Board: 1	♦ A1073	West Bids 1NT if possible.
Dealer: S	♥ Q10964	West Bids 3♣ if possible.
Vul: NS	♦ K2	
HCP: 9	♣ 102	Partner bids first.
Board: 2	♦ K74	E (D' 1 1) (E) (11
Dealer: N	♥ Q653	East Bids 1NT if possible.
Vul: None	♦ A75	XX 1:16
HCP: 12	♣ K64	You bid first.
Board: 3	♦ Q10852	
Dealer: S	♥ QJ93	West Bids 1NT if possible.
Vul: None	♦ 64	D 111 C
HCP: 9	♣ A8	Partner bids first.
Doord, 1	♦ AJ98	
Board: 4 Dealer: N	♥ AQ6	East Bids 1NT if possible.
Vul: None	◆ Q109	
HCP: 14	♣ J103	You bid first.
1101.14		
Board: 5	♠ KQJ92	West Bids 1NT if possible.
Dealer: S	♥ K1097	West Blus 11v1 if possible.
Vul: NS	→ 72	Partner bids first.
HCP: 9	♣ 84	Tarviller order first.
Board: 6	★ K62	East Bids 1NT if possible.
Dealer: N	♥ 53	East Bids 3♣ if possible.
Vul: None	◆ K752	
HCP: 12	♣ AQ82	You bid first.

Board: 1 Dealer: S Vul: NS	North: ♠ A1073 ♥ Q10964	South: ♠ QJ ♥ A5		North		1♦
North HCP: 9 South HCP: 12 Contract: 3♣ W	◆ K2 ◆ 102	◆ J108643 ◆ A73	1NT 3♣	2♥ AP	Pass	Pass
Board: 2 Dealer: N Vul: None North HCP: 12	North: ♠ K74 ♥ Q653	South: ♠ 98652 ♥ AJ94	West	North 1♣	East 1NT	
South HCP: 9 Contract: 2♠ S	◆ A75 ◆ K64	◆ 83 ◆ A3	AP			
Board: 3 Dealer: S Vul: None	North: ♠ Q10852	South: ♠ KJ76	West	North	East	South 1
North HCP: 9 South HCP: 14 Contract: 3♠ N	♥ QJ93 ♦ 64 ♣ A8	∨ K ◆ KJ98 ♣ QJ76	1NT AP	2♠	Pass	
Board: 4 Dealer: N Vul: None	North: ♠ AJ98 ♥ AQ6	South: ♠ KQ632 ♥ KJ93	West	North 1♣	East 1NT	
North HCP: 14 South HCP: 9 Contract: 2♠ S	◆ Q109 ◆ J103	♦ 8543 ♣ —	AP	17	1111	LŦ
Board: 5 Dealer: S Vul: NS	North: ♠ KQJ92 ♥ K1097	South: ♠ 4 ♥ QJ	West	North	East	South 1
North HCP: 9 South HCP: 13 Contract: 2♠ N	◆ 72 ◆ 84	◆ KQJ43 ◆ A10752	1NT	2♠	AP	1 7
Board: 6 Dealer: N Vul: None	North: ♠ K62	South: ♦ J10843	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 9	♥ 53 ♦ K752	♥ AK72 ♦ J4	Pass Pass	Pass 3♠	3 ♣ AP	Pass

Board: 1 Dealer: S Vul: NS HCP: 12	◆ QJ ▼ A5 ◆ J108643 ◆ A73	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 2 Dealer: N Vul: None HCP: 9	♦ 98652♥ AJ94♦ 83♠ A3	East Bids 1NT if possible. Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 14	★ KJ76★ K◆ KJ98◆ QJ76	West Bids 1NT if possible. You bid first.
Board: 4 Dealer: N Vul: None HCP: 9	★ KQ632▼ KJ93◆ 8543◆ —	East Bids 1NT if possible. Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 13	♠ 4♥ QJ♦ KQJ43♠ A10752	West Bids 1NT if possible. You bid first.
Board: 6 Dealer: N Vul: None HCP: 9	♣ J10843♥ AK72♦ J4♣ 96	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.

Board: 1 Dealer: S Vul: NS	North: ♠ A1073 ♥ Q10964	South: ♠ QJ ♥ A5		North		1♦
North HCP: 9 South HCP: 12 Contract: 3♣ W	◆ K2 ◆ 102	◆ J108643 ◆ A73	1NT 3♣	2♥ AP	Pass	Pass
Board: 2 Dealer: N Vul: None North HCP: 12	North: ♠ K74 ♥ Q653	South: ♠ 98652 ♥ AJ94	West	North 1♣	East 1NT	
South HCP: 9 Contract: 2♠ S	◆ A75 ◆ K64	◆ 83 ◆ A3	AP			
Board: 3 Dealer: S Vul: None	North: ♠ Q10852	South: ♠ KJ76	West	North	East	South 1
North HCP: 9 South HCP: 14 Contract: 3♠ N	♥ QJ93 ♦ 64 ♣ A8	∨ K ◆ KJ98 ♣ QJ76	1NT AP	2♠	Pass	
Board: 4 Dealer: N Vul: None	North: ♠ AJ98 ♥ AQ6	South: ♠ KQ632 ♥ KJ93	West	North 1♣	East 1NT	
North HCP: 14 South HCP: 9 Contract: 2♠ S	◆ Q109 ◆ J103	♦ 8543 ♣ —	AP	17	1111	LŦ
Board: 5 Dealer: S Vul: NS	North: ♠ KQJ92 ♥ K1097	South: ♠ 4 ♥ QJ	West	North	East	South 1
North HCP: 9 South HCP: 13 Contract: 2♠ N	◆ 72 ◆ 84	◆ KQJ43 ◆ A10752	1NT	2♠	AP	1 7
Board: 6 Dealer: N Vul: None	North: ♠ K62	South: ♦ J10843	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 9	♥ 53 ♦ K752	♥ AK72 ♦ J4	Pass Pass	Pass 3♠	3 ♣ AP	Pass

Board: 7 Dealer: S Vul: Both HCP: 9	★ KQJ74▼ K9543◆ 6◆ 62	West Bids 1NT if possible. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 13	♠ A753♥ K108♦ K92♠ QJ7	East Bids 1NT if possible. You bid first.
Board: 9 Dealer: S Vul: None HCP: 9	★ K8643▼ 10975◆ A62◆ Q	West Bids 1NT if possible. Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 13	AQ9A6Q10743J108	East Bids 1NT if possible. You bid first.
Board: 11 Dealer: S Vul: None HCP: 9	AJ1042♥ Q753◆ Q9◆ 42	West Bids 1NT if possible. Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 13	1065♥ Q3◆ KJ3◆ AK962	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.

Board: 7 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ KQJ74 ♥ K9543 ♠ 6 ♣ 62	South:	West 1NT AP	North 2♠	East Pass	1♦
Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 S	North: ♠ A753 ♥ K108 ♠ K92 ♣ QJ7	South: ♠ Q862 ♥ AQJ62 ♦ 3 ♣ 862	West AP	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♣ S	North: ♠ K8643 ▼ 10975 ♠ A62 ♣ Q	South: ♠ A9 ♥ KJ2 ♦ J3 ♣ A107432	West 1NT AP	North 2♣	East Pass	1♣
Board: 10 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♠ AQ9 ♥ A6 • Q10743 ♣ J108	South: ♠ J10652 ♥ KQ982 ♠ K5 ♠ 6	West AP	North 1◆	East 1NT	
Board: 11 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♠ N	North: ♠ AJ1042 ♥ Q753 • Q9 ♣ 42	South: ♠ K93 ♥ AJ64 ♦ J ♣ KQ1075	West 1NT AP	North 2♠	East Pass	1♣
Board: 12 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3•X E	North: ♠ 1065 ♥ Q3 ♠ KJ3 ♣ AK962	South: ♠ A732 ♥ AJ652 ♦ 92 ♣ 84	West Pass AP	North 1♣ Pass	East 1NT 3◆	

Board: 7 Dealer: S Vul: Both HCP: 13	♣82♥Q8★KJ9874♣AK3	West Bids 1NT if possible. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 9	◆ Q862◆ AQJ62◆ 3◆ 862	East Bids 1NT if possible. Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 13	♠ A9♥ KJ2◆ J3♠ A107432	West Bids 1NT if possible. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 9		East Bids 1NT if possible. Partner bids first.
Board: 11 Dealer: S Vul: None HCP: 14	★ K93▼ AJ64◆ J★ KQ1075	West Bids 1NT if possible. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 9	♠ A732♥ AJ652♦ 92♠ 84	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.

Board: 7 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ KQJ74 ♥ K9543 ♠ 6 ♣ 62	South:	West 1NT AP	North 2♠	East Pass	1♦
Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 S	North: ♠ A753 ♥ K108 ♠ K92 ♣ QJ7	South: ♠ Q862 ♥ AQJ62 ♦ 3 ♣ 862	West AP	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♣ S	North: ♠ K8643 ▼ 10975 ♠ A62 ♣ Q	South: ♠ A9 ♥ KJ2 ♦ J3 ♣ A107432	West 1NT AP	North 2♣	East Pass	1♣
Board: 10 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♠ AQ9 ♥ A6 • Q10743 ♣ J108	South: ♠ J10652 ♥ KQ982 ♠ K5 ♠ 6	West AP	North 1◆	East 1NT	
Board: 11 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♠ N	North: ♠ AJ1042 ♥ Q753 • Q9 ♣ 42	South: ♠ K93 ♥ AJ64 ♦ J ♣ KQ1075	West 1NT AP	North 2♠	East Pass	1♣
Board: 12 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3•X E	North: ♠ 1065 ♥ Q3 ♠ KJ3 ♣ AK962	South: ♠ A732 ♥ AJ652 ♦ 92 ♣ 84	West Pass AP	North 1♣ Pass	East 1NT 3◆	

Board: 13 Dealer: S Vul: Both HCP: 9	♣ QJ865♥ KQ43◆ 983♣ J	West Bids 1NT if possible. Partner bids first.
Board: 14 Dealer: N Vul: Both HCP: 12	★ AJ105★ K54★ A843★ 102	East Bids 1NT if possible. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 9	10942✓ AK1072✓ Q108✓ 6	West Bids 1NT if possible. Partner bids first.
Board: 16 Dealer: N Vul: None HCP: 12	▲ 1065♥ A3♦ K74♣ KQ865	East Bids 1NT if possible. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 9		West Bids 1NT if possible. Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 12	◆ 97♥ AK32◆ QJ◆ Q8763	East Bids 1NT if possible. West Bids 3♦ if possible. You bid first.

North: ♠ QJ865	South: ♠ 93	West	North	East	South
♦ KQ43 ♦ 983 ♣ J	◆ A82 ◆ A104 ◆ KQ987	1NT	2♠	AP	1 ₹
North: ♠ AJ105 ♥ K54 ♠ A843	South: ♠ Q9742 ♥ AJ97 ♦ Q5	West AP	North 1♦	East 1NT	
♣ 102	♣ 98				
★ 10942 ♥ AK1072	\$00011: ♠ Q876 ♥ QJ ♠ A92				South 1♣
♣ 6	♣ QJ98				
North: ★ 1065 ∀ A3	South: ♠ A982 ♥ KQ764		North 1♣	East 1NT	
• KQ865	◆ 103 ♣ 92	АР			
North: ♠ J8543 ♥ KJ94	South: ♠ K1076 ♥ O76	West	North	East	South 1♣
◆ A8 ◆ 96	♦ K65 • KQ5	1NT	2♠	AP	
North: ♠ 97	South: ♠ AJ43	West			
▼ AK32 ◆ QJ ♣ Q8763	▼ J8654 ◆ K32 ◆ 9	3◆	3♥	AP	2♥
	 ♣ QJ865 ♥ KQ43 ◆ 983 ♣ J North: ♠ AJ105 ♥ K54 ◆ A843 ♠ 102 North: ♠ 10942 ♥ AK1072 ◆ Q108 ♠ 6 North: ♠ 1065 ♥ A3 ◆ K74 ♠ KQ865 North: ♠ J8543 ♥ KJ94 ◆ A8 ♠ 96 North: ♠ 97 ♥ AK32 ◆ QJ 	♣ QJ865 ♣ 93 ♦ 83 ♠ A104 ♣ J ♣ KQ987 North: ♣ KQ987 North: ♣ Q9742 ♥ K54 ♥ AJ97 ♠ A843 ♠ Q5 ♣ 102 ♣ 98 North: ♣ Q876 ♥ AK1072 ♥ QJ ♠ Q108 ♠ A92 ♣ 6 ♣ QJ98 North: ♣ A982 ♥ A3 ♥ KQ764 ♠ K74 ♠ 105 ♣ KQ865 ♣ 92 North: ♣ K076 ♠ K343 ♠ K65 ♣ 96 ♣ KQ5 North: ♣ AJ43 ♠ AK32 ♠ AJ43 ♠ QJ ♠ K32	♣ QJ865 ♣ 93 West ▶ KQ43 ▶ A82 ▶ 983 ♠ A104 INT ♣ J ♣ KQ987 INT INT North: ♣ AJ105 ♣ Q9742 West ▶ KS4 ▶ AJ97 ♣ A843 ♣ Q5 AP ♣ 102 ♣ 98 AP North: ♣ Q876 West ▶ AK1072 ♣ QJ INT ♣ QJ98 INT North: ♣ QJ98 North: ♣ A982 West ♣ K74 ♣ 105 AP ♣ KQ865 ♣ 92 AP North: ♣ XQ764 West ♣ KQ865 ♣ 92 AP North: ♣ A982 West ♣ KQ865 ♣ 92 AP North: ♣ XQ764 West ♣ KQ865 ♣ 92 AP North: ♣ XQ865 ♣ XQ5 North: ♣ XQ5 NT North: ♣ XQ5 NT North: ♣ XQ5 NT North: ♣ XQ5 NT	♣ QJ865 ♣ 93 West North ♣ KQ43 ♣ A82 ♣ A104 INT 2♣ ♣ J ♣ KQ987 INT 2♠ North: ♣ AJ105 ♣ Q9742 West North ♣ KS4 ♣ AJ97 ♣ AP ♣ A843 ♣ Q5 AP ♣ 102 ♣ 98 West North ♣ A841072 ♣ QJ9 West North ♣ AK1072 ♣ QJ9 INT 2♠ ♣ Outh: ♣ A92 West North ♣ 1065 ♣ A982 West North ♣ K74 ♣ 105 AP ♣ KQ865 ♣ 92 West North ♠ K343 ♠ K1076 West North ♠ J8543 ♠ K65 INT 2♠ ♠ A8 ♠ K65 INT 2♠ ♠ 96 ♠ KQ5 North: ♠ AJ43 West North ♠ 97 ♠ AJ43 West North ♠ 97 ♠ AJ43 West North ♠	♣ QJ865 ♣ 93 West North East ▼ KQ43 ▼ A82 1NT 2♣ AP ▶ 983 ♠ A104 1NT 2♠ AP ♣ J ♠ KQ987 1NT 2♠ AP North: ♠ AJ105 ♠ Q9742 West North East ♠ KS4 ♥ AJ97 1♠ 1NT ♠ A843 ♠ Q5 AP ♣ 102 ♠ 98 West North East North: ♠ QJ98 1NT 2♥ AP North: ♠ A92 1NT 2♥ AP ♠ A3 ♠ KQ764 1♠ 1NT ♠ KQ865 ♠ 92 West North East North: ♠ A982 West North East ♠ KQ865 ♠ 92 North: AP North: ♠ South: ♠ KQ865 ♠ P North: ♠ South: ♠ A8 ♠ K65 1NT 2♠ AP North: ♠ A8 ♠ K65 1NT 2♠ AP North: ♠ A943 ₩est North East 1♠ INT ♠ 96 ♠ KQ5 North: ♠ A943 West North East ♠ 97 ♠ AJ43 ₩est North East 1♠ INT ♠ AK32 ♥ J8654 </td

Board: 13 Dealer: S Vul: Both HCP: 13	◆ 93♥ A82◆ A104◆ KQ987	West Bids 1NT if possible. You bid first.
Board: 14 Dealer: N Vul: Both HCP: 9	◆ Q9742◆ AJ97◆ Q5◆ 98	East Bids 1NT if possible. Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 12	♣ Q876♥ QJ◆ A92♣ QJ98	West Bids 1NT if possible. You bid first.
Board: 16 Dealer: N Vul: None HCP: 9	▲ A982♥ KQ764◆ 105◆ 92	East Bids 1NT if possible. Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 13	★ K1076♥ Q76♦ K65★ KQ5	West Bids 1NT if possible. You bid first.
Board: 18 Dealer: N Vul: None HCP: 9	▲ AJ43♥ J8654♦ K32♣ 9	East Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.

North: ♠ QJ865	South: ♠ 93	West	North	East	South
♦ KQ43 ♦ 983 ♣ J	◆ A82 ◆ A104 ◆ KQ987	1NT	2♠	AP	1 ₹
North: ♠ AJ105 ♥ K54 ♠ A843	South: ♠ Q9742 ♥ AJ97 ♦ Q5	West AP	North 1♦	East 1NT	
♣ 102	♣ 98				
★ 10942 ♥ AK1072	\$00011: ♠ Q876 ♥ QJ ♠ A92				South 1♣
♣ 6	♣ QJ98				
North: ★ 1065 ∀ A3	South: ♠ A982 ♥ KQ764		North 1♣	East 1NT	
• KQ865	◆ 103 ♣ 92	АР			
North: ♠ J8543 ♥ KJ94	South: ♠ K1076 ♥ O76	West	North	East	South 1♣
◆ A8 ◆ 96	♦ K65 • KQ5	1NT	2♠	AP	
North: ♠ 97	South: ♠ AJ43	West			
▼ AK32 ◆ QJ ♣ Q8763	▼ J8654 ◆ K32 ◆ 9	3◆	3♥	AP	2♥
	 ♣ QJ865 ♥ KQ43 ◆ 983 ♣ J North: ♠ AJ105 ♥ K54 ◆ A843 ♠ 102 North: ♠ 10942 ♥ AK1072 ◆ Q108 ♠ 6 North: ♠ 1065 ♥ A3 ◆ K74 ♠ KQ865 North: ♠ J8543 ♥ KJ94 ◆ A8 ♠ 96 North: ♠ 97 ♥ AK32 ◆ QJ 	♣ QJ865 ♣ 93 ♦ 83 ♠ A104 ♣ J ♣ KQ987 North: ♣ KQ987 North: ♣ Q9742 ♥ K54 ♥ AJ97 ♠ A843 ♠ Q5 ♣ 102 ♣ 98 North: ♣ Q876 ♥ AK1072 ♥ QJ ♠ Q108 ♠ A92 ♣ 6 ♣ QJ98 North: ♣ A982 ♥ A3 ♥ KQ764 ♠ K74 ♠ 105 ♣ KQ865 ♣ 92 North: ♣ K076 ♠ K343 ♠ K65 ♣ 96 ♣ KQ5 North: ♣ AJ43 ♠ AK32 ♠ AJ43 ♠ QJ ♠ K32	♣ QJ865 ♣ 93 West ▶ KQ43 ▶ A82 ▶ 983 ♠ A104 INT ♣ J ♣ KQ987 INT INT North: ♣ AJ105 ♣ Q9742 West ▶ KS4 ▶ AJ97 ♣ A843 ♣ Q5 AP ♣ 102 ♣ 98 AP North: ♣ Q876 West ▶ AK1072 ♣ QJ INT ♣ QJ98 INT North: ♣ QJ98 North: ♣ A982 West ♣ K74 ♣ 105 AP ♣ KQ865 ♣ 92 AP North: ♣ XQ764 West ♣ KQ865 ♣ 92 AP North: ♣ A982 West ♣ KQ865 ♣ 92 AP North: ♣ XQ764 West ♣ KQ865 ♣ 92 AP North: ♣ XQ865 ♣ XQ5 North: ♣ XQ5 NT North: ♣ XQ5 NT North: ♣ XQ5 NT North: ♣ XQ5 NT	♣ QJ865 ♣ 93 West North ♣ KQ43 ♣ A82 ♣ A104 INT 2♣ ♣ J ♣ KQ987 INT 2♠ North: ♣ AJ105 ♣ Q9742 West North ♣ KS4 ♣ AJ97 ♣ AP ♣ A843 ♣ Q5 AP ♣ 102 ♣ 98 West North ♣ A841072 ♣ QJ9 West North ♣ AK1072 ♣ QJ9 INT 2♠ ♣ Outh: ♣ A92 West North ♣ 1065 ♣ A982 West North ♣ K74 ♣ 105 AP ♣ KQ865 ♣ 92 West North ♠ K343 ♠ K1076 West North ♠ J8543 ♠ K65 INT 2♠ ♠ A8 ♠ K65 INT 2♠ ♠ 96 ♠ KQ5 North: ♠ AJ43 West North ♠ 97 ♠ AJ43 West North ♠ 97 ♠ AJ43 West North ♠	♣ QJ865 ♣ 93 West North East ▼ KQ43 ▼ A82 1NT 2♣ AP ▶ 983 ♠ A104 1NT 2♠ AP ♣ J ♠ KQ987 1NT 2♠ AP North: ♠ AJ105 ♠ Q9742 West North East ♠ KS4 ♥ AJ97 1♠ 1NT ♠ A843 ♠ Q5 AP ♣ 102 ♠ 98 West North East North: ♠ QJ98 1NT 2♥ AP North: ♠ A92 1NT 2♥ AP ♠ A3 ♠ KQ764 1♠ 1NT ♠ KQ865 ♠ 92 West North East North: ♠ A982 West North East ♠ KQ865 ♠ 92 North: AP North: ♠ South: ♠ KQ865 ♠ P North: ♠ South: ♠ A8 ♠ K65 1NT 2♠ AP North: ♠ A8 ♠ K65 1NT 2♠ AP North: ♠ A943 ₩est North East 1♠ INT ♠ 96 ♠ KQ5 North: ♠ A943 West North East ♠ 97 ♠ AJ43 ₩est North East 1♠ INT ♠ AK32 ♥ J8654 </td

Board: 19 Dealer: S Vul: Both HCP: 9	★ A852♥ Q7653◆ —◆ QJ42	West Bids 1NT if possible. Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 12	★ K106 ∀ — ♦ KQ10975 ♣ A1085	East Bids 1NT if possible. You bid first.
Board: 21 Dealer: S Vul: None HCP: 9	★ K872▼ KQ1064◆ 107◆ J5	West Bids 1NT if possible. Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 12	★ A5♥ 8◆ AK76◆ J107653	East Bids 1NT if possible. You bid first.
Board: 23 Dealer: S Vul: None HCP: 9	♣ AJ65♥ Q9842◆ J2♣ J3	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 24 Dealer: N Vul: NS HCP: 13	♠ A95♥ Q97♦ QJ10943♠ A	East Bids 1NT if possible. You bid first.

Board: 19 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 \(\mathbb{N} \)	North: ♠ A852 ♥ Q7653 ←— ♠ QJ42	South: ♠ KQ ♥ K1082 ♦ KJ96 ♣ 1096	West 1NT	North 2♥	East AP	South 1♦
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N	North: ♠ K106 ♥ — ♠ KQ10975 ♣ A1085	South: ♠ A932 ♥ KQ1084 ♦ 432 ♣ 3	West Pass	North 1♦ 3♦	East 1NT AP	
Board: 21 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ K872 ♥ KQ1064 ♦ 107 ♣ J5	South: ♠ AQ4 ♥ 2 ♠ QJ53 ♣ K9743	West 1NT	North 2♥	East AP	South 1♣
Board: 22 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ A5 ♥ 8 ♠ AK76 ♣ J107653	South: ♠ QJ1064 ♥ Q654 ♦ 109 ♠ A2	West AP	North 1♣	East 1NT	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 \(\mathbf{N} \)	North: ♠ AJ65 ♥ Q9842 ♦ J2 ♣ J3	South:	West 1NT AP	North 2♥	East 2♠	South 1
Board: 24 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♠ A95 ♥ Q97 • QJ10943 ♣ A	South: ♠ QJ742 ♥ K10832 ←— ♠ K87	West AP	North 1◆	East 1NT	

Board: 19 Dealer: S Vul: Both HCP: 12	★ KQ ♥ K1082 ♦ KJ96 ♣ 1096	West Bids 1NT if possible. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 9	★ A932★ KQ1084★ 432★ 3	East Bids 1NT if possible. Partner bids first.
Board: 21 Dealer: S Vul: None HCP: 12	AQ4✓ 2✓ QJ53✓ K9743	West Bids 1NT if possible. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 9	◆ QJ1064 ♥ Q654 ◆ 109 ◆ A2	East Bids 1NT if possible. Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 13	♣ 103♥ KJ10◆ KQ108♣ A754	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 24 Dealer: N Vul: NS HCP: 9	◆ QJ742 ▼ K10832 ◆ — ◆ K87	East Bids 1NT if possible. Partner bids first.

Board: 19 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 \(\mathbb{N} \)	North: ♠ A852 ♥ Q7653 ←— ♠ QJ42	South: ♠ KQ ♥ K1082 ♦ KJ96 ♣ 1096	West 1NT	North 2♥	East AP	South 1♦
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N	North: ♠ K106 ♥ — ♠ KQ10975 ♣ A1085	South: ♠ A932 ♥ KQ1084 ♦ 432 ♣ 3	West Pass	North 1♦ 3♦	East 1NT AP	
Board: 21 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ K872 ♥ KQ1064 ♦ 107 ♣ J5	South: ♠ AQ4 ♥ 2 ♠ QJ53 ♣ K9743	West 1NT	North 2♥	East AP	South 1♣
Board: 22 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ A5 ♥ 8 ♠ AK76 ♣ J107653	South: ♠ QJ1064 ♥ Q654 ♦ 109 ♠ A2	West AP	North 1♣	East 1NT	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 \(\mathbf{N} \)	North: ♠ AJ65 ♥ Q9842 ♦ J2 ♣ J3	South:	West 1NT AP	North 2♥	East 2♠	South 1
Board: 24 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♠ A95 ♥ Q97 • QJ10943 ♣ A	South: ♠ QJ742 ♥ K10832 ←— ♠ K87	West AP	North 1◆	East 1NT	

Board: 25 Dealer: S Vul: None HCP: 9	★ AKJ94▼ J1054◆ 75◆ 102	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 26 Dealer: N Vul: EW HCP: 12	♣ Q965♥ AJ6◆ AJ1053♣ 4	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: None HCP: 9	★ KJ52▼ KJ1064◆ J3◆ 83	West Bids 1NT if possible. Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 14	 ♣ J932 ♥ J10 ♠ AJ32 ♣ AQJ	East Bids 1NT if possible. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 9	10754KQ1042J4K6	West Bids 1NT if possible. Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 12	★84✓ AQ107◆ AQ1084◆82	East Bids 1NT if possible. You bid first.

D1-25						
Board: 25 Dealer: S Vul: None	North: ♠ AKJ94	South: ♠ 76	West	North	East	South 1♣
North HCP: 9	♥ J1054	♥ Q987	1NT	2♠	Pass	Pass
South HCP: 12	◆ 75 ◆ 102	◆ AQ6 ◆ KJ97	3 ♦	X♦	AP	1 465
Contract: 3♦X W	₩ 102	₹ KJ97				
Board: 26	North:	South:				
Dealer: N	♦ Q965	★ KJ1083	West	North	East	South
Vul: EW North HCP: 12	♥ AJ6	♥ KQ75		1♦	1NT	2♠
South HCP: 9	◆ AJ1053	\	Pass	4♠	AP	
Contract: 4♠ S	♣ 4	♣ 8532				
Board: 27	NT 4	G 4				
Dealer: S	North: ♠ KJ52	South: ◆ 97	West	North	Fast	South
Vul: None	♥ KJ1064	♥ AQ73	West	rvorur	Last	1 \(\phi\)
North HCP: 9 South HCP: 12	♦ J3	♦ Q952	1NT	2♥	AP	
Contract: 2 V N	♣ 83	♣ KJ7				
Board: 28 Dealer: N Vul: Both North HCP: 14 South HCP: 9	North: ◆ J932 ▼ J10 ◆ AJ32 ◆ AQJ	South: ♠ AK 54 ♥ Q9874 ♦ 64 ♣ 92	West AP	North 1◆	East 1NT	
Contract: 2♥ S Board: 29		1) 2				
Dealer: S Vul: Both	North: ♠ 10754	South: ♠ KQ92	West	North	East	South
North HCP: 9	♥ KQ1042	♥ A7	43.77			1♣
South HCP: 12	J4★ K6	♦ Q96 ♣ J754	1NT	2♥	AP	
Contract: 2♥ N	110	20101				
Board: 30	North:	South:				
Dealer: N Vul: None	★ 84	♠ KQ1095	West	North		
North HCP: 12	▼ AQ107	♥ J9543	ΛD	1♦	1NT	2♠
South HCP: 9 Contract: 2♠ S	◆ AQ1084 ◆ 82	♦ 5 ♣ K3	AP			

Board: 25 Dealer: S Vul: None HCP: 12	♣ 76♥ Q987♦ AQ6♣ KJ97	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 26 Dealer: N Vul: EW HCP: 9	★ KJ1083★ KQ75★ —★ 8532	East Bids 1NT if possible. Partner bids first.
Board: 27 Dealer: S Vul: None HCP: 12	♠ 97♥ AQ73♦ Q952♠ KJ7	West Bids 1NT if possible. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 9	★ AK54♥ Q9874♦ 64♣ 92	East Bids 1NT if possible. Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 12	★ KQ92★ A7◆ Q96◆ J754	West Bids 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: None HCP: 9	★ KQ1095▼ J9543◆ 5◆ K3	East Bids 1NT if possible. Partner bids first.

D1-25						
Board: 25 Dealer: S Vul: None	North: ♠ AKJ94	South: ♠ 76	West	North	East	South 1♣
North HCP: 9	♥ J1054	♥ Q987	1NT	2♠	Pass	Pass
South HCP: 12	◆ 75 ◆ 102	◆ AQ6 ◆ KJ97	3 ♦	X♦	AP	1 465
Contract: 3♦X W	₩ 102	₹ KJ97				
Board: 26	North:	South:				
Dealer: N	♦ Q965	★ KJ1083	West	North	East	South
Vul: EW North HCP: 12	♥ AJ6	♥ KQ75		1♦	1NT	2♠
South HCP: 9	◆ AJ1053	\	Pass	4♠	AP	
Contract: 4♠ S	♣ 4	♣ 8532				
Board: 27	NT 4	G 4				
Dealer: S	North: ♠ KJ52	South: ◆ 97	West	North	Fast	South
Vul: None	♥ KJ1064	♥ AQ73	West	rvorur	Last	1 \(\phi\)
North HCP: 9 South HCP: 12	♦ J3	♦ Q952	1NT	2♥	AP	
Contract: 2 V N	♣ 83	♣ KJ7				
Board: 28 Dealer: N Vul: Both North HCP: 14 South HCP: 9	North: ◆ J932 ▼ J10 ◆ AJ32 ◆ AQJ	South: ♠ AK 54 ♥ Q9874 ♦ 64 ♣ 92	West AP	North 1◆	East 1NT	
Contract: 2♥ S Board: 29		1) 2				
Dealer: S Vul: Both	North: ♠ 10754	South: ♠ KQ92	West	North	East	South
North HCP: 9	♥ KQ1042	♥ A7	43.77			1♣
South HCP: 12	J4★ K6	♦ Q96 ♣ J754	1NT	2♥	AP	
Contract: 2♥ N	110	20101				
Board: 30	North:	South:				
Dealer: N Vul: None	★ 84	♠ KQ1095	West	North		
North HCP: 12	▼ AQ107	♥ J9543	ΛD	1♦	1NT	2♠
South HCP: 9 Contract: 2♠ S	◆ AQ1084 ◆ 82	♦ 5 ♣ K3	AP			

Board: 31 Dealer: S Vul: Both HCP: 9	♣ KJ84 ♥ 109542 ♦ KQ74 ♣ —	West Bids 1NT if possible. Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 12	★ AJ10▼ 1032◆ KJ6◆ K1097	East Bids 1NT if possible. You bid first.
Board: 33 Dealer: S Vul: Both HCP: 9	◆ QJ104 ▼ K9763 ◆ 32 ◆ K3	West Bids 1NT if possible. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 12	♠ AQ♥ 843♦ 852♠ AQ1043	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: None HCP: 9	★ A843★ KJ873★ J43★ 2	West Bids 1NT if possible. Partner bids first.
Board: 36 Dealer: N Vul: NS HCP: 14	★ AK64▼ 74◆ A86◆ K932	East Bids 1NT if possible. You bid first.

Board: 31 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♥ N	North: ♠ KJ84 ♥ 109542 ♠ KQ74 ♠ —	South: ♠ A7 ♥ A763 ♠ 865 ♠ A852	West 1NT	North 2♥	East AP	South 1♣
Board: 32 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ AJ10 ♥ 1032 ♠ KJ6 ♠ K1097	South: ♠ KQ753 ♥ 9874 ♠ A74 ♣ 4	West AP	North 1♣	East 1NT	
Board: 33 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ QJ104 ♥ K9763 ♠ 32 ♠ K3	South: ♠ AK7 ♥ Q4 ♦ J105 ♣ Q9865	West 1NT	North 2♥	East AP	South 1♣
Board: 34 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ AQ ♥ 843 ♠ 852 ♠ AQ1043	South: ♠ 76532 ♥ AJ52 ♠ A6 ♠ 76	West AP	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ A843 ♥ KJ873 ♦ J43 ♠ 2	South: ♠ KQJ6 ♥ 102 • 1052 ♣ KQJ7	West 1NT	North 2♥	East AP	South 1♣
Board: 36 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 S	North: ♠ AK64 ♥ 74 ♠ A86 ♠ K932	South: ♠ QJ83 ♥ KJ1065 ♠ Q ♣ 764	West AP	North 1♣	East 1NT	

Board: 31 Dealer: S Vul: Both HCP: 12	♠ A7♥ A763♦ 865♠ A852	West Bids 1NT if possible. You bid first.
Board: 32 Dealer: N Vul: None HCP: 9	★KQ753♥ 9874◆ A74◆ 4	East Bids 1NT if possible. Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 12	♠ AK7♥ Q4◆ J105♠ Q9865	West Bids 1NT if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 9	★ 76532★ AJ52★ A6★ 76	East Bids 1NT if possible. Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 12	★ KQJ6▼ 102◆ 1052◆ KQJ7	West Bids 1NT if possible. You bid first.
Board: 36 Dealer: N Vul: NS HCP: 9	♣ QJ83♥ KJ1065◆ Q♣ 764	East Bids 1NT if possible. Partner bids first.

Board: 31 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♥ N	North: ♠ KJ84 ♥ 109542 ♠ KQ74 ♠ —	South: ♠ A7 ♥ A763 ♠ 865 ♠ A852	West 1NT	North 2♥	East AP	South 1♣
Board: 32 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ AJ10 ♥ 1032 ♠ KJ6 ♠ K1097	South: ♠ KQ753 ♥ 9874 ♠ A74 ♣ 4	West AP	North 1♣	East 1NT	
Board: 33 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ QJ104 ♥ K9763 ♠ 32 ♠ K3	South: ♠ AK7 ♥ Q4 ♦ J105 ♣ Q9865	West 1NT	North 2♥	East AP	South 1♣
Board: 34 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ AQ ♥ 843 ♠ 852 ♠ AQ1043	South: ♠ 76532 ♥ AJ52 ♠ A6 ♠ 76	West AP	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 N	North: ♠ A843 ♥ KJ873 ♦ J43 ♠ 2	South: ♠ KQJ6 ♥ 102 • 1052 ♣ KQJ7	West 1NT	North 2♥	East AP	South 1♣
Board: 36 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 S	North: ♠ AK64 ♥ 74 ♠ A86 ♠ K932	South: ♠ QJ83 ♥ KJ1065 ♠ Q ♣ 764	West AP	North 1♣	East 1NT	