: 15	★ K87♥ 9652◆ AQ8◆ AQ3	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 9	★ A105♥ QJ52◆ 93♣ Q853	The opponents are silent. Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 15	10872✓ AK94✓ Q2△ AQ8	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: NS HCP: 11	♣ QJ10♥ 9632◆ QJ9♣ KQ2	The opponents are silent. Partner bids first.

Board: 265 Dealer: S	North:	South:		North		1NT
Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	▲ AQ93▼ A10976◆ 5♣ J103	★K108★KQ◆Q96★AQ754	Pass Pass AP 1. Stay 2. SMO			2 ♦ 3NT
Board: 266 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4 N	North: ♠ K87 ♥ 9652 ♠ AQ8 ♣ AQ3	South: ♠ A64 ♥ AQJ4 ♦ 42 ♣ J1072	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 267 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ A105 ♥ QJ52 ♦ 93 ♣ Q853	South: ♠ K.J ♥ 109 ♠ AKJ7 ♣ KJ1094	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2
Board: 268 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North: • 10872 • AK94 • Q2 • AQ8	South: ♠ KQ65 ♥ Q2 ♠ K106 ♣ K1072	West Pass Pass 1. Stay		Pass	
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ10 ♥ 9632 ♠ QJ9 ♣ KQ2	South: ♠ A5 ♥ 107 ♠ AK1075 ♠ A1098	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	South 1NT 2+

Board: 265 Dealer: S Vul: None HCP: 16	★ K108★ KQ◆ Q96◆ AQ754	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: NS HCP: 12	★ A64▼ AQJ4◆ 42★ J1072	The opponents are silent. Partner bids first.
Board: 267 Dealer: S Vul: EW HCP: 16	♠ KJ ♥ 109 ♦ AKJ7 ♣ KJ1094	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: EW HCP: 13	★ KQ65♥ Q2◆ K106◆ K1072	The opponents are silent. Partner bids first.
Board: 269 Dealer: S Vul: NS HCP: 15	A5▼ 107◆ AK1075◆ A1098	The opponents are silent. You bid first.

Board: 265 Dealer: S	North:	South:		North		1NT
Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	▲ AQ93▼ A10976◆ 5♣ J103	★K108★KQ◆Q96★AQ754	Pass Pass AP 1. Stay 2. SMO			2 ♦ 3NT
Board: 266 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4 N	North: ♠ K87 ♥ 9652 ♠ AQ8 ♣ AQ3	South: ♠ A64 ♥ AQJ4 ♦ 42 ♣ J1072	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 267 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ A105 ♥ QJ52 ♦ 93 ♣ Q853	South: ♠ K.J ♥ 109 ♠ AKJ7 ♣ KJ1094	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2
Board: 268 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North: • 10872 • AK94 • Q2 • AQ8	South: ♠ KQ65 ♥ Q2 ♠ K106 ♣ K1072	West Pass Pass 1. Stay		Pass	
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ10 ♥ 9632 ♠ QJ9 ♣ KQ2	South: ♠ A5 ♥ 107 ♠ AK1075 ♠ A1098	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	South 1NT 2+

Board: 270 Dealer: N Vul: Both HCP: 17	★ A1073★ AK★ KQ2★ J976	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: None HCP: 13	AJ63✓ A6103A9864	The opponents are silent. Partner bids first.
Board: 272 Dealer: N Vul: EW HCP: 16	★ A4▼ AQJ65★ A105★ J76	West Doubles 2♣ if possible. You bid first.
Board: 273 Dealer: S Vul: Both HCP: 8	★ KJ32▼ 873◆ J1075◆ K10	The opponents are silent. Partner bids first.
Board: 274 Dealer: N Vul: None HCP: 15	♠ AK9♥ 10973◆ Q852♠ AQ	The opponents are silent. You bid first.

Board: 270 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 \(\) N	North: ♠ A1073 ♥ AK ♠ KQ2 ♣ J976	South: ♠ QJ95 ♥ Q1092 ♦ J85 ♠ A4	Pass AP 1. Stay	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Board: 271 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ AJ63 ♥ A6 ♦ 103 ♣ A9864	South: ♠ K52 ♥ KQ2 ♠ AJ2 ♣ Q1073	West	North 2♣¹ 3♣	Pass	1NT
Board: 272 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ A4 ♥ AQJ65 ♠ A105 ♣ J76	South:	West X Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 273 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ KJ32 ♥ 873 ♦ J1075 ♠ K10	South: ♠ A4 ♥ QJ106 ♠ AK82 ♠ Q85	Pass	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 274 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \(\frac{1}{2}\) N	North: ♠ AK9 ♥ 10973 ♠ Q852 ♠ AQ	South: ◆ 542 ▼ KQ84 ◆ K963 ◆ K4	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 270 Dealer: N Vul: Both HCP: 10	♣ QJ95♥ Q1092◆ J85♣ A4	The opponents are silent. Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 15	★ K52★ KQ2◆ AJ2◆ Q1073	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: EW HCP: 10	1053★ K1032★ K83★ A94	West Doubles 2♣ if possible. Partner bids first.
Board: 273 Dealer: S Vul: Both HCP: 16	A4♥ QJ106AK82Q85	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: None HCP: 11	★ 542★ KQ84★ K963★ K4	The opponents are silent. Partner bids first.

Board: 270 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 \(\) N	North: ♠ A1073 ♥ AK ♠ KQ2 ♣ J976	South: ♠ QJ95 ♥ Q1092 ♦ J85 ♠ A4	Pass AP 1. Stay	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Board: 271 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ AJ63 ♥ A6 ♦ 103 ♣ A9864	South: ♠ K52 ♥ KQ2 ♠ AJ2 ♣ Q1073	West	North 2♣¹ 3♣	Pass	1NT
Board: 272 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ A4 ♥ AQJ65 ♠ A105 ♣ J76	South:	West X Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 273 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ KJ32 ♥ 873 ♦ J1075 ♠ K10	South: ♠ A4 ♥ QJ106 ♠ AK82 ♠ Q85	Pass	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 274 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \(\frac{1}{2}\) N	North: ♠ AK9 ♥ 10973 ♠ Q852 ♠ AQ	South: ◆ 542 ▼ KQ84 ◆ K963 ◆ K4	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 275 Dealer: S Vul: NS HCP: 13	★ A4♥ Q532◆ AK104◆ 543	The opponents are silent. Partner bids first.
Board: 276 Dealer: N Vul: Both HCP: 17	▲ AJ9♥ KQ2◆ A4▲ QJ1064	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: None HCP: 10	★ K532♥ Q8★ K732♣ Q32	The opponents are silent. Partner bids first.
Board: 278 Dealer: N Vul: NS HCP: 15	AJ6✓ AK6442✓ K876	West Bids 2NT if possible. East Bids 3♦ if possible. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 13	★ AK102▼ 53★ K62★ K1053	The opponents are silent. Partner bids first.

Board: 275 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ A4 ♥ Q532 ♠ AK104 ♣ 543	South: ♠ KQ6 ♥ KJ964 ♠ Q85 ♣ KQ	Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 276 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ AJ9 ♥ KQ2 ♠ A4 ♣ QJ1064	South: ♠ Q105 ♥ AJ73 ♠ Q106 ♠ A73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 277 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 2N S	North: ♠ K532 ♥ Q8 ♠ K732 ♣ Q32	South: ♠ Q4 ♥ J73 ♠ AQJ ♣ AK1094	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2•
Board: 278 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ AJ6 ♥ AK64 ♦ 42 ♣ K876	South: ♠ KQ985 ♥ QJ105 • Q83 ♣ J	Pass 1. Stay	1NT Pass 4♠	Pass 3 AP	
Board: 279 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 44 S	North: ♠ AK102 ♥ 53 ♦ K62 ♣ K1053	South: ◆ J763 ◆ AK10 ◆ A83 ◆ QJ8	West Pass Pass 1. Stay	North 2♣¹ 4♠ man		South 1NT 2♠

Board: 275 Dealer: S Vul: NS HCP: 16	★ KQ6▼ KJ964◆ Q85◆ KQ	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: Both HCP: 13	♣ Q105♥ AJ73◆ Q106♣ A73	The opponents are silent. Partner bids first.
Board: 277 Dealer: S Vul: None HCP: 17	♣ Q4♥ J73◆ AQJ♣ AK1094	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: NS HCP: 11	♦ KQ985 ♥ QJ105 ♦ Q83 ♣ J	West Bids 2NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 15	♣ J763♥ AK10◆ A83♣ QJ8	The opponents are silent. You bid first.

Board: 275 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ A4 ♥ Q532 ♠ AK104 ♣ 543	South: ♠ KQ6 ♥ KJ964 ♠ Q85 ♣ KQ	Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 276 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ AJ9 ♥ KQ2 ♠ A4 ♣ QJ1064	South: ♠ Q105 ♥ AJ73 ♠ Q106 ♠ A73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 277 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 2N S	North: ♠ K532 ♥ Q8 ♠ K732 ♣ Q32	South: ♠ Q4 ♥ J73 ♠ AQJ ♣ AK1094	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2•
Board: 278 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ AJ6 ♥ AK64 ♦ 42 ♣ K876	South: ♠ KQ985 ♥ QJ105 • Q83 ♣ J	Pass 1. Stay	1NT Pass 4♠	Pass 3 AP	
Board: 279 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 44 S	North: ♠ AK102 ♥ 53 ♦ K62 ♣ K1053	South: ◆ J763 ◆ AK10 ◆ A83 ◆ QJ8	West Pass Pass 1. Stay	North 2♣¹ 4♠ man		South 1NT 2♠

Board: 280 Dealer: N Vul: None HCP: 15	▲ A1053▼ A86◆ J3▲ AQ52	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: NS HCP: 10	★ K742★ K75★ Q974♣ Q6	The opponents are silent. Partner bids first.
Board: 282 Dealer: N Vul: EW HCP: 17	AK5★ K865★ 85★ AK72	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: Both HCP: 10	♣ Q10♥ KQ83◆ 95♣ QJ854	The opponents are silent. Partner bids first.
Board: 284 Dealer: N Vul: NS HCP: 17	★ A107★ AQ86★ KQ10★ Q32	The opponents are silent. You bid first.

Board: 280 Dealer: N Vul: None	North: ♠ A1053	South: ♠ Q7	West	North 1NT	East Pass	
North HCP: 15 South HCP: 14 Contract: 3N N	★ A86★ J3★ AQ52	▼ 7532◆ AKQ5◆ K96	Pass AP 1. Stay		Pass	3NT
Board: 281 Dealer: S Vul: NS	North: ♠ K742	South: ♠ 865	West	North	East	South 1NT
North HCP: 10 South HCP: 15 Contract: 3N S	∨ K75 ♦ Q974 ♣ Q6	✓ A2◆ AKJ63◆ K74	Pass Pass 1. Stay	3NT	Pass AP	2♦
Conduct. 51 V 5			J			
Board: 282 Dealer: N Vul: EW	North: ♠ AK5	South: ◆ 974	West	North 1NT	East Pass	
North HCP: 17 South HCP: 10	★ K865★ 85★ AK72	✓ AJ72◆ KJ43◆ J9	Pass AP		Pass	4♥
Contract: 4♥ N			1. Stay	III		
Board: 283 Dealer: S	North: ♠ Q10	South: ♠ KJ42	West	North	East	South 1NT
Vul: Both	♥ KQ83	♥ A7	Pass	2 ♣ ¹	Pass	2♠
North HCP: 10 South HCP: 15	♦ 95 • 01954	♦ KJ763 ♣ K9	Pass	3NT	AP	
Contract: 3N S	♣ QJ854	₹ K9	1. Stay	man		
Board: 284 Dealer: N	North: ♠ A107	South: ♠ K3	West	North 1NT	East Pass	
Vul: NS North HCP: 17	♥ AQ86	▼ 10752	Pass	2♥	Pass	
South HCP: 9	◆ KQ10	♦ AJ5	Pass	3NT	AP	
Contract: 3N N	♣ Q32	♣ J1065	1. Stay	man		

Board: 280 Dealer: N Vul: None HCP: 14	♠ Q7 ♥ 7532 ♦ AKQ5 ♣ K96	The opponents are silent. Partner bids first.
Board: 281 Dealer: S Vul: NS HCP: 15	★ 865★ A2★ AKJ63★ K74	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: EW HCP: 10	♦ 974♥ AJ72♦ KJ43♣ J9	The opponents are silent. Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 15	★ KJ42★ A7★ KJ763★ K9	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: NS HCP: 9	★ K3▼ 10752◆ AJ5◆ J1065	The opponents are silent. Partner bids first.

Board: 280 Dealer: N Vul: None	North: ♠ A1053	South: ♠ Q7	West	North 1NT	East Pass	
North HCP: 15 South HCP: 14 Contract: 3N N	★ A86★ J3★ AQ52	▼ 7532◆ AKQ5◆ K96	Pass AP 1. Stay		Pass	3NT
Board: 281 Dealer: S Vul: NS	North: ♠ K742	South: ♠ 865	West	North	East	South 1NT
North HCP: 10 South HCP: 15 Contract: 3N S	∨ K75 ♦ Q974 ♣ Q6	✓ A2◆ AKJ63◆ K74	Pass Pass 1. Stay	3NT	Pass AP	2♦
Conduct. 51 V 5			J			
Board: 282 Dealer: N Vul: EW	North: ♠ AK5	South: ◆ 974	West	North 1NT	East Pass	
North HCP: 17 South HCP: 10	★ K865★ 85★ AK72	✓ AJ72◆ KJ43◆ J9	Pass AP		Pass	4♥
Contract: 4♥ N			1. Stay	III		
Board: 283 Dealer: S	North: ♠ Q10	South: ♠ KJ42	West	North	East	South 1NT
Vul: Both	♥ KQ83	♥ A7	Pass	2 ♣ ¹	Pass	2♠
North HCP: 10 South HCP: 15	♦ 95 • 01954	♦ KJ763 ♣ K9	Pass	3NT	AP	
Contract: 3N S	♣ QJ854	₹ K9	1. Stay	man		
Board: 284 Dealer: N	North: ♠ A107	South: ♠ K3	West	North 1NT	East Pass	
Vul: NS North HCP: 17	♥ AQ86	▼ 10752	Pass	2♥	Pass	
South HCP: 9	◆ KQ10	♦ AJ5	Pass	3NT	AP	
Contract: 3N N	♣ Q32	♣ J1065	1. Stay	man		

Board: 285 Dealer: S Vul: EW HCP: 9	▶ J643♥ 10942◆ A9♣ A86	The opponents are silent. Partner bids first.
Board: 286 Dealer: N Vul: Both HCP: 15	AQ8♥ Q762★ K109★ KJ7	West Doubles 2♣ if possible. You bid first.
Board: 287 Dealer: S Vul: None HCP: 11	♣ QJ82♥ A8◆ KJ102♣ 974	The opponents are silent. Partner bids first.
Board: 288 Dealer: N Vul: EW HCP: 15	★ K98▼ KJ7◆ AJ108◆ K32	West Doubles 2♣ if possible. You bid first.
Board: 289 Dealer: S Vul: Both HCP: 11	★ A862▼ J986◆ Q2★ A105	The opponents are silent. Partner bids first.

Board: 285 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 44 S	North: ◆ J643 ▼ 10942 ◆ A9 ◆ A86	South: ♠ AK85 ♥ KQ3 ♠ 83 ♠ QJ102	West Pass Pass 1. Stay	4 ♠	East Pass AP	1NT
Board: 286 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ8 ♥ Q762 ♠ K109 ♣ KJ7	South: ♠ KJ73 ▼ A43 ◆ 754 ♣ 843	West X AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 287 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ82 ♥ A8 ♠ KJ102 ♣ 974	South: ♠ A43 ♥ K9542 ♠ A4 ♣ A32	West Pass Pass 1. Stay	3NT		South 1NT 2
Board: 288 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 N	North: ♠ K98 ♥ KJ7 ♠ AJ108 ♣ K32	South: ♠ AQ1072 ♥ Q983 ♠ K4 ♣ J7	West X Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 289 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A862 ♥ J986 • Q2 ♣ A105	South: ♠ K43 ♥ AK4 ♠ A964 ♣ QJ8	West Pass Pass AP 1. Stay	North 2♣¹ 2NT man	Pass	1NT

Board: 285 Dealer: S Vul: EW HCP: 15	★ AK85★ KQ3◆ 83◆ QJ102	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: Both HCP: 8	★ KJ73★ A43★ 754★ 843	West Doubles 2♣ if possible. Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 15	★ A43★ K9542★ A4★ A32	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: EW HCP: 12	AQ1072♥ Q983K4♪ J7	West Doubles 2♣ if possible. Partner bids first.
Board: 289 Dealer: S Vul: Both HCP: 17	★ K43★ AK4★ A964★ QJ8	The opponents are silent. You bid first.

Board: 285 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 44 S	North: ◆ J643 ▼ 10942 ◆ A9 ◆ A86	South: ♠ AK85 ♥ KQ3 ♠ 83 ♠ QJ102	West Pass Pass 1. Stay	4 ♠	East Pass AP	1NT
Board: 286 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ8 ♥ Q762 ♠ K109 ♣ KJ7	South: ♠ KJ73 ▼ A43 ◆ 754 ♣ 843	West X AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 287 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ82 ♥ A8 ♠ KJ102 ♣ 974	South: ♠ A43 ♥ K9542 ♠ A4 ♣ A32	West Pass Pass 1. Stay	3NT		South 1NT 2
Board: 288 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 N	North: ♠ K98 ♥ KJ7 ♠ AJ108 ♣ K32	South: ♠ AQ1072 ♥ Q983 ♠ K4 ♣ J7	West X Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 289 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A862 ♥ J986 • Q2 ♣ A105	South: ♠ K43 ♥ AK4 ♠ A964 ♣ QJ8	West Pass Pass AP 1. Stay	North 2♣¹ 2NT man	Pass	1NT

Board: 290 Dealer: N Vul: None HCP: 15	108★ K10★ AQ1062★ AQ65	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: NS HCP: 13	★ K986♥ 986◆ KQ10◆ KQ4	The opponents are silent. Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 16	108✓ AQ5✓ A542✓ KQJ6	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: None HCP: 15	★ AK96★ AK42◆ J82★ 52	The opponents are silent. Partner bids first.
Board: 294 Dealer: N Vul: NS HCP: 15	★ KQ3▼ J9◆ KJ73◆ AJ73	The opponents are silent. You bid first.

Board: 290 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North: ♠ 108 ♥ K10 ♠ AQ1062 ♣ AQ65	South: ♠ AKQ75 ♥ AQ87 ♦ 8 ♣ J93	Pass Pass AP 1. Stay		Pass Pass	2♣ ¹
Board: 291 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 S	North: ♠ K986 ♥ 986 ♠ KQ10 ♣ KQ4	South: ♠ Q1075 ♥ KQ72 ♠ A7 ♣ A97	Pass Pass AP 1. Stay	North 2♣¹ 3NT		1NT 2♥
Board: 292 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:	South: ♠ AQJ5 ♥ 1097 • Q1096 ♣ 42	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 293 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 6♠ S	North: ♠ AK96 ♥ AK42 ♦ J82 ♣ 52	South: ♠ Q1075 ♥ QJ3 ♠ AQ3 ♣ KJ8				1NT
Board: 294 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ KQ3 ♥ J9 ♠ KJ73 ♣ AJ73	South: ♠ AJ87 ♥ A6 ♦ 962 ♠ Q965	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 290 Dealer: N Vul: None HCP: 16	AKQ75✓ AQ87✓ 8✓ J93	The opponents are silent. Partner bids first.
Board: 291 Dealer: S Vul: NS HCP: 15	♣ Q1075★ KQ72◆ A7♣ A97	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 9	AQJ5▼ 1097◆ Q1096◆ 42	The opponents are silent. Partner bids first.
Board: 293 Dealer: S Vul: None HCP: 15	♣ Q1075♥ QJ3◆ AQ3♣ KJ8	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: NS HCP: 11	AJ87✓ A6✓ 962✓ Q965	The opponents are silent. Partner bids first.

Board: 290 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North: ♠ 108 ♥ K10 ♠ AQ1062 ♣ AQ65	South: ♠ AKQ75 ♥ AQ87 ♦ 8 ♣ J93	Pass Pass AP 1. Stay		Pass Pass	2♣ ¹
Board: 291 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 S	North: ♠ K986 ♥ 986 ♠ KQ10 ♣ KQ4	South: ♠ Q1075 ♥ KQ72 ♠ A7 ♣ A97	Pass Pass AP 1. Stay	North 2♣¹ 3NT		1NT 2♥
Board: 292 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:	South: ♠ AQJ5 ♥ 1097 • Q1096 ♣ 42	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 293 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 6♠ S	North: ♠ AK96 ♥ AK42 ♦ J82 ♣ 52	South: ♠ Q1075 ♥ QJ3 ♠ AQ3 ♣ KJ8				1NT
Board: 294 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ KQ3 ♥ J9 ♠ KJ73 ♣ AJ73	South: ♠ AJ87 ♥ A6 ♦ 962 ♠ Q965	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 295 Dealer: S Vul: EW HCP: 10	↓ J4▼ J973↓ AKJ76♣ 107	The opponents are silent. Partner bids first.
Board: 296 Dealer: N Vul: None HCP: 15	★ 1042▼ A102★ KQ82★ AQ9	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: NS HCP: 8	♣ QJ94♥ J2◆ J532♣ K32	The opponents are silent. Partner bids first.
Board: 298 Dealer: N Vul: EW HCP: 15	J2✓ Q4✓ KQJ8✓ KQJ109	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: Both HCP: 10	★ K1032♥ Q8◆ Q976◆ K95	East Bids 3♥ if possible. Partner bids first.

Board: 295 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:	South: ♠ AKQ2 ♥ A2 ♦ 85 ♠ K8654	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 296 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ 1042 ♥ A102 ♠ KQ82 ♣ AQ9	South: ♠ AQ96 ♥ J6 ♠ AJ976 ♣ 105	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 297 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ QJ94 ♥ J2 ♦ J532 ♠ K32	South: ♠ A652 ♥ AQ10 ♠ A874 ♠ Q4	Pass Pass AP 1. Stay	3♠	East Pass Pass	1NT 2♠
Board: 298 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:	South: ♣ AK96 ▼ K92 ♣ A54 ♣ 653	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 299 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K1032 ♥ Q8 ♠ Q976 ♣ K95	South: ♠ AQJ5 ♥ K65 ♠ K3 ♠ QJ104	West Pass AP 1. Stay		East 3♥	South 1NT 3NT

Board: 295 Dealer: S Vul: EW HCP: 16	★ AKQ2★ A2★ 85★ K8654	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: None HCP: 12	AQ96✓ J6AJ976105	The opponents are silent. Partner bids first.
Board: 297 Dealer: S Vul: NS HCP: 16	A652✓ AQ10A874Q4	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: EW HCP: 14	★ AK96▼ K92★ A54★ 653	The opponents are silent. Partner bids first.
Board: 299 Dealer: S Vul: Both HCP: 16	AQJ5K65K3QJ104	East Bids 3♥ if possible. You bid first.

Board: 295 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:	South: ♠ AKQ2 ♥ A2 ♦ 85 ♠ K8654	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 296 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ 1042 ♥ A102 ♠ KQ82 ♣ AQ9	South: ♠ AQ96 ♥ J6 ♠ AJ976 ♣ 105	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 297 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ QJ94 ♥ J2 ♦ J532 ♠ K32	South: ♠ A652 ♥ AQ10 ♠ A874 ♠ Q4	Pass Pass AP 1. Stay	3♠	East Pass Pass	1NT 2♠
Board: 298 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:	South: ♣ AK96 ▼ K92 ♣ A54 ♣ 653	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 299 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K1032 ♥ Q8 ♠ Q976 ♣ K95	South: ♠ AQJ5 ♥ K65 ♠ K3 ♠ QJ104	West Pass AP 1. Stay		East 3♥	South 1NT 3NT

Board: 300 Dealer: N Vul: NS HCP: 16	★ K92★ KJ983◆ AQ9★ K6	The opponents are silent. You bid first.
Board: 301 Dealer: S Vul: EW HCP: 8	★ KJ102▼ 1084◆ A976◆ 103	East Bids 2♥ if possible. Partner bids first.
Board: 302 Dealer: N Vul: Both HCP: 15	AQ953J6KJ4A54	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: None HCP: 14	★ KQ85★ A83◆ QJ86★ Q9	East Doubles 2♣ if possible. Partner bids first.
Board: 304 Dealer: N Vul: EW HCP: 15	♣ J1062♥ K3♦ KQ82♣ AQ7	The opponents are silent. You bid first.

Board: 300 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North: ♠ K92 ♥ KJ983 ♠ AQ9 ♣ K6	South: ♠ AQ63 ♥ AQ ♠ K653 ♣ 983	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 301 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North: ♠ KJ102 ♥ 1084 ♠ A976 ♣ 103	South: ♠ Q63 ♥ KQ ♠ KJ54 ♣ AJ74	Pass Pass Pass Pass 1. Stay	2 ♠ 3NT	2♥	South 1NT X 2NT
Board: 302 Dealer: N Vul: Both North HCP: 15 South HCP: 18 Contract: 6N N	North: ♠ AQ953 ♥ J6 ♠ KJ4 ♠ A54	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	_
Board: 303 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ KQ85 ♥ A83 ♠ QJ86 ♠ Q9	South: ♠ A96 ♥ 9752 ♠ AK2 ♠ A53	West Pass Pass 1. Stay	North 2♣¹ 3NT	East X AP	South 1NT 2♥
Board: 304 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North: ♠ J1062 ♥ K3 ♠ KQ82 ♣ AQ7	South: ♠ Q5 ♥ 8642 ♠ A9654 ♣ KJ	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 300 Dealer: N Vul: NS HCP: 15	AQ63AQK653983	The opponents are silent. Partner bids first.
Board: 301 Dealer: S Vul: EW HCP: 16	♣ Q63♥ KQ◆ KJ54♣ AJ74	East Bids 2♥ if possible. You bid first.
Board: 302 Dealer: N Vul: Both HCP: 18	102✓ AKQ5✓ AQ6✓ QJ102	The opponents are silent. Partner bids first.
Board: 303 Dealer: S Vul: None HCP: 15	★ A96▼ 9752◆ AK2★ A53	East Doubles 2♣ if possible. You bid first.
Board: 304 Dealer: N Vul: EW HCP: 10	♣ Q5♥ 8642◆ A9654♣ KJ	The opponents are silent. Partner bids first.

Board: 300 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North: ♠ K92 ♥ KJ983 ♠ AQ9 ♣ K6	South: ♠ AQ63 ♥ AQ ♠ K653 ♣ 983	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 301 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North: ♠ KJ102 ♥ 1084 ♠ A976 ♣ 103	South: ♠ Q63 ♥ KQ ♠ KJ54 ♣ AJ74	Pass Pass Pass Pass 1. Stay	2 ♠ 3NT	2♥	South 1NT X 2NT
Board: 302 Dealer: N Vul: Both North HCP: 15 South HCP: 18 Contract: 6N N	North: ♠ AQ953 ♥ J6 ♠ KJ4 ♠ A54	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	_
Board: 303 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ KQ85 ♥ A83 ♠ QJ86 ♠ Q9	South: ♠ A96 ♥ 9752 ♠ AK2 ♠ A53	West Pass Pass 1. Stay	North 2♣¹ 3NT	East X AP	South 1NT 2♥
Board: 304 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North: ♠ J1062 ♥ K3 ♠ KQ82 ♣ AQ7	South: ♠ Q5 ♥ 8642 ♠ A9654 ♣ KJ	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 305 Dealer: S Vul: Both HCP: 14 Board: 306 Vul: None HCP: 15 Board: 307 Dealer: S Vul: None HCP: 15 Board: 307 Dealer: S Vul: None HCP: 15 Board: 307 Dealer: S Vul: NS HCP: 11 Board: 307 Dealer: S Vul: NS Vul: None VAK2 Vul: Both HCP: 15 Board: 309 Dealer: S Vak2 Vul: None VAK2 Vul: None VAK2 Vul: None VAC3 Vul: None VAC4 Vul: None VAC4 Vul: None VAC5 Vul: None VAC6 VAC7 Vul: None VAC7 Vul: None VAC7 Vul: None VAC9 Val:			
Dealer: N	Dealer: S Vul: Both	★ AJ863★ 2	
Dealer: S Vul: NS Vul: NS HCP: 11 Board: 308 Dealer: N Vul: Both HCP: 15 Board: 309 Dealer: S Vul: None A6 Partner bids first. The opponents are silent. Partner bids first. The opponents are silent. Partner bids first. The opponents are silent. You bid first. The opponents are silent. You bid first. Partner bids first.	Dealer: N Vul: None	♥ A9863 ♦ AK3	-
Dealer: N	Dealer: S Vul: NS	∨ A6 → 7643	
Dealer: S AQJ2 Vul: None AQJ2 Partner bids first	Dealer: N Vul: Both	♦ AK2 ♦ 854	
	Dealer: S Vul: None	♥ AQJ2 ♦ K1073	

Board: 305 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ AJ102 ♥ AJ863 ♠ 2 ♠ A54	South: ♠ K7 ♥ KQ ♠ Q983 ♣ KQJ107	Pass Pass AP 1. Stay		Pass	1NT
Board: 306 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 N	North: ♠ 102 ♥ A9863 ♠ AK3 ♠ A73	South: ♠ KQJ85 ♥ K542 ♦ 92 ♣ J8	2. SMC West X AP 1. Stay	North 1NT 2♥	East Pass Pass	2 ♣ ¹
Board: 307 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A976 ♥ A6 ♦ 7643 ♠ K32	South: ♠ QJ10 ♥ KQ95 ♠ AKJ ♠ 965	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 308 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ Q109 ♥ AK2 ♠ 854 ♣ KQJ2	South: ♠ 62 ♥ QJ105 ♠ AK7 ♣ 10865	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 309 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 106 ♥ AQJ2 ♠ K1073 ♣ 1062	South: ♠ K832 ▼ 105 ♠ AQ ♣ AK543	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 305 Dealer: S Vul: Both HCP: 16	♣ K7 ♥ KQ ♦ Q983 ♣ KQJ107	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: None HCP: 10	★ KQJ85▼ K542◆ 92◆ J8	West Doubles 2♣ if possible. Partner bids first.
Board: 307 Dealer: S Vul: NS HCP: 16	♣ QJ10♥ KQ95◆ AKJ♣ 965	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: Both HCP: 10	♠ 62♥ QJ105♠ AK7♠ 10865	The opponents are silent. Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 16	★ K832▼ 105◆ AQ◆ AK543	The opponents are silent. You bid first.

Board: 305 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ AJ102 ♥ AJ863 ♠ 2 ♠ A54	South: ♠ K7 ♥ KQ ♠ Q983 ♣ KQJ107	Pass Pass AP 1. Stay		Pass	1NT
Board: 306 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 N	North: ♠ 102 ♥ A9863 ♠ AK3 ♠ A73	South: ♠ KQJ85 ♥ K542 ♦ 92 ♣ J8	2. SMC West X AP 1. Stay	North 1NT 2♥	East Pass Pass	2 ♣ ¹
Board: 307 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A976 ♥ A6 ♦ 7643 ♠ K32	South: ♠ QJ10 ♥ KQ95 ♠ AKJ ♠ 965	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 308 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ Q109 ♥ AK2 ♠ 854 ♣ KQJ2	South: ♠ 62 ♥ QJ105 ♠ AK7 ♣ 10865	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 309 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 106 ♥ AQJ2 ♠ K1073 ♣ 1062	South: ♠ K832 ▼ 105 ♠ AQ ♣ AK543	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 310 Dealer: N Vul: NS HCP: 16	♣ Q7♥ K64◆ AQJ10♣ KJ105	The opponents are silent. You bid first.
Board: 311 Dealer: S Vul: EW HCP: 11	 ♣ J5 ♥ AQ109 ♦ 965 ♣ KJ85	The opponents are silent. Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 17	★ K42★ A92★ A6★ KQJ32	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 11	♣ QJ94♥ KQ54◆ K3♣ 842	The opponents are silent. Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 17	◆ 942♥ A109◆ A63◆ AKQ10	The opponents are silent. You bid first.

Board: 310 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ Q7 ♥ K64 ♠ AQJ10 ♠ KJ105	South: ♠ AKJ10 ♥ Q98 ♦ 983 ♣ Q32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 311 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4 S	North: ♣ J5 ♥ AQ109 • 965 ♣ KJ85	South: ♠ AK106 ♥ K732 ♠ AQ4 ♣ 97	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 312 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ K42 ♥ A92 ♠ A6 ♣ KQJ32	South: ♠ AQ ♥ Q1083 ♦ J75 ♠ A1076	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 313 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ QJ94 ♥ KQ54 ♠ K3 ♣ 842	South: ♠ K1076 ♥ A107 ♠ A7 ♣ AJ75	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East Pass AP	1NT
Board: 314 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ◆ 942 ▼ A109 ◆ A63 ◆ AKQ10	South: ♠ QJ ♥ K732 ♦ J7 ♣ J9874	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	

Board: 310 Dealer: N Vul: NS HCP: 12	♠ AKJ10♥ Q98♦ 983♠ Q32	The opponents are silent. Partner bids first.
Board: 311 Dealer: S Vul: EW HCP: 16	★ AK106★ K732★ AQ4★ 97	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: None HCP: 13	♣ AQ ♥ Q1083 ♦ J75 ♣ A1076	The opponents are silent. Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 16	★ K1076★ A107★ A7★ AJ75	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: EW HCP: 8	♣ QJ♥ K732◆ J7♣ J9874	The opponents are silent. Partner bids first.

Board: 310 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ Q7 ♥ K64 ♠ AQJ10 ♠ KJ105	South: ♠ AKJ10 ♥ Q98 ♦ 983 ♣ Q32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 311 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4 S	North: ♣ J5 ♥ AQ109 • 965 ♣ KJ85	South: ♠ AK106 ♥ K732 ♠ AQ4 ♣ 97	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 312 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ K42 ♥ A92 ♠ A6 ♣ KQJ32	South: ♠ AQ ♥ Q1083 ♦ J75 ♠ A1076	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 313 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ QJ94 ♥ KQ54 ♠ K3 ♣ 842	South: ♠ K1076 ♥ A107 ♠ A7 ♣ AJ75	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East Pass AP	1NT
Board: 314 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ◆ 942 ▼ A109 ◆ A63 ◆ AKQ10	South: ♠ QJ ♥ K732 ♦ J7 ♣ J9874	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	

Board: 315 Dealer: S Vul: Both HCP: 11	10982K9QJ9AJ98	The opponents are silent. Partner bids first.
Board: 316 Dealer: N Vul: NS HCP: 17	♠ AK53♥ K93♦ K3♠ KJ74	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: EW HCP: 10	♣ A763♥ J7652◆ 2♣ KQ5	The opponents are silent. Partner bids first.
Board: 318 Dealer: N Vul: Both HCP: 16	J2✓ A108→ AKJ7✓ QJ103	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: None HCP: 10	★ KQ92 ♥ 94 ♦ 32 ♣ KQ1098	The opponents are silent. Partner bids first.

Board: 315 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ5 ♥ AQ52 ♠ 1042 ♠ K54	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 316 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North: ♠ AK53 ♥ K93 ♠ K3 ♣ KJ74	South:	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 317 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North: ♠ A763 ♥ J7652 ♠ 2 ♠ KQ5	South: ♠ K4 ♥ K103 ♠ AJ9 ♣ A9764	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	1NT 2◆
Board: 318 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♣ J2 ♥ A108 ♠ AKJ7 ♣ QJ103	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 319 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQ92 ♥ 94 • 32 ♣ KQ1098	South: ♠ A53 ♥ KQ105 ♠ AKJ ♣ 762	West Pass Pass 1. Stay	North 2.1 3NT man	East Pass AP	1NT

Board: 315 Dealer: S Vul: Both HCP: 15	AQ5✓ AQ521042✓ K54	The opponents are silent. You bid first.
Board: 316 Dealer: N Vul: NS HCP: 9		The opponents are silent. Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 15	★ K4★ K103◆ AJ9★ A9764	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: Both HCP: 10	10953K29643AK8	The opponents are silent. Partner bids first.
Board: 319 Dealer: S Vul: None HCP: 17	A53✓ KQ105AKJ₹ 762	The opponents are silent. You bid first.

Board: 315 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ5 ♥ AQ52 ♠ 1042 ♠ K54	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 316 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North: ♠ AK53 ♥ K93 ♠ K3 ♣ KJ74	South:	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 317 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North: ♠ A763 ♥ J7652 ♠ 2 ♠ KQ5	South: ♠ K4 ♥ K103 ♠ AJ9 ♣ A9764	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	1NT 2◆
Board: 318 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♣ J2 ♥ A108 ♠ AKJ7 ♣ QJ103	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 319 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQ92 ♥ 94 • 32 ♣ KQ1098	South: ♠ A53 ♥ KQ105 ♠ AKJ ♣ 762	West Pass Pass 1. Stay	North 2.1 3NT man	East Pass AP	1NT

Board: 320 Dealer: N Vul: EW HCP: 16	1098✓ AKJ3✓ AJ109✓ K8	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: None HCP: 9	♦ 8532♥ AJ5♦ J6♠ K1063	The opponents are silent. Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 16	★ A865♥ J643♦ AK8★ A2	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: Both HCP: 9	AQ109♥862Q102J93	The opponents are silent. Partner bids first.
Board: 324 Dealer: N Vul: None HCP: 15	♣ Q96♥ K8◆ AK86♣ QJ108	The opponents are silent. You bid first.

Board: 320 Dealer: N Vul: EW North HCP: 16	North: ♠ 1098 ♥ AKJ3 ♠ AJ109	South: ♠ AKQ ₱ 10654 ♠ 85	West Pass AP	North 1NT 2♥	East Pass Pass	2 ♣ ¹
South HCP: 15 Contract: 4♥ N	♣ K8	♣ AQ63	1. Stay	man		
Board: 321 Dealer: S	North: ♠ 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: None North HCP: 9	♥ AJ5	v 1076	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ J6	◆ A432	Pass	4♠	AP	
Contract: 4♠ S	♣ K1063	♠ QJ	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N	♦ A865	♠ K10		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ J643	♥ AQ75	Pass	2♥	Pass	4♥
South HCP: 15	◆ AK8	• Q75	AP			
Contract: 4♥ N	♣ A2	♣ KJ53	1. Stay	man		
Board: 323	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♦ AQ109	♠ KJ64	Pass	2 ♣ 1	Pass	
North HCP: 9	♥ 862 • Q102	♥ AQ5	Pass	2 ₹ °	AP	2 4
South HCP: 16	♦ J93	♦ K943			Al	
Contract: 4♠ S		♣ K4	1. Stay	man		
Board: 324	NI audi-	C a. 41.	West	North	Fast	South
Dealer: N	North: ♠ Q96	South: ♠ K875	77 031	1NT	Pass	
Vul: None	♥ K8	♥ AJ7	Pass	2•		3NT
North HCP: 15 South HCP: 13	◆ AK86	♦ J5	AP	_ •	1 400	2111
Contract: 3N N	♣ QJ108	♣ A764	1. Stay	man		

Board: 320 Dealer: N Vul: EW HCP: 15	★ AKQ▼ 10654◆ 85◆ AQ63	The opponents are silent. Partner bids first.
Board: 321 Dealer: S Vul: None HCP: 16	★ AKQ7▼ 1076◆ A432◆ QJ	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: NS HCP: 15	★ K10★ AQ75◆ Q75◆ KJ53	The opponents are silent. Partner bids first.
Board: 323 Dealer: S Vul: Both HCP: 16	★ KJ64★ AQ5★ K943★ K4	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: None HCP: 13	★ K875♥ AJ7◆ J5◆ A764	The opponents are silent. Partner bids first.

Board: 320 Dealer: N Vul: EW North HCP: 16	North: ♠ 1098 ♥ AKJ3 ♠ AJ109	South: ♠ AKQ ₱ 10654 ♠ 85	West Pass AP	North 1NT 2♥	East Pass Pass	2 ♣ ¹
South HCP: 15 Contract: 4♥ N	♣ K8	♣ AQ63	1. Stay	man		
Board: 321 Dealer: S	North: ♠ 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: None North HCP: 9	♥ AJ5	v 1076	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ J6	◆ A432	Pass	4♠	AP	
Contract: 4♠ S	♣ K1063	♠ QJ	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N	♦ A865	♠ K10		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ J643	♥ AQ75	Pass	2♥	Pass	4♥
South HCP: 15	◆ AK8	• Q75	AP			
Contract: 4♥ N	♣ A2	♣ KJ53	1. Stay	man		
Board: 323	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♦ AQ109	♠ KJ64	Pass	2 ♣ 1	Pass	
North HCP: 9	♥ 862 • Q102	♥ AQ5	Pass	2 ₹ °	AP	2 4
South HCP: 16	♦ J93	♦ K943			Al	
Contract: 4♠ S		♣ K4	1. Stay	man		
Board: 324	NI audi-	C a. 41.	West	North	Fast	South
Dealer: N	North: ♠ Q96	South: ♠ K875	77 031	1NT	Pass	
Vul: None	♥ K8	♥ AJ7	Pass	2•		3NT
North HCP: 15 South HCP: 13	◆ AK86	♦ J5	AP	_ •	1 400	2111
Contract: 3N N	♣ QJ108	♣ A764	1. Stay	man		

Board: 325 Dealer: S Vul: NS HCP: 12	♣ AJ1076 ♥ K1053 ♦ 74 ♣ KJ	The opponents are silent. Partner bids first.
Board: 326 Dealer: N Vul: EW HCP: 15	♠ 97♥ AQ1074♠ AJ9♠ A106	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: None HCP: 17	A2✓ AJ95AQ4♠ Q962	The opponents are silent. Partner bids first.
Board: 328 Dealer: N Vul: NS HCP: 17	♣ QJ94♥ AK74◆ A7♣ QJ8	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: EW HCP: 9	♣ Q954♥ 1065◆ AJ43♣ Q3	The opponents are silent. Partner bids first.

Board: 325 Dealer: S Vul: NS	North: ♠ AJ1076	South: ♠ KQ43	West	North	East	South 1NT
North HCP: 12 South HCP: 16 Contract: 4♠ S	★ K1053◆ 74◆ KJ	AJ4AQ52106	Pass Pass 1. Stay	2 ♣ ¹ 4 ♠ man	Pass AP	2♠
Board: 326 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 \(\mathbb{N} \)	North: ◆ 97 ▼ AQ1074 ◆ AJ9 ◆ A106	South: ♠ AJ86 ♥ KJ96 ♠ Q64 ♠ Q3	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 327 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ A2 ♥ AJ95 ♠ AQ4 ♣ Q962	South: ♣ J73 ♥ K10 ♠ KJ1062 ♣ AK5	Pass Pass 1. Stay	North 2♣¹ 6NT man	East Pass AP	1NT
Board: 328 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4♠ N	North: ♠ QJ94 ♥ AK74 ♠ A7 ♣ QJ8	South: ◆ A872 ▼ J98 ◆ K82 ◆ A42	Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 329 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 2N S	North: ♠ Q954 ♥ 1065 ♠ AJ43 ♠ Q3	South: ♠ AKJ ♥ Q9 ♠ 1092 ♣ AK1064		North 2♣¹ 2NT man	East Pass AP	1NT

Board: 325 Dealer: S Vul: NS HCP: 16	★ KQ43★ AJ4★ AQ52★ 106	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: EW HCP: 13	AJ86✓ KJ96◆ Q64◆ Q3	The opponents are silent. Partner bids first.
Board: 327 Dealer: S Vul: None HCP: 15	▶ J73♥ K10◆ KJ1062♣ AK5	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: NS HCP: 12	★ A872▼ J98◆ K82★ A42	The opponents are silent. Partner bids first.
Board: 329 Dealer: S Vul: EW HCP: 17	★ AKJ♥ Q9◆ 1092◆ AK1064	The opponents are silent. You bid first.

Board: 325 Dealer: S Vul: NS	North: ♠ AJ1076	South: ♠ KQ43	West	North	East	South 1NT
North HCP: 12 South HCP: 16 Contract: 4♠ S	★ K1053◆ 74◆ KJ	AJ4AQ52106	Pass Pass 1. Stay	2 ♣ ¹ 4 ♠ man	Pass AP	2♠
Board: 326 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 \(\mathbb{N} \)	North: ◆ 97 ▼ AQ1074 ◆ AJ9 ◆ A106	South: ♠ AJ86 ♥ KJ96 ♠ Q64 ♠ Q3	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 327 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ A2 ♥ AJ95 ♠ AQ4 ♣ Q962	South: ♣ J73 ♥ K10 ♠ KJ1062 ♣ AK5	Pass Pass 1. Stay	North 2♣¹ 6NT man	East Pass AP	1NT
Board: 328 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4♠ N	North: ♠ QJ94 ♥ AK74 ♠ A7 ♣ QJ8	South: ◆ A872 ▼ J98 ◆ K82 ◆ A42	Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 329 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 2N S	North: ♠ Q954 ♥ 1065 ♠ AJ43 ♠ Q3	South: ♠ AKJ ♥ Q9 ♠ 1092 ♣ AK1064		North 2♣¹ 2NT man	East Pass AP	1NT

Board: 330 Dealer: N Vul: Both HCP: 15	AQ873✓ AQ2K8773	West Doubles 2♣ if possible. You bid first.
Board: 331 Dealer: S Vul: NS HCP: 10	♣ Q976♥ AQ43◆ 53♣ Q107	The opponents are silent. Partner bids first.
Board: 332 Dealer: N Vul: EW HCP: 17	♣ J764♥ KQ6◆ AQJ7♣ A4	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: Both HCP: 13	♣ J1065♥ 1087♦ QJ♣ AKQ3	The opponents are silent. Partner bids first.
Board: 334 Dealer: N Vul: None HCP: 15	♠ 96♥ K96♦ AJ432♠ AK5	The opponents are silent. You bid first.

Board: 330 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AQ873 ♥ AQ2 ♠ K87 ♣ 73	South:	West X AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 331 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 2N S	North: ◆ Q976 ▼ AQ43 ◆ 53 ◆ Q107	South: ♠ A10 ♥ K107 ♠ KQ62 ♠ A652	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 332 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♣ J764 ♥ KQ6 ♦ AQJ7 ♣ A4	South: ♠ K9 ▼ 10972 ♠ K65 ♠ QJ102	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 333 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North: ♣ J1065 ♥ 1087 ♦ QJ ♣ AKQ3	South: ♠ AK ♥ K543 ♠ A107 ♣ J854	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ AJ107 ♥ AQ5 ♠ 10875 ♣ 84	West Pass AP 1. Stay		Pass	

Board: 330 Dealer: N Vul: Both HCP: 10	42✓ J973✓ AQ5✓ K865	West Doubles 2♣ if possible. Partner bids first.
Board: 331 Dealer: S Vul: NS HCP: 16	★ A10▼ K107◆ KQ62◆ A652	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: EW HCP: 9	★ K9▼ 10972◆ K65◆ QJ102	The opponents are silent. Partner bids first.
Board: 333 Dealer: S Vul: Both HCP: 15	♠ AK♥ K543♠ A107♠ J854	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: None HCP: 11	AJ107✓ AQ510875№ 84	The opponents are silent. Partner bids first.

Board: 330 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AQ873 ♥ AQ2 ♠ K87 ♣ 73	South:	West X AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 331 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 2N S	North: ♠ Q976 ♥ AQ43 ♦ 53 ♠ Q107	South: ♠ A10 ♥ K107 ♠ KQ62 ♠ A652	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 332 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♣ J764 ♥ KQ6 ♦ AQJ7 ♣ A4	South: ♠ K9 ▼ 10972 ♠ K65 ♠ QJ102	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 333 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North: ♣ J1065 ♥ 1087 ♦ QJ ♣ AKQ3	South: ♠ AK ♥ K543 ♠ A107 ♣ J854	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ AJ107 ♥ AQ5 ♠ 10875 ♣ 84	West Pass AP 1. Stay		Pass	

Board: 335 Dealer: S Vul: EW HCP: 10	J542✓ A5✓ QJ4✓ Q1052	The opponents are silent. Partner bids first.
Board: 336 Dealer: N Vul: Both HCP: 16	★ K65★ A104★ KJ8★ AJ109	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: None HCP: 15	AQ3210864A93KQ	The opponents are silent. Partner bids first.
Board: 338 Dealer: N Vul: NS HCP: 16	 ♣ J92 ♥ AKJ3 ♦ AK102 ♣ 63	West Doubles 2♣ if possible. You bid first.
Board: 339 Dealer: S Vul: Both HCP: 11	♠ AK102♥ 96♦ J1073♠ K94	The opponents are silent. Partner bids first.

Board: 335 Dealer: S	North: ♠ J542	South: ♠ AK108	West	North	East	South 1NT
Vul: EW	♥ J342 ♥ A5	♥ J1063	Pass	2 ♣ ¹	Pass	2♥
North HCP: 10	◆ QJ4	◆ A52	Pass	3NT	Pass	4♠
South HCP: 15 Contract: 4♠ S	♣ Q1052	♣ K6	AP			
Condact. 42 S			1. Stay	man		
Board: 336	North:	South:	West	North	East	South
Dealer: N	• K65	\$6tan. ♠ A984		1NT	Pass	2 ♣ 1
Vul: Both	▼ A104	♥ QJ6	Pass	2•		3NT
North HCP: 16 South HCP: 14	♦ KJ8	◆ A1063	AP			
Contract: 3N N	♣ AJ109	♣ K8	1. Stay	man		
Board: 337	North:	South:	West	North	East	South
Dealer: S	♣ AQ32	♦ J104				1NT
Vul: None North HCP: 15	v 10864	♥ AKJ	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ A93	♦ J5	Pass	3NT	AP	
Contract: 3N S	♣ KQ	♣ AJ653	1. Stay	man		
Board: 338	North:	G 4	West	North	East	South
Dealer: N	• J92	South: ♠ KQ3		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AKJ3	♥ Q875	X	2♥	Pass	3♥
North HCP: 16	◆ AK102	♦ 875	Pass	4♥	AP	
South HCP: 10 Contract: 4♥ N	♣ 63	♣ K54	1. Stay	man		
Board: 339	NL1	C4	West	North	Fact	South
Dealer: S	North: ♠ AK102	South: ♠ 63	West	1 101111	Lasi	1NT
Vul: Both	♥ AK102	♥ AK108	Pass	2 . 1	Pass	
North HCP: 11	◆ J1073	◆ Q62	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	♣ K94	♣ AQJ8	1. Stay			

Board: 335 Dealer: S Vul: EW HCP: 15	★ AK108▼ J1063◆ A52★ K6	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: Both HCP: 14	▲ A984♥ QJ6◆ A1063◆ K8	The opponents are silent. Partner bids first.
Board: 337 Dealer: S Vul: None HCP: 15	♣ J104♥ AKJ◆ J5♣ AJ653	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: NS HCP: 10	★ KQ3♥ Q875◆ 875◆ K54	West Doubles 2♣ if possible. Partner bids first.
Board: 339 Dealer: S Vul: Both HCP: 16	♠ 63♥ AK108♦ Q62♠ AQJ8	The opponents are silent. You bid first.

Board: 335 Dealer: S	North: ♠ J542	South: ♠ AK108	West	North	East	South 1NT
Vul: EW	♥ J342 ♥ A5	♥ J1063	Pass	2 ♣ ¹	Pass	2♥
North HCP: 10	◆ QJ4	◆ A52	Pass	3NT	Pass	4♠
South HCP: 15 Contract: 4♠ S	♣ Q1052	♣ K6	AP			
Condact. 42 S			1. Stay	man		
Board: 336	North:	South:	West	North	East	South
Dealer: N	• K65	\$6tan. ♠ A984		1NT	Pass	2 ♣ 1
Vul: Both	▼ A104	♥ QJ6	Pass	2•		3NT
North HCP: 16 South HCP: 14	♦ KJ8	◆ A1063	AP			
Contract: 3N N	♣ AJ109	♣ K8	1. Stay	man		
Board: 337	North:	South:	West	North	East	South
Dealer: S	♣ AQ32	♦ J104				1NT
Vul: None North HCP: 15	v 10864	♥ AKJ	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ A93	♦ J5	Pass	3NT	AP	
Contract: 3N S	♣ KQ	♣ AJ653	1. Stay	man		
Board: 338	North:	G 4	West	North	East	South
Dealer: N	• J92	South: ♠ KQ3		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AKJ3	♥ Q875	X	2♥	Pass	3♥
North HCP: 16	◆ AK102	♦ 875	Pass	4♥	AP	
South HCP: 10 Contract: 4♥ N	♣ 63	♣ K54	1. Stay	man		
Board: 339	NL1	C4	West	North	Fact	South
Dealer: S	North: ♠ AK102	South: ♠ 63	West	1 101111	Lasi	1NT
Vul: Both	♥ AK102	♥ AK108	Pass	2 . 1	Pass	
North HCP: 11	◆ J1073	◆ Q62	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	♣ K94	♣ AQJ8	1. Stay			

Board: 340 Dealer: N Vul: None HCP: 16	♣ J973♥ 75♦ AKQ108♣ AQ	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 8	♠ Q62♥ KJ73♦ 94♠ Q953	East Doubles 2♣ if possible. Partner bids first.
Board: 342 Dealer: N Vul: EW HCP: 17	J2✓ K42AK106✓ KQJ8	The opponents are silent. You bid first.
Board: 343 Dealer: S Vul: None HCP: 9	★ 764♥ Q1084♦ K84★ KJ2	The opponents are silent. Partner bids first.
Board: 344 Dealer: N Vul: NS HCP: 17	★ K62▼ A97◆ A765◆ AQ3	The opponents are silent. You bid first.

Board: 340 Dealer: N Vul: None North HCP: 16 South HCP: 8	North: ♦ J973 ♦ 75 ♦ AKQ108	South: ♠ KQ52 ♥ QJ64 ♦ 972	West Pass AP	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Contract: 4♠ N	♣ AQ	♣ 54	1. Stay	man		
Board: 341	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♦ Q62	♦ K43	Pass	2 ♣ ¹	X	2♥
North HCP: 8 South HCP: 15	♥ KJ73 ♦ 94	♥ Q10652 ♦ AQ3	Pass AP	3 ♣ ²	Pass	3♥
Contract: 3 V S	♣ Q953	♣ A8	1. Stay	man		
			•	gth cue	bid	
Board: 342			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♦ J2 ♥ K42	♠ KQ86 ♥ A9876	Pass	2♦	Pass	3 ♠ ²
North HCP: 17 South HCP: 13	◆ AK106	♦ 52	Pass	4♥	AP	
Contract: 4♥ N	♣ KQJ8	♣ A5	 Stayman SMOLEN 			
Board: 343	North:	South:	West	North	East	
Dealer: S	Norui. • 764	AQJ5	Pass	2.1	Pass	1NT 2▲
Vul: None	♥ Q1084	♥ K9	Pass	2NT		3NT
North HCP: 9 South HCP: 17	♦ K84 ♣ KJ2	◆ AJ32 ◆ Q84	AP	21 (1	1 455	5111
Contract: 3N S	₩ KJZ	₹ Q0 1	1. Stay	man		
Board: 344					_	~ ·
Dealer: N	North:	South:	West	North		
Vul: NS	★ K62 ♥ A97	♠ Q9 ♥ K853	D	1NT	Pass	
North HCP: 17	◆ A765	K833★K84	Pass Pass	2 ♦ 3NT	Pass AP	2NT
South HCP: 8 Contract: 3N N	♣ AQ3	♣ 10652	1. Stay		Δu	

Board: 340 Dealer: N Vul: None HCP: 8	★ KQ52♥ QJ64◆ 972◆ 54	The opponents are silent. Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 15	★ K43♥ Q10652◆ AQ3◆ A8	East Doubles 2♣ if possible. You bid first.
Board: 342 Dealer: N Vul: EW HCP: 13	★ KQ86▼ A9876◆ 52♣ A5	The opponents are silent. Partner bids first.
Board: 343 Dealer: S Vul: None HCP: 17	AQJ5K9AJ32Q84	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: NS HCP: 8	♠ Q9♥ K853♦ K84♠ 10652	The opponents are silent. Partner bids first.

Board: 340 Dealer: N Vul: None North HCP: 16 South HCP: 8	North: ♦ J973 ♦ 75 ♦ AKQ108	South: ♠ KQ52 ♥ QJ64 ♦ 972	West Pass AP	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Contract: 4♠ N	♣ AQ	♣ 54	1. Stay	man		
Board: 341	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♦ Q62	♦ K43	Pass	2 ♣ ¹	X	2♥
North HCP: 8 South HCP: 15	♥ KJ73 ♦ 94	♥ Q10652 ♦ AQ3	Pass AP	3 ♣ ²	Pass	3♥
Contract: 3 V S	♣ Q953	♣ A8	1. Stay	man		
			•	gth cue	bid	
Board: 342			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♦ J2 ♥ K42	♠ KQ86 ♥ A9876	Pass	2♦	Pass	3 ♠ ²
North HCP: 17 South HCP: 13	◆ AK106	♦ 52	Pass	4♥	AP	
Contract: 4♥ N	♣ KQJ8	♣ A5	 Stayman SMOLEN 			
Board: 343	North:	South:	West	North	East	
Dealer: S	Norui. • 764	AQJ5	Pass	2.1	Pass	1NT 2▲
Vul: None	♥ Q1084	♥ K9	Pass	2NT		3NT
North HCP: 9 South HCP: 17	♦ K84 ♣ KJ2	◆ AJ32 ◆ Q84	AP	21 (1	1 455	5111
Contract: 3N S	₩ KJZ	₹ Q0 1	1. Stay	man		
Board: 344					_	~ ·
Dealer: N	North:	South:	West	North		
Vul: NS	★ K62 ♥ A97	♠ Q9 ♥ K853	D	1NT	Pass	
North HCP: 17	◆ A765	K833★K84	Pass Pass	2 ♦ 3NT	Pass AP	2NT
South HCP: 8 Contract: 3N N	♣ AQ3	♣ 10652	1. Stay		Δu	

Board: 345 Dealer: S	♦ AJ104 ♥ 754	The opponents are silent.
Vul: EW HCP: 9	◆ K72 ◆ J108	Partner bids first.
Board: 346 Dealer: N Vul: Both	♦ 94 ♥ K8 ♦ AKJ106	The opponents are silent. You bid first.
HCP: 15	♣ A987	i ou oid ilist.
Board: 347 Dealer: S	♦ J872 ♥ AQ76	The opponents are silent.
Vul: NS HCP: 11	K72★ J5	Partner bids first.
Board: 348 Dealer: N	♠ KQ3 ♥ A97	The opponents are silent.
Vul: Both HCP: 15	◆ QJ83 ◆ QJ10	You bid first.
Board: 349 Dealer: S	♠ AQ ♥ QJ64	The opponents are silent.
Vul: None HCP: 13	◆ K109 ◆ J964	Partner bids first.

Board: 345 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AJ104 ♥ 754 ♠ K72 ♣ J108	South: ♠ KQ8 ♥ KQ10 ♠ Q1085 ♣ A76		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 346 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ◆ 94 ▼ K8 ◆ AKJ106 ◆ A987	South: ♠ Q753 ♥ AQ972 ♦ 97 ♠ Q10	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 347 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♣ J872 ♥ AQ76 ♠ K72 ♣ J5	South: ♠ 106 ♥ K5 ♠ AJ984 ♣ AK94	West Pass Pass 1. Stayı	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 348 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ3 ♥ A97 • QJ83 ♣ QJ10	South: ♠ A65 ♥ 10543 ♠ K62 ♠ K93	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 349 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ AQ ♥ QJ64 ♠ K109 ♣ J964	South: ♠ K42 ♥ AK107 ♦ J8 ♣ KQ103	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT

Board: 345 Dealer: S Vul: EW HCP: 16	♦ KQ8 ♥ KQ10 ♦ Q1085 ♣ A76	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: Both HCP: 10	♣ Q753♥ AQ972◆ 97♣ Q10	The opponents are silent. Partner bids first.
Board: 347 Dealer: S Vul: NS HCP: 15	106✓ K5◆ AJ984◆ AK94	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: Both HCP: 10	★ A65▼ 10543◆ K62◆ K93	The opponents are silent. Partner bids first.
Board: 349 Dealer: S Vul: None HCP: 16	★ K42★ AK107◆ J8★ KQ103	The opponents are silent. You bid first.

Board: 345 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AJ104 ♥ 754 ♠ K72 ♣ J108	South: ♠ KQ8 ♥ KQ10 ♠ Q1085 ♣ A76		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 346 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ◆ 94 ▼ K8 ◆ AKJ106 ◆ A987	South: ♠ Q753 ♥ AQ972 ♦ 97 ♠ Q10	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 347 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♣ J872 ♥ AQ76 ♠ K72 ♣ J5	South: ♠ 106 ♥ K5 ♠ AJ984 ♣ AK94	West Pass Pass 1. Stayı	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 348 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ3 ♥ A97 • QJ83 ♣ QJ10	South: ♠ A65 ♥ 10543 ♠ K62 ♠ K93	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 349 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ AQ ♥ QJ64 ♠ K109 ♣ J964	South: ♠ K42 ♥ AK107 ♦ J8 ♣ KQ103	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT

Board: 350 Dealer: N Vul: EW HCP: 16	▲ A942▼ A107◆ AK9▲ J64	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: Both HCP: 11		The opponents are silent. Partner bids first.
Board: 352 Dealer: N Vul: None HCP: 15	♣ Q96♥ K3◆ A854♣ AQ73	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: NS HCP: 9	10962K8Q1074A85	The opponents are silent. Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 16	♣ Q1086♥ QJ5◆ A53♣ AK4	The opponents are silent. You bid first.

Board: 350 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♠ N	North: ♠ A942 ♥ A107 ♠ AK9 ♣ J64	South: ♠ Q1086 ♥ K3 ♦ 532 ♠ K532	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 351 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 44 S	North:	South: ♠ AKQ2 ♥ 104 ♦ 753 ♣ AQ74			East Pass AP	1NT
Board: 352 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ Q96 ♥ K3 ♠ A854 ♣ AQ73	South: ♠ AKJ4 ♥ A852 ♦ J32 ♣ J4	West Pass AP 1. Stay		Pass	
Board: 353 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: • 10962 • K8 • Q1074 • A85	South: ♠ QJ4 ♥ J10943 ♠ AK ♠ KQ3	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2♥
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ Q1086 ♥ QJ5 ♠ A53 ♣ AK4	South: ♠ A7542 ♥ 10872 ♠ KQ ♣ 72	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹

Board: 350 Dealer: N Vul: EW HCP: 8	◆ Q1086 ▼ K3 ◆ 532 ◆ K532	The opponents are silent. Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 15	AKQ2104753AQ74	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: None HCP: 14	♠ AKJ4♥ A852♦ J32♠ J4	The opponents are silent. Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 16	♣ QJ4♥ J10943♦ AK♣ KQ3	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: Both HCP: 9	★ A7542▼ 10872◆ KQ◆ 72	The opponents are silent. Partner bids first.

Board: 350 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♠ N	North: ♠ A942 ♥ A107 ♠ AK9 ♣ J64	South: ♠ Q1086 ♥ K3 ♦ 532 ♠ K532	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 351 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 44 S	North:	South: ♠ AKQ2 ♥ 104 ♦ 753 ♣ AQ74			East Pass AP	1NT
Board: 352 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ Q96 ♥ K3 ♠ A854 ♣ AQ73	South: ♠ AKJ4 ♥ A852 ♦ J32 ♣ J4	West Pass AP 1. Stay		Pass	
Board: 353 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: • 10962 • K8 • Q1074 • A85	South: ♠ QJ4 ♥ J10943 ♠ AK ♠ KQ3	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2♥
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ Q1086 ♥ QJ5 ♠ A53 ♣ AK4	South: ♠ A7542 ♥ 10872 ♠ KQ ♣ 72	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹

D V	oard: 355 ealer: S ul: None CP: 13	◆94✓ AK92◆ K83◆ K765	The opponents are silent. Partner bids first.
D V	oard: 356 ealer: N ul: NS CP: 16	★ AKQ8▼ 1063◆ AQJ2◆ 86	West Doubles 2♣ if possible. You bid first.
D V	oard: 357 ealer: S ul: EW CP: 13	♠ AKJ♥ J732♦ J762♠ K8	The opponents are silent. Partner bids first.
D V	oard: 358 ealer: N ul: None CP: 15	▶ J9♥ QJ◆ AK65◆ KJ873	The opponents are silent. You bid first.
D V	oard: 359 ealer: S ul: NS CP: 8	▲ AJ43♥ J82◆ Q984◆ 98	The opponents are silent. Partner bids first.

Board: 355 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 4 S	North: ◆ 94 ▼ AK92 ◆ K83 ◆ K765	South: ♠ AK52 ♥ Q1087 • 72 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 356 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AKQ8 ♥ 1063 ♠ AQJ2 ♠ 86	South:	X Pass AP 1. Stay	North 1NT 2 3 man gth cue	Pass Pass Pass	2♣¹ 3♣²
Board: 357 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4 S	North: ♠ AKJ ♥ J732 ♦ J762 ♠ K8	South:	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 358 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♣ J9 ♥ QJ ♣ AK65 ♣ KJ873	South: ♠ KQ1064 ♥ K986 ♠ Q7 ♣ A10	Pass		Pass Pass	2 ♣ ¹
Board: 359 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ AJ43 ♥ J82 ♠ Q984 ♣ 98	South: ♠ K7 ♥ A9764 ♠ A76 ♣ A53	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT

Board: 355 Dealer: S Vul: None HCP: 16	AK52♥ Q1087↑ 72♣ AQJ	The opponents are silent. You bid first.
Board: 356 Dealer: N Vul: NS HCP: 9	J542♥ Q98754♣ AQ3	West Doubles 2♣ if possible. Partner bids first.
Board: 357 Dealer: S Vul: EW HCP: 15	★ 53★ AK84★ K94★ AJ109	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: None HCP: 14	★ KQ1064★ K986◆ Q7★ A10	The opponents are silent. Partner bids first.
Board: 359 Dealer: S Vul: NS HCP: 15	★ K7▼ A9764◆ A76◆ A53	The opponents are silent. You bid first.

Board: 355 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 4 S	North: ◆ 94 ▼ AK92 ◆ K83 ◆ K765	South: ♠ AK52 ♥ Q1087 • 72 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 356 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AKQ8 ♥ 1063 ♠ AQJ2 ♠ 86	South:	X Pass AP 1. Stay	North 1NT 2 3 man gth cue	Pass Pass Pass	2♣¹ 3♣²
Board: 357 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4 S	North: ♠ AKJ ♥ J732 ♦ J762 ♠ K8	South:	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 358 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♣ J9 ♥ QJ ♣ AK65 ♣ KJ873	South: ♠ KQ1064 ♥ K986 ♠ Q7 ♣ A10	Pass		Pass Pass	2 ♣ ¹
Board: 359 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ AJ43 ♥ J82 ♠ Q984 ♣ 98	South: ♠ K7 ♥ A9764 ♠ A76 ♣ A53	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT

Board: 360 Dealer: N Vul: EW HCP: 17	♣ Q2♥ KQJ6◆ AJ52♣ A72	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: Both HCP: 14	♦ 6543 ♥ A853 ♦ K10 ♣ AK4	The opponents are silent. Partner bids first.
Board: 362 Dealer: N Vul: NS HCP: 16	AK32✓ AJ✓ A105✓ 10752	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: EW HCP: 9	AQ64♥ Q1092J42₹ 73	The opponents are silent. Partner bids first.
Board: 364 Dealer: N Vul: Both HCP: 16	▶ J84♥ Q1042◆ AQJ♣ AQ4	The opponents are silent. You bid first.

Board: 360 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 \(\mathbf{N} \)	North: ♠ Q2 ♥ KQJ6 ♠ AJ52 ♣ A72	South:	Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 361 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ 6543 ♥ A853 ♠ K10 ♠ AK4	South: ♠ K2 ♥ KQ6 ♠ A953 ♣ QJ82				1NT
Board: 362 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AK32 ♥ AJ ♠ A105 ♠ 10752	South: ♠ Q98 ♥ K1032 ♠ Q84 ♠ AJ6	West Pass AP 1. Stay		Pass	
Board: 363 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ AQ64 ♥ Q1092 ♦ J42 ♣ 73	South: ♠ K98 ♥ AJ4 ♠ A93 ♠ K652	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 364 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 6 N	North:	South: ♠ AK52 ♥ AK63 ♠ 64 ♠ J92	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 360 Dealer: N Vul: EW HCP: 9	\$98764▼ A1098◆ K8♣ Q6	The opponents are silent. Partner bids first.
Board: 361 Dealer: S Vul: Both HCP: 15	★ K2▼ KQ6◆ A953◆ QJ82	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: NS HCP: 12	♣ Q98♥ K1032◆ Q84♣ AJ6	The opponents are silent. Partner bids first.
Board: 363 Dealer: S Vul: EW HCP: 15	★ K98▼ AJ4◆ A93◆ K652	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: Both HCP: 15	★ AK52▼ AK63◆ 64◆ J92	The opponents are silent. Partner bids first.

Board: 360 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 \(\mathbf{N} \)	North: ♠ Q2 ♥ KQJ6 ♠ AJ52 ♣ A72	South:	Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 361 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ 6543 ♥ A853 ♠ K10 ♠ AK4	South: ♠ K2 ♥ KQ6 ♠ A953 ♣ QJ82				1NT
Board: 362 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AK32 ♥ AJ ♠ A105 ♠ 10752	South: ♠ Q98 ♥ K1032 ♠ Q84 ♠ AJ6	West Pass AP 1. Stay		Pass	
Board: 363 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ AQ64 ♥ Q1092 ♦ J42 ♣ 73	South: ♠ K98 ♥ AJ4 ♠ A93 ♠ K652	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 364 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 6 N	North:	South: ♠ AK52 ♥ AK63 ♠ 64 ♠ J92	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 365 Dealer: S	♦ 95 ∀ KQ93	The opponents are silent.
Vul: None HCP: 10	♦ A10652 ♣ J4	Partner bids first.
Board: 366 Dealer: N	♠ A3 ♥ QJ2	The opponents are silent.
Vul: EW HCP: 17	◆ J843 ◆ AKQ7	You bid first.
Board: 367 Dealer: S	◆ 95 ♥ Q762	The opponents are silent.
Vul: Both HCP: 12	♦ AK53 • K98	Partner bids first.
Board: 368 Dealer: N	♠ AQJ6 ♥ QJ	The opponents are silent.
Vul: None HCP: 15	◆ Q5 ◆ QJ1064	You bid first.
Board: 369 Dealer: S	♠ Q985 ♥ J3	The opponents are silent.
Vul: NS HCP: 14	◆ AK7 ◆ A753	Partner bids first.

Board: 365 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North: ♣ 95 ▼ KQ93 • A10652 ♣ J4	South: ♠ QJ4 ♥ AJ64 ♦ 94 ♣ AK102	West North Pass 2♣¹ Pass 4♥ 1. Stayman		1NT
Board: 366 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A3 ♥ QJ2 ♦ J843 ♣ AKQ7	South: ♠ K1064 ♥ AK8 ♦ 105 ♣ 9532	West Nor 1NT Pass 2• AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 367 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:	South: ♠ AQ104 ♥ KJ10 ♦ J109 ♣ AQ2	West Norman Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT
Board: 368 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4♠ N	North: ♠ AQJ6 ♥ QJ ♠ Q5 ♣ QJ1064	South:	West Normal NT Pass 2♠ Pass 4♠ 1. Stayman 2. Splinter	Pass	South 2♣¹ 4♣²
Board: 369 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q985 ♥ J3 ♠ AK7 ♣ A753	South: ♠ AK10 ♥ A8542 ♠ Q32 ♠ Q2	West Norman Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT

Board: 365 Dealer: S Vul: None HCP: 15	♣ QJ4♥ AJ64◆ 94♣ AK102	The opponents are silent. You bid first.
Board: 366 Dealer: N Vul: EW HCP: 10	★ K1064★ AK8★ 105★ 9532	The opponents are silent. Partner bids first.
Board: 367 Dealer: S Vul: Both HCP: 17	AQ104✓ KJ10J109AQ2	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: None HCP: 8	108743★ K986◆ AJ8♣ 8	The opponents are silent. Partner bids first.
Board: 369 Dealer: S Vul: NS HCP: 15	★ AK10★ A8542◆ Q32★ Q2	The opponents are silent. You bid first.

Board: 365 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North: ♣ 95 ▼ KQ93 • A10652 ♣ J4	South: ♠ QJ4 ♥ AJ64 ♦ 94 ♣ AK102	West North Pass 2♣¹ Pass 4♥ 1. Stayman		1NT
Board: 366 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A3 ♥ QJ2 ♦ J843 ♣ AKQ7	South: ♠ K1064 ♥ AK8 ♦ 105 ♣ 9532	West Nor 1NT Pass 2• AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 367 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:	South: ♠ AQ104 ♥ KJ10 ♦ J109 ♣ AQ2	West Norman Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT
Board: 368 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4♠ N	North: ♠ AQJ6 ♥ QJ ♠ Q5 ♣ QJ1064	South:	West Normal NT Pass 2♠ Pass 4♠ 1. Stayman 2. Splinter	Pass	South 2♣¹ 4♣²
Board: 369 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q985 ♥ J3 ♠ AK7 ♣ A753	South: ♠ AK10 ♥ A8542 ♠ Q32 ♠ Q2	West Norman Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT

Board: 370 Dealer: N Vul: None HCP: 17	♣ J76♥ K62◆ AQ10♣ AK87	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 13	★ KJ96★ A74◆ Q3★ K1032	The opponents are silent. Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 17	★ 763★ KJ4★ KQ6★ AKJ8	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: None HCP: 9	♣ QJ72 ♥ 10852 ♦ J93 ♣ KQ	The opponents are silent. Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 15	♠ Q8♥ A54♦ AQJ8♠ Q754	The opponents are silent. You bid first.

Board: 370 Dealer: N Vul: None	North: ♣ J76	South: ♠ KQ93	West Pass	North 1NT 2•	East Pass Pass	2 ♣ ¹
North HCP: 17	♥ K62	♥ AQ984	Pass		AP	3 ₹
South HCP: 11	◆ AQ10 ♣ AK87	♦ 873 ♣ 4	1. Stay		A	
Contract: 4♥ N	& Tuco7	* T	2. SM(
Board: 371 Dealer: S	North: ♠ KJ96	South: ♠ AQ52	West	North	East	South 1NT
Vul: NS	♥ A74	¥ AQ32 ∀ K9	Pass	2 ♣ ¹	Pass	
North HCP: 13 South HCP: 15	♦ Q3	♦ KJ65	Pass	2 4 4 ♠	AP	
Contract: 4♠ S	♣ K1032	♣ Q76	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ 763	♠ QJ984		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ KJ4	♥ A986	Pass	2♦	Pass	2♠
South HCP: 8	♦ KQ6	◆ J73	Pass	4♠	AP	
Contract: 4♠ S	♣ AKJ8	♣ 9	1. Stay	man		
Board: 373 Dealer: S	North: ♠ QJ72	South: ♠ A983	West	North	East	South 1NT
Vul: None	v 10852	♥ KJ4	Pass	2 ♣ ¹	Pass	2♠
North HCP: 9	◆ J93	◆ Q104	Pass	4♠	AP	
South HCP: 15 Contract: 4♠ S	♣ KQ	♣ AJ10	1. Stay	man		
Board: 374	N outlo	Conthu	West	North	Fast	South
Dealer: N	North: ♠ Q8	South: ♠ AK 103	,, 050	1NT	Pass	
Vul: NS	♥ A54	♥ J86	Pass	2•		6NT
North HCP: 15 South HCP: 19	♦ AQJ8	♦ K97	AP	- ·		
Contract: 6N N	♣ Q754	♣ AKJ	1. Stay	man		

Board: 370	The opponents are silent. Partner bids first.
Board: 371	The opponents are silent. You bid first.
Board: 372	The opponents are silent. Partner bids first.
Board: 373	The opponents are silent. You bid first.
Board: 374 Dealer: N Vul: NS HCP: 19 AK103 ▼ J86 ★ K97 ★ AKJ	The opponents are silent. Partner bids first.

Board: 370 Dealer: N Vul: None	North: ♣ J76	South: ♠ KQ93	West Pass	North 1NT 2•	East Pass Pass	2 ♣ ¹
North HCP: 17	♥ K62	♥ AQ984	Pass		AP	3 ₹
South HCP: 11	◆ AQ10 ♣ AK87	♦ 873 ♣ 4	1. Stay		All	
Contract: 4♥ N	& Tuco7	* T	2. SM(
Board: 371 Dealer: S	North: ♠ KJ96	South: ♠ AQ52	West	North	East	South 1NT
Vul: NS	♥ A74	¥ AQ32 ∀ K9	Pass	2 ♣ ¹	Pass	
North HCP: 13 South HCP: 15	♦ Q3	♦ KJ65	Pass	2 4 4 ♠	AP	
Contract: 4♠ S	♣ K1032	♣ Q76	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ 763	♠ QJ984		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ KJ4	♥ A986	Pass	2♦	Pass	2♠
South HCP: 8	♦ KQ6	◆ J73	Pass	4♠	AP	
Contract: 4♠ S	♣ AKJ8	♣ 9	1. Stay	man		
Board: 373 Dealer: S	North: ♠ QJ72	South: ♠ A983	West	North	East	South 1NT
Vul: None	v 10852	♥ KJ4	Pass	2 ♣ ¹	Pass	2♠
North HCP: 9	◆ J93	◆ Q104	Pass	4♠	AP	
South HCP: 15 Contract: 4♠ S	♣ KQ	♣ AJ10	1. Stay	man		
Board: 374	N outlo	Conthu	West	North	Fast	South
Dealer: N	North: ♠ Q8	South: ♠ AK 103	,, 050	1NT	Pass	
Vul: NS	♥ A54	♥ J86	Pass	2•		6NT
North HCP: 15 South HCP: 19	♦ AQJ8	♦ K97	AP	- ·		
Contract: 6N N	♣ Q754	♣ AKJ	1. Stay	man		

Board: 375 Dealer: S Vul: EW HCP: 11	★ K986★ KQ92★ 53★ K93	The opponents are silent. Partner bids first.
Board: 376 Dealer: N Vul: Both HCP: 17	42✓ Q53◆ AKJ72◆ AK7	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: NS HCP: 11	♦ Q10 ♥ Q1093 ♦ KJ ♣ K10943	The opponents are silent. Partner bids first.
Board: 378 Dealer: N Vul: EW HCP: 16	▲ 1092♥ AK6◆ AQJ64♣ Q6	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: None HCP: 15	◆ Q865♥ Q4◆ A942◆ AK9	The opponents are silent. Partner bids first.

Board: 375 Dealer: S Vul: EW	North: ♠ K986	South: ♠ QJ107		North		1NT
North HCP: 11	♥ KQ92	♥ J74	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	♦ 53 ♠ K93	◆ AKQ7 ♣ A6	Pass	4♠	AP	
Contract: 4♠ S	¥ IC/3	4 110	1. Stay	man		
Board: 376	North:	South:	West	North	East	South
Dealer: N	42 ♦ 42	& K5		1NT	Pass	2 . 1
Vul: Both	♥ Q53	♥ K942	Pass	2•		2NT
North HCP: 17 South HCP: 8	♦ AKJ72	♦ Q965	Pass	3NT	AP	
Contract: 3N N	♣ AK7	♣ 983	1. Stay	man		
Board: 377 Dealer: S	North: ♠ Q10	South: ♠ K632	West	North	East	South 1NT
Vul: NS	♥ Q1093	♥ KJ	Pass	2 ♣ ¹	Pass	2♠
North HCP: 11 South HCP: 15	♦ KJ	◆ Q843	Pass	3NT	AP	
Contract: 3N S	♣ K10943	♣ AQ8	1. Stay	man		
Board: 378	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ 1092	Souri:		1NT	Pass	2 ♣ ¹
Vul: EW	♥ AK6	♥ 83	Pass	2	Pass	3NT
North HCP: 16 South HCP: 12	♦ AQJ64	◆ 1095	AP			
Contract: 3N N	♣ Q6	♣ AK83	1. Stay	man		
Board: 379	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ Q865	♠ AJ10				1NT
North HCP: 15	♥ Q4	♥ AKJ10	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ A942	♦ 10853 • O10	Pass	3NT	AP	
Contract: 3N S	♣ AK9	♣ Q10	1. Stay	man		

Board: 375 Dealer: S Vul: EW HCP: 17	♣ QJ107♥ J74◆ AKQ7♣ A6	The opponents are silent. You bid first.
Board: 376 Dealer: N Vul: Both HCP: 8	★ K5▼ K942◆ Q965◆ 983	The opponents are silent. Partner bids first.
Board: 377 Dealer: S Vul: NS HCP: 15	★ K632★ KJ◆ Q843◆ AQ8	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: EW HCP: 12	★ AJ75★ 83★ 1095★ AK83	The opponents are silent. Partner bids first.
Board: 379 Dealer: S Vul: None HCP: 15	★ AJ10★ AKJ10★ 10853★ Q10	The opponents are silent. You bid first.

Board: 375 Dealer: S Vul: EW	North: ♠ K986	South: ♠ QJ107		North		1NT
North HCP: 11	♥ KQ92	♥ J74	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	♦ 53 ♠ K93	◆ AKQ7 ♣ A6	Pass	4♠	AP	
Contract: 4♠ S	¥ IC/3	4 110	1. Stay	man		
Board: 376	North:	South:	West	North	East	South
Dealer: N	42 ♦ 42	& K5		1NT	Pass	2 . 1
Vul: Both	♥ Q53	♥ K942	Pass	2•		2NT
North HCP: 17 South HCP: 8	♦ AKJ72	♦ Q965	Pass	3NT	AP	
Contract: 3N N	♣ AK7	♣ 983	1. Stay	man		
Board: 377 Dealer: S	North: ♠ Q10	South: ♠ K632	West	North	East	South 1NT
Vul: NS	♥ Q1093	♥ KJ	Pass	2 ♣ ¹	Pass	2♠
North HCP: 11 South HCP: 15	♦ KJ	◆ Q843	Pass	3NT	AP	
Contract: 3N S	♣ K10943	♣ AQ8	1. Stay	man		
Board: 378	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ 1092	Souri:		1NT	Pass	2 ♣ ¹
Vul: EW	♥ AK6	♥ 83	Pass	2	Pass	3NT
North HCP: 16 South HCP: 12	♦ AQJ64	◆ 1095	AP			
Contract: 3N N	♣ Q6	♣ AK83	1. Stay	man		
Board: 379	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ Q865	♠ AJ10				1NT
North HCP: 15	♥ Q4	♥ AKJ10	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ A942	♦ 10853 • O10	Pass	3NT	AP	
Contract: 3N S	♣ AK9	♣ Q10	1. Stay	man		

Board: 380 Dealer: N Vul: EW HCP: 15	♠ 64♥ AKJ102♠ A104♠ QJ7	The opponents are silent. You bid first.
Board: 381 Dealer: S Vul: Both HCP: 9	AJ52✓ J64✓ Q8✓ J873	East Doubles 2♣ if possible. Partner bids first.
Board: 382 Dealer: N Vul: None HCP: 16	▲ AJ6♥ A42◆ AJ98♣ Q63	The opponents are silent. You bid first.
Board: 383 Dealer: S Vul: NS HCP: 12	◆ Q1065♥ A10764◆ AQ10◆ 3	East Doubles 2♣ if possible. Partner bids first.
Board: 384 Dealer: N Vul: Both HCP: 17	♣ Q6♥ A97◆ Q1072♣ AKQ6	The opponents are silent. You bid first.

Board: 380 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:	South: ♠ Q1093 ♥ 643 ♠ K7 ♣ A1063	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 381 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ52 ♥ J64 • Q8 ♣ J873	South: ♠ KQ10 ♥ A8 ♠ AKJ95 ♣ 542		North 2♣¹ 2NT	X	South 1NT 2• 3NT
Board: 382 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ AJ6 ♥ A42 ♠ AJ98 ♣ Q63	South: ♠ K1097 ♥ K975 ♦ 103 ♣ KJ9	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 383 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ Q1065 ♥ A10764 ♠ AQ10 ♣ 3	South: ♠ AJ742 ♥ KQ ♠ K65 ♠ Q85	Pass Pass Pass AP 1. Stay 2. Splin 3. Cue	man	X Pass Pass	1NT 2♠ 4♠³ 4♠

Board: 384 Dealer: N Vul: Both North HCP: 17

North HCP: 17 South HCP: 11 Contract: 4 N North: **♠** Q6 **♥** A97

◆ Q1072

♣ AKQ6

♠ KJ98 **♥** K10632

South:

◆ A5

♣ 73

West North East South 1NT Pass 2♣¹

Pass $2 \blacklozenge$ Pass $3 \spadesuit^2$ Pass $4 \blacktriangledown$ AP

1. Stayman

2. SMOLEN

Board: 380 Dealer: N Vul: EW HCP: 9	♣ Q1093♥ 643♦ K7♣ A1063	The opponents are silent. Partner bids first.
Board: 381 Dealer: S Vul: Both HCP: 17	★ KQ10★ A8◆ AKJ95◆ 542	East Doubles 2♣ if possible. You bid first.
Board: 382 Dealer: N Vul: None HCP: 10	★ K1097★ K975★ 103★ KJ9	The opponents are silent. Partner bids first.
Board: 383 Dealer: S Vul: NS HCP: 15	♣ AJ742♥ KQ♦ K65♣ Q85	East Doubles 2♣ if possible. You bid first.
Board: 384 Dealer: N Vul: Both HCP: 11	★ KJ98▼ K10632◆ A5◆ 73	The opponents are silent. Partner bids first.

Board: 380 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:	South: ♠ Q1093 ♥ 643 ♠ K7 ♣ A1063	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 381 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ52 ♥ J64 • Q8 ♣ J873	South: ♠ KQ10 ♥ A8 ♠ AKJ95 ♣ 542		North 2♣¹ 2NT	X	South 1NT 2• 3NT
Board: 382 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ AJ6 ♥ A42 ♠ AJ98 ♣ Q63	South: ♠ K1097 ♥ K975 ♦ 103 ♣ KJ9	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 383 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ Q1065 ♥ A10764 ♠ AQ10 ♣ 3	South: ♠ AJ742 ♥ KQ ♠ K65 ♠ Q85	Pass Pass Pass AP 1. Stay 2. Splin 3. Cue	man	X Pass Pass	1NT 2♠ 4♠³ 4♠

Board: 384 Dealer: N Vul: Both North HCP: 17

North HCP: 17 South HCP: 11 Contract: 4 N North: **♠** Q6 **♥** A97

◆ Q1072

♣ AKQ6

♠ KJ98 **♥** K10632

South:

◆ A5

♣ 73

West North East South 1NT Pass 2♣¹

Pass $2 \blacklozenge$ Pass $3 \spadesuit^2$ Pass $4 \blacktriangledown$ AP

1. Stayman

2. SMOLEN

Board: 385 Dealer: S Vul: None HCP: 8	\$9862▼ AK4◆ J1076◆ 64	The opponents are silent. Partner bids first.
Board: 386 Dealer: N Vul: NS HCP: 16	★ AK753★ 873★ AK5★ Q10	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: EW HCP: 8	♦9652♥86♦ AJ7♦ K974	The opponents are silent. Partner bids first.
Board: 388 Dealer: N Vul: None HCP: 15	♣ QJ54♥ 863♦ AK5♣ KQ3	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: NS HCP: 9	▲ AJ98♥ J93◆ J52♣ Q98	The opponents are silent. Partner bids first.

Board: 385 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ 9862 ▼ AK4 ◆ J1076 ◆ 64	South: ♠ AK10 ♥ Q10 ♠ KQ4 ♣ Q10753	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 386 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AK753 ♥ 873 ♠ AK5 ♠ Q10	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 387 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ S	North:	South: ♠ AQJ10 ♥ A75 ♠ Q1052 ♠ Q6	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East Pass AP	1NT
Board: 388 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ QJ54 ♥ 863 ♠ AK5 ♠ KQ3	South: ♠ A103 ♥ QJ52 ♦ J6 ♠ AJ87	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 389 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ98 ♥ J93 ♦ J52 ♠ Q98	South: ♠ K64 ♥ KQ ♠ A109 ♣ AJ742	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	1NT

Board: 385 Dealer: S Vul: None HCP: 16	★ AK10♥ Q10◆ KQ4♣ Q10753	The opponents are silent. You bid first.
Board: 386 Dealer: N Vul: NS HCP: 10	1082KJ54Q72A74	The opponents are silent. Partner bids first.
Board: 387 Dealer: S Vul: EW HCP: 15	AQJ10✓ A75Q1052Q6	The opponents are silent. You bid first.
Board: 388 Dealer: N Vul: None HCP: 13	★ A103♥ QJ52◆ J6★ AJ87	The opponents are silent. Partner bids first.
Board: 389 Dealer: S Vul: NS HCP: 17	★ K64★ KQ★ A109★ AJ742	The opponents are silent. You bid first.

Board: 385 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ 9862 ▼ AK4 ◆ J1076 ◆ 64	South: ♠ AK10 ♥ Q10 ♠ KQ4 ♣ Q10753	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 386 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AK753 ♥ 873 ♠ AK5 ♠ Q10	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 387 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ S	North:	South: ♠ AQJ10 ♥ A75 ♠ Q1052 ♠ Q6	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East Pass AP	1NT
Board: 388 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ QJ54 ♥ 863 ♠ AK5 ♠ KQ3	South: ♠ A103 ♥ QJ52 ♦ J6 ♠ AJ87	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 389 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ98 ♥ J93 ♦ J52 ♠ Q98	South: ♠ K64 ♥ KQ ♠ A109 ♣ AJ742	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	1NT

Board: 390 Dealer: N Vul: EW HCP: 17	♠ AK2♥ K865♦ 983♠ AQJ	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: Both HCP: 17	▲ AJ107✔ A32◆ KJ64▲ A9	The opponents are silent. Partner bids first.
Board: 392 Dealer: N Vul: NS HCP: 17	♠ A9♥ A632♠ AJ65♠ KJ4	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: EW HCP: 9	★ K96♥ J953◆ J65◆ A64	The opponents are silent. Partner bids first.
Board: 394 Dealer: N Vul: Both HCP: 15	◆ 92♥ 752◆ AK76◆ AKJ5	The opponents are silent. You bid first.

Board: 390 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 4 N	North: ♠ AK2 ♥ K865 ♦ 983 ♣ AQJ	South: ♠ Q3 ♥ AJ102 ♠ AQ7 ♠ 7432	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 391 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ AJ107 ♥ A32 ♠ KJ64 ♠ A9	South: ♠ Q9 ♥ K10875 ♠ A52 ♠ KQJ	West Pass Pass 1. Stay	North 2♣¹ 6NT man		South 1NT 2♥
Board: 392 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A9 ♥ A632 ♠ AJ65 ♠ KJ4	South:	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 393 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K96 ♥ J953 ♦ J65 ♣ A64	South:	West Pass Pass 1. Stay	North 2.1 2NT man	East Pass AP	1NT
Board: 394 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:	South: ♠ A753 ♥ KQJ3 ♦ J85 ♣ Q4	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 390 Dealer: N Vul: EW HCP: 13	♣ Q3♥ AJ102◆ AQ7♣ 7432	The opponents are silent. Partner bids first.
Board: 391 Dealer: S Vul: Both HCP: 15	♠ Q9♥ K10875♠ A52♠ KQJ	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: NS HCP: 8	▲ 10652♥ K7◆ KQ82♣ 1093	The opponents are silent. Partner bids first.
Board: 393 Dealer: S Vul: EW HCP: 16		The opponents are silent. You bid first.
Board: 394 Dealer: N Vul: Both HCP: 13	♠ A753♥ KQJ3♦ J85♠ Q4	The opponents are silent. Partner bids first.

Board: 390 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 4 N	North: ♠ AK2 ♥ K865 ♦ 983 ♣ AQJ	South: ♠ Q3 ♥ AJ102 ♠ AQ7 ♠ 7432	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 391 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ AJ107 ♥ A32 ♠ KJ64 ♠ A9	South: ♠ Q9 ♥ K10875 ♠ A52 ♠ KQJ	West Pass Pass 1. Stay	North 2♣¹ 6NT man		South 1NT 2♥
Board: 392 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A9 ♥ A632 ♠ AJ65 ♠ KJ4	South:	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 393 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K96 ♥ J953 ♦ J65 ♣ A64	South:	West Pass Pass 1. Stay	North 2.1 2NT man	East Pass AP	1NT
Board: 394 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:	South: ♠ A753 ♥ KQJ3 ♦ J85 ♣ Q4	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 395 Dealer: S Vul: None HCP: 14	AQ53KQ10824QJ2	The opponents are silent. Partner bids first.
Board: 396 Dealer: N Vul: EW HCP: 16	A862♥ Q4AQ7A1076	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: Both HCP: 13	▲ A1076✔ AKQ105◆ 3♣ 1063	The opponents are silent. Partner bids first.
Board: 398 Dealer: N Vul: None HCP: 16	♠ KJ ♥ 1096 ♦ AK652 ♣ KQ9	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: NS HCP: 14	★ AK52★ AK82★ 1032★ 53	The opponents are silent. Partner bids first.

Board: 395				North		1NT
Dealer: S	North:	South:	Pass		Pass	
Vul: None	♠ AQ53	♦ J4	Pass	3 ♠ ²	Pass	4 ♥
North HCP: 14	♥ KQ1082 ♦ 4	♥ A65 ♦ AK1098	Pass	4NT ³	Pass	5♣
South HCP: 16	• QJ2	◆ AN1098	Pass	6♥	AP	
Contract: 6♥ S	1 402	11100	1. Stayı			
			2. SMC		2214	C ••
			3. Blaci	kwood (J314, 1	ior 🔻
Board: 396	NI41	C 41	West	North	Fast	South
Dealer: N	North: ♠ A862	South: ♠ K1053	***CSt	1NT	Pass	
Vul: EW	♥ Q4	♥ 1076	Pass	2	Pass	
North HCP: 16 South HCP: 9	◆ AQ7	♦ KJ105	AP	21	1 455	12
Contract: 4 N	♣ A1076	♣ Q5	1. Stayı	man		
Board: 397	North:	South:	West	North	East	South 1NT
Dealer: S	♦ A1076	◆ KQ4	Pass	2 ♣ ¹	Pass	2♦
Vul: Both North HCP: 13	♥ AKQ105	4 2	Pass	3 ♠ ²	Pass	3NT
South HCP: 16	♦ 3	♦ AK972	AP	0.2		
Contract: 3N S	♣ 1063	♣ A72	1. Stayı	man		
			2. SMC	OLEN		
			W 74	NT41-	F4	C41-
			west	North		
Board: 398	North:	South:	D	1NT	Pass	
Dealer: N Vul: None	♠ KJ	★ A10643	Pass	2 \	Pass	-
North HCP: 16	♥ 1096	♥ AJ84 ♦ Q4	Pass	3NT	Pass	6NT
South HCP: 15	♦ AK652	-	AP			
	♣ KQ9	♣ A4	1. Stayı	mon		

Board: 399 West North East South North: South: Dealer: S 1NT **♠** Q98 **♦** AK52 Vul: NS Pass 2♣¹ Pass 2♦ **♥** AK82 **♥** J5 North HCP: 14 ♦ AKQ74 **♦** 1032 Pass 3NT AP South HCP: 15 **♣** 53 **♣** K102 1. Stayman Contract: 3N S

Board: 395 Dealer: S Vul: None HCP: 16		The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: EW HCP: 9	★K1053▼1076◆KJ105◆Q5	The opponents are silent. Partner bids first.
Board: 397 Dealer: S Vul: Both HCP: 16	★ KQ4▼ 42◆ AK972◆ A72	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: None HCP: 15	★ A10643♥ AJ84◆ Q4★ A4	The opponents are silent. Partner bids first.
Board: 399 Dealer: S Vul: NS HCP: 15	♣ Q98♥ J5◆ AKQ74♣ K102	The opponents are silent. You bid first.

Board: 395			West]			1NT
Dealer: S	North:	South:	Pass 2		Pass	
Vul: None	♦ AQ53	♦ J4	Pass ($3 \spadesuit^2$	Pass	4♥
North HCP: 14	♥ KQ1082 ♦ 4	✓ A65◆ AK1098	Pass 4	4NT ³	Pass	5♣
South HCP: 16	• QJ2	◆ A108	Pass	6♥	AP	
Contract: 6♥ S			1. Staym			
			2. SMO		7214	Fo
			3. Black	wood (J314, I	or 🔻
Board: 396	North:	South:	West]	North	East	South
Dealer: N	♦ A862	♠ K1053		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ Q4	v 1076	Pass 2	2♠	Pass	4♠
South HCP: 9	♦ AQ7	♦ KJ105	AP			
Contract: 4♠ N	♣ A1076	♣ Q5	1. Staym	nan		
Board: 397 Dealer: S	North:	South:	West]			1NT
Vul: Both	♦ A1076	♦ KQ4	-	2♣¹	Pass	
North HCP: 13	★ AKQ105★ 3	♥ 42 ♦ AK972		$3 \clubsuit^2$	Pass	3NT
South HCP: 16	♣ 1063	◆ A72	AP			
Contract: 3N S			1. Staym 2. SMO			
			West]	North	East	South
Board: 398	NI41.	South:		1NT	Pass	2 ♣ ¹
Dealer: N	North: ♠ KJ	♦ A10643	Pass 2	2•	Pass	3 ♥ ²
Vul: None	♥ 1096	♥ AJ84	Pass 3	3NT	Pass	
North HCP: 16	North HCP: 16	♦ Q4	AP			
South HCP: 15	♣ KQ9	♣ A4	1. Staym	าลก		
Contract: 6N N	4 11Q)		- 1	MII		

Board: 399 West North East South North: South: Dealer: S 1NT **♠** Q98 **♦** AK52 Vul: NS Pass 2♣¹ Pass 2♦ **♥** AK82 **♥** J5 North HCP: 14 ♦ AKQ74 **♦** 1032 Pass 3NT AP South HCP: 15 **♣** 53 **♣** K102 1. Stayman Contract: 3N S

Board: 400 Dealer: N Vul: Both HCP: 15	★ AK10▼ A632◆ KJ43◆ 102	The opponents are silent. You bid first.
Board: 401 Dealer: S Vul: None HCP: 8	★ K6▼ K1042◆ Q653◆ 1094	The opponents are silent. Partner bids first.
Board: 402 Dealer: N Vul: NS HCP: 16	♠ AQJ5♥ Q932♦ QJ4♠ A10	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: EW HCP: 14	★ K7♥ QJ73◆ Q65◆ AQ86	The opponents are silent. Partner bids first.
Board: 404 Dealer: N Vul: None HCP: 16	★ A1062★ KJ93★ A109★ A5	West Doubles 2♣ if possible. You bid first.

Board: 400 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ AK10 ♥ A632 ♠ KJ43 ♣ 102	South:	Pass AP 1. Stay		Pass	
Board: 401 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K6 ♥ K1042 ♦ Q653 ♣ 1094	South: ♠ A4 ♥ QJ ♠ AK84 ♣ J6532	West Pass Pass 1. Stay		East Pass AP	South 1NT 2+
Board: 402 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ AQJ5 ♥ Q932 ♠ QJ4 ♠ A10	South: ♠ K964 ▼ A104 ◆ 83 ♣ Q732	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 403 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ K7 ♥ QJ73 ♦ Q65 ♣ AQ86	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 404 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ A1062 ♥ KJ93 ♠ A109 ♣ A5	South:	West X Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	

Board: 400 Dealer: N Vul: Both HCP: 9	◆9853▼104◆A108◆KQ63	The opponents are silent. Partner bids first.
Board: 401 Dealer: S Vul: None HCP: 15	★ A4♥ QJ◆ AK84◆ J6532	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: NS HCP: 9	★ K964★ A104★ 83★ Q732	The opponents are silent. Partner bids first.
Board: 403 Dealer: S Vul: EW HCP: 16	♣ J96♥ A82♦ AKJ73♣ K5	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: None HCP: 10	J975✓ AQ8✓ K843♠ 64	West Doubles 2♣ if possible. Partner bids first.

Board: 400 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ AK10 ♥ A632 ♠ KJ43 ♣ 102	South:	Pass AP 1. Stay		Pass	
Board: 401 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K6 ♥ K1042 ♦ Q653 ♣ 1094	South: ♠ A4 ♥ QJ ♠ AK84 ♣ J6532	West Pass Pass 1. Stay		East Pass AP	South 1NT 2+
Board: 402 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ AQJ5 ♥ Q932 ♠ QJ4 ♠ A10	South: ♠ K964 ▼ A104 ◆ 83 ♣ Q732	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 403 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ K7 ♥ QJ73 ♦ Q65 ♣ AQ86	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 404 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ A1062 ♥ KJ93 ♠ A109 ♣ A5	South:	West X Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	

Board: 405 Dealer: S Vul: NS HCP: 8	▲ A985♥ 852◆ 872◆ KJ2	The opponents are silent. Partner bids first.
Board: 406 Dealer: N Vul: EW HCP: 17	♠ AK2♥ 94♠ AK62♠ K865	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: Both HCP: 8	▲ AJ93♥ 652◆ 842▲ K75	The opponents are silent. Partner bids first.
Board: 408 Dealer: N Vul: NS HCP: 16	★ A5▼ K73◆ A10865◆ KQ2	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: EW HCP: 8	◆ 986♥ A754◆ KJ5◆ 865	The opponents are silent. Partner bids first.

Board: 405 Dealer: S	North: ♠ A985	South: ♠ QJ4		North		1NT
Vul: NS	♥ 852	♥ AQ7	Pass	2 ♣ ¹	Pass	
North HCP: 8	♦ 872	♦ AQ	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ2	♣ Q9643	AP			
Contract: 3N S			1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	AK2	\$9873		1NT	Pass	
Vul: EW	♥ 74K2 ♥ 94	♥ A1083	Pass	2•	Pass	2NT
North HCP: 17	♦ AK62	◆ 985	Pass	3NT	AP	2111
South HCP: 8	♣ K865	♣ A10	1. Stay		Л	
Contract: 3N N			1. Stay	11 6411		
Board: 407 Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ AJ93	★ 1086				1NT
North HCP: 8	♥ 652	♥ AK8	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ 842 • 1475	◆ KQ97	Pass	2NT	AP	
Contract: 2N S	♣ K75	♣ A86	1. Stayman			
			West	North	East	South
Board: 408	North:	South:		1NT	Pass	
Dealer: N	♦ A5	♠ KQJ73	Pass	2•	Pass	
Vul: NS	♥ K73	♥ QJ106	Pass	3NT	AP	3 🔻
North HCP: 16 South HCP: 10	◆ A10865	♦ 32	1. Stay		Ai	
Contract: 3N N	♣ KQ2	♣ J9	2. SM(
D 1 400			West	North	Fact	South
Board: 409	North:	South:	WEST	INOIUI	Lasi	1NT
Dealer: S	♦ 986	♠ A7	Dagg	2.1	Desc	
Vul: EW North HCP: 8	♥ A754	v 1096	Pass	2♣¹	Pass	
South HCP: 16	♦ KJ5	♦ Q43	Pass	2NT	Pass	3 ♣
Contract: 3♣ N	♣ 865	♣ AKQJ9	AP			
Contract. 5 1 1			1. Stay	man		

Board: 405 Dealer: S Vul: NS HCP: 17	♣ QJ4♥ AQ7◆ AQ♣ Q9643	The opponents are silent. You bid first.
Board: 406 Dealer: N Vul: EW HCP: 8	◆9873▼ A1083◆985◆ A10	The opponents are silent. Partner bids first.
Board: 407 Dealer: S Vul: Both HCP: 16	1086✓ AK8✓ KQ97△ A86	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: NS HCP: 10	★ KQJ73♥ QJ106◆ 32♣ J9	The opponents are silent. Partner bids first.
Board: 409 Dealer: S Vul: EW HCP: 16	♠ A7♥ 1096♦ Q43♠ AKQJ9	The opponents are silent. You bid first.

Board: 405 Dealer: S	North: ♠ A985	South: ♠ QJ4		North		1NT
Vul: NS	♥ 852	♥ AQ7	Pass	2 ♣ ¹	Pass	
North HCP: 8	♦ 872	♦ AQ	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ2	♣ Q9643	AP			
Contract: 3N S			1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	AK2	\$9873		1NT	Pass	
Vul: EW	♥ 74K2 ♥ 94	♥ A1083	Pass	2•	Pass	2NT
North HCP: 17	♦ AK62	◆ 985	Pass	3NT	AP	2111
South HCP: 8	♣ K865	♣ A10	1. Stay		Л	
Contract: 3N N			1. Stay	11 6411		
Board: 407 Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ AJ93	★ 1086				1NT
North HCP: 8	♥ 652	♥ AK8	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ 842 • 1475	◆ KQ97	Pass	2NT	AP	
Contract: 2N S	♣ K75	♣ A86	1. Stayman			
			West	North	East	South
Board: 408	North:	South:		1NT	Pass	
Dealer: N	♦ A5	♠ KQJ73	Pass	2•	Pass	
Vul: NS	♥ K73	♥ QJ106	Pass	3NT	AP	3 🔻
North HCP: 16 South HCP: 10	◆ A10865	♦ 32	1. Stay		Ai	
Contract: 3N N	♣ KQ2	♣ J9	2. SM(
D 1 400			West	North	Fact	South
Board: 409	North:	South:	WEST	INOIUI	Lasi	1NT
Dealer: S	♦ 986	♠ A7	Dagg	2.1	Desc	
Vul: EW North HCP: 8	♥ A754	v 1096	Pass	2♣¹	Pass	
South HCP: 16	♦ KJ5	♦ Q43	Pass	2NT	Pass	3 ♣
Contract: 3♣ N	♣ 865	♣ AKQJ9	AP			
Contract. 5 1 1			1. Stay	man		

Board: 410	The opponents are silent. You bid first.
Board: 411	The opponents are silent. Partner bids first.
Board: 412	The opponents are silent. You bid first.
Board: 413	The opponents are silent. Partner bids first.
Board: 414	The opponents are silent. You bid first.

Board: 410 Dealer: N Vul: Both	North: ♠ A52	South: ♠ KQ103	West	North 1NT	East Pass	
North HCP: 16	♥ J42	♥ AK86	Pass	2 ♦	Pass	3NT
South HCP: 14	♦ K109 ♣ AKJ6	♦ 43 ♣ Q84	AP			
Contract: 3N N	AICJU	₹ Q0 1	1. Stay	man		
Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ Q932	♦ A7				1NT
Vul: None North HCP: 10	♥ K65	♥ AJ42	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ K93	• Q76	Pass	3NT	AP	
Contract: 3N S	♣ Q96	♣ A1053	1. Stay	man		
Board: 412	North:	South:	West	North	East	South
Dealer: N	AK	♦ 974		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ Q752	♥ AKJ8	Pass	2♥	Pass	4♥
South HCP: 14	◆ KJ3	♦ A7	AP			
Contract: 4♥ N	♣ K875	♣ Q943	1. Stayman			
Board: 413	N. 4	South:	West	North	East	South
Dealer: S	North: ♠ K842	50un. • Q7				1NT
Vul: None North HCP: 12	♥ Q4	♥ KJ86	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	◆ AK1084	♦ J732	Pass	3♦	Pass	3NT
Contract: 3N S	♣ 86	♣ AKJ	AP			
			1. Stay	man		
Board: 414	North:	South:	West	North	East	South
Dealer: N	♦ AJ52	♦ KQ74		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ A854	♥ KJ96	Pass	2♥	Pass	4♥
South HCP: 13	• 98	◆ Q75	AP			
Contract: 4♥ N	♣ AK9	♣ Q10	1. Stay	man		

Board: 410 Dealer: N Vul: Both HCP: 14	★ KQ103★ AK86★ 43★ Q84	The opponents are silent. Partner bids first.
Board: 411 Dealer: S Vul: None HCP: 15	♠ A7♥ AJ42♦ Q76♠ A1053	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: EW HCP: 14	♦ 974♥ AKJ8♦ A7♠ Q943	The opponents are silent. Partner bids first.
Board: 413 Dealer: S Vul: None HCP: 15	♣ Q7♥ KJ86♦ J732♣ AKJ	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: NS HCP: 13	★ KQ74★ KJ96◆ Q75◆ Q10	The opponents are silent. Partner bids first.

Board: 410 Dealer: N Vul: Both	North: ♠ A52	South: ♠ KQ103	West	North 1NT	East Pass	
North HCP: 16	♥ J42	♥ AK86	Pass	2 ♦	Pass	3NT
South HCP: 14	♦ K109 ♣ AKJ6	♦ 43 ♣ Q84	AP			
Contract: 3N N	AICJU	₹ Q0 1	1. Stay	man		
Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ Q932	♦ A7				1NT
Vul: None North HCP: 10	♥ K65	♥ AJ42	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ K93	• Q76	Pass	3NT	AP	
Contract: 3N S	♣ Q96	♣ A1053	1. Stay	man		
Board: 412	North:	South:	West	North	East	South
Dealer: N	AK	♦ 974		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ Q752	♥ AKJ8	Pass	2♥	Pass	4♥
South HCP: 14	◆ KJ3	♦ A7	AP			
Contract: 4♥ N	♣ K875	♣ Q943	1. Stay	man		
Board: 413	N. 4	South:	West	North	East	South
Dealer: S	North: ♠ K842	50un. • Q7				1NT
Vul: None North HCP: 12	♥ Q4	♥ KJ86	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	◆ AK1084	♦ J732	Pass	3♦	Pass	3NT
Contract: 3N S	♣ 86	♣ AKJ	AP			
			1. Stay	man		
Board: 414	North:	South:	West	North	East	South
Dealer: N	♦ AJ52	♦ KQ74		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ A854	♥ KJ96	Pass	2♥	Pass	4♥
South HCP: 13	• 98	◆ Q75	AP			
Contract: 4♥ N	♣ AK9	♣ Q10	1. Stay	man		

Board: 415 Dealer: S Vul: Both HCP: 17	♣ AJ63♥ Q104♦ AQ5♣ A85	The opponents are silent. Partner bids first.
Board: 416 Dealer: N Vul: None HCP: 15	♣ Q542♥ AQ◆ Q83♣ KQ43	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: NS HCP: 15	AQJ5♥ 972Q65AQ5	The opponents are silent. Partner bids first.
Board: 418 Dealer: N Vul: EW HCP: 16	 ♣ J92 ♥ AQ4 ♦ Q1042 ♣ AK8	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: None HCP: 14	★ A64♥ J1043◆ AK8◆ Q98	The opponents are silent. Partner bids first.

Board: 415 Dealer: S Vul: Both North HCP: 17 South HCP: 16 Contract: 6N S	North: ♠ AJ63 ♥ Q104 ♠ AQ5 ♣ A85	South: ♠ K82 ▼ A95 ♠ K72 ♠ KQJ3	West Pass Pass 1. Stay	6NT	East Pass AP	1NT
Board: 416 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 7♠ N	North: ♠ Q542 ♥ AQ ♠ Q83 ♣ KQ43	South: ♠ AK86 ▼ 1042 ♠ A1097 ♣ A2	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 417 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 6N S	North: ♠ AQJ5 ♥ 972 ♠ Q65 ♣ AQ5	South: ◆ 86 ▼ AKJ54 ◆ K104 ◆ KJ6	West Pass Pass 1. Stay	North 2♣¹ 6NT man	East Pass AP	1NT
Board: 418 Dealer: N Vul: EW North HCP: 16 South HCP: 16 Contract: 6N N	North:	South: ♠ K8 ♥ KJ105 ♠ AKJ73 ♣ J2	Pass Pass 1. Stay	North 1NT 2 6NT man ntitative	Pass Pass AP	
Board: 419 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ A64 ♥ J1043 ♠ AK8 ♠ Q98	South: ♠ KJ82 ♥ AK ♦ J62 ♣ A1063	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 415 Dealer: S Vul: Both HCP: 16	★ K82★ A95★ K72★ KQJ3	The opponents are silent. You bid first.
Board: 416 Dealer: N Vul: None HCP: 15	AK86▼ 1042◆ A1097◆ A2	The opponents are silent. Partner bids first.
Board: 417 Dealer: S Vul: NS HCP: 15	★86✓ AKJ54★ K104★ KJ6	The opponents are silent. You bid first.
Board: 418 Dealer: N Vul: EW HCP: 16	★ K8▼ KJ105◆ AKJ73◆ J2	The opponents are silent. Partner bids first.
Board: 419 Dealer: S Vul: None HCP: 16	★ KJ82★ AK◆ J62◆ A1063	The opponents are silent. You bid first.

Board: 415 Dealer: S Vul: Both North HCP: 17 South HCP: 16 Contract: 6N S	North: ♠ AJ63 ♥ Q104 ♠ AQ5 ♣ A85	South: ♠ K82 ▼ A95 ♠ K72 ♠ KQJ3	West Pass Pass 1. Stay	6NT	East Pass AP	1NT
Board: 416 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 7♠ N	North: ♠ Q542 ♥ AQ ♠ Q83 ♣ KQ43	South: ♠ AK86 ▼ 1042 ♠ A1097 ♣ A2	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 417 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 6N S	North: ♠ AQJ5 ♥ 972 ♠ Q65 ♣ AQ5	South: ◆ 86 ▼ AKJ54 ◆ K104 ◆ KJ6	West Pass Pass 1. Stay	North 2♣¹ 6NT man	East Pass AP	1NT
Board: 418 Dealer: N Vul: EW North HCP: 16 South HCP: 16 Contract: 6N N	North:	South: ♠ K8 ♥ KJ105 ♠ AKJ73 ♣ J2	Pass Pass 1. Stay	North 1NT 2 6NT man ntitative	Pass Pass AP	
Board: 419 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ A64 ♥ J1043 ♠ AK8 ♠ Q98	South: ♠ KJ82 ♥ AK ♦ J62 ♣ A1063	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 420 Dealer: N Vul: NS HCP: 15	♣ QJ3♥ AQJ93◆ 42♣ AJ5	The opponents are silent. You bid first.
Board: 421 Dealer: S Vul: EW HCP: 11	♣ J1082♥ KQ52♦ A62♣ J2	The opponents are silent. Partner bids first.
Board: 422 Dealer: N Vul: Both HCP: 17	★742★ AK6★ AK94★ K75	The opponents are silent. You bid first.
Board: 423 Dealer: S Vul: NS HCP: 13	AQ98✓ J105✓ KQ94✓ J9	The opponents are silent. Partner bids first.
Board: 424 Dealer: N Vul: EW HCP: 16	★ KQJ93★ AJ3★ K103★ Q7	The opponents are silent. You bid first.

Board: 420 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ QJ3 ♥ AQJ93 ♦ 42 ♠ AJ5	South: ♠ K986 ♥ 108 ♦ 53 ♣ KQ862	West Pass AP 1. Stay		Pass	
Board: 421 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:	South: ♠ A63 ♥ AJ8 ♠ KQJ ♠ Q1098				1NT
Board: 422 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North: ◆ 742 ▼ AK6 ◆ AK94 ◆ K75	South: ♠ KQJ9 ♥ J9 ♦ J5 ♣ AJ1093	West Pass Pass 1. Stay	3NT	East Pass Pass AP	2 ♣ ¹
Board: 423 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ AQ98 ♥ J105 ♠ KQ94 ♣ J9	South: ♠ KJ3 ♥ KQ43 ♦ J1083 ♣ AQ	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 424 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ KQJ93 ♥ AJ3 ♠ K103 ♣ Q7	South: ♣ 72 ♥ K965 ♠ AQ9 ♣ K1095	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 420 Dealer: N Vul: NS HCP: 8	★ K986▼ 108◆ 53◆ KQ862	The opponents are silent. Partner bids first.
Board: 421 Dealer: S Vul: EW HCP: 17	▲ A63♥ AJ8◆ KQJ◆ Q1098	The opponents are silent. You bid first.
Board: 422 Dealer: N Vul: Both HCP: 13	★ KQJ9♥ J9◆ J5◆ AJ1093	The opponents are silent. Partner bids first.
Board: 423 Dealer: S Vul: NS HCP: 16	★ KJ3▼ KQ43◆ J1083◆ AQ	The opponents are silent. You bid first.
Board: 424 Dealer: N Vul: EW HCP: 12	★ 72▼ K965◆ AQ9◆ K1095	The opponents are silent. Partner bids first.

Board: 420 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ QJ3 ♥ AQJ93 ♦ 42 ♠ AJ5	South: ♠ K986 ♥ 108 ♦ 53 ♣ KQ862	West Pass AP 1. Stay		Pass	
Board: 421 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:	South: ♠ A63 ♥ AJ8 ♠ KQJ ♠ Q1098				1NT
Board: 422 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North: ◆ 742 ▼ AK6 ◆ AK94 ◆ K75	South: ♠ KQJ9 ♥ J9 ♦ J5 ♣ AJ1093	West Pass Pass 1. Stay	3NT	East Pass Pass AP	2 ♣ ¹
Board: 423 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ AQ98 ♥ J105 ♠ KQ94 ♣ J9	South: ♠ KJ3 ♥ KQ43 ♦ J1083 ♣ AQ	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 424 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ KQJ93 ♥ AJ3 ♠ K103 ♣ Q7	South: ♣ 72 ♥ K965 ♠ AQ9 ♣ K1095	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 425	943 Partner bids first
Board: 426 Dealer: N Vul: None HCP: 15 ♣ QJ7 ▼ 954 ★ K6 ★ AK	You bid first
Board: 427 Dealer: S Vul: EW HCP: 10 ♣ 73 ▼ AJ6 ♣ A10	Partner hids first
Board: 428 Dealer: N Vul: None HCP: 15 ♣ A87 ★ K9 ♣ A76 ♣ A43	The opponents are silent. You hid first
Board: 429 Dealer: S Vul: NS HCP: 16 ♣ AJ7 ▼ AK ▼ AK ▼ QJ8	The opponents are silent. Partner hids first

Board: 425 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6♠ S	North: ♠ Q952 ♥ AQ943 ♠ A9 ♣ A5	South: ♠ AK83 ♥ KJ ♦ K8762 ♣ J6	West Pass Pass 1. Stay	North 2♣¹ 6♠ man	East Pass AP	1NT
Board: 426 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4 \(\mathbf{N} \) N	North: ♠ QJ7 ♥ 954 ♠ K6 ♠ AKQ52	South: ♠ A1096 ♥ AKJ102 ♠ 75 ♣ J10	Pass Pass 1. Stay 2. SMO		East Pass Pass AP	2 ♣¹
Board: 427 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2N S	North: ♠ 73 ♥ AJ63 ♦ J86 ♣ A1074	South: ♠ A84 ♥ 854 ♠ AKQ3 ♣ Q83	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 428 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A87 ♥ K9 ♠ A763 ♣ A432	South: ♠ 1062 ♥ QJ72 ♦ J102 ♣ KJ6	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	2 ♣ ¹
Board: 429 Dealer: S Vul: NS North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AJ75 ♥ AK ♦ J83 ♣ QJ83	South: ♠ K104 ♥ 9632 ♠ KQ7 ♣ AK7	Pass Pass AP 1. Stay	North 2♣¹ 4NT² man ntitative	Pass Pass	1NT 2♥

Board: 425 Dealer: S Vul: Both HCP: 15	★ AK83♥ KJ★ K8762♣ J6	The opponents are silent. You bid first.
Board: 426 Dealer: N Vul: None HCP: 13	★ A1096♥ AKJ102↑ 75★ J10	The opponents are silent. Partner bids first.
Board: 427 Dealer: S Vul: EW HCP: 15	★ A84♥ 854◆ AKQ3◆ Q83	The opponents are silent. You bid first.
Board: 428 Dealer: N Vul: None HCP: 8	1062✓ QJ72✓ J102✓ KJ6	The opponents are silent. Partner bids first.
Board: 429 Dealer: S Vul: NS HCP: 15	★ K104♥ 9632★ KQ7★ AK7	The opponents are silent. You bid first.

Board: 425 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6♠ S	North: ♠ Q952 ♥ AQ943 ♠ A9 ♣ A5	South: ♠ AK83 ♥ KJ ♠ K8762 ♣ J6	West Pass Pass 1. Stay	North 2♣¹ 6♠ man	East Pass AP	1NT
Board: 426 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4 \(\mathbf{N} \) N	North: ♠ QJ7 ♥ 954 ♠ K6 ♠ AKQ52	South: ♠ A1096 ♥ AKJ102 ♠ 75 ♣ J10	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2♣ ¹
Board: 427 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2N S	North: ♣ 73 ✔ AJ63 ♣ J86 ♣ A1074	South: ♠ A84 ♥ 854 ♠ AKQ3 ♣ Q83	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2
Board: 428 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A87 ♥ K9 ♠ A763 ♣ A432	South: ♠ 1062 ♥ QJ72 ♦ J102 ♣ KJ6	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	
Board: 429 Dealer: S Vul: NS North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AJ75 ♥ AK ♦ J83 ♠ QJ83	South: ♠ K104 ♥ 9632 ♠ KQ7 ♣ AK7	Pass Pass AP 1. Stay	North 2♣¹ 4NT² man ntitative	Pass Pass	1NT 2♥

Board: 430 Dealer: N Vul: Both HCP: 15	★ A108♥ 95◆ AKJ103◆ K92	The opponents are silent. You bid first.
Board: 431 Dealer: S Vul: None HCP: 14		The opponents are silent. Partner bids first.
Board: 432 Dealer: N Vul: NS HCP: 16	★ AK7▼ AK93◆ 1097◆ Q87	The opponents are silent. You bid first.
Board: 433 Dealer: S Vul: EW HCP: 11		The opponents are silent. Partner bids first.
Board: 434 Dealer: N Vul: None HCP: 15	▲ A75♥ AKJ5♦ K52♣ 984	The opponents are silent. You bid first.

Board: 430 Dealer: N Vul: Both	North: ♠ A108	South: ♠ J4		North 1NT	Pass	2 ♣ ¹
North HCP: 15	♥ 95 ♦ AKJ103	♥ AJ74 ♦ 9764	Pass	2	Pass	2NT
South HCP: 8	◆ K92	◆ Q83	AP			
Contract: 2N N		- 400	1. Stay	man		
Board: 431	North:	South:	West	North	East	South
Dealer: S	4 J864	AKQ				1NT
Vul: None North HCP: 14	y 942	♥ AJ7	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ AKJ9	◆ 1063	Pass	3NT	AP	
Contract: 3N S	♣ AJ	♣ Q1043	1. Stay	man		
Board: 432	North:	South:	West	North	East	South
Dealer: N	AK7	♦ J854		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ AK93	¥ 42	Pass	2♥	Pass	2NT
South HCP: 8	♦ 1097	◆ AK62	AP			
Contract: 2N N	♣ Q87	♣ 1093	1. Stay	man		
Board: 433			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♦ J1083	★ KQ95	Pass	2 ♣ ¹	Pass	2♥
North HCP: 11	♥ KJ2 ♦ Q2	♥ A654 ♦ A75	Pass	3NT	Pass	4♠
South HCP: 16 Contract: 4♠ S	• Q2 • A643	• K8	AP			
Contract. 72 5			1. Stay	man		
Board: 434			***	NT d	.	G 4
Dealer: N	North:	South:	West	North		
Vul: None	♦ A75	♦ QJ42	ъ.	1NT	Pass	
North HCP: 15	✓ AKJ5✓ K52	♥ Q73 ♦ 73	Pass	2♥	Pass	3NT
South HCP: 12 Contract: 3N N	♦ 984	♣ AK75	AP 1. Stay	man		

Board: 430 Dealer: N Vul: Both HCP: 8	▶ J4♥ AJ74♦ 9764♠ Q83	The opponents are silent. Partner bids first.
Board: 431 Dealer: S Vul: None HCP: 16	★ AKQ★ AJ7★ 1063★ Q1043	The opponents are silent. You bid first.
Board: 432 Dealer: N Vul: NS HCP: 8		The opponents are silent. Partner bids first.
Board: 433 Dealer: S Vul: EW HCP: 16	★ KQ95★ A654★ A75★ K8	The opponents are silent. You bid first.
Board: 434 Dealer: N Vul: None HCP: 12	♣ QJ42♥ Q73♦ 73♣ AK75	The opponents are silent. Partner bids first.

Board: 430 Dealer: N Vul: Both	North: ♠ A108	South: ♠ J4		North 1NT	Pass	2 ♣ ¹
North HCP: 15	♥ 95 ♦ AKJ103	♥ AJ74 ♦ 9764	Pass	2	Pass	2NT
South HCP: 8	◆ K92	◆ Q83	AP			
Contract: 2N N		- 400	1. Stay	man		
Board: 431	North:	South:	West	North	East	South
Dealer: S	4 J864	AKQ				1NT
Vul: None North HCP: 14	y 942	♥ AJ7	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ AKJ9	◆ 1063	Pass	3NT	AP	
Contract: 3N S	♣ AJ	♣ Q1043	1. Stay	man		
Board: 432	North:	South:	West	North	East	South
Dealer: N	AK7	♦ J854		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ AK93	¥ 42	Pass	2♥	Pass	2NT
South HCP: 8	♦ 1097	◆ AK62	AP			
Contract: 2N N	♣ Q87	♣ 1093	1. Stay	man		
Board: 433			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♦ J1083	★ KQ95	Pass	2 ♣ ¹	Pass	2♥
North HCP: 11	♥ KJ2 ♦ Q2	♥ A654 ♦ A75	Pass	3NT	Pass	4♠
South HCP: 16 Contract: 4♠ S	• Q2 • A643	• K8	AP			
Contract. 72 5			1. Stay	man		
Board: 434			***	NT d	.	G 4
Dealer: N	North:	South:	West	North		
Vul: None	♦ A75	♦ QJ42	ъ.	1NT	Pass	
North HCP: 15	✓ AKJ5✓ K52	♥ Q73 ♦ 73	Pass	2♥	Pass	3NT
South HCP: 12 Contract: 3N N	♦ 984	♣ AK75	AP 1. Stay	man		

Board: 435 Dealer: S Vul: NS HCP: 12	♣ AQ ♥ Q853 ♦ K97 ♣ J964	The opponents are silent. Partner bids first.
Board: 436 Dealer: N Vul: EW HCP: 15	★ KJ5▼ 1092◆ AK864◆ A6	The opponents are silent. You bid first.
Board: 437 Dealer: S Vul: Both HCP: 12	♣ QJ82♥ AK102◆ 83♣ Q83	The opponents are silent. Partner bids first.
Board: 438 Dealer: N Vul: NS HCP: 15	♠ 963♥ A754♦ K6♠ AKJ7	The opponents are silent. You bid first.
Board: 439 Dealer: S Vul: EW HCP: 9	♣ Q10 ♥ J1064 ♦ K9 ♣ QJ963	The opponents are silent. Partner bids first.

Board: 435 Dealer: S	North: ♠ AQ	South: ♠ KJ	West	North	East	South 1NT
Vul: NS North HCP: 12 South HCP: 17	♥ Q853 ♦ K97	✓ AK7✓ AQ432	Pass Pass	2 ♣ ¹ 3NT	Pass AP	2♦
Contract: 3N S	♣ J964	♣ 1075	1. Stay	man		
Board: 436	North:	South:	West	North	East	South
Dealer: N	• KJ5	♦ A1087		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	v 1092	♥ A865	Pass	2•	Pass	2NT
South HCP: 10	♦ AK864	◆ Q10	AP			
Contract: 2N N	♣ A6	♣ 853	1. Stay	man		
Board: 437 Dealer: S	North: ♠ QJ82	South: ♠ AK10	West	North	East	South 1NT
Vul: Both North HCP: 12	♥ AK102	♥ 643	Pass	2 ♣ ¹	Pass	2♦
South HCP: 17	♦ 83	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N S	♣ Q83	♣ 76	1. Stay	man		
Board: 438	North:	South:	West	North	East	South
Dealer: N	Norui. ♦ 963	Souii. ♠ AJ1085		1NT	Pass	2 ♣ ¹
Vul: NS	♥ A754	♥ QJ63	Pass	2♥	Pass	4♥
North HCP: 15 South HCP: 11	♦ K6	♦ QJ	AP			
Contract: 4♥ N	♣ AKJ7	♣ 94	1. Stay	man		
Board: 439 Dealer: S	North: ♠ Q10	South: ♦ K9875	West	North	East	South 1NT
Vul: EW North HCP: 9	♥ J1064	♥ KQ	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ K9	◆ J104	Pass	2NT	AP	
Contract: 2N S	♣ QJ963	♣ AK7	1. Stay	man		

Board: 435 Dealer: S Vul: NS HCP: 17	♣ KJ ♥ AK7 ♦ AQ432 ♣ 1075	The opponents are silent. You bid first.
Board: 436 Dealer: N Vul: EW HCP: 10	★ A1087★ A865★ Q10★ 853	The opponents are silent. Partner bids first.
Board: 437 Dealer: S Vul: Both HCP: 17	★ AK10★ 643◆ AKQJ6★ 76	The opponents are silent. You bid first.
Board: 438 Dealer: N Vul: NS HCP: 11	▲ AJ1085♥ QJ63◆ QJ◆ 94	The opponents are silent. Partner bids first.
Board: 439 Dealer: S Vul: EW HCP: 16	★ K9875★ KQ◆ J104◆ AK7	The opponents are silent. You bid first.

Board: 435 Dealer: S	North: ♠ AQ	South: ♠ KJ	West	North	East	South 1NT
Vul: NS North HCP: 12 South HCP: 17	♥ Q853 ♦ K97	✓ AK7✓ AQ432	Pass Pass	2 ♣ ¹ 3NT	Pass AP	2♦
Contract: 3N S	♣ J964	♣ 1075	1. Stay	man		
Board: 436	North:	South:	West	North	East	South
Dealer: N	• KJ5	♦ A1087		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	v 1092	♥ A865	Pass	2•	Pass	2NT
South HCP: 10	♦ AK864	◆ Q10	AP			
Contract: 2N N	♣ A6	♣ 853	1. Stay	man		
Board: 437 Dealer: S	North: ♠ QJ82	South: ♠ AK10	West	North	East	South 1NT
Vul: Both North HCP: 12	♥ AK102	♥ 643	Pass	2 ♣ ¹	Pass	2♦
South HCP: 17	♦ 83	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N S	♣ Q83	♣ 76	1. Stay	man		
Board: 438	North:	South:	West	North	East	South
Dealer: N	Norui. ♦ 963	Souii. ♠ AJ1085		1NT	Pass	2 ♣ ¹
Vul: NS	♥ A754	♥ QJ63	Pass	2♥	Pass	4♥
North HCP: 15 South HCP: 11	♦ K6	♦ QJ	AP			
Contract: 4♥ N	♣ AKJ7	♣ 94	1. Stay	man		
Board: 439 Dealer: S	North: ♠ Q10	South: ♦ K9875	West	North	East	South 1NT
Vul: EW North HCP: 9	♥ J1064	♥ KQ	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ K9	◆ J104	Pass	2NT	AP	
Contract: 2N S	♣ QJ963	♣ AK7	1. Stay	man		

Board: 440 Dealer: N Vul: Both HCP: 15	AQ10AQ9942QJ75	The opponents are silent. You bid first.
Board: 441 Dealer: S Vul: None HCP: 17	▲ A1094♥ J954◆ AJ6◆ AK	The opponents are silent. Partner bids first.
Board: 442 Dealer: N Vul: EW HCP: 16	▲ AJ4♥ QJ63◆ Q4▲ AQ93	The opponents are silent. You bid first.
Board: 443 Dealer: S Vul: Both HCP: 9	102✓ A1065✓ QJ42✓ Q104	The opponents are silent. Partner bids first.
Board: 444 Dealer: N Vul: None HCP: 16	AK10✓ AQ42✓ 95✓ K984	West Bids 3♦ if possible. You bid first.

Board: 440 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQ10 ♥ AQ9 ♠ 942 ♣ QJ75	South: ◆ 97 ▼ KJ72 ◆ A763 ♣ K43	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 441 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 7♥ S	North: ♠ A1094 ♥ J954 ♠ AJ6 ♠ AK	South: ♠ KJ3 ▼ AQ103 ♠ K103 ♣ Q82	West Pass Pass 1. Stay	7 ♥	East Pass AP	1NT
Board: 442 Dealer: N Vul: EW North HCP: 16 South HCP: 15 Contract: 6♥ N	North: ♠ AJ4 ♥ QJ63 ♠ Q4 ♣ AQ93	South: ♠ K9653 ♥ A942 ♠ AJ9 ♣ K	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 443 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:	South: ♣ KQJ7 ▼ J743 ♣ A5 ♣ A75	Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 444 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♥ S	North: ♠ AK10 ♥ AQ42 ♦ 95 ♣ K984	South: ◆ 8732 ▼ K1087 ◆ K2 ◆ A103	3♦ Pass AP 1. Stayı	.,	Pass Pass Pass	2 ♣ ¹ 3 ♥ 4 ♥

Board: 440 Dealer: N Vul: Both HCP: 11	♣97♥ KJ72◆ A763♣ K43	The opponents are silent. Partner bids first.
Board: 441 Dealer: S Vul: None HCP: 15	★ KJ3▼ AQ103◆ K103◆ Q82	The opponents are silent. You bid first.
Board: 442 Dealer: N Vul: EW HCP: 15	★ K9653★ A942★ AJ9★ K	The opponents are silent. Partner bids first.
Board: 443 Dealer: S Vul: Both HCP: 15	★ KQJ7▼ J743◆ A5★ A75	The opponents are silent. You bid first.
Board: 444 Dealer: N Vul: None HCP: 10	♦ 8732 ♥ K1087 ♦ K2 ♣ A103	West Bids 3♦ if possible. Partner bids first.

Board: 440 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQ10 ♥ AQ9 ♠ 942 ♣ QJ75	South: ◆ 97 ▼ KJ72 ◆ A763 ♣ K43	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 441 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 7♥ S	North: ♠ A1094 ♥ J954 ♠ AJ6 ♠ AK	South: ♠ KJ3 ▼ AQ103 ♠ K103 ♣ Q82	West Pass Pass 1. Stay	7 ♥	East Pass AP	1NT
Board: 442 Dealer: N Vul: EW North HCP: 16 South HCP: 15 Contract: 6♥ N	North: ♠ AJ4 ♥ QJ63 ♠ Q4 ♣ AQ93	South: ♠ K9653 ♥ A942 ♠ AJ9 ♣ K	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 443 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:	South: ♣ KQJ7 ▼ J743 ♣ A5 ♣ A75	Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 444 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♥ S	North: ♠ AK10 ♥ AQ42 ♦ 95 ♣ K984	South: ◆ 8732 ▼ K1087 ◆ K2 ◆ A103	3♦ Pass AP 1. Stayı	.,	Pass Pass Pass	2 ♣ ¹ 3 ♥ 4 ♥

Board: 445 Dealer: S Vul: NS HCP: 10	AJ106✓ J73A54264	The opponents are silent. Partner bids first.
Board: 446 Dealer: N Vul: Both HCP: 15	♣ J10♥ A5♦ A1085♣ KQJ85	The opponents are silent. You bid first.
Board: 447 Dealer: S Vul: None HCP: 11	▲ A874♥ J2◆ J842♣ AJ9	The opponents are silent. Partner bids first.
Board: 448 Dealer: N Vul: NS HCP: 16	AKQ♥ Q74★ K1087♣ Q92	The opponents are silent. You bid first.
Board: 449 Dealer: S Vul: EW HCP: 13	♠ 963♥ AQ53♦ KQ103♠ Q5	The opponents are silent. Partner bids first.

Board: 445 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ AJ106 ♥ J73 ♣ A542 ♣ 64	South: ♠ K8 ▼ A92 ◆ Q973 ♣ AQ98		North 2♣¹ 3NT man	East Pass AP	1NT
Board: 446 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J10 ♥ A5 ♠ A1085 ♣ KQJ85	South: ♠ AQ432 ♥ Q1082 ♦ Q63 ♣ 4	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 447 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 44 S	North: ♠ A874 ♥ J2 ♦ J842 ♣ AJ9	South: ♠ KQJ5 ♥ AK4 ♦ 103 ♣ K1042		North 2♣¹ 4♠ man	East Pass AP	1NT
Board: 448 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AKQ ♥ Q74 ♦ K1087 ♠ Q92	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 449 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	North:	South: ♠ KQJ2 ♥ 87 ♠ A94 ♣ AK108	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 445 Dealer: S Vul: NS HCP: 15	★ K8★ A92◆ Q973◆ AQ98	The opponents are silent. You bid first.
Board: 446 Dealer: N Vul: Both HCP: 10	AQ432Q1082Q634	The opponents are silent. Partner bids first.
Board: 447 Dealer: S Vul: None HCP: 16	★ KQJ5★ AK4★ 103★ K1042	The opponents are silent. You bid first.
Board: 448 Dealer: N Vul: NS HCP: 8	10642KJ6A921083	The opponents are silent. Partner bids first.
Board: 449 Dealer: S Vul: EW HCP: 17	★ KQJ2▼ 87◆ A94◆ AK108	The opponents are silent. You bid first.

Board: 445 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ AJ106 ♥ J73 ♣ A542 ♣ 64	South: ♠ K8 ▼ A92 ◆ Q973 ♣ AQ98		North 2♣¹ 3NT man	East Pass AP	1NT
Board: 446 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J10 ♥ A5 ♠ A1085 ♣ KQJ85	South: ♠ AQ432 ♥ Q1082 ♦ Q63 ♣ 4	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 447 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 44 S	North: ♠ A874 ♥ J2 ♦ J842 ♣ AJ9	South: ♠ KQJ5 ♥ AK4 ♦ 103 ♣ K1042		North 2♣¹ 4♠ man	East Pass AP	1NT
Board: 448 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AKQ ♥ Q74 ♦ K1087 ♠ Q92	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 449 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	North:	South: ♠ KQJ2 ♥ 87 ♠ A94 ♣ AK108	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 450 Dealer: N Vul: None HCP: 17	♠ AK10♥ AJ3♦ Q984♠ QJ8	The opponents are silent. You bid first.
Board: 451 Dealer: S Vul: NS HCP: 12	◆ 986♥ KQJ3◆ A32◆ Q83	The opponents are silent. Partner bids first.
Board: 452 Dealer: N Vul: EW HCP: 15	▲ A94♥ KQ97◆ A3◆ Q842	West Bids 2NT if possible. East Bids 3♦ if possible. You bid first.
Board: 453 Dealer: S Vul: Both HCP: 12	♠ AK9♥ J1072♦ 83♠ KJ63	The opponents are silent. Partner bids first.
Board: 454 Dealer: N Vul: NS HCP: 15	★84★ A1075★ KJ9★ AK104	The opponents are silent. You bid first.

Board: 450 Dealer: N Vul: None	North: ♠ AK10	South: ◆ 952	West	North 1NT	East Pass		
North HCP: 17	♥ AJ3	♥ KQ76	Pass	2♦	Pass	2NT	
South HCP: 9	♦ Q984 ♣ QJ8	◆ 73 ◆ A1074	Pass		AP		
Contract: 3N N	₹ (30	₩ A10/4	1. Stayı	man			
Board: 451 Dealer: S	North: ◆ 986	South: ♠ AK2	West	North	East	South 1NT	
Vul: NS	♥ KQJ3	♥ 982	Pass	2 ♣ ¹	Pass	2•	
North HCP: 12 South HCP: 16	◆ A32	♦ KQ98	Pass	3NT	AP		
Contract: 3N S • Q83 • A42	♣ A42	1. Stayı	man				
			West	North	East	South	
Board: 452	NI 4	G 4		1NT	Pass	2 ♣ ¹	
Dealer: N	North: ♠ A94 ▼ KQ97	South: ♠ Q873 ▼ A10643	$2NT^2$	Pass	3♦	3♥	
Vul: EW			Pass	4 ♣ ³	Pass	4♥	
North HCP: 15 South HCP: 10	◆ A3	♦ KJ5	AP				
Contract: 4 S	♣ Q842	♣ 10	1. Stayman				
				sual 2N7		i ••	
			3. IIIIII 1	raise or	beller 1	m ♥	
Board: 453 Dealer: S	North: ♠ AK9	South:	West	North	East	South 1NT	
Vul: Both	♥ J1072	♥ AQ5	Pass	2 ♣ ¹	Pass	2♦	
North HCP: 12	♦ 83	◆ KJ65	Pass	3NT	AP		
South HCP: 15 Contract: 3N S	♣ KJ63	♣ A84	1. Stayı	man			
Board: 454	37.4	a 1	West	North	Fact	South	
Dealer: N	North: ♠ 84	South: ♠ 9532	vv est	1NT	Pass		
Vul: NS	◆ 84 ▼ A1075	♥ 9332 ♥ K843	Pass	2 🗸	Pass		
North HCP: 15	◆ KJ9	◆ A43	AP	∠ ▼	1 433	J •	
South HCP: 8 Contract: 3♥ N	♣ AK104	♣ J7	1. Stayı	man			

Board: 450 Dealer: N Vul: None HCP: 9	◆ 952▼ KQ76◆ 73◆ A1074	The opponents are silent. Partner bids first.
Board: 451 Dealer: S Vul: NS HCP: 16	★ AK2♥ 982★ KQ98★ A42	The opponents are silent. You bid first.
Board: 452 Dealer: N Vul: EW HCP: 10	♠ Q873♥ A10643♦ KJ5♠ 10	West Bids 2NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 453 Dealer: S Vul: Both HCP: 15		The opponents are silent. You bid first.
Board: 454 Dealer: N Vul: NS HCP: 8	♦ 9532♥ K843♦ A43♦ J7	The opponents are silent. Partner bids first.

Board: 450 Dealer: N Vul: None	North: ♠ AK10	South: ◆ 952	West	North 1NT	East Pass		
North HCP: 17	♥ AJ3	♥ KQ76	Pass	2♦	Pass	2NT	
South HCP: 9	♦ Q984 ♣ QJ8	◆ 73 ◆ A1074	Pass		AP		
Contract: 3N N	₹ (30	₩ A10/4	1. Stayı	man			
Board: 451 Dealer: S	North: ◆ 986	South: ♠ AK2	West	North	East	South 1NT	
Vul: NS	♥ KQJ3	♥ 982	Pass	2 ♣ ¹	Pass	2•	
North HCP: 12 South HCP: 16	◆ A32	♦ KQ98	Pass	3NT	AP		
Contract: 3N S • Q83 • A42	♣ A42	1. Stayı	man				
			West	North	East	South	
Board: 452	NI 4	G 4		1NT	Pass	2 ♣ ¹	
Dealer: N	North: ♠ A94 ▼ KQ97	South: ♠ Q873 ▼ A10643	$2NT^2$	Pass	3♦	3♥	
Vul: EW			Pass	4 ♣ ³	Pass	4♥	
North HCP: 15 South HCP: 10	♦ A3	♦ KJ5	AP				
Contract: 4 S	♣ Q842	♣ 10	1. Stayman				
				sual 2N7		i ••	
			3. IIIIII 1	raise or	beller 1	m ♥	
Board: 453 Dealer: S	North: ♠ AK9	South:	West	North	East	South 1NT	
Vul: Both	♥ J1072	♥ AQ5	Pass	2 ♣ ¹	Pass	2♦	
North HCP: 12	♦ 83	◆ KJ65	Pass	3NT	AP		
South HCP: 15 Contract: 3N S	♣ KJ63	♣ A84	1. Stayı	man			
Board: 454	37.4	a 1	West	North	Fact	South	
Dealer: N	North: ♠ 84	South: ♠ 9532	vv est	1NT	Pass		
Vul: NS	◆ 84 ▼ A1075	♥ 9332 ♥ K843	Pass	2 🗸	Pass		
North HCP: 15	◆ KJ9	◆ A43	AP	∠ ▼	1 433	J •	
South HCP: 8 Contract: 3♥ N	♣ AK104	♣ J7	1. Stayı	man			

Board: 455 Dealer: S Vul: EW HCP: 16	▲ AJ107▼ A32◆ K95▲ KJ2	The opponents are silent. Partner bids first.
Board: 456 Dealer: N Vul: Both HCP: 15	A5★ A87★ A73★ K5432	The opponents are silent. You bid first.
Board: 457 Dealer: S Vul: None HCP: 9	★ K1094★ 102★ 743★ KQJ8	The opponents are silent. Partner bids first.
Board: 458 Dealer: N Vul: EW HCP: 15	♣97♥ KJ97◆ AQ2♣ KQ95	The opponents are silent. You bid first.
Board: 459 Dealer: S Vul: Both HCP: 15	AQ42K654AQ982	The opponents are silent. Partner bids first.

Board: 455 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6♠ S	North: ♠ AJ107 ♥ A32 ♠ K95 ♣ KJ2	South: ♠ Q543 ♥ KQ ♠ A1073 ♠ A96	West Nor Pass 2♣¹ Pass 6♠ 1. Stayman		1NT
Board: 456 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A5 ♥ A87 ♠ A73 ♠ K5432	South:	West Nor 1N7 Pass 2 Pass 3N7 1. Stayman 2. SMOLEN	Pass Pass AP	South 2♣¹ 3♥²
Board: 457 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K1094 ▼ 102 ◆ 743 ♠ KQJ8	South: ♠ A82 ♥ K8 ♠ KQ65 ♠ A1062	West Nor Pass 2. Pass 2. 1. Stayman	Pass	1NT
Board: 458 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♥ N	North: ◆ 97 ▼ KJ97 ◆ AQ2 ◆ KQ95	South: ♠ AQ43 ♥ A6532 ♦ J93 ♣ 10	West Nor 1N7 Pass 2♥ Pass 4♥ 1. Stayman 2. Splinter	Pass	South 2♣¹ 4♣²
Board: 459 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 3N S	North: ♠ AQ42 ♥ K654 ♠ AQ9 ♠ 82	South: ♠ KJ10 ♥ QJ10 ♠ K5 ♣ AK943	West Nor Pass 2♣¹ Pass 3N¹ 1. Stayman	Pass	1NT

Board: 455 Dealer: S Vul: EW HCP: 15	♣ Q543 ♥ KQ ♦ A1073 ♣ A96	The opponents are silent. You bid first.
Board: 456 Dealer: N Vul: Both HCP: 11		The opponents are silent. Partner bids first.
Board: 457 Dealer: S Vul: None HCP: 16	★ A82★ K8★ KQ65★ A1062	The opponents are silent. You bid first.
Board: 458 Dealer: N Vul: EW HCP: 11	AQ43✓ A6532J93♣ 10	The opponents are silent. Partner bids first.
Board: 459 Dealer: S Vul: Both HCP: 17	★ KJ10♥ QJ10★ K5★ AK943	The opponents are silent. You bid first.

Board: 455 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6♠ S	North: ♠ AJ107 ♥ A32 ♠ K95 ♣ KJ2	South: ♠ Q543 ♥ KQ ♠ A1073 ♠ A96	West Nor Pass 2♣¹ Pass 6♠ 1. Stayman		1NT
Board: 456 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A5 ♥ A87 ♠ A73 ♠ K5432	South:	West Nor 1N7 Pass 2 Pass 3N7 1. Stayman 2. SMOLEN	Pass Pass AP	South 2♣¹ 3♥²
Board: 457 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K1094 ▼ 102 ◆ 743 ♠ KQJ8	South: ♠ A82 ♥ K8 ♠ KQ65 ♠ A1062	West Nor Pass 2. Pass 2. 1. Stayman	Pass	1NT
Board: 458 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♥ N	North: ◆ 97 ▼ KJ97 ◆ AQ2 ◆ KQ95	South: ♠ AQ43 ♥ A6532 ♦ J93 ♣ 10	West Nor 1N7 Pass 2♥ Pass 4♥ 1. Stayman 2. Splinter	Pass	South 2♣¹ 4♣²
Board: 459 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 3N S	North: ♠ AQ42 ♥ K654 ♠ AQ9 ♠ 82	South: ♠ KJ10 ♥ QJ10 ♠ K5 ♣ AK943	West Nor Pass 2♣¹ Pass 3N¹ 1. Stayman	Pass	1NT

Board: 460 Dealer: N Vul: None HCP: 16	♠ AQ♥ AQ5♠ K764♠ J875	The opponents are silent. You bid first.
Board: 461 Dealer: S Vul: NS HCP: 11	★ 107★ K865★ A1092★ KJ3	East Doubles 2♣ if possible. Partner bids first.
Board: 462 Dealer: N Vul: Both HCP: 17	★ K4♥ KJ5◆ K85◆ AQJ105	The opponents are silent. You bid first.
Board: 463 Dealer: S Vul: None HCP: 8	♣ Q762♥ K2♦ K6♣ 108643	The opponents are silent. Partner bids first.
Board: 464 Dealer: N Vul: NS HCP: 15	▲ A7▼ AKJ106◆ Q53▲ J84	The opponents are silent. You bid first.

Board: 460 Dealer: N	North: ♠ AQ	South: ♠ K32	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 14	♥ AQ5 ♦ K764	♥ J943 ♦ A3	Pass AP	2♦	Pass	3NT
Contract: 3N N	♣ J875	♣ AQ42	1. Stay	man		
Board: 461	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ 107	♠ AQJ9				1NT
North HCP: 11	♥ K865	♥ A74	Pass	2 ♣ ¹	X	2♠
South HCP: 16	◆ A1092 ◆ KJ3	◆ KQ87 ◆ 64	Pass	3NT	AP	
Contract: 3N S	₹ KJ3	₹ 04	1. Stay	man		
Board: 462	North:	South:	West	North	East	South
Dealer: N	♦ K4	♦ Q532		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	♥ KJ5	y 94	Pass	2♦	Pass	2NT
South HCP: 8	♦ K85	♦ QJ764	Pass	3NT	AP	
Contract: 3N N	♣ AQJ105	♣ K4	1. Stay	man		
Board: 463		C 41	West	North	East	South
Dealer: S	North:	South: ♠ A5				1NT
Vul: None	♠ Q762 ♥ K2	♥ AJ98	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8	V K2 ♦ K6	♦ A1083	Pass	2NT	Pass	3NT
South HCP: 17 Contract: 3N S	♣ 108643	♣ A72	AP			
Conduct. 311 B			1. Stay	man		
Board: 464	NI and le	Cardle	West	North	Fast	South
Dealer: N	North: ♠ A7	South: ♠ K1064	77 031	1NT	Pass	
Vul: NS	♥ AKJ106	♥ Q874	Pass	2 V	Pass	
North HCP: 15	• Q53	♦ K62	AP	- ▼	1 400	• •
South HCP: 15 Contract: 4♥ N	♣ J84	♣ AK	1. Stay	man		

Board: 460 Dealer: N Vul: None HCP: 14	★ K32▼ J943◆ A3◆ AQ42	The opponents are silent. Partner bids first.
Board: 461 Dealer: S Vul: NS HCP: 16	AQJ9✓ A74KQ8764	East Doubles 2♣ if possible. You bid first.
Board: 462 Dealer: N Vul: Both HCP: 8	♣ Q532♥ 94◆ QJ764♣ K4	The opponents are silent. Partner bids first.
Board: 463 Dealer: S Vul: None HCP: 17	♣ A5♥ AJ98◆ A1083♣ A72	The opponents are silent. You bid first.
Board: 464 Dealer: N Vul: NS HCP: 15	★ K1064♥ Q874◆ K62◆ AK	The opponents are silent. Partner bids first.

Board: 460 Dealer: N	North: ♠ AQ	South: ♠ K32	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 14	♥ AQ5 ♦ K764	♥ J943 ♦ A3	Pass AP	2♦	Pass	3NT
Contract: 3N N	♣ J875	♣ AQ42	1. Stay	man		
Board: 461	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ 107	♠ AQJ9				1NT
North HCP: 11	♥ K865	♥ A74	Pass	2 ♣ ¹	X	2♠
South HCP: 16	◆ A1092 ◆ KJ3	◆ KQ87 ◆ 64	Pass	3NT	AP	
Contract: 3N S	₹ KJ3	₹ 04	1. Stay	man		
Board: 462	North:	South:	West	North	East	South
Dealer: N	♦ K4	♦ Q532		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	♥ KJ5	y 94	Pass	2♦	Pass	2NT
South HCP: 8	♦ K85	♦ QJ764	Pass	3NT	AP	
Contract: 3N N	♣ AQJ105	♣ K4	1. Stay	man		
Board: 463		C 41	West	North	East	South
Dealer: S	North:	South: ♠ A5				1NT
Vul: None	♠ Q762 ♥ K2	♥ AJ98	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8	V K2 ♦ K6	♦ A1083	Pass	2NT	Pass	3NT
South HCP: 17 Contract: 3N S	♣ 108643	♣ A72	AP			
Conduct. 311 B			1. Stay	man		
Board: 464	NI and le	Cardle	West	North	Fast	South
Dealer: N	North: ♠ A7	South: ♠ K1064	77 031	1NT	Pass	
Vul: NS	♥ AKJ106	♥ Q874	Pass	2 V	Pass	
North HCP: 15	• Q53	♦ K62	AP	- ▼	1 400	• •
South HCP: 15 Contract: 4♥ N	♣ J84	♣ AK	1. Stay	man		

Board: 465 Dealer: S Vul: EW HCP: 12	♠ 643♥ AK73♠ 64♠ KQ54	The opponents are silent. Partner bids first.
Board: 466 Dealer: N Vul: None HCP: 15	♣ J109♥ KQJ9◆ AK103♣ J9	The opponents are silent. You bid first.
Board: 467 Dealer: S Vul: NS HCP: 11	♣ KJ63 ♥ 53 ♦ K1087 ♣ A108	The opponents are silent. Partner bids first.
Board: 468 Dealer: N Vul: EW HCP: 17	♣ QJ97♥ AQ6♦ K74♣ KQ6	The opponents are silent. You bid first.
Board: 469 Dealer: S Vul: Both HCP: 10	♣ QJ ♥ J1073 ♦ 1098 ♣ AQ52	The opponents are silent. Partner bids first.

Board: 465 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ 643 ♥ AK73 ♠ 64 ♣ KQ54	South: ♠ AQ2 ♥ 42 ♠ A10853 ♣ AJ8	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 466 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♣ J109 ✔ KQJ9 ♣ AK103 ♣ J9	South: ♠ AKQ5 ♥ 732 ♦ 975 ♠ KQ7	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 467 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ KJ63 ♥ 53 ♠ K1087 ♠ A108	South: ♠ Q87 ♥ AQ97 ♠ Q5 ♠ KQJ3	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 468 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ QJ97 ♥ AQ6 ♠ K74 ♠ KQ6	South: ♠ AK ♥ 8743 ♠ Q9 ♣ J9732	West Pass AP 1. Stay		Pass	
Board: 469 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4♥ S	North: ♠ QJ ♥ J1073 ♦ 1098 ♠ AQ52	South: ◆ 972 ▼ AK85 ◆ AK2 ◆ K109	Pass Pass Pass 1. Stay	3 ♥ 4 ♥	Pass	1NT

Board: 465 Dealer: S Vul: EW HCP: 15	AQ242A10853AJ8	The opponents are silent. You bid first.
Board: 466 Dealer: N Vul: None HCP: 14	★ AKQ5▼ 732◆ 975★ KQ7	The opponents are silent. Partner bids first.
Board: 467 Dealer: S Vul: NS HCP: 16	♣ Q87♥ AQ97◆ Q5♣ KQJ3	The opponents are silent. You bid first.
Board: 468 Dealer: N Vul: EW HCP: 10	★ AK▼ 8743◆ Q9◆ J9732	The opponents are silent. Partner bids first.
Board: 469 Dealer: S Vul: Both HCP: 17	♦ 972♥ AK85♦ AK2♦ K109	The opponents are silent. You bid first.

Board: 465 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ 643 ♥ AK73 ♠ 64 ♣ KQ54	South: ♠ AQ2 ♥ 42 ♠ A10853 ♣ AJ8	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 466 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♣ J109 ✔ KQJ9 ♣ AK103 ♣ J9	South: ♠ AKQ5 ♥ 732 ♦ 975 ♠ KQ7	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 467 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ KJ63 ♥ 53 ♠ K1087 ♠ A108	South: ♠ Q87 ♥ AQ97 ♠ Q5 ♠ KQJ3	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 468 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ QJ97 ♥ AQ6 ♠ K74 ♠ KQ6	South: ♠ AK ♥ 8743 ♠ Q9 ♣ J9732	West Pass AP 1. Stay		Pass	
Board: 469 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4♥ S	North: ♠ QJ ♥ J1073 ♦ 1098 ♠ AQ52	South: ◆ 972 ▼ AK85 ◆ AK2 ◆ K109	Pass Pass Pass 1. Stay	3 ♥ 4 ♥	Pass	1NT