| Boar Deal Vul: HCP | er: S EW | A102✓ Q856543♣ Q76 | The opponents are silent. Partner bids first. |
|-----------------------------|---------------|---|--|
| | er: N None | ♦ K72 ♥ — ♦ AK9654 ♣ J1092 | West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first. |
| Boar Deal Vul: HCP | er: S EW | ♦ Q62 ∀ K84 ♦ K104 ♣ 9743 | East Bids 2♥ if possible. Partner bids first. |
| | er: N None | ♣ J1095♥ A4♦ A32♣ AKQ4 | The opponents are silent. You bid first. |
| Boar Deal Vul: HCP | er: S NS | ★ K102 ★ K94 ♦ Q32 ♣ 10982 | East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first. |

| Board: 1 Dealer: S Vul: EW North HCP: 8 | North: ♠ A102 ♥ Q85 ♠ 6543 | South: ♠ K754 ♥ J109 ♠ AKJ10 | West Pass | North 1NT | | South 1 2NT |
|--|--|---------------------------------|--------------|-------------------|--------------|--------------------------|
| South HCP: 19 Contract: 3N N | ♣ Q76 | ♣ AK | Pass | 3NT | AP | |
| Board: 2 Dealer: N | North: | South: | | | | ~ 4 |
| Vul: None North HCP: 11 | ★ K72 ▼ — | ♠ QJ9 ♥ KJ8 | West | North 1♦ | East Pass | South 1NT |
| South HCP: 9 Contract: 4 W | ◆ AK9654 ◆ J1092 | ♦ 832 ♣ Q863 | 2♥ | Pass | 4♥ | AP |
| Board: 3 Dealer: S | North: | South: | West | North | East | South |
| Vul: EW North HCP: 8 | ♠ Q62 ♥ K84 | ♦ A85 ♥ 6 | Pass | 1NT | Pass | 1 ♣ 2 ♣ |
| South HCP: 12 Contract: 3♣ S | ◆ K104 ◆ 9743 | ◆ A732 ◆ KJ862 | Pass AP | Pass | 2♥ | 3♣ |
| Board: 4 Dealer: N | North: ♠ J1095 | South: ♠ K73 | West | North | | |
| Vul: None North HCP: 18 | ♥ A4 | ♥ Q85 | Pass | 1 ♣ 2NT | Pass Pass | 1NT 3NT |
| South HCP: 9 Contract: 3N S | ◆ A32◆ AKQ4 | ◆ KJ9 ◆ 10852 | AP | | | |
| Board: 5 | North: | South: | West | North | East | |
| Dealer: S Vul: NS | ♠ K102 | ♠ Q743 | Pass | 1NT | Pass | 1 ♣ 2 ♣ |
| North HCP: 8 | ♥ K94 ♦ Q32 | ♥ QJ10 ♦ J | Pass | Pass | 2 ♦ | Pass |
| South HCP: 12 | ~ | ♣ AQ543 | Pass | 3♣ | Pass | Pass |

| Board: 1 Dealer: S Vul: EW HCP: 19 | ★ K754♥ J109◆ AKJ10★ AK | The opponents are silent. You bid first. |
|--|--|--|
| Board: 2 Dealer: N Vul: None HCP: 9 | ♣ QJ9♥ KJ8◆ 832♣ Q863 | West Bids 2♥ if possible. East Bids 4♥ if possible. Partner bids first. |
| Board: 3 Dealer: S Vul: EW HCP: 12 | ★ A85★ 6★ A732★ KJ862 | East Bids 2♥ if possible. You bid first. |
| Board: 4 Dealer: N Vul: None HCP: 9 | ★ K73♥ Q85◆ KJ9◆ 10852 | The opponents are silent. Partner bids first. |
| Board: 5 Dealer: S Vul: NS HCP: 12 | ♣ Q743♥ QJ10◆ J♣ AQ543 | East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first. |

| Board: 1 Dealer: S Vul: EW North HCP: 8 | North: ♠ A102 ♥ Q85 ♠ 6543 | South: ♠ K754 ♥ J109 ♠ AKJ10 | West Pass | North 1NT | | South 1 2NT |
|--|--|---------------------------------|--------------|-------------------|--------------|--------------------------|
| South HCP: 19 Contract: 3N N | ♣ Q76 | ♣ AK | Pass | 3NT | AP | |
| Board: 2 Dealer: N | North: | South: | | | | ~ 4 |
| Vul: None North HCP: 11 | ★ K72 ▼ — | ♠ QJ9 ♥ KJ8 | West | North 1♦ | East Pass | South 1NT |
| South HCP: 9 Contract: 4 W | ◆ AK9654 ◆ J1092 | ♦ 832 ♣ Q863 | 2♥ | Pass | 4♥ | AP |
| Board: 3 Dealer: S | North: | South: | West | North | East | South |
| Vul: EW North HCP: 8 | ♠ Q62 ♥ K84 | ♦ A85 ♥ 6 | Pass | 1NT | Pass | 1 ♣ 2 ♣ |
| South HCP: 12 Contract: 3♣ S | ◆ K104 ◆ 9743 | ◆ A732 ◆ KJ862 | Pass AP | Pass | 2♥ | 3♣ |
| Board: 4 Dealer: N | North: ♠ J1095 | South: ♠ K73 | West | North | | |
| Vul: None North HCP: 18 | ♥ A4 | ♥ Q85 | Pass | 1 ♣ 2NT | Pass Pass | 1NT 3NT |
| South HCP: 9 Contract: 3N S | ◆ A32◆ AKQ4 | ◆ KJ9 ◆ 10852 | AP | | | |
| Board: 5 | North: | South: | West | North | East | |
| Dealer: S Vul: NS | ♠ K102 | ♠ Q743 | Pass | 1NT | Pass | 1 ♣ 2 ♣ |
| North HCP: 8 | ♥ K94 ♦ Q32 | ♥ QJ10 ♦ J | Pass | Pass | 2 ♦ | Pass |
| South HCP: 12 | ~ | ♣ AQ543 | Pass | 3♣ | Pass | Pass |

| Board: 6 Dealer: N Vul: Both HCP: 12 | ★ A43♥ J93◆ QJ106◆ KJ10 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 7 Dealer: S Vul: NS HCP: 8 | ♦ Q76 ♥ K86 ♦ 7643 ♣ K103 | The opponents are silent. Partner bids first. |
| Board: 8 Dealer: N Vul: EW HCP: 12 | A1094♥ Q1074A102Q3 | The opponents are silent. You bid first. |
| Board: 9 Dealer: S Vul: NS HCP: 11 | ★ K107♥ QJ8◆ Q108◆ K742 | The opponents are silent. Partner bids first. |
| Board: 10 Dealer: N Vul: None HCP: 13 | ★ A108♥ Q52♦ K642★ KJ4 | The opponents are silent. You bid first. |

| Board: 6 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N S | North: ♠ A43 ♥ J93 • QJ106 ♣ KJ10 | South: ♠ Q108 ♥ A104 ♦ 8543 ♠ Q75 | West AP | North 1◆ | | South 1NT |
|--|--|---------------------------------------|----------------------|---------------|--------------------|--------------|
| Board: 7 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N | North: ♠ Q76 ♥ K86 ♠ 7643 ♠ K103 | South: ♠ A95 ♥ 7 ♠ AKQ98 ♣ AQ92 | West Pass Pass AP | North 1NT 3• | Pass | 1♦ |
| Board: 8 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N S | North: ♠ A1094 ♥ Q1074 ♠ A102 ♠ Q3 | South: ♠ Q73 ♥ K92 ♦ 854 ♠ KJ52 | West AP | North 1◆ | | South 1NT |
| Board: 9 Dealer: S Vul: NS North HCP: 11 South HCP: 10 Contract: 2N N | North: ♠ K107 ♥ QJ8 • Q108 ♣ K742 | South: ♠ AQ85 ♥ 64 ♠ KJ9652 ♣ 5 | West Pass Pass | North 1NT 2NT | East Pass AP | 1♦ |
| Board: 10 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N S | North: ♠ A108 ♥ Q52 ♠ K642 ♠ KJ4 | South: ♠ Q64 ♥ A83 ♦ 9853 ♠ Q32 | West AP | North 1◆ | | South 1NT |

| Board: 6 Dealer: N Vul: Both HCP: 8 | ♣ Q108♥ A104◆ 8543♣ Q75 | The opponents are silent. Partner bids first. |
|---|--|--|
| Board: 7 Dealer: S Vul: NS HCP: 19 | ♣ A95♥ 7♦ AKQ98♣ AQ92 | The opponents are silent. You bid first. |
| Board: 8 Dealer: N Vul: EW HCP: 9 | ♣ Q73♥ K92◆ 854♣ KJ52 | The opponents are silent. Partner bids first. |
| Board: 9 Dealer: S Vul: NS HCP: 10 | AQ85✓ 64KJ9652✓ 5 | The opponents are silent. You bid first. |
| Board: 10 Dealer: N Vul: None HCP: 8 | ♣ Q64★ A83◆ 9853♣ Q32 | The opponents are silent. Partner bids first. |

| Board: 6 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N S | North: ♠ A43 ♥ J93 • QJ106 ♣ KJ10 | South: ♠ Q108 ♥ A104 ♦ 8543 ♠ Q75 | West AP | North 1◆ | | South 1NT |
|--|--|---------------------------------------|----------------------|---------------|--------------------|--------------|
| Board: 7 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N | North: ♠ Q76 ♥ K86 ♠ 7643 ♠ K103 | South: ♠ A95 ♥ 7 ♠ AKQ98 ♣ AQ92 | West Pass Pass AP | North 1NT 3• | Pass | 1♦ |
| Board: 8 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N S | North: ♠ A1094 ♥ Q1074 ♠ A102 ♠ Q3 | South: ♠ Q73 ♥ K92 ♦ 854 ♠ KJ52 | West AP | North 1◆ | | South 1NT |
| Board: 9 Dealer: S Vul: NS North HCP: 11 South HCP: 10 Contract: 2N N | North: ♠ K107 ♥ QJ8 • Q108 ♣ K742 | South: ♠ AQ85 ♥ 64 ♠ KJ9652 ♣ 5 | West Pass Pass | North 1NT 2NT | East Pass AP | 1♦ |
| Board: 10 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N S | North: ♠ A108 ♥ Q52 ♠ K642 ♠ KJ4 | South: ♠ Q64 ♥ A83 ♦ 9853 ♠ Q32 | West AP | North 1◆ | | South 1NT |

| Board: 11 Dealer: S Vul: Both HCP: 8 | ♠ A75♥ Q62♦ 1064♠ Q532 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 12 Dealer: N Vul: Both HCP: 12 | ♠ Q7 ♥ A74 ♦ KQJ962 ♣ 32 | West Doubles Pass if possible. East Bids 2♥ if possible. You bid first. |
| Board: 13 Dealer: S Vul: Both HCP: 8 | ★ K84♥ Q87◆ J76◆ Q873 | East Bids 2♠ if possible. Partner bids first. |
| Board: 14 Dealer: N Vul: Both HCP: 14 | ★ KQJ10▼ J5◆ AK865◆ 109 | West Bids 2♥ if possible. You bid first. |
| Board: 15 Dealer: S Vul: EW HCP: 7 | ♣ Q53♥ Q65◆ 972♣ K972 | East Doubles 1NT if possible. West Bids 2♣ if possible. Partner bids first. |
| | | |

| Board: 11 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 1N N | North: ♠ A75 ♥ Q62 • 1064 ♣ Q532 | South: | West Pass | North 1NT | East AP | South 1♦ |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------|--------------|----------------------------|
| Board: 12 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 E | North: ♠ Q7 ♥ A74 • KQJ962 ♣ 32 | South: ♠ A82 ♥ Q83 ♠ 854 ♣ Q1096 | West Pass X | North 1 | Pass | South 1NT Pass AP |
| Board: 13 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ E | North: ♠ K84 ♥ Q87 ♦ J76 ♣ Q873 | South: ♠ 62 ♥ A32 ♠ KQ1098 ♣ K104 | West Pass Pass | North 1NT Pass | East Pass 2♠ | South 1 2 AP |
| Board: 14 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2 W | North: ♠ KQJ10 ♥ J5 ♠ AK865 ♣ 109 | South: ♠ A65 ♥ Q63 ♦ 1043 ♠ Q876 | West Pass 2♥ | North 1♦ 2♦ AP | Pass | South 1NT Pass |
| Board: 15 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♥ S | North: ♠ Q53 ♥ Q65 ♦ 972 ♠ K972 | South: ♠ AJ4 ♥ K1087 ♠ QJ103 ♠ QJ | West Pass 2♣ AP | North 1NT Pass | X | 1♦ Pass |

| Board: 11 Dealer: S Vul: Both HCP: 14 | ▶ J84♥ K83◆ AQ93♣ A104 | The opponents are silent. You bid first. |
|--|--|---|
| Board: 12 Dealer: N Vul: Both HCP: 8 | ★ A82♥ Q83◆ 854★ Q1096 | West Doubles Pass if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 13 Dealer: S Vul: Both HCP: 12 | ♣ 62 ♥ A32 ♦ KQ1098 ♣ K104 | East Bids 2♠ if possible. You bid first. |
| Board: 14 Dealer: N Vul: Both HCP: 8 | ★ A65♥ Q63♦ 1043♣ Q876 | West Bids 2♥ if possible. Partner bids first. |
| Board: 15 Dealer: S Vul: EW HCP: 14 | ★ AJ4▼ K1087◆ QJ103◆ QJ | East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first. |

| Board: 11 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 1N N | North: ♠ A75 ♥ Q62 • 1064 ♣ Q532 | South: | West Pass | North 1NT | East AP | South 1♦ |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------|--------------|----------------------------|
| Board: 12 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 E | North: ♠ Q7 ♥ A74 • KQJ962 ♣ 32 | South: ♠ A82 ♥ Q83 ♠ 854 ♣ Q1096 | West Pass X | North 1 | Pass | South 1NT Pass AP |
| Board: 13 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ E | North: ♠ K84 ♥ Q87 ♦ J76 ♣ Q873 | South: ♠ 62 ♥ A32 ♠ KQ1098 ♣ K104 | West Pass Pass | North 1NT Pass | East Pass 2♠ | South 1 2 AP |
| Board: 14 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2 W | North: ♠ KQJ10 ♥ J5 ♠ AK865 ♣ 109 | South: ♠ A65 ♥ Q63 ♦ 1043 ♠ Q876 | West Pass 2♥ | North 1♦ 2♦ AP | Pass | South 1NT Pass |
| Board: 15 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♥ S | North: ♠ Q53 ♥ Q65 ♦ 972 ♠ K972 | South: ♠ AJ4 ♥ K1087 ♠ QJ103 ♠ QJ | West Pass 2♣ AP | North 1NT Pass | X | 1♦ Pass |

| Board: 16 Dealer: N Vul: EW HCP: 14 | ★ AK65▼ 763◆ KJ8◆ K96 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 17 Dealer: S Vul: EW HCP: 8 | ♣ Q96♥ Q86◆ 763♣ A752 | The opponents are silent. Partner bids first. |
| Board: 18 Dealer: N Vul: Both HCP: 12 | ★ K32▼ 87◆ 1074◆ AKQ86 | West Doubles Pass if possible. East Bids 2♥ if possible. You bid first. |
| Board: 19 Dealer: S Vul: NS HCP: 9 | ◆ Q87▼ K92◆ J108◆ K1098 | East Bids 2♥ if possible. Partner bids first. |
| Board: 20 Dealer: N Vul: NS HCP: 13 | ▲ AJ42▼ 86◆ J42▲ AQJ9 | The opponents are silent. You bid first. |

| Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 1N S | North: ♠ AK65 ♥ 763 ♠ KJ8 ♣ K96 | South: ♠ Q103 ♥ K108 ♠ Q52 ♠ Q1072 | West AP | North 1♣ | East Pass | South 1NT |
|--|---------------------------------------|--|----------------|------------------|--------------|-------------------|
| Board: 17 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 2 S | North: ♠ Q96 ♥ Q86 ♦ 763 ♣ A752 | South: ♠ AJ105 ♥ K5 ♠ A10985 ♣ Q4 | West Pass AP | North 1NT | East Pass | 1♦ |
| Board: 18 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 N | North: ♠ K32 ♥ 87 • 1074 ♣ AKQ86 | South: ♠ Q106 ♥ K106 ♠ Q52 ♣ J972 | West Pass X AP | North 1♣ 2♣ Pass | Pass | South 1NT Pass 3. |
| Board: 19 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 E | North: ♠ Q87 ♥ K92 ♦ J108 ♠ K1098 | South: ♠ K954 ♥ 53 ♠ AQ52 ♣ AJ3 | West Pass | North 1NT | East 2♥ | South 1 AP |
| Board: 20 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N S | North: ♠ AJ42 ♥ 86 ♦ J42 ♣ AQJ9 | South: ♠ K108 ♥ K109 ♠ K75 ♣ 10765 | West AP | North 1♣ | East Pass | South 1NT |

| Board: 16 Dealer: N Vul: EW HCP: 9 | ◆ Q103◆ K108◆ Q52◆ Q1072 | The opponents are silent. Partner bids first. |
|---|---|---|
| Board: 17 Dealer: S Vul: EW HCP: 14 | AJ105✓ K5A10985Q4 | The opponents are silent. You bid first. |
| Board: 18 Dealer: N Vul: Both HCP: 8 | ♣ Q106♥ K106◆ Q52♣ J972 | West Doubles Pass if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 19 Dealer: S Vul: NS HCP: 14 | ★ K954▼ 53◆ AQ52◆ AJ3 | East Bids 2♥ if possible. You bid first. |
| Board: 20 Dealer: N Vul: NS HCP: 9 | ★ K108▼ K109★ K75★ 10765 | The opponents are silent. Partner bids first. |

| Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 1N S | North: ♠ AK65 ♥ 763 ♠ KJ8 ♣ K96 | South: ♠ Q103 ♥ K108 ♠ Q52 ♠ Q1072 | West AP | North 1♣ | East Pass | South 1NT |
|--|---------------------------------------|--|----------------|------------------|--------------|-------------------|
| Board: 17 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 2 S | North: ♠ Q96 ♥ Q86 ♦ 763 ♣ A752 | South: ♠ AJ105 ♥ K5 ♠ A10985 ♣ Q4 | West Pass AP | North 1NT | East Pass | 1♦ |
| Board: 18 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 N | North: ♠ K32 ♥ 87 • 1074 ♣ AKQ86 | South: ♠ Q106 ♥ K106 ♠ Q52 ♣ J972 | West Pass X AP | North 1♣ 2♣ Pass | Pass | South 1NT Pass 3. |
| Board: 19 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 E | North: ♠ Q87 ♥ K92 ♦ J108 ♠ K1098 | South: ♠ K954 ♥ 53 ♠ AQ52 ♣ AJ3 | West Pass | North 1NT | East 2♥ | South 1 AP |
| Board: 20 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N S | North: ♠ AJ42 ♥ 86 ♦ J42 ♣ AQJ9 | South: ♠ K108 ♥ K109 ♠ K75 ♣ 10765 | West AP | North 1♣ | East Pass | South 1NT |

| Board: 21 Dealer: S Vul: NS HCP: 9 | ♣ QJ7♥ Q86◆ J43♣ K764 | The opponents are silent. Partner bids first. |
|--|---|--|
| Board: 22 Dealer: N Vul: NS HCP: 12 | ★ K62★ 64★ AQJ106★ Q52 | The opponents are silent. You bid first. |
| Board: 23 Dealer: S Vul: EW HCP: 9 | ♣ Q97♥ Q103◆ Q109♣ QJ102 | The opponents are silent. Partner bids first. |
| Board: 24 Dealer: N Vul: Both HCP: 12 | ★ K102♥ Q542◆ K72◆ KJ10 | The opponents are silent. You bid first. |
| Board: 25 Dealer: S Vul: None HCP: 6 | ♣ Q109♥ Q103◆ 974♣ Q1083 | East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first. |

| Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N | North: ♠ QJ7 ♥ Q86 ♦ J43 ♣ K764 | South: ♠ K108 ♥ K53 ♠ AKQ1082 ♣ Q | West Pass Pass | North 1NT 3NT | East Pass AP | 1♦ |
|--|--|---------------------------------------|----------------------|----------------------------------|--------------------|------------------------|
| Board: 22 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 N | North: ♠ K62 ♥ 64 ♠ AQJ106 ♣ Q52 | South: ♠ Q95 ♥ K95 ♦ 952 ♠ A984 | West Pass | North 1♦ 2♦ | East Pass AP | South 1NT |
| Board: 23 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 2 S | North: ♠ Q97 ♥ Q103 ♦ Q109 ♠ QJ102 | South: ♠ K2 ♥ 62 ♠ KJ32 ♣ A8754 | West Pass AP | North 1NT | East Pass | 1♣ |
| Board: 24 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N S | North: ♠ K102 ♥ Q542 ♠ K72 ♣ KJ10 | South: ♠ QJ5 ♥ K98 ♠ Q63 ♠ 8752 | West AP | North 1♣ | East Pass | South 1NT |
| Board: 25 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4♠ E | North: ♠ Q109 ♥ Q103 ♦ 974 ♠ Q1083 | South: ♠ 2 ♥ J942 ♠ AK53 ♠ KJ92 | Pass Pass 3.4 | North 1NT Pass Pass raise or | Pass 2♠ 4♠ | 1♦ 2♣ Pass AP |

| Board: 21 Dealer: S Vul: NS HCP: 17 | ★ K108 ♥ K53 ♦ AKQ1082 ♣ Q | The opponents are silent. You bid first. |
|--|--|--|
| Board: 22 Dealer: N Vul: NS HCP: 9 | ♣ Q95♥ K95◆ 952♣ A984 | The opponents are silent. Partner bids first. |
| Board: 23 Dealer: S Vul: EW HCP: 11 | ★ K2★ 62★ KJ32★ A8754 | The opponents are silent. You bid first. |
| Board: 24 Dealer: N Vul: Both HCP: 8 | ♣ QJ5♥ K98◆ Q63♣ 8752 | The opponents are silent. Partner bids first. |
| Board: 25 Dealer: S Vul: None HCP: 12 | ◆ 2♥ J942◆ AK53◆ KJ92 | East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first. |

| Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N | North: ♠ QJ7 ♥ Q86 ♦ J43 ♣ K764 | South: ♠ K108 ♥ K53 ♠ AKQ1082 ♣ Q | West Pass Pass | North 1NT 3NT | East Pass AP | 1♦ |
|--|--|---------------------------------------|----------------------|----------------------------------|--------------------|------------------------|
| Board: 22 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 N | North: ♠ K62 ♥ 64 ♠ AQJ106 ♣ Q52 | South: ♠ Q95 ♥ K95 ♦ 952 ♠ A984 | West Pass | North 1♦ 2♦ | East Pass AP | South 1NT |
| Board: 23 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 2 S | North: ♠ Q97 ♥ Q103 ♦ Q109 ♠ QJ102 | South: ♠ K2 ♥ 62 ♠ KJ32 ♣ A8754 | West Pass AP | North 1NT | East Pass | 1♣ |
| Board: 24 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N S | North: ♠ K102 ♥ Q542 ♠ K72 ♣ KJ10 | South: ♠ QJ5 ♥ K98 ♠ Q63 ♠ 8752 | West AP | North 1♣ | East Pass | South 1NT |
| Board: 25 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4♠ E | North: ♠ Q109 ♥ Q103 ♦ 974 ♠ Q1083 | South: ♠ 2 ♥ J942 ♠ AK53 ♠ KJ92 | Pass Pass 3.4 | North 1NT Pass Pass raise or | Pass 2♠ 4♠ | 1♦ 2♣ Pass AP |

| Board: 26 | |
|--|----|
| | t. |
| Board: 27 Dealer: S Vul: None HCP: 9 ★ K74 The opponents are silent. Partner bids first. | t. |
| Board: 28 | t. |
| Board: 29 | t. |
| Board: 30 | e. |

| Board: 26 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N S | North: ♠ K98 ✔ AQ ♠ AQJ872 ♣ A9 | South: ♠ Q103 ♥ K105 ♠ 6543 ♠ K107 | West Pass AP | North 1 2NT | Pass | South 1NT 3NT |
|--|---------------------------------------|--|----------------------|------------------|--------------------|---------------------|
| Board: 27 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2 S | North: ♠ K74 ♥ K103 ♦ J64 ♣ Q1094 | South: ♠ Q952 ♥ 2 ♠ AKQ5 ♣ A732 | West Pass AP | North 1NT | | South 1 |
| Board: 28 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N S | North: ♠ Q97 ♥ AK4 ♦ 543 ♠ K864 | South: ♠ A32 ♥ Q92 ♠ QJ8 ♣ 10952 | West AP | North 1♣ | | South 1NT |
| Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N | North: ♠ Q108 ♥ Q72 ♠ KJ7 ♣ 5432 | South: ♠ K75 ♥ AK83 ♠ A4 ♣ AJ86 | West Pass Pass | North 1NT 3NT | East Pass AP | South 1♣ 2NT |
| Board: 30 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 3♣ N | North: | South: ♠ A42 ♥ K75 ♠ Q108 ♠ 8742 | West Pass 2▼ AP | North 1♣ 2♣ Pass | Pass | 1NT Pass |

| Board: 26 Dealer: N Vul: None HCP: 8 | ♣ Q103♥ K105♦ 6543♣ K107 | The opponents are silent. Partner bids first. |
|--|---|--|
| Board: 27 Dealer: S Vul: None HCP: 15 | ♣ Q952♥ 2♦ AKQ5♣ A732 | The opponents are silent. You bid first. |
| Board: 28 Dealer: N Vul: EW HCP: 9 | ★ A32♥ Q92◆ QJ8◆ 10952 | The opponents are silent. Partner bids first. |
| Board: 29 Dealer: S Vul: NS HCP: 19 | ★ K75★ AK83★ A4★ AJ86 | The opponents are silent. You bid first. |
| Board: 30 Dealer: N Vul: Both HCP: 9 | ★ A42▼ K75◆ Q108◆ 8742 | West Bids 2♥ if possible. Partner bids first. |

| Board: 26 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N S | North: ♠ K98 ✔ AQ ♠ AQJ872 ♣ A9 | South: ♠ Q103 ♥ K105 ♠ 6543 ♠ K107 | West Pass AP | North 1 2NT | Pass | South 1NT 3NT |
|--|---------------------------------------|--|----------------------|------------------|--------------------|---------------------|
| Board: 27 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2 S | North: ♠ K74 ♥ K103 ♦ J64 ♣ Q1094 | South: ♠ Q952 ♥ 2 ♠ AKQ5 ♣ A732 | West Pass AP | North 1NT | | South 1 |
| Board: 28 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N S | North: ♠ Q97 ♥ AK4 ♦ 543 ♠ K864 | South: ♠ A32 ♥ Q92 ♠ QJ8 ♣ 10952 | West AP | North 1♣ | | South 1NT |
| Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N | North: ♠ Q108 ♥ Q72 ♠ KJ7 ♣ 5432 | South: ♠ K75 ♥ AK83 ♠ A4 ♣ AJ86 | West Pass Pass | North 1NT 3NT | East Pass AP | South 1♣ 2NT |
| Board: 30 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 3♣ N | North: | South: ♠ A42 ♥ K75 ♠ Q108 ♠ 8742 | West Pass 2▼ AP | North 1♣ 2♣ Pass | Pass | 1NT Pass |

| Board: 31 | ♠ Q107 | East Doubles Pass if possible. |
|-----------|----------------|--------------------------------|
| Dealer: S | ♥ Q63 | West Bids 2♥ if possible. |
| Vul: None | ♦ J63 | |
| HCP: 7 | ♣ Q1052 | Partner bids first. |
| | | |
| Board: 32 | ♦ A532 | The opponents are silent. |
| Dealer: N | ♥ AJ42 | The opponents are shell. |
| Vul: NS | ♦ KQJ2 | You bid first. |
| HCP: 15 | ♣ 5 | Tou old first. |
| | | |
| Board: 33 | ♦ Q64 | The opponents are silent. |
| Dealer: S | ♥ A86 | The opponents are shent. |
| Vul: EW | ♦ 543 | Partner bids first. |
| HCP: 9 | ♣ QJ98 | Tarther olds first. |
| | | |
| Board: 34 | ♠ AQ42 | The opponents are silent. |
| Dealer: N | ♥ A87 | The opponents are shent. |
| Vul: None | ♦ KQ106 | You bid first. |
| HCP: 18 | ♣ K5 | Tou old first. |
| | | |
| Board: 35 | ♠ Q32 | The opponents are silent. |
| Dealer: S | ♥ Q95 | The opponents are shent. |
| Vul: EW | ◆ QJ107 | Partner bids first. |
| HCP: 9 | ♣ Q96 | i artifer ords first. |
| | | |

| Board: 31 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3 S | North: ♠ Q107 ♥ Q63 ♦ J63 ♣ Q1052 | South: | West Pass Pass Pass AP | North 1NT Pass Pass | East Pass X Pass | 1 ♦ 2 ♦ Pass |
|--|---------------------------------------|---------------------------------------|------------------------|---------------------|------------------|----------------------------|
| Board: 32 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 1N S | North: ♠ A532 ♥ AJ42 ♠ KQJ2 ♣ 5 | South: ♠ QJ6 ♥ K85 ♦ 10863 ♠ K72 | West AP | North 1◆ | | South 1NT |
| Board: 33 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N N | North: ♠ Q64 ♥ A86 ♦ 543 ♠ QJ98 | South: ♠ KJ7 ♥ Q1094 ♠ AKJ106 ♣ A | West Pass Pass | North 1NT 3NT | East Pass AP | South 1 ◆ 2 ▼ |
| Board: 34 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 3N S | North: ♠ AQ42 ♥ A87 ♠ KQ106 ♠ K5 | South: ♠ KJ8 ♥ Q105 ♦ J54 ♣ Q987 | West Pass AP | North 1♦ 2NT | Pass | South 1NT 3NT |
| Board: 35 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 1N N | North: ♠ Q32 ♥ Q95 ♠ QJ107 ♠ Q96 | South: | West Pass | North 1NT | East AP | South 1♦ |

| Board: 31 Dealer: S Vul: None HCP: 12 | ♦ 653 ♥ K5 ♦ AKQ1094 ♣ 83 | East Doubles Pass if possible. West Bids 2♥ if possible. You bid first. |
|--|--|---|
| Board: 32 Dealer: N Vul: NS HCP: 9 | ♦ QJ6 ♥ K85 ♦ 10863 ♣ K72 | The opponents are silent. Partner bids first. |
| Board: 33 Dealer: S Vul: EW HCP: 18 | ★ KJ7♥ Q1094◆ AKJ106◆ A | The opponents are silent. You bid first. |
| Board: 34 Dealer: N Vul: None HCP: 9 | ★ KJ8♥ Q105◆ J54◆ Q987 | The opponents are silent. Partner bids first. |
| Board: 35 Dealer: S Vul: EW HCP: 12 | ★ 864♥ J4◆ AK94◆ KJ73 | The opponents are silent. You bid first. |

| Board: 31 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3 S | North: ♠ Q107 ♥ Q63 ♦ J63 ♣ Q1052 | South: | West Pass Pass Pass AP | North 1NT Pass Pass | East Pass X Pass | 1 ♦ 2 ♦ Pass |
|--|---------------------------------------|---------------------------------------|------------------------|---------------------|------------------|----------------------------|
| Board: 32 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 1N S | North: ♠ A532 ♥ AJ42 ♠ KQJ2 ♣ 5 | South: ♠ QJ6 ♥ K85 ♦ 10863 ♠ K72 | West AP | North 1◆ | | South 1NT |
| Board: 33 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N N | North: ♠ Q64 ♥ A86 ♦ 543 ♠ QJ98 | South: ♠ KJ7 ♥ Q1094 ♠ AKJ106 ♣ A | West Pass Pass | North 1NT 3NT | East Pass AP | South 1 ◆ 2 ▼ |
| Board: 34 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 3N S | North: ♠ AQ42 ♥ A87 ♠ KQ106 ♠ K5 | South: ♠ KJ8 ♥ Q105 ♦ J54 ♣ Q987 | West Pass AP | North 1♦ 2NT | Pass | South 1NT 3NT |
| Board: 35 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 1N N | North: ♠ Q32 ♥ Q95 ♠ QJ107 ♠ Q96 | South: | West Pass | North 1NT | East AP | South 1♦ |

| Board: 36 Dealer: N Vul: None HCP: 13 | ◆ Q43◆ AJ4◆ K863◆ K43 | The opponents are silent. You bid first. |
|--|---|--|
| Board: 37 Dealer: S Vul: None HCP: 12 | ★ K97★ KJ7◆ Q54★ K532 | The opponents are silent. Partner bids first. |
| Board: 38 Dealer: N Vul: None HCP: 14 | AJ4✓ K875✓ KJ97✓ Q9 | The opponents are silent. You bid first. |
| Board: 39 Dealer: S Vul: NS HCP: 9 | ♣ QJ5♥ Q53♦ K72♣ J986 | The opponents are silent. Partner bids first. |
| Board: 40 Dealer: N Vul: NS HCP: 13 | ♣ Q108♥ 1054◆ AK109♣ A86 | The opponents are silent. You bid first. |

| Board: 36 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2N S | North: ♠ Q43 ♥ AJ4 ♦ K863 ♠ K43 | South: ♠ A98 ♥ K53 ♦ Q109 ♣ QJ109 | West AP | North 1◆ | | South 2NT |
|---|--|--|--------------|--------------|--------------|--------------|
| Board: 37 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2N N | North: ♠ K97 ♥ KJ7 ♦ Q54 ♣ K532 | South: ◆ A643 ▼ A92 ◆ A732 ◆ 84 | West Pass | North 2NT | East AP | South 1♦ |
| Board: 38 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 1N S | North: ♠ AJ4 ♥ K875 ♠ KJ97 ♠ Q9 | South: ♠ Q98 ♥ Q64 ♦ 653 ♣ K1087 | West AP | North 1◆ | | South 1NT |
| Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N N | North: ♠ QJ5 ♥ Q53 ♠ K72 ♠ J986 | South: • 10963 • AK • J109 • A1073 | West Pass | North 1NT | East AP | South 1♣ |
| Board: 40 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N S | North: ♠ Q108 ♥ 1054 ♠ AK109 ♠ A86 | South: ♠ A75 ♥ Q62 ♠ 743 ♣ K1073 | West AP | North 1◆ | East Pass | South 1NT |

| Board: 36 Dealer: N Vul: None HCP: 12 | ★ A98▼ K53◆ Q109◆ QJ109 | The opponents are silent. Partner bids first. |
|--|---|--|
| Board: 37 Dealer: S Vul: None HCP: 12 | ★ A643★ A92★ A732★ 84 | The opponents are silent. You bid first. |
| Board: 38 Dealer: N Vul: None HCP: 7 | ◆ Q98♥ Q64◆ 653◆ K1087 | The opponents are silent. Partner bids first. |
| Board: 39 Dealer: S Vul: NS HCP: 12 | ▲ 10963♥ AK◆ J109▲ A1073 | The opponents are silent. You bid first. |
| Board: 40 Dealer: N Vul: NS HCP: 9 | ♣ A75 ♥ Q62 ♦ 743 ♣ K1073 | The opponents are silent. Partner bids first. |

| Board: 36 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2N S | North: ♠ Q43 ♥ AJ4 ♦ K863 ♠ K43 | South: ♠ A98 ♥ K53 ♦ Q109 ♣ QJ109 | West AP | North 1◆ | | South 2NT |
|---|--|--|--------------|--------------|--------------|--------------|
| Board: 37 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2N N | North: ♠ K97 ♥ KJ7 ♦ Q54 ♣ K532 | South: ◆ A643 ▼ A92 ◆ A732 ◆ 84 | West Pass | North 2NT | East AP | South 1♦ |
| Board: 38 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 1N S | North: ♠ AJ4 ♥ K875 ♠ KJ97 ♠ Q9 | South: ♠ Q98 ♥ Q64 ♦ 653 ♣ K1087 | West AP | North 1◆ | | South 1NT |
| Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N N | North: ♠ QJ5 ♥ Q53 ♠ K72 ♠ J986 | South: • 10963 • AK • J109 • A1073 | West Pass | North 1NT | East AP | South 1♣ |
| Board: 40 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N S | North: ♠ Q108 ♥ 1054 ♠ AK109 ♠ A86 | South: ♠ A75 ♥ Q62 ♠ 743 ♣ K1073 | West AP | North 1◆ | East Pass | South 1NT |

| Board: 41 Dealer: S Vul: Both HCP: 9 | ★ K42▼ K98◆ Q104◆ J1098 | East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first. |
|--|--|---|
| Board: 42 Dealer: N Vul: None HCP: 12 | ★ AK92♥ Q765♦ 63★ K104 | The opponents are silent. You bid first. |
| Board: 43 Dealer: S Vul: Both HCP: 7 | ◆ Q84♥ Q75◆ 9642◆ K107 | The opponents are silent. Partner bids first. |
| Board: 44 Dealer: N Vul: EW HCP: 16 | ♣ 2♥ AK62♦ QJ97♣ AQ86 | The opponents are silent. You bid first. |
| Board: 45 Dealer: S Vul: EW HCP: 9 | ★ K95♥ QJ2◆ J63◆ Q632 | The opponents are silent. Partner bids first. |

| Board: 41 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3•X E | North: ♠ K42 ♥ K98 ♠ Q104 ♣ J1098 | South: ♠ AQJ8 ♥ Q763 ♦ 3 ♠ A542 | West Pass 3◆ | North 1NT X | East 2 AP | South 1♣ X |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------|---------------------|
| Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 1N S | North: ♠ AK92 ♥ Q765 ♠ 63 ♣ K104 | South: ♠ Q84 ♥ AJ2 ♦ Q85 ♣ 8762 | West AP | North 1♣ | | South 1NT |
| Board: 43 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N | North: ♠ Q84 ♥ Q75 ♦ 9642 ♠ K107 | South: ♠ A762 ♥ K9 ♠ AKQ3 ♣ Q65 | West Pass Pass | North 1NT 3NT | | South 1 2NT |
| Board: 44 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3N S | North: ♠ 2 ♥ AK62 ♦ QJ97 ♠ AQ86 | South: ♠ K87 ♥ Q94 ♦ 632 ♣ K1043 | West Pass AP | North 1♦ 2♥ | Pass | South 1NT 3NT |
| Board: 45 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 2 S | North: ♠ K95 ♥ QJ2 ♦ J63 ♣ Q632 | South: ◆ 7643 ▼ 10 ◆ AK982 ◆ A109 | West Pass AP | North 1NT | East Pass | 1♦ |

| Board: 41 Dealer: S Vul: Both HCP: 13 | AQJ8♥ Q7633A542 | East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first. |
|--|--|--|
| Board: 42 Dealer: N Vul: None HCP: 9 | ♠ Q84♥ AJ2♦ Q85♠ 8762 | The opponents are silent. Partner bids first. |
| Board: 43 Dealer: S Vul: Both HCP: 18 | ♣ A762♥ K9◆ AKQ3♣ Q65 | The opponents are silent. You bid first. |
| Board: 44 Dealer: N Vul: EW HCP: 8 | ★ K87 ♥ Q94 ♦ 632 ♣ K1043 | The opponents are silent. Partner bids first. |
| Board: 45 Dealer: S Vul: EW HCP: 11 | ★ 7643▼ 10◆ AK982◆ A109 | The opponents are silent. You bid first. |

| Board: 41 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3•X E | North: ♠ K42 ♥ K98 ♠ Q104 ♣ J1098 | South: ♠ AQJ8 ♥ Q763 ♦ 3 ♠ A542 | West Pass 3◆ | North 1NT X | East 2 AP | South 1♣ X |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------|---------------------|
| Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 1N S | North: ♠ AK92 ♥ Q765 ♠ 63 ♣ K104 | South: ♠ Q84 ♥ AJ2 ♦ Q85 ♣ 8762 | West AP | North 1♣ | | South 1NT |
| Board: 43 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N | North: ♠ Q84 ♥ Q75 ♦ 9642 ♠ K107 | South: ♠ A762 ♥ K9 ♠ AKQ3 ♣ Q65 | West Pass Pass | North 1NT 3NT | | South 1 2NT |
| Board: 44 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3N S | North: ♠ 2 ♥ AK62 ♦ QJ97 ♠ AQ86 | South: ♠ K87 ♥ Q94 ♦ 632 ♣ K1043 | West Pass AP | North 1♦ 2♥ | Pass | South 1NT 3NT |
| Board: 45 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 2 S | North: ♠ K95 ♥ QJ2 ♦ J63 ♣ Q632 | South: ◆ 7643 ▼ 10 ◆ AK982 ◆ A109 | West Pass AP | North 1NT | East Pass | 1♦ |

| Board: 46 Dealer: N Vul: EW HCP: 13 | ♣ Q1072♥ AK9♦ KJ52♣ 42 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 47 Dealer: S Vul: None HCP: 9 | ♣ Q54♥ K54◆ A98♣ 10876 | The opponents are silent. Partner bids first. |
| Board: 48 Dealer: N Vul: None HCP: 13 | ♣ 85♥ Q84♦ AQJ8♣ KJ42 | West Bids 2♦ if possible. You bid first. |
| Board: 49 Dealer: S Vul: None HCP: 9 | ★ K107♥ Q65♦ 10976◆ KJ2 | The opponents are silent. Partner bids first. |
| Board: 50 Dealer: N Vul: None HCP: 19 | ★ KJ54★ A93★ A3★ AQJ9 | The opponents are silent. You bid first. |

| Board: 46 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N S | North: ♠ Q1072 ♥ AK9 ♠ KJ52 ♣ 42 | South: ♠ K93 ♥ Q102 ♦ 943 ♣ Q987 | West AP | North 1◆ | East Pass | South 1NT |
|--|---------------------------------------|---------------------------------------|------------------------|----------------------|--------------|---------------------|
| Board: 47 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N N | North: ♠ Q54 ♥ K54 ♠ A98 ♣ 10876 | South: ♠ AJ76 ♥ Q107 ♠ K4 ♠ K942 | West Pass | North 1NT | | South 1♣ |
| Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3 N | North: ♠ 85 ♥ Q84 ♠ AQJ8 ♠ KJ42 | South: ♠ Q96 ♥ A103 ♦ 1052 ♠ Q986 | 2♦ ¹ | North 1 3 naels Cu | Pass AP | South 1NT |
| Board: 49 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 1N N | North: ♠ K107 ♥ Q65 ♦ 10976 ♠ KJ2 | South: ♠ A954 ♥ J1094 ♦ J42 ♠ AQ | West Pass | North 1NT | East AP | South 1◆ |
| Board: 50 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S | North: ♠ KJ54 ▼ A93 ♠ A3 ♣ AQJ9 | South: ♠ Q72 ♥ Q82 ♠ KJ2 ♣ 10732 | West Pass AP | North 1♣ 2NT | Pass | South 1NT 3NT |

| Board: 46 Dealer: N Vul: EW HCP: 7 | ★ K93♥ Q102◆ 943◆ Q987 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 47 Dealer: S Vul: None HCP: 13 | ♣ AJ76♥ Q107♦ K4♣ K942 | The opponents are silent. You bid first. |
| Board: 48 Dealer: N Vul: None HCP: 8 | ♣ Q96♥ A103◆ 1052♣ Q986 | West Bids 2♦ if possible. Partner bids first. |
| Board: 49 Dealer: S Vul: None HCP: 12 | ▲ A954♥ J1094◆ J42◆ AQ | The opponents are silent. You bid first. |
| Board: 50 Dealer: N Vul: None HCP: 8 | ♣ Q72♥ Q82♦ KJ2♣ 10732 | The opponents are silent. Partner bids first. |

| Board: 46 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N S | North: ♠ Q1072 ♥ AK9 ♠ KJ52 ♣ 42 | South: ♠ K93 ♥ Q102 ♦ 943 ♣ Q987 | West AP | North 1◆ | East Pass | South 1NT |
|--|---------------------------------------|---------------------------------------|------------------------|----------------------|--------------|---------------------|
| Board: 47 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N N | North: ♠ Q54 ♥ K54 ♠ A98 ♣ 10876 | South: ♠ AJ76 ♥ Q107 ♠ K4 ♠ K942 | West Pass | North 1NT | | South 1♣ |
| Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3 N | North: ♠ 85 ♥ Q84 ♠ AQJ8 ♠ KJ42 | South: ♠ Q96 ♥ A103 ♦ 1052 ♠ Q986 | 2♦ ¹ | North 1 3 naels Cu | Pass AP | South 1NT |
| Board: 49 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 1N N | North: ♠ K107 ♥ Q65 ♦ 10976 ♠ KJ2 | South: ♠ A954 ♥ J1094 ♦ J42 ♠ AQ | West Pass | North 1NT | East AP | South 1◆ |
| Board: 50 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S | North: ♠ KJ54 ▼ A93 ♠ A3 ♣ AQJ9 | South: ♠ Q72 ♥ Q82 ♠ KJ2 ♣ 10732 | West Pass AP | North 1♣ 2NT | Pass | South 1NT 3NT |

| Board: 51 Dealer: S Vul: NS HCP: 8 | ★ KJ8♥ Q53◆ 753◆ Q964 | The opponents are silent. Partner bids first. |
|--|---|---|
| Board: 52 Dealer: N Vul: Both HCP: 14 | ★ K85★ A7★ 107654★ AK3 | The opponents are silent. You bid first. |
| Board: 53 Dealer: S Vul: NS HCP: 8 | ◆ Q85♥ Q103◆ 872◆ A954 | The opponents are silent. Partner bids first. |
| Board: 54 Dealer: N Vul: None HCP: 13 | ★ A843★ 83★ K86★ AQ74 | The opponents are silent. You bid first. |
| Board: 55 Dealer: S Vul: Both HCP: 14 | ★ A63★ K764★ A72★ QJ9 | East Bids 2NT if possible. West Bids 3♠ if possible. Partner bids first. |

| Board: 51 Dealer: S Vul: NS North HCP: 8 | North: ♠ KJ8 ♥ Q53 | South: ♠ A762 ▼ 1042 | West | North | East | South 1 |
|---|---|--|-----------------|-----------------------|------------------------|---------|
| South HCP: 13 Contract: 1N N | ↑753♣ Q964 | ◆ AKJ9 ◆ J2 | Pass | 1NT | AP | |
| Board: 52 Dealer: N Vul: Both | North: ♠ K85 | South: ♠ A73 | West | North | East | South |
| North HCP: 14 South HCP: 12 Contract: 3N S | ✓ A7◆ 107654◆ AK3 | ♥ QJ3 ♦ Q92 ♣ QJ98 | Pass | 1 ♦ 3NT | Pass AP | 2NT |
| Board: 53 Dealer: S Vul: NS | North: ♠ Q85 | South: | West | North | East | South 1 |
| North HCP: 8 South HCP: 15 Contract: 2♣ S | ♥ Q103 ♦ 872 ♣ A954 | ◆ AK94 ◆ QJ104 ◆ KQ62 | Pass AP | 1NT | Pass | 2♣ |
| Board: 54 Dealer: N | North: ♠ A843 | South: ♠ K106 | West | North | East | South |
| Vul: None North HCP: 13 South HCP: 7 Contract: 1N S | ♥ 83 ♦ K86 ♣ AQ74 | ♥ Q52 ♦ Q73 • 9632 | AP | 1♣ | Pass | 1NT |
| Board: 55 Dealer: S | North: ♠ A63 | South: • 42 | West | North | East | South 1 |
| Vul: Both North HCP: 14 South HCP: 12 Contract: 3N N | ★ K764★ A72★ QJ9 | ✓ A92◆ KJ10865◆ A7 | Pass 3 1 Linus | 1♥ 3NT sual 2N7 | 2NT ¹ AP | Pass |

| Board: 51 Dealer: S Vul: NS HCP: 13 | ♣ A762♥ 1042◆ AKJ9♣ J2 | The opponents are silent. You bid first. |
|--|---|---|
| Board: 52 Dealer: N Vul: Both HCP: 12 | ▲ A73♥ QJ3◆ Q92◆ QJ98 | The opponents are silent. Partner bids first. |
| Board: 53 Dealer: S Vul: NS HCP: 15 | ♣ 7♥ AK94◆ QJ104♣ KQ62 | The opponents are silent. You bid first. |
| Board: 54 Dealer: N Vul: None HCP: 7 | ★K106♥Q52◆Q73◆9632 | The opponents are silent. Partner bids first. |
| Board: 55 Dealer: S Vul: Both HCP: 12 | 42✓ A92✓ KJ10865✓ A7 | East Bids 2NT if possible. West Bids 3♠ if possible. You bid first. |

| Board: 51 Dealer: S Vul: NS North HCP: 8 | North: ♠ KJ8 ♥ Q53 | South: ♠ A762 ▼ 1042 | West | North | East | South 1 |
|---|---|--|-----------------|-----------------------|------------------------|---------|
| South HCP: 13 Contract: 1N N | ↑753♣ Q964 | ◆ AKJ9 ◆ J2 | Pass | 1NT | AP | |
| Board: 52 Dealer: N Vul: Both | North: ♠ K85 | South: ♠ A73 | West | North | East | South |
| North HCP: 14 South HCP: 12 Contract: 3N S | ✓ A7◆ 107654◆ AK3 | ♥ QJ3 ♦ Q92 ♣ QJ98 | Pass | 1 ♦ 3NT | Pass AP | 2NT |
| Board: 53 Dealer: S Vul: NS | North: ♠ Q85 | South: | West | North | East | South 1 |
| North HCP: 8 South HCP: 15 Contract: 2♣ S | ♥ Q103 ♦ 872 ♣ A954 | ◆ AK94 ◆ QJ104 ◆ KQ62 | Pass AP | 1NT | Pass | 2♣ |
| Board: 54 Dealer: N | North: ♠ A843 | South: ♠ K106 | West | North | East | South |
| Vul: None North HCP: 13 South HCP: 7 Contract: 1N S | ♥ 83 ♦ K86 ♣ AQ74 | ♥ Q52 ♦ Q73 • 9632 | AP | 1♣ | Pass | 1NT |
| Board: 55 Dealer: S | North: ♠ A63 | South: • 42 | West | North | East | South 1 |
| Vul: Both North HCP: 14 South HCP: 12 Contract: 3N N | ★ K764★ A72★ QJ9 | ✓ A92◆ KJ10865◆ A7 | Pass 3 1 Linus | 1♥ 3NT sual 2N7 | 2NT ¹ AP | Pass |

| Board: 56 Dealer: N Vul: NS HCP: 13 | ♦ K ♥ Q872 ♦ A7654 ♣ A86 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 57 Dealer: S Vul: Both HCP: 9 | ★ A62★ K102★ 1097★ Q975 | The opponents are silent. Partner bids first. |
| Board: 58 Dealer: N Vul: Both HCP: 15 | ★ KJ8▼ 7◆ AKQ105◆ Q1092 | The opponents are silent. You bid first. |
| Board: 59 Dealer: S Vul: Both HCP: 9 | ♣ Q53♥ Q109◆ Q653♣ QJ5 | The opponents are silent. Partner bids first. |
| Board: 60 Dealer: N Vul: None HCP: 12 | ★ A64♥ Q1072♦ KQJ97★ 10 | The opponents are silent. You bid first. |

| Board: 56 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ K ♥ Q872 ♠ A7654 ♠ A86 | South: ♠ Q102 ♥ A106 ♦ 982 ♣ K974 | West Pass | North 1 2 | | South 1NT |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|--------------|
| Board: 57 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 1N N | North: ♠ A62 ♥ K102 ♦ 1097 ♣ Q975 | South: ♠ Q104 ♥ AQJ4 ♠ A654 ♠ 42 | West Pass | North 1NT | East AP | South 1♦ |
| Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 • N | North: ♠ KJ8 ♥ 7 ♠ AKQ105 ♣ Q1092 | South: ♠ A103 ♥ Q104 ♦ 9876 ♠ K84 | West Pass Pass | North 1 → 2 ♣ 3 → | East Pass Pass AP | 1NT |
| Board: 59 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2 S | North: ♠ Q53 ♥ Q109 ♠ Q653 ♣ QJ5 | South: ♠ K764 ♥ 2 ♠ AKJ94 ♣ K63 | West Pass AP | North 1NT | East Pass | 1♦ |
| Board: 60 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 \(\) N | North: ♠ A64 ♥ Q1072 ♠ KQJ97 ♣ 10 | South: ♠ K82 ▼ A83 ♦ 1062 ♣ Q653 | West Pass | North 1♦ 2♦ | | South 1NT |

| Board: 56 Dealer: N Vul: NS HCP: 9 | ♣ Q102♥ A106◆ 982♣ K974 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 57 Dealer: S Vul: Both HCP: 13 | ♣ Q104♥ AQJ4◆ A654♣ 42 | The opponents are silent. You bid first. |
| Board: 58 Dealer: N Vul: Both HCP: 9 | ★ A103♥ Q104◆ 9876◆ K84 | The opponents are silent. Partner bids first. |
| Board: 59 Dealer: S Vul: Both HCP: 14 | ★ K764♥ 2◆ AKJ94◆ K63 | The opponents are silent. You bid first. |
| Board: 60 Dealer: N Vul: None HCP: 9 | ★ K82★ A83★ 1062★ Q653 | The opponents are silent. Partner bids first. |

| Board: 56 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ K ♥ Q872 ♠ A7654 ♠ A86 | South: ♠ Q102 ♥ A106 ♦ 982 ♣ K974 | West Pass | North 1 2 | | South 1NT |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|--------------|
| Board: 57 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 1N N | North: ♠ A62 ♥ K102 ♦ 1097 ♣ Q975 | South: ♠ Q104 ♥ AQJ4 ♠ A654 ♠ 42 | West Pass | North 1NT | East AP | South 1♦ |
| Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 • N | North: ♠ KJ8 ♥ 7 ♠ AKQ105 ♣ Q1092 | South: ♠ A103 ♥ Q104 ♦ 9876 ♠ K84 | West Pass Pass | North 1 → 2 ♣ 3 → | East Pass Pass AP | 1NT |
| Board: 59 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2 S | North: ♠ Q53 ♥ Q109 ♠ Q653 ♣ QJ5 | South: ♠ K764 ♥ 2 ♠ AKJ94 ♣ K63 | West Pass AP | North 1NT | East Pass | 1♦ |
| Board: 60 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 \(\) N | North: ♠ A64 ♥ Q1072 ♠ KQJ97 ♣ 10 | South: ♠ K82 ▼ A83 ♦ 1062 ♣ Q653 | West Pass | North 1♦ 2♦ | | South 1NT |

| Board: 61 Dealer: S Vul: EW HCP: 8 | ♣ Q32♥ K43◆ K87♣ 8732 | The opponents are silent. Partner bids first. |
|---|---|--|
| Board: 62 Dealer: N Vul: NS HCP: 12 | 1053★ A53◆ QJ109★ KQ6 | The opponents are silent. You bid first. |
| Board: 63 Dealer: S Vul: EW HCP: 8 | ♣ Q32♥ Q102◆ J42♣ K643 | The opponents are silent. Partner bids first. |
| Board: 64 Dealer: N Vul: EW HCP: 12 | ↑73↑ AJ8↑752↑ AK964 | West Bids 2♥ if possible. You bid first. |
| Board: 65 Dealer: S Vul: Both HCP: 8 | ♣ QJ4 ♥ K107 ♦ Q42 ♣ 10854 | The opponents are silent. Partner bids first. |

| Board: 61 Dealer: S Vul: EW North HCP: 8 | North: ♠ Q32 ▼ K43 | South: ♠ AJ107 ▼ A108 | West | North | East | South 1♣ |
|--|--|---|------------------|-------------|--------------|--------------|
| South HCP: 14 Contract: 1N N | ◆ K87 ◆ 8732 | ◆ J104 ◆ KJ10 | Pass | 1NT | AP | |
| Board: 62 Dealer: N Vul: NS | North: ▲ 1053 | South: ♠ Q42 | West | North | | |
| North HCP: 12 South HCP: 9 Contract: 1N S | ∨ A53 ⋄ QJ109 ⋄ KQ6 | ★ K74◆ 6532◆ A107 | AP | 1♦ | Pass | 1NT |
| Board: 63 Dealer: S Vul: EW | North: ♠ Q32 | South: ♠ A74 | West | North | East | South 1 |
| North HCP: 8 South HCP: 13 Contract: 2♣ S | ♥ Q102 ♦ J42 ♣ K643 | ◆ 4 ◆ AKQ73 ♣ 8752 | Pass AP | 1NT | Pass | 2♣ |
| Board: 64 Dealer: N | North: ♠ 73 | South: ♠ Q102 | West | North 1♣ | East Pass | South 1NT |
| Vul: EW North HCP: 12 South HCP: 9 Contract: 3♣ N | ✓ AJ8◆ 752◆ AK964 | ♥ Q103 ♦ QJ10 ♠ Q732 | Pass 2♥ AP | 2♣ Pass | Pass Pass | Pass 3♣ |
| Board: 65 Dealer: S Vul: Both | North: ♠ QJ4 | South: ♠ A53 | West | North | East | South 1♣ |
| North HCP: 8 South HCP: 18 Contract: 3N N | ▼ K107◆ Q42◆ 10854 | ✓ A4◆ 1093◆ AKQJ7 | Pass Pass | 1NT 3NT | Pass AP | 2NT |

| Board: 61 Dealer: S Vul: EW HCP: 14 | ▲ AJ107♥ A108◆ J104◆ KJ10 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 62 Dealer: N Vul: NS HCP: 9 | ◆ Q42▼ K74◆ 6532◆ A107 | The opponents are silent. Partner bids first. |
| Board: 63 Dealer: S Vul: EW HCP: 13 | ♠ A74♥ 4♦ AKQ73♠ 8752 | The opponents are silent. You bid first. |
| Board: 64 Dealer: N Vul: EW HCP: 9 | ◆ Q102♥ Q103◆ QJ10◆ Q732 | West Bids 2♥ if possible. Partner bids first. |
| Board: 65 Dealer: S Vul: Both HCP: 18 | A53✓ A4◆ 1093◆ AKQJ7 | The opponents are silent. You bid first. |

| Board: 61 Dealer: S Vul: EW North HCP: 8 | North: ♠ Q32 ▼ K43 | South: ♠ AJ107 ▼ A108 | West | North | East | South 1♣ |
|--|--|---|------------------|-------------|--------------|--------------|
| South HCP: 14 Contract: 1N N | ◆ K87 ◆ 8732 | ◆ J104 ◆ KJ10 | Pass | 1NT | AP | |
| Board: 62 Dealer: N Vul: NS | North: ▲ 1053 | South: ♠ Q42 | West | North | | |
| North HCP: 12 South HCP: 9 Contract: 1N S | ∨ A53 ⋄ QJ109 ⋄ KQ6 | ★ K74◆ 6532◆ A107 | AP | 1♦ | Pass | 1NT |
| Board: 63 Dealer: S Vul: EW | North: ♠ Q32 | South: ♠ A74 | West | North | East | South 1 |
| North HCP: 8 South HCP: 13 Contract: 2♣ S | ♥ Q102 ♦ J42 ♣ K643 | ◆ 4 ◆ AKQ73 ♣ 8752 | Pass AP | 1NT | Pass | 2♣ |
| Board: 64 Dealer: N | North: ♠ 73 | South: ♠ Q102 | West | North 1♣ | East Pass | South 1NT |
| Vul: EW North HCP: 12 South HCP: 9 Contract: 3♣ N | ✓ AJ8◆ 752◆ AK964 | ♥ Q103 ♦ QJ10 ♠ Q732 | Pass 2♥ AP | 2♣ Pass | Pass Pass | Pass 3♣ |
| Board: 65 Dealer: S Vul: Both | North: ♠ QJ4 | South: ♠ A53 | West | North | East | South 1♣ |
| North HCP: 8 South HCP: 18 Contract: 3N N | ▼ K107◆ Q42◆ 10854 | ✓ A4◆ 1093◆ AKQJ7 | Pass Pass | 1NT 3NT | Pass AP | 2NT |

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Dealer: N ♥ A96 East Bids 2♥ if possible.

Vul: NS ◆ AQJ98

HCP: 12 ♣ 6 You bid first.

Board: 66 West North East South South: North: Dealer: N 1♦ Pass 1NT **♦** J962 **♦** A43 Vul: NS **♥** A96 **♥** Q105 Pass **2** Pass Pass North HCP: 12 **♦** AQJ98 **♦** 10642 X Pass **2**♥ **3**♦ South HCP: 9 **♣** 6 **♣** K98 AP Contract: 3♦ N

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Board: 66 ♠ A43 West Doubles Pass if possible.

Dealer: N ♥ Q105 East Bids 2♥ if possible.

Vul: NS ◆ 10642

HCP: 9 ♣ K98 Partner bids first.

Board: 66 West North East South South: North: Dealer: N 1♦ Pass 1NT **♦** J962 **♦** A43 Vul: NS **♥** A96 **♥** Q105 Pass **2** Pass Pass North HCP: 12 **♦** AQJ98 **♦** 10642 X Pass **2**♥ **3**♦ South HCP: 9 **♣** 6 **♣** K98 AP Contract: 3♦ N