Boar Deal Vul:	er: E	◆ A1065432 ▼ 4 ◆ J7	East Opens 3♥.
HCP		♣ J75	Partner bids first.
Boar	rd: 2 er: W EW	♣ AJ32 ♥ AQ • K7 ♣ AJ1085	West Opens 3♦. You bid first.
Boar		♣ 76	East Opens 3♠.
Deal	er: E	♥ A65	West Bids XN if possible.
Vul:	Both	◆ J10432	
HCP	: 5	♣ 962	Partner bids first.
Vul: HCP	er: W None : 21	♦ K53 ♥ AK65 ♦ KJ ♣ AK75	West Opens 3♠. You bid first.
Boar Deal	er: E	♦ 9642♥ 9732	East Opens 3♣.
Vul: HCP		◆ Q6543 ◆ —	Partner bids first.
Boar Deal	·d: 6 er: W	♠ AQ5	West Opens 3♥.
Vul:		▼ AQ5	-
НСР		◆ Q43 ◆ K1042	You bid first.

Board: 1 Dealer: E Vul: EW	North: ♠ A1065432	South: ♠ K9	West	North	East 3♥	South 3NT
North HCP: 6	♥ 4 ♦ J7	♥ KQ ♦ 109	Pass	4♥	Pass	
South HCP: 17 Contract: 4♠ S	♣ J75	♣ AKQ10642	AP			
Board: 2 Dealer: W	North:	South:				
Vul: EW	♠ AJ32	♠ Q10865		North		
North HCP: 19	♥ AQ • K7	♥ J10942 ♦ 8	3♦ Pass	3NT 4♠	Pass AP	4 Y
South HCP: 3 Contract: 4♠ N	♣ AJ1085	♣ 76	rass	4 ₹	Ar	
Board: 3	North:	South:				
Dealer: E Vul: Both	♣ 76	♠ AQ8	West	North	East	
North HCP: 5	♥ A65	♥ QJ108			3♠	3NT
South HCP: 17	♦ J10432 ♣ 962	♦ KQ8 ♣ QJ5	XN	AP		
Contract: 3NX S	1 702	1 000				
Board: 4 Dealer: W	North:	South:				
Vul: None	♦ K53	♦ 87		North		
North HCP: 21	♥ AK65 ♦ KJ	♥ 10974 ♦ AQ10864	3 ♠ AP	3NT	Pass	5•
South HCP: 6 Contract: 5♦ S	♣ AK75	♣ 4	Ar			
Board: 5	North:	South:				
Dealer: E Vul: NS	♦ 9642	♠ AKQJ	West	North	East	South
North HCP: 2	♥ 9732	♥ AQ104			3♣	3NT
South HCP: 27	♦ Q6543 ♣ —	◆ AK ◆ A85	AP			
Contract: 3N S	¥	¥ 1103				
Board: 6	North:	South:	West	North	Fast	South
Dealer: W Vul: EW	♠ AQ5	★ K8763	3♥	3NT	Pass	
North HCP: 17	♥ AQ5 ♦ Q43	♥ 98 ♦ KJ7				
South HCP: 7	♣ K1042	♣ 975	Pass	4♠	AP	

Board: 1	♠ K9	East Opens 3♥.
Dealer: E	♥ KQ	East Opens 5 V.
Vul: EW	♦ 109	You bid first.
HCP: 17	♣ AKQ10642	Tou oru mou.
Board: 2	♦ Q10865	West Opens 3♦.
Dealer: W	♥ J10942	west Opens 5.
Vul: EW	♦ 8	Partner bids first.
HCP: 3	♣ 76	Tartier ords mst.
Board: 3	♠ AQ8	East Opens 3♠.
Dealer: E	♥ QJ108	West Bids XN if possible.
Vul: Both	♦ KQ8	
HCP: 17	♣ QJ5	You bid first.
Board: 4	♦ 87	W + 0 2 4
Dealer: W	v 10974	West Opens 3♠.
Vul: None	◆ AQ10864	Dente en 1: 1a Cana
HCP: 6	♣ 4 `	Partner bids first.
Board: 5	♠ AKQJ	F O
Dealer: E	♥ AQ104	East Opens 3♣.
Vul: NS	♦ AK	T7 1 1 1 0 .
HCP: 27	♣ A85	You bid first.
Board: 6	. IZOZ (2	
Dealer: W	★ K8763	West Opens 3♥.
Vul: EW	♥ 98	-
HCP: 7	♦ KJ7	Partner bids first.
,	♣ 975	

Board: 1 Dealer: E Vul: EW	North: ♠ A1065432	South: ♠ K9	West	North	East 3♥	South 3NT
North HCP: 6	♥ 4 ♦ J7	♥ KQ ♦ 109	Pass	4♥	Pass	
South HCP: 17 Contract: 4♠ S	♣ J75	♣ AKQ10642	AP			
Board: 2 Dealer: W	North:	South:				
Vul: EW	♠ AJ32	♠ Q10865		North		
North HCP: 19	♥ AQ • K7	♥ J10942 ♦ 8	3♦ Pass	3NT 4♠	Pass AP	4 Y
South HCP: 3 Contract: 4♠ N	♣ AJ1085	♣ 76	rass	4 ₹	Ar	
Board: 3	North:	South:				
Dealer: E Vul: Both	♣ 76	♠ AQ8	West	North	East	
North HCP: 5	♥ A65	♥ QJ108			3♠	3NT
South HCP: 17	♦ J10432 ♣ 962	♦ KQ8 ♣ QJ5	XN	AP		
Contract: 3NX S	1 702	1 000				
Board: 4 Dealer: W	North:	South:				
Vul: None	♦ K53	♦ 87		North		
North HCP: 21	♥ AK65 ♦ KJ	♥ 10974 ♦ AQ10864	3 ♠ AP	3NT	Pass	5•
South HCP: 6 Contract: 5♦ S	♣ AK75	♣ 4	Ar			
Board: 5	North:	South:				
Dealer: E Vul: NS	♦ 9642	♠ AKQJ	West	North	East	South
North HCP: 2	♥ 9732	♥ AQ104			3♣	3NT
South HCP: 27	♦ Q6543 ♣ —	◆ AK ◆ A85	AP			
Contract: 3N S	¥	¥ 1103				
Board: 6	North:	South:	West	North	Fast	South
Dealer: W Vul: EW	♠ AQ5	★ K8763	3♥	3NT	Pass	
North HCP: 17	♥ AQ5 ♦ Q43	♥ 98 ♦ KJ7				
South HCP: 7	♣ K1042	♣ 975	Pass	4♠	AP	

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

Board: 7 Dealer: E Vul: None North HCP: 5 South HCP: 20	North: ♠ Q83 ♥ — ♦ J109874	South: ♠ AK5 ♥ AJ53 ♠ KQ3 ♠ K93	West AP	North	East 3♥	South 3NT
Contract: 3N S	♣ Q1087	♣ N93				
Board: 8 Dealer: W	North:	South:	West	North	East	South
Vul: NS	♠ K753 ♥ Q62	♠ 4 ♥ KJ98754	3 ♦	3NT		
North HCP: 18	◆ AK53	• J	Pass		AP	1,
South HCP: 5 Contract: 4♥ N	♣ AQ	♣ 6543	1 0.00			
Board: 9	North:	South:				
Dealer: E Vul: None	♠ 2	♦ K5	West	North	East	South
North HCP: 8	♥ KJ	♥ AQ10			3♠	3NT
South HCP: 19	♦ QJ953	◆ K10876	AP			
Contract: 3N S	♣ J9853	♣ AK10				
Board: 10	North:	South:				
Dealer: W Vul: None	♠ A93	♠ KJ82	West	North	East	South
North HCP: 17	y 98	♥ Q654	3♣	3NT	4♣	X
South HCP: 7	◆ AKQ1064	• J72	AP			
Contract: 4♣X W	♣ A6	♣ 93				
Board: 11 Dealer: E	North:	South:	West	North	Fact	South
Dealer: E Vul: NS	♠ Q2	♦ A843	W CSI	1 101111	Last 3♠	3NT
North HCP: 6	♥ J10543	♥ AQ72	Pass	4	Pass	
South HCP: 23	♦ QJ96 • 95	◆ AK7 ♣ AQ	AP			
Contract: 4♥ S	☆ フ∪	▼ AQ				
Board: 12	North:	South:				
Dealer: W Vul: Both	AJ	★ K87543	West	North	East	South
North HCP: 17	v 102	♥ KJ865	3♣	3NT	Pass	4♥
South HCP: 7	♦ KQJ1095	♦ 4	Pass	4♠	AP	

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

Board: 7 Dealer: E Vul: None North HCP: 5 South HCP: 20	North: ♠ Q83 ♥ — ♦ J109874	South: ♠ AK5 ♥ AJ53 ♠ KQ3 ♠ K93	West AP	North	East 3♥	South 3NT
Contract: 3N S	♣ Q1087	♣ N93				
Board: 8 Dealer: W	North:	South:	West	North	East	South
Vul: NS	♠ K753 ♥ Q62	♠ 4 ♥ KJ98754	3 ♦	3NT		
North HCP: 18	◆ AK53	• J	Pass		AP	1,
South HCP: 5 Contract: 4♥ N	♣ AQ	♣ 6543	1 0.00			
Board: 9	North:	South:				
Dealer: E Vul: None	♠ 2	♦ K5	West	North	East	South
North HCP: 8	♥ KJ	♥ AQ10			3♠	3NT
South HCP: 19	♦ QJ953	◆ K10876	AP			
Contract: 3N S	♣ J9853	♣ AK10				
Board: 10	North:	South:				
Dealer: W Vul: None	♠ A93	♠ KJ82	West	North	East	South
North HCP: 17	y 98	♥ Q654	3♣	3NT	4♣	X
South HCP: 7	◆ AKQ1064	• J72	AP			
Contract: 4♣X W	♣ A6	♣ 93				
Board: 11 Dealer: E	North:	South:	West	North	Fact	South
Dealer: E Vul: NS	♠ Q2	♦ A843	W CSI	1 101111	Last 3♠	3NT
North HCP: 6	♥ J10543	♥ AQ72	Pass	4	Pass	
South HCP: 23	♦ QJ96 • 95	◆ AK7 ♣ AQ	AP			
Contract: 4♥ S	☆ フ∪	▼ AQ				
Board: 12	North:	South:				
Dealer: W Vul: Both	AJ	★ K87543	West	North	East	South
North HCP: 17	v 102	♥ KJ865	3♣	3NT	Pass	4♥
South HCP: 7	♦ KQJ1095	♦ 4	Pass	4♠	AP	

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

Board: 13 Dealer: E Vul: Both North HCP: 9 South HCP: 20	North: ♠ Q632 ♥ A1093 ♦ 5 ♠ QJ109	South: ♠ AKJ5 ♥ KQ75 ♦ K10 ♠ A83	West AP	North	East 3♦	South 3NT
Contract: 3N S Board: 14 Dealer: W Vul: NS North HCP: 17	North: ♠ KJ ♥ 84	South: ♠ 1085432 ♥ J7532	3♣	North 3NT	XN	4♥
South HCP: 1 Contract: 4♠X N	◆ AKQ1064 ◆ A87	◆ 98 ◆ —	Pass	4♠	X♠	AP
Board: 15 Dealer: E Vul: EW North HCP: 9 South HCP: 19 Contract: 3N S	North: ♠ AK5 ♥ 852 ♦ 9875 ♣ Q86	South: ♠ QJ3 ♥ AJ104 ♠ A4 ♠ AK54	West AP	North	East 3♦	South 3NT
Board: 16 Dealer: W Vul: NS North HCP: 21 South HCP: 2 Contract: 4 N	North: ♠ A7 ♥ AK103 ♠ AQ ♣ A10854	South: ♠ Q10863 ♥ 962 ♠ 753 ♠ 97	West 3 Pass	North 3NT 4♠	East Pass AP	
Board: 17 Dealer: E Vul: EW North HCP: 9 South HCP: 18 Contract: 4♥ S	North: ♠ 6 ♥ AJ98742 ♠ 4 ♠ A765	South: ♠ K9 ♥ KQ106 ♠ AQJ6 ♠ K84	West Pass AP	North 4◆	East 3♠ Pass	3NT
Board: 18 Dealer: W Vul: Both North HCP: 19 South HCP: 3 Contract: 3NX N	North: ♠ AQ2 ♥ J32 ♠ KQ7 ♠ AK83	South:	West 3♠	North 3NT	East XN	South AP

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

Board: 13 Dealer: E Vul: Both North HCP: 9 South HCP: 20	North: ♠ Q632 ♥ A1093 ♦ 5 ♠ QJ109	South: ♠ AKJ5 ♥ KQ75 ♦ K10 ♠ A83	West AP	North	East 3♦	South 3NT
Contract: 3N S Board: 14 Dealer: W Vul: NS North HCP: 17	North: ♠ KJ ♥ 84	South: ♠ 1085432 ♥ J7532	3♣	North 3NT	XN	4♥
South HCP: 1 Contract: 4♠X N	◆ AKQ1064 ◆ A87	◆ 98 ◆ —	Pass	4♠	X♠	AP
Board: 15 Dealer: E Vul: EW North HCP: 9 South HCP: 19 Contract: 3N S	North: ♠ AK5 ♥ 852 ♦ 9875 ♣ Q86	South: ♠ QJ3 ♥ AJ104 ♠ A4 ♠ AK54	West AP	North	East 3♦	South 3NT
Board: 16 Dealer: W Vul: NS North HCP: 21 South HCP: 2 Contract: 4 N	North: ♠ A7 ♥ AK103 ♠ AQ ♣ A10854	South: ♠ Q10863 ♥ 962 ♠ 753 ♠ 97	West 3 Pass	North 3NT 4♠	East Pass AP	
Board: 17 Dealer: E Vul: EW North HCP: 9 South HCP: 18 Contract: 4♥ S	North: ♠ 6 ♥ AJ98742 ♠ 4 ♠ A765	South: ♠ K9 ♥ KQ106 ♠ AQJ6 ♠ K84	West Pass AP	North 4◆	East 3♠ Pass	3NT
Board: 18 Dealer: W Vul: Both North HCP: 19 South HCP: 3 Contract: 3NX N	North: ♠ AQ2 ♥ J32 ♠ KQ7 ♠ AK83	South:	West 3♠	North 3NT	East XN	South AP

Board: 19 Dealer: E Vul: NS HCP: 8	♣ 5 ♥ 8732 ♦ KQJ93 ♣ Q76	East Opens 3♠. Partner bids first.
Board: 20 Dealer: W Vul: None HCP: 25	♠ AK♥ AK92♠ A98♠ AQJ10	West Opens 3♦. You bid first.
Board: 21 Dealer: E Vul: EW HCP: 6	★ 742▼ AJ96◆ J32◆ 863	East Opens 3♣. Partner bids first.
Board: 22 Dealer: W Vul: None HCP: 17	▲ A985♥ KQ97◆ K2▲ AJ7	West Opens 3♥. East Bids 4♥ if possible. You bid first.
Board: 23 Dealer: E Vul: Both HCP: 6	4▼ J642◆ 952◆ KQ642	East Opens 3♠. Partner bids first.
Board: 24 Dealer: W Vul: NS HCP: 19	♠ K7 ♥ AQ86 ♦ A108 ♣ KQJ9	West Opens 3♦. You bid first.

North:	South: ♠ AJ ♥ KQJ ♠ 654 ♣ AKJ104 South: ♠ QJ108652 ♥ 10743 ♠ 4 ♣ 9	AP	North North 3NT 44	3♠	3NT South
 ▼ 8732 ◆ KQJ93 ◆ Q76 North: ◆ AK ▼ AK92 ◆ A98 ◆ AQJ10 	 ★ KQJ ★ 654 ★ AKJ104 South: ★ QJ108652 ▼ 10743 ★ 4 	AP West 3◆	North 3NT	3♠ East Pass	3NT South
 KQJ93 Q76 North: AK ✓ AK92 ✓ A98 ✓ AQJ10 	 ♦ 654 ♣ AKJ104 South: ♠ QJ108652 ♥ 10743 ♦ 4 	West 3♦	3NT	East Pass	South
 ♣ Q76 North: ♠ AK ✔ AK92 ♠ A98 ♣ AQJ10 	♣ AKJ104 South: ♠ QJ108652 ♥ 10743 ♦ 4	West 3♦	3NT	Pass	
North: ♠ AK ▼ AK92 ♠ A98 ♣ AQJ10	South: ♠ QJ108652 ♥ 10743 ♦ 4	3♦	3NT	Pass	
♣ AK ▼ AK92 ◆ A98 ♣ AQJ10	◆ QJ108652 ▼ 10743 ◆ 4	3♦	3NT	Pass	
♣ AK ▼ AK92 ◆ A98 ♣ AQJ10	◆ QJ108652 ▼ 10743 ◆ 4	3♦	3NT	Pass	
♣ AK ▼ AK92 ◆ A98 ♣ AQJ10	◆ QJ108652 ▼ 10743 ◆ 4	3♦	3NT	Pass	
▼ AK92 ◆ A98 • AQJ10	▼ 10743 ◆ 4	3♦	3NT	Pass	
◆ A98 • AQJ10	♦ 4				4♥
♣ AQJ10		Pass	4♠	AP	
	♣ 9				
N. 4					
	~ .1				
		33 7 .	NI. 4	ID. (0 - 4
		West	North		
				3♣	3NT
	•	AP			
♣ 863	♣ AQ				
				_	~ .
					South
		3♥	3NT	4♥	Pass
		Pass	XA♠♠	AP	
♣ AJ7	♣ K108432				
	South:			_	~ .
♦ 4	♠ KQ8	West	North		
♥ J642				3♠	3NT
♦ 952	◆ A104	AP			
♣ KQ642	♣ A97				
North:	South:				
♠ K7	♦ A865	West	North	East	South
♥ AQ86	♥ K9543	3♦	3NT	Pass	4 ♦
◆ A108	♦ 9	Pass	4♥	AP	
♣ KQJ9	♣ 1075				
	 ▼ J642 ◆ 952 ◆ KQ642 North: ◆ K7 ▼ AQ86 ◆ A108 		♣ 742 ♣ Q986 West ✔ AJ96 ✔ K85 ♦ J32 ♠ AQ98 AP ♣ 863 ♣ AQ AP North: ♣ A985 ♠ K4 West ✔ KQ97 ✔ — 3♥ ♠ K2 ♠ 109843 Pass ♣ AJ7 ♣ K108432 West North: ♠ KQ8 West ✔ J642 ✔ A1087 ♠ 952 ♠ A104 AP ♣ KQ642 ♣ A97 North: ♠ KQ642 ♣ A865 West ✔ AQ86 ✔ K9543 ♣ ♠ A108 ♠ 9 Pass	♣ 742 ♣ Q986 West North ✔ AJ96 ✔ K85 ♦ J32 ♠ AQ98 AP ♣ 863 ♣ AQ AP North: ♣ AQ West North ♠ A985 ♠ K4 West North ✔ KQ97 ✔ — 3♥ 3NT ♠ K2 ♠ 109843 Pass XA♠♠ ♠ AJ7 ♠ K108432 West North № J642 ♠ A1087 ♠ 952 ♠ A104 AP ♠ KQ642 ♠ A97 AP North: ♠ KQ642 ♠ A97 North: ♠ A865 West North ♠ K7 ♠ A865 West North ♠ AQ86 ♠ K9543 3♠ 3NT ♠ A108 ♠ 9 Pass 4♥	♣ 742 ♣ Q986 West North East ✔ AJ96 ✔ K85 3♣ ♣ J32 ♠ AQ98 AP ♣ 863 ♣ AQ North: ♣ A985 ♠ K4 West North East ✔ KQ97 ✔ — 3♥ 3NT 4♥ ♠ K2 ♠ 109843 Pass XA♠♠ AP ♣ AJ7 ♣ K108432 West North East North: ♠ KQ8 West North East ♣ J642 ♠ A104 AP ♣ KQ642 ♣ A97 North: ♠ A865 West North East ♠ K7 ♠ A865 West North East ♠ AQ86 ♥ K9543 3♠ 3NT Pass ♠ A108 ♠ 9 Pass 4♥ AP

Board: 19 Dealer: E Vul: NS HCP: 19	AJKQJ654AKJ104	East Opens 3♠. You bid first.
Board: 20 Dealer: W Vul: None HCP: 3	♣ QJ108652 ♥ 10743 ♦ 4 ♣ 9	West Opens 3♦. Partner bids first.
Board: 21 Dealer: E Vul: EW HCP: 17	♣ Q986♥ K85♦ AQ98♣ AQ	East Opens 3♣. You bid first.
Board: 22 Dealer: W Vul: None HCP: 6	★ K4 ∀ — ♦ 109843 ♣ K108432	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 23 Dealer: E Vul: Both HCP: 17	♠ KQ8 ♥ A1087 ♦ A104 ♣ A97	East Opens 3♠. You bid first.
Board: 24 Dealer: W Vul: NS HCP: 7	A865✓ K9543✓ 9№ 1075	West Opens 3♦. Partner bids first.

North:	South: ♠ AJ ♥ KQJ ♠ 654 ♣ AKJ104 South: ♠ QJ108652 ♥ 10743 ♠ 4 ♣ 9	AP	North North 3NT 44	3♠	3NT South
 ▼ 8732 ◆ KQJ93 ◆ Q76 North: ◆ AK ▼ AK92 ◆ A98 ◆ AQJ10 	 ★ KQJ ★ 654 ★ AKJ104 South: ★ QJ108652 ▼ 10743 ★ 4 	AP West 3◆	North 3NT	3♠ East Pass	3NT South
 KQJ93 Q76 North: AK ✓ AK92 ✓ A98 ✓ AQJ10 	 ♦ 654 ♣ AKJ104 South: ♠ QJ108652 ♥ 10743 ♦ 4 	West 3♦	3NT	East Pass	South
 ♣ Q76 North: ♠ AK ✔ AK92 ♠ A98 ♣ AQJ10 	♣ AKJ104 South: ♠ QJ108652 ♥ 10743 ♦ 4	West 3♦	3NT	Pass	
North: ♠ AK ▼ AK92 ♠ A98 ♣ AQJ10	South: ♠ QJ108652 ♥ 10743 ♦ 4	3♦	3NT	Pass	
♣ AK ▼ AK92 ◆ A98 ♣ AQJ10	◆ QJ108652 ▼ 10743 ◆ 4	3♦	3NT	Pass	
♣ AK ▼ AK92 ◆ A98 ♣ AQJ10	◆ QJ108652 ▼ 10743 ◆ 4	3♦	3NT	Pass	
♣ AK ▼ AK92 ◆ A98 ♣ AQJ10	◆ QJ108652 ▼ 10743 ◆ 4	3♦	3NT	Pass	
▼ AK92 ◆ A98 • AQJ10	▼ 10743 ◆ 4	3♦	3NT	Pass	
◆ A98 • AQJ10	♦ 4				4♥
♣ AQJ10		Pass	4♠	AP	
	♣ 9				
N. 4					
	~ .1				
		33 7 .	NI. 4	ID. (0 - 4
		West	North		
				3♣	3NT
	•	AP			
♣ 863	♣ AQ				
				_	~ .
					South
		3♥	3NT	4♥	Pass
		Pass	XA♠♠	AP	
♣ AJ7	♣ K108432				
	South:			_	~ .
♦ 4	♠ KQ8	West	North		
♥ J642				3♠	3NT
♦ 952	◆ A104	AP			
♣ KQ642	♣ A97				
North:	South:				
♠ K7	♦ A865	West	North	East	South
♥ AQ86	♥ K9543	3♦	3NT	Pass	4 ♦
◆ A108	♦ 9	Pass	4♥	AP	
♣ KQJ9	♣ 1075				
	 ▼ J642 ◆ 952 ◆ KQ642 North: ◆ K7 ▼ AQ86 ◆ A108 		♣ 742 ♣ Q986 West ✔ AJ96 ✔ K85 ♦ J32 ♠ AQ98 AP ♣ 863 ♣ AQ AP North: ♣ A985 ♠ K4 West ✔ KQ97 ✔ — 3♥ ♠ K2 ♠ 109843 Pass ♣ AJ7 ♣ K108432 West North: ♠ KQ8 West ✔ J642 ✔ A1087 ♠ 952 ♠ A104 AP ♣ KQ642 ♣ A97 North: ♠ KQ642 ♣ A865 West ✔ AQ86 ✔ K9543 ♣ ♠ A108 ♠ 9 Pass	♣ 742 ♣ Q986 West North ✔ AJ96 ✔ K85 ♦ J32 ♠ AQ98 AP ♣ 863 ♣ AQ AP North: ♣ AQ West North ♠ A985 ♠ K4 West North ✔ KQ97 ✔ — 3♥ 3NT ♠ K2 ♠ 109843 Pass XA♠♠ ♠ AJ7 ♠ K108432 West North № J642 ♠ A1087 ♠ 952 ♠ A104 AP ♠ KQ642 ♠ A97 AP North: ♠ KQ642 ♠ A97 North: ♠ A865 West North ♠ K7 ♠ A865 West North ♠ AQ86 ♠ K9543 3♠ 3NT ♠ A108 ♠ 9 Pass 4♥	♣ 742 ♣ Q986 West North East ✔ AJ96 ✔ K85 3♣ ♣ J32 ♠ AQ98 AP ♣ 863 ♣ AQ North: ♣ A985 ♠ K4 West North East ✔ KQ97 ✔ — 3♥ 3NT 4♥ ♠ K2 ♠ 109843 Pass XA♠♠ AP ♣ AJ7 ♣ K108432 West North East North: ♠ KQ8 West North East ♣ J642 ♠ A104 AP ♣ KQ642 ♣ A97 North: ♠ A865 West North East ♠ K7 ♠ A865 West North East ♠ AQ86 ♥ K9543 3♠ 3NT Pass ♠ A108 ♠ 9 Pass 4♥ AP

	Board: 25	♠ 9	East Opens 3♠.
	Dealer: E	♥ 984	West Bids XN if possible.
	Vul: None	◆ K1076	
	HCP: 3	♣ 107653	Partner bids first.
	Board: 26	♦ AK106	West Opens 3♥.
	Dealer: W	♥ K3	East Bids 5♥ if possible.
	Vul: Both	◆ AKQ10	
	HCP: 21	♣ Q64	You bid first.
	Board: 27	★ 32	East Opens 3♦.
	Dealer: E	♥ K9765432	West Bids 4♦ if possible.
	Vul: NS	♦ Q5	•
	HCP: 5	♣ 3	Partner bids first.
	Board: 28	♠ AQJ7	West Opens 3♦.
	Dealer: W	4 32	East Bids 4♦ if possible.
	Vul: NS	♦ AQ	•
	HCP: 17	♣ A1096	You bid first.
1			
	Board: 29	♠ Q2	East Opens 3♠.
	Dealer: E	♥ A1054	Lust Opens 34.
	Vul: None	♦ KJ96	Partner bids first.
	HCP: 14	♣ A105	Turner ords mot.
1			
	Board: 30	♠ AJ52	W 40 24
	Dealer: W	♥ KQ62	West Opens 3♦.
	Vul: Both	♦ A4	Von hid finat
	HCP: 21	♣ AK5	You bid first.

Board: 25	N. 4	G 4				
Dealer: E	North:	South:	33 74	NT41.	T4	C 41-
Vul: None	♦ 9	♠ A872	west	North		
North HCP: 3	♥ 984	♥ AK5			3♠	3NT
South HCP: 18	◆ K1076	♦ A943	XN	AP		
Contract: 3NX S	♣ 107653	♦ K9				
Conduct. 51 (71 5						
Board: 26	NI 4	C 4				
Dealer: W	North:	South:	West	North	East	South
Vul: Both	♦ AK106	♦ J8732	3♥	3NT	Pass	4♥
North HCP: 21	♥ K3	y 9	Pass	4♠	5 ♥	Pass
South HCP: 1	◆ AKQ10	♦ 54		XA♠♠		1 455
Contract: 5♥X W	♣ Q64	♣ 108753	1 455	Мин	Al	
Board: 27	North:	South:				
Dealer: E	★ 32	♦ KJ98	West	North	East	South
Vul: NS	▼ K9765432	♥ QJ10			3♦	3NT
North HCP: 5	• Q5	• A4	4•	4 ♥	AP	5111
South HCP: 18	♦ 3	◆ AK107	4•	4	AP	
Contract: 4♥ N	4 3	₹ / IKTO/				
Board: 28						
Dealer: W	North:	South:			_	
Vul: NS	♠ AQJ7	★ K9632	West	North	East	South
North HCP: 17	4 32	♥ K10	3♦	3NT	4 ♦	X
South HCP: 6	♦ AQ	♦ 92	AP			
	♣ A1096	♣ 8742				
Contract: 4♦X W						
Board: 29	NI - val.	C4	West	North	Fast	South
Dealer: E	North:	South:	*******	rvorur	3 ♠	3NT
Vul: None	♠ Q2	♦ A87	ъ	1		
North HCP: 14	♥ A1054	♥ K873	Pass	4NT ¹	Pass	6N I
South HCP: 18	♦ KJ96	♦ AQ7	AP			
Contract: 6N S	♣ A105	♣ KQ8	1. Qua	ntitative	4NT	
Board: 30	North:	South:				
Dealer: W	AJ52	★ K973				
		♥ K973	West	North	East	South
Vul: Both	₩ K ()60					
North HCP: 21	∀ KQ62		3♦	3NT	AP	
Vul: Both North HCP: 21 South HCP: 6	KQ62A4AK5	◆ Q765 ◆ J874	3♦	3NT	AP	

Board: 25	♦ A872	East Opens 3♠.
Dealer: E	♥ AK5	West Bids XN if possible.
Vul: None	♦ A943	•
HCP: 18	♣ K9	You bid first.
Board: 26	♦ J8732	West Opens 3♥.
Dealer: W	y 9	East Bids 5 vif possible.
Vul: Both	♦ 54	East Blas & Vili possible.
HCP: 1	♣ 108753	Partner bids first.
1101.1	1 100,00	1 411111 0140 11101
Board: 27	♠ KJ98	East Opens 3♦.
Dealer: E	♥ QJ10	West Bids 4♦ if possible.
Vul: NS	• A4	west blus +v ii possible.
HCP: 18	◆ AK107	You bid first.
1101.10	# /HCIO/	Tou old first.
Board: 28	♦ K9632	West Opens 3♦.
Dealer: W	♥ K10	East Bids 4♦ if possible.
Vul: NS	◆ 92	Last Bids 4 ii possible.
HCP: 6	♦ 8742	Partner bids first.
1101.0	₩ 0/42	i artifer ords first.
D 4. 20		
Board: 29	♦ A87	East Opens 3♠.
Dealer: E	▼ K873	-
Vul: None	• AQ7	You bid first.
HCP: 18	♣ KQ8	
Board: 30	★ K973	West Opens 3♦.
Dealer: W	♥ 5	car opens a v.
Vul: Both	◆ Q765	Partner bids first.
HCP: 6	♣ J874	- 11111111 - 11111

Board: 25	N. 4	G 4				
Dealer: E	North:	South:	33 74	NT41.	T4	C 41-
Vul: None	♦ 9	♠ A872	west	North		
North HCP: 3	♥ 984	♥ AK5			3♠	3NT
South HCP: 18	◆ K1076	♦ A943	XN	AP		
Contract: 3NX S	♣ 107653	♦ K9				
Conduct. 51 (71 5						
Board: 26	NI 4	C 4				
Dealer: W	North:	South:	West	North	East	South
Vul: Both	♦ AK106	♦ J8732	3♥	3NT	Pass	4♥
North HCP: 21	♥ K3	y 9	Pass	4♠	5 ♥	Pass
South HCP: 1	◆ AKQ10	♦ 54		XA♠♠		1 455
Contract: 5♥X W	♣ Q64	♣ 108753	1 455	Мин	Al	
Board: 27	North:	South:				
Dealer: E	★ 32	♦ KJ98	West	North	East	South
Vul: NS	▼ K9765432	♥ QJ10			3♦	3NT
North HCP: 5	• Q5	• A4	4•	4 ♥	AP	5111
South HCP: 18	♦ 3	◆ AK107	4•	4	AP	
Contract: 4♥ N	4 3	₹ / IKTO/				
Board: 28						
Dealer: W	North:	South:			_	
Vul: NS	♠ AQJ7	★ K9632	West	North	East	South
North HCP: 17	4 32	♥ K10	3♦	3NT	4 ♦	X
South HCP: 6	♦ AQ	♦ 92	AP			
	♣ A1096	♣ 8742				
Contract: 4♦X W						
Board: 29	NI - val.	C4	West	North	Fast	South
Dealer: E	North:	South:	*******	rvorur	3 ♠	3NT
Vul: None	♠ Q2	♦ A87	ъ	1		
North HCP: 14	♥ A1054	♥ K873	Pass	4NT ¹	Pass	6N I
South HCP: 18	♦ KJ96	♦ AQ7	AP			
Contract: 6N S	♣ A105	♣ KQ8	1. Qua	ntitative	4NT	
Board: 30	North:	South:				
Dealer: W	AJ52	★ K973				
		♥ K973	West	North	East	South
Vul: Both	₩ K ()60					
North HCP: 21	∀ KQ62		3♦	3NT	AP	
Vul: Both North HCP: 21 South HCP: 6	KQ62A4AK5	◆ Q765 ◆ J874	3♦	3NT	AP	

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

Board: 31 Dealer: E Vul: EW	North: ♠ J98753 ♥ 10732	South: ♠ AK ▼ A65	West	North	East 3♣	South 3NT
North HCP: 1 South HCP: 17	♦ 10	♦ 98542	XN	4♥	Pass	4♠
Contract: 4♠X S	♣ 93	♣ AQ4	X♠	AP		
Board: 32	North:	South:				
Dealer: W Vul: Both	♦ K9	♦ Q87543		North		
North HCP: 17	♥ K94 ♦ A9	♥ 3 ♦ J73	3♥	3NT	4♥	4♠
South HCP: 6 Contract: 4♠ S	♣ AQJ1097	♣ K86	AP			
Board: 33	North:	South:				
Dealer: E	♠ K952	♦ J874	West	North	East	South
Vul: Both North HCP: 5	v 7	♥ AQ9			3♥	3NT
South HCP: 17	♦ 8653 • 0433	◆ AKQ2	AP			
Contract: 3N S	♣ Q432	♣ J8				
Board: 34 Dealer: W	North:	South:				
Vul: None	♦ K94	♦ 5		North		
North HCP: 18	♥ AKJ8 ♦ A7	▼ 10743 ◆ K1053	3♠ Pagg	3NT XA♠♠		Pass
South HCP: 4 Contract: 4♠X W	♣ K943	♣ J1075	1 ass	AA	AI	
Board: 35	North:	South:				
Dealer: E Vul: None	♠ Q84	♠ KJ76	West	North	East	
North HCP: 2	♥ 432	♥ QJ5	301	4.00	3♣	3NT
South HCP: 17	♦ 6542 ♣ 942	♦ AJ8 ♣ KQ6	XN	AP		
Contract: 3NX S	1 / 12	1 1140				
Board: 36 Dealer: W	North:	South:				
Vul: Both	♠ AK53	♣ J1082	West	North	East	South
North HCP: 20	♥ A953 ♦ A5	∨ K72 ♦ J4	3♦	3NT	AP	
South HCP: 8 Contract: 3N N	♣ AJ4	♣ K1076				

Board: 31 Dealer: E Vul: EW HCP: 17	★ AK▼ A65◆ 98542◆ AQ4	East Opens 3♣. West Bids XN if possible. West Bids X♠ if possible. You bid first.
Board: 32 Dealer: W Vul: Both HCP: 6	• Q87543 ▼ 3 • J73 • K86	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 33 Dealer: E Vul: Both HCP: 17	 J874 ✓ AQ9 AKQ2 J8	East Opens 3♥. You bid first.
Board: 34 Dealer: W Vul: None HCP: 4	♦ 5 ▼ 10743 ♦ K1053 ♣ J1075	West Opens 3♠. East Bids 4♠ if possible. Partner bids first.
Board: 35 Dealer: E Vul: None HCP: 17	★ KJ76♥ QJ5◆ AJ8◆ KQ6	East Opens 3♣. West Bids XN if possible. You bid first.
Board: 36 Dealer: W Vul: Both HCP: 8	★ J1082♥ K72◆ J4◆ K1076	West Opens 3♦. Partner bids first.

Board: 31 Dealer: E Vul: EW	North: ♠ J98753 ♥ 10732	South: ♠ AK ▼ A65	West	North	East 3♣	South 3NT
North HCP: 1 South HCP: 17	♦ 10	♦ 98542	XN	4♥	Pass	4♠
Contract: 4♠X S	♣ 93	♣ AQ4	X♠	AP		
Board: 32	North:	South:				
Dealer: W Vul: Both	♦ K9	♦ Q87543		North		
North HCP: 17	♥ K94 ♦ A9	♥ 3 ♦ J73	3♥	3NT	4♥	4♠
South HCP: 6 Contract: 4♠ S	♣ AQJ1097	♣ K86	AP			
Board: 33	North:	South:				
Dealer: E	♠ K952	♦ J874	West	North	East	South
Vul: Both North HCP: 5	v 7	♥ AQ9			3♥	3NT
South HCP: 17	♦ 8653 • 0433	◆ AKQ2	AP			
Contract: 3N S	♣ Q432	♣ J8				
Board: 34 Dealer: W	North:	South:				
Vul: None	♦ K94	♦ 5		North		
North HCP: 18	♥ AKJ8 ♦ A7	▼ 10743 ◆ K1053	3♠ Pagg	3NT XA♠♠		Pass
South HCP: 4 Contract: 4♠X W	♣ K943	♣ J1075	1 ass	AA	AI	
Board: 35	North:	South:				
Dealer: E Vul: None	♠ Q84	♠ KJ76	West	North	East	
North HCP: 2	♥ 432	♥ QJ5	301	4.00	3♣	3NT
South HCP: 17	♦ 6542 ♣ 942	♦ AJ8 ♣ KQ6	XN	AP		
Contract: 3NX S	1 / 12	1 1140				
Board: 36 Dealer: W	North:	South:				
Vul: Both	♠ AK53	♣ J1082	West	North	East	South
North HCP: 20	♥ A953 ♦ A5	∨ K72 ♦ J4	3♦	3NT	AP	
South HCP: 8 Contract: 3N N	♣ AJ4	♣ K1076				

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

Board: 37 Dealer: E Vul: Both North HCP: 5 South HCP: 17 Contract: 4•X S	North: ♠ KQ542 ♥ 954 ♦ 96 ♣ 942	South: ♠ AJ10 ♥ AQ ♠ KJ10752 ♠ Q5	West XN X♠	North 4♥ AP	East 3♥ Pass	3NT
Board: 38 Dealer: W Vul: None North HCP: 18 South HCP: 7 Contract: 4♥ N	North: ♠ K73 ✔ AJ ♠ A986 ♠ KQJ7	South: ◆ 10 ▼ K75432 ◆ 73 ◆ A1053	West 3♠ Pass	North 3NT 4♥	East Pass AP	
Board: 39 Dealer: E Vul: Both North HCP: 6 South HCP: 18 Contract: 3N S	North: ♠ 987 ▼ A754 ◆ Q10 ♣ 10863	South: ♠ AJ ♥ Q96 ♠ A7654 ♣ AK4	West AP	North	East 3♠	South 3NT
Board: 40 Dealer: W Vul: NS North HCP: 18 South HCP: 3 Contract: 4 W	North: ♠ AJ2 ♥ K83 ♦ KQ3 ♣ KQ85	South: ♠ K10964 ♥ 2 ♦ 1084 ♣ 10763	West 3♥	North 3NT	East 4♥	South AP
Board: 41 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4 VX E	North: ♠ 106 ♥ 103 ♠ AJ76 ♣ 87653	South: ♠ QJ84 ♥ A4 ♦ Q85 ♠ AKQ4	West 4♥	North X	East 3♥ AP	South 3NT
Board: 42 Dealer: W Vul: EW North HCP: 17 South HCP: 2 Contract: 4•X N	North: ◆ 109 ▼ A94 ◆ A9 ◆ AKQ653	South: ◆ 87642 ▼ Q732 ◆ 2 ◆ 842	West 3 Pass X	North 3NT 4♠ AP	XN	South 4♥ Pass

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

Board: 37 Dealer: E Vul: Both North HCP: 5 South HCP: 17 Contract: 4•X S	North: ♠ KQ542 ♥ 954 ♦ 96 ♣ 942	South: ♠ AJ10 ♥ AQ ♠ KJ10752 ♠ Q5	West XN X♠	North 4♥ AP	East 3♥ Pass	3NT
Board: 38 Dealer: W Vul: None North HCP: 18 South HCP: 7 Contract: 4♥ N	North: ♠ K73 ✔ AJ ♠ A986 ♠ KQJ7	South: ◆ 10 ▼ K75432 ◆ 73 ◆ A1053	West 3♠ Pass	North 3NT 4♥	East Pass AP	
Board: 39 Dealer: E Vul: Both North HCP: 6 South HCP: 18 Contract: 3N S	North: ♠ 987 ▼ A754 ◆ Q10 ♣ 10863	South: ♠ AJ ♥ Q96 ♠ A7654 ♣ AK4	West AP	North	East 3♠	South 3NT
Board: 40 Dealer: W Vul: NS North HCP: 18 South HCP: 3 Contract: 4 W	North: ♠ AJ2 ♥ K83 ♦ KQ3 ♣ KQ85	South: ♠ K10964 ♥ 2 ♦ 1084 ♣ 10763	West 3♥	North 3NT	East 4♥	South AP
Board: 41 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4 VX E	North: ♠ 106 ♥ 103 ♠ AJ76 ♣ 87653	South: ♠ QJ84 ♥ A4 ♦ Q85 ♠ AKQ4	West 4♥	North X	East 3♥ AP	South 3NT
Board: 42 Dealer: W Vul: EW North HCP: 17 South HCP: 2 Contract: 4•X N	North: ◆ 109 ▼ A94 ◆ A9 ◆ AKQ653	South: ◆ 87642 ▼ Q732 ◆ 2 ◆ 842	West 3 Pass X	North 3NT 4♠ AP	XN	South 4♥ Pass

Board: 43 Dealer: E Vul: Both HCP: 3	♣ J76 ♥ 85 ♦ 1064 ♣ Q9743	East Opens 3♥. West Bids 4♥ if possible. Partner bids first.
Board: 44 Dealer: W Vul: EW HCP: 19	★ KQ8 ∀ K6 ♦ KQ107 ♣ AQ85	West Opens 3♥. You bid first.
Board: 45 Dealer: E Vul: None HCP: 5	♣ Q10954♥ J8◆ Q873♣ 74	East Opens 3♣. West Bids 4♣ if possible. West Bids XA♠ if possible. Partner bids first.
Board: 46 Dealer: W Vul: Both HCP: 17	★ K9 ♥ QJ9 ♦ AKQ974 ♣ Q3	West Opens 3♠. You bid first.
Board: 47 Dealer: E Vul: None HCP: 9	★ K8752 ∀ K43 ♦ QJ74 ♣ 9	East Opens 3♣. Partner bids first.
Board: 48 Dealer: W Vul: NS HCP: 19	★ A93★ K3★ KQ84★ AK86	West Opens 3♠. You bid first.

Board: 43 Dealer: E Vul: Both North HCP: 3 South HCP: 19 Contract: 4 V X E	North: ♣ J76 ♥ 85 ♦ 1064 ♣ Q9743	South: ♠ A83 ♥ KQ ♠ AQJ73 ♣ K85	West North East Sou 3♥ 3N' 4♥ Pass Pass XA AP	Γ
Board: 44 Dealer: W Vul: EW North HCP: 19 South HCP: 4 Contract: 3N N	North: ♠ KQ8 ♥ K6 ♦ KQ107 ♣ AQ85	South: ▲ 10642 ∨ Q9 ♦ J986 ♣ J76	West North East Sou 3♥ 3NT AP	th
Board: 45 Dealer: E Vul: None North HCP: 5 South HCP: 17 Contract: 5•X S	North: ♠ Q10954 ♥ J8 ♦ Q873 ♣ 74	South: ♠ KJ3 ♥ Q4 ♠ AKJ1095 ♣ K9	West North East So 3♣ 3N 4♣ Pass Pass 4♣ Pass 5♠ Pass Pa XA♠♠ AP	Τ
Board: 46 Dealer: W Vul: Both North HCP: 17 South HCP: 5 Contract: 3N N	North: ♠ K9 ♥ QJ9 ♠ AKQ974 ♣ Q3	South: ◆ 5 ▼ A87 ◆ J1032 ◆ 108642	West North East Sou 3♠ 3NT AP	th
Board: 47 Dealer: E Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North: ♠ K8752 ▼ K43 ◆ QJ74 ♣ 9	South: ♠ A63 ♥ A107 ♦ K5 ♣ AQ652	West North East Sou 3♣ 3N' Pass 4♥ Pass 4♠ AP	
Board: 48 Dealer: W Vul: NS North HCP: 19 South HCP: 6 Contract: 3N N	North: ◆ A93 ▼ K3 ◆ KQ84 ◆ AK86	South: ◆ 54 ▼ A1098 ◆ J1075 ◆ J94	West North East Sou 3♠ 3NT AP	th

Board: 43 Dealer: E Vul: Both	♣ A83 ♥ KQ ♦ AQJ73	East Opens 3♥. West Bids 4♥ if possible.
HCP: 19	♣ K85	You bid first.
Board: 44 Dealer: W	1 0642 ♥ Q9	West Opens 3♥.
Vul: EW HCP: 4	J986J76	Partner bids first.
Board: 45 Dealer: E Vul: None HCP: 17	♠ KJ3 ♥ Q4 ♠ AKJ1095 ♠ K9	East Opens 3♣. West Bids 4♣ if possible. West Bids XA♠ if possible. You bid first.
Board: 46 Dealer: W	♣ 5 ▼ A87	West Opens 3♠.
Vul: Both HCP: 5	J1032♣ 108642	Partner bids first.
Board: 47 Dealer: E	♠ A63 ♥ A107	East Opens 3♣.
Vul: None HCP: 17	★ K5★ AQ652	You bid first.
Board: 48 Dealer: W	≙ 54 ♥ A1098	West Opens 3♠.
Vul: NS HCP: 6	♦ J1075 ♣ J94	Partner bids first.

Board: 43 Dealer: E Vul: Both North HCP: 3 South HCP: 19 Contract: 4 V X E	North: ♣ J76 ♥ 85 ♦ 1064 ♣ Q9743	South: ♠ A83 ♥ KQ ♠ AQJ73 ♣ K85	West North East Sou 3♥ 3N' 4♥ Pass Pass XA AP	Γ
Board: 44 Dealer: W Vul: EW North HCP: 19 South HCP: 4 Contract: 3N N	North: ♠ KQ8 ♥ K6 ♦ KQ107 ♣ AQ85	South: ▲ 10642 ∨ Q9 ♦ J986 ♣ J76	West North East Sou 3♥ 3NT AP	th
Board: 45 Dealer: E Vul: None North HCP: 5 South HCP: 17 Contract: 5•X S	North: ♠ Q10954 ♥ J8 ♦ Q873 ♣ 74	South: ♠ KJ3 ♥ Q4 ♠ AKJ1095 ♣ K9	West North East So 3♣ 3N 4♣ Pass Pass 4♣ Pass 5♠ Pass Pa XA♠♠ AP	Τ
Board: 46 Dealer: W Vul: Both North HCP: 17 South HCP: 5 Contract: 3N N	North: ♠ K9 ♥ QJ9 ♠ AKQ974 ♣ Q3	South: ◆ 5 ▼ A87 ◆ J1032 ◆ 108642	West North East Sou 3♠ 3NT AP	th
Board: 47 Dealer: E Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North: ♠ K8752 ▼ K43 ◆ QJ74 ♣ 9	South: ♠ A63 ♥ A107 ♦ K5 ♣ AQ652	West North East Sou 3♣ 3N' Pass 4♥ Pass 4♠ AP	
Board: 48 Dealer: W Vul: NS North HCP: 19 South HCP: 6 Contract: 3N N	North: ◆ A93 ▼ K3 ◆ KQ84 ◆ AK86	South: ◆ 54 ▼ A1098 ◆ J1075 ◆ J94	West North East Sou 3♠ 3NT AP	th

★ K742♥ Q73◆ J3◆ KQJ9	East Opens 3♥. Partner bids first.
◆ AQ106 ▼ A102 ◆ A843 ◆ A3	West Opens 3♣. You bid first.
★ KQJ98 ♥ J862 ♦ 983 ♣ 5	East Opens 3♣. Partner bids first.
▲ A96♥ KJ9◆ AKJ10▲ KJ10	West Opens 3♥. You bid first.
	East Opens 3♥. Partner bids first.
★ K5▼ K4◆ A64◆ AQJ532	West Opens 3♠. You bid first.
	 ♥ Q73 ♦ J3 ♠ KQJ9 ♠ AQ106 ♥ A102 ♠ A843 ♠ A3 ♠ KQJ98 ♥ J862 ♦ 983 ♠ 5 ♠ A96 ♥ KJ9 ♠ AKJ10 ♠ KJ10 ♠ KJ10

Board: 49 Dealer: E Vul: NS North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ K742 ♥ Q73 ♦ J3 ♣ KQJ9	South: ♠ AQ9 ♥ K5 ♠ AKQ54 ♠ 1085	West AP	North	East 3♥	South 3NT
Board: 50 Dealer: W Vul: Both North HCP: 18 South HCP: 9 Contract: 4 N	North: ◆ AQ106 ▼ A102 ◆ A843 ◆ A3	South:	West 3♣ Pass	North 3NT 4♥	East Pass AP	
Board: 51 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 4 S	North: ♠ KQJ98 ♥ J862 ♦ 983 ♣ 5	South: ♠ A52 ♥ AQ103 ♠ A54 ♠ A87	West Pass AP	North 4♥	East 3♣ Pass	3NT
Board: 52 Dealer: W Vul: Both North HCP: 20 South HCP: 5 Contract: 44 N	North: ♣ A96 ♥ KJ9 ♣ AKJ10 ♣ KJ10	South: ♠ K8753 ▼ 5 ◆ 754 ♠ Q873	West 3♥ Pass	North 3NT 4♠	East Pass AP	
Board: 53 Dealer: E Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North: ◆ J876 ▼ 103 ◆ 10863 ◆ A107	South: ♠ A53 ♥ A7 ♠ AKJ7 ♠ KJ95	West AP	North	East 3▼	South 3NT
Board: 54 Dealer: W Vul: NS North HCP: 17 South HCP: 12 Contract: 4♥ N	North: ♠ K5 ♥ K4 ♠ A64 ♣ AQJ532	South: ♣ J43 ♥ AQ753 ♠ Q10 ♣ K98	West 3♠ Pass	North 3NT 4♥	East Pass AP	

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

Board: 49 Dealer: E Vul: NS North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ K742 ♥ Q73 ♦ J3 ♣ KQJ9	South: ♠ AQ9 ♥ K5 ♠ AKQ54 ♠ 1085	West AP	North	East 3♥	South 3NT
Board: 50 Dealer: W Vul: Both North HCP: 18 South HCP: 9 Contract: 4 N	North: ◆ AQ106 ▼ A102 ◆ A843 ◆ A3	South:	West 3♣ Pass	North 3NT 4♥	East Pass AP	
Board: 51 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 4 S	North: ♠ KQJ98 ♥ J862 ♦ 983 ♣ 5	South: ♠ A52 ♥ AQ103 ♠ A54 ♠ A87	West Pass AP	North 4♥	East 3♣ Pass	3NT
Board: 52 Dealer: W Vul: Both North HCP: 20 South HCP: 5 Contract: 44 N	North: ♣ A96 ♥ KJ9 ♣ AKJ10 ♣ KJ10	South: ♠ K8753 ▼ 5 ◆ 754 ♠ Q873	West 3♥ Pass	North 3NT 4♠	East Pass AP	
Board: 53 Dealer: E Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North: ◆ J876 ▼ 103 ◆ 10863 ◆ A107	South: ♠ A53 ♥ A7 ♠ AKJ7 ♠ KJ95	West AP	North	East 3▼	South 3NT
Board: 54 Dealer: W Vul: NS North HCP: 17 South HCP: 12 Contract: 4♥ N	North: ♠ K5 ♥ K4 ♠ A64 ♣ AQJ532	South: ♣ J43 ♥ AQ753 ♠ Q10 ♣ K98	West 3♠ Pass	North 3NT 4♥	East Pass AP	

Board: 55 Dealer: E Vul: Both HCP: 4	◆— ▼ 109643 ◆ Q93 ◆ Q8752	East Opens 3♠. West Bids 4♠ if possible. Partner bids first.
Board: 56 Dealer: W Vul: None HCP: 26	A6✓ AK76AKJ8AK10	West Opens 3♠. You bid first.
Board: 57 Dealer: E Vul: EW HCP: 8	♦ 95♥ 6♦ Q953♠ AQ7632	East Opens 3♥. Partner bids first.
Board: 58 Dealer: W Vul: None HCP: 17	♣ J74♥ AQ98♦ A2♣ AQ98	West Opens 3♥. You bid first.
Board: 59 Dealer: E Vul: None HCP: 11	◆ QJ854♥ 9◆ 75◆ AKJ65	East Opens 3♥. Partner bids first.
Board: 60 Dealer: W Vul: EW HCP: 20	♠ AJ▼ 10852◆ AKQJ8♠ KQ	West Opens 3♠. You bid first.

Board: 55 Dealer: E Vul: Both North HCP: 4 South HCP: 17 Contract: 4•X E	North: ♠ — ▼ 109643 ◆ Q93 ♣ Q8752	South: ♠ AQ75 ♥ AK7 ♦ 1042 ♠ A94	West 4♣ AP	North Pass	3♠	South 3NT XA
Board: 56 Dealer: W Vul: None North HCP: 26 South HCP: 4 Contract: 3N N	North: ♠ A6 ♥ AK76 ♠ AKJ8 ♠ AK10	South: ♣ 754 ♥ Q4 • Q954 ♣ 9643	West 3♣	North 3NT	East AP	South
Board: 57 Dealer: E Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ◆ 95 ▼ 6 ◆ Q953 ◆ AQ7632	South: ♠ AJ62 ♥ AQ3 ♠ K8 ♠ K985	West AP	North	East 3▼	South 3NT
Board: 58 Dealer: W Vul: None North HCP: 17 South HCP: 10 Contract: 6 S	North: ♣ J74 ✔ AQ98 ♣ A2 ♣ AQ98	South: ♠ A1086 ♥ 64 ♠ KQ8654 ♣ J	West 3♥ AP	North 3NT		
Board: 59 Dealer: E Vul: None North HCP: 11 South HCP: 20 Contract: 44 S	North: ♠ QJ854 ♥ 9 ♦ 75 ♣ AKJ65	South: ♠ AK7 ▼ KQ4 ♠ AKJ ♣ 10987	West Pass AP	North 4♥	East 3♥ Pass	3NT
Board: 60 Dealer: W Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ AJ ▼ 10852 ◆ AKQJ8 ♣ KQ	South: ♠ 652 ▼ AJ97 ◆ 9 ♣ J10765	West 3♠	North 3NT	East AP	South

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

Board: 55 Dealer: E Vul: Both North HCP: 4 South HCP: 17 Contract: 4•X E	North: ♠ — ▼ 109643 ◆ Q93 ♣ Q8752	South: ♠ AQ75 ♥ AK7 ♦ 1042 ♠ A94	West 4♣ AP	North Pass	3♠	South 3NT XA
Board: 56 Dealer: W Vul: None North HCP: 26 South HCP: 4 Contract: 3N N	North: ♠ A6 ♥ AK76 ♠ AKJ8 ♠ AK10	South: ♣ 754 ♥ Q4 • Q954 ♣ 9643	West 3♣	North 3NT	East AP	South
Board: 57 Dealer: E Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ◆ 95 ▼ 6 ◆ Q953 ◆ AQ7632	South: ♠ AJ62 ♥ AQ3 ♠ K8 ♠ K985	West AP	North	East 3▼	South 3NT
Board: 58 Dealer: W Vul: None North HCP: 17 South HCP: 10 Contract: 6 S	North: ♣ J74 ✔ AQ98 ♣ A2 ♣ AQ98	South: ♠ A1086 ♥ 64 ♠ KQ8654 ♣ J	West 3♥ AP	North 3NT		
Board: 59 Dealer: E Vul: None North HCP: 11 South HCP: 20 Contract: 44 S	North: ♠ QJ854 ♥ 9 ♦ 75 ♣ AKJ65	South: ♠ AK7 ▼ KQ4 ♠ AKJ ♣ 10987	West Pass AP	North 4♥	East 3♥ Pass	3NT
Board: 60 Dealer: W Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ AJ ▼ 10852 ◆ AKQJ8 ♣ KQ	South: ♠ 652 ▼ AJ97 ◆ 9 ♣ J10765	West 3♠	North 3NT	East AP	South

Board: 61 Dealer: E	♠ KQ5 ♥ J965	East Opens 3♦.
Vul: EW HCP: 9	◆ 98 ◆ K652	Partner bids first.
Board: 62 Dealer: W	♠ KQJ ♥ J85	West Opens 3♣.
Vul: Both HCP: 19	◆ AK1094 ◆ KQ	You bid first.
Board: 63 Dealer: E	♠ 108754 ♥ QJ42	East Opens 3♦. West Bids 5♦ if possible.
Vul: None HCP: 7	♦— • A754	Partner bids first.
Board: 64 Dealer: W	♦ 53 ♥ AK	West Opens 3♦.
Vul: NS HCP: 19	◆ AQ984 ◆ AQ97	You bid first.
Board: 65	♠ Q8732	East Opens 3♥.
Dealer: E Vul: NS HCP: 7	→ 1063→ AJ763	West Bids 4♥ if possible. Partner bids first.
Board: 66	★ 104	West Opens 3♥.
Dealer: W	♥ AQ42 ♦ A1087	est opens s

Board: 61	North:	South:				
Dealer: E Vul: EW	♠ KQ5	▲ 1062	West	North	East	South
North HCP: 9	♥ J965	♥ AQ2			3♦	3NT
South HCP: 17	♦ 98	♦ AQ7	AP			
Contract: 3N S	♣ K652	♣ AJ103				
Colliact. 31V 3						
Board: 62	North:	South:				
Dealer: W	Norui. ♠KQJ	A9	West	North	Fact	South
Vul: Both	₹ KQJ ♥ J85	♥ Q7632	3 ♣	3NT	Pass	
North HCP: 19	◆ J83 ◆ AK1094	♦ Q7632 ♦ J875				4•
South HCP: 7	V AK 1094 ♣ KQ	♦ 65	Pass	4♥	AP	
Contract: 4♥ N	₹ NQ	4 03				
Board: 63	NI and -	Cardle				
Dealer: E	North:	South:	West	North	Foot	South
Vul: None	★ 108754	♠ AK3	West	Norui		
North HCP: 7	♥ QJ42	♥ 103	_		3♦	3NT
South HCP: 17	♦ —	♦ A3	5♦	X	AP	
Contract: 5◆X E	♣ A754	♣ KQJ1083				
Board: 64	NI d	C 4				
Dealer: W	North:	South:	West	North	East	Courth
Vul: NS	♦ 53	♠ AK109864				
North HCP: 19	♥ AK	♥ 9632	3♦	3NT	Pass	4
South HCP: 7	• AQ984	• 100	Pass	4♠	AP	
Contract: 4♠ N	♣ AQ97	♣ 108				
Board: 65	NI d	C 4				
Dealer: E	North:	South:	West	North	Foot	South
Vul: NS	♦ Q8732	♠ AJ5	west	inoiul		
North HCP: 7	∀ —	♥KQ	4	37	3♥	3NT
South HCP: 21	♦ 1063 • A 1762	◆ AKQ875	4♥	X	AP	
Contract: 4♥X E	♣ AJ763	♣ Q4				
Board: 66						
Dealer: W	North:	South:				
Vul: Both	♠ 104	♠ KJ63	West	North	Fact	South
North HCP: 17	♥ AQ42	y 9	3 y	3NT	AP	Sount
South HCP: 7	◆ A1087	♦ J63	. , ▼	J1 N I	ДГ	
Contract: 3N N	♣ AK9	♣ Q10762				

Board: 61 Dealer: E Vul: EW HCP: 17	1062✓ AQ2✓ AQ7✓ AJ103	East Opens 3♦. You bid first.
Board: 62 Dealer: W Vul: Both HCP: 7	▲ A9♥ Q7632◆ J875▲ 65	West Opens 3♣. Partner bids first.
Board: 63 Dealer: E Vul: None HCP: 17	♠ AK3♥ 103♠ A3♠ KQJ1083	East Opens 3♦. West Bids 5♦ if possible. You bid first.
Board: 64 Dealer: W Vul: NS HCP: 7	◆ AK109864 ♥ 9632 ◆ — ◆ 108	West Opens 3♦. Partner bids first.
Board: 65 Dealer: E Vul: NS HCP: 21	AJ5KQAKQ875Q4	East Opens 3♥. West Bids 4♥ if possible. You bid first.
Board: 66 Dealer: W Vul: Both HCP: 7	★ KJ63♥ 9◆ J63◆ Q10762	West Opens 3♥. Partner bids first.

Board: 61	North:	South:				
Dealer: E Vul: EW	♠ KQ5	▲ 1062	West	North	East	South
North HCP: 9	♥ J965	♥ AQ2			3♦	3NT
South HCP: 17	♦ 98	♦ AQ7	AP			
Contract: 3N S	♣ K652	♣ AJ103				
Colliact. 31V 3						
Board: 62	North:	South:				
Dealer: W	Norui. ♠KQJ	A9	West	North	Fact	South
Vul: Both	₹ KQJ ♥ J85	♥ Q7632	3 ♣	3NT	Pass	
North HCP: 19	◆ J83 ◆ AK1094	♦ Q7632 ♦ J875				4•
South HCP: 7	V AK 1094 ♣ KQ	♦ 65	Pass	4♥	AP	
Contract: 4♥ N	₹ NQ	4 03				
Board: 63	NI and -	Cardle				
Dealer: E	North:	South:	West	North	Foot	South
Vul: None	★ 108754	♠ AK3	West	Norui		
North HCP: 7	♥ QJ42	♥ 103	_		3♦	3NT
South HCP: 17	♦ —	♦ A3	5♦	X	AP	
Contract: 5◆X E	♣ A754	♣ KQJ1083				
Board: 64	NI d	C 4				
Dealer: W	North:	South:	West	North	East	Courth
Vul: NS	♦ 53	♠ AK109864				
North HCP: 19	♥ AK	♥ 9632	3♦	3NT	Pass	4
South HCP: 7	• AQ984	• 100	Pass	4♠	AP	
Contract: 4♠ N	♣ AQ97	♣ 108				
Board: 65	NI d	C 4				
Dealer: E	North:	South:	West	North	Foot	South
Vul: NS	♦ Q8732	♠ AJ5	west	inoiul		
North HCP: 7	∀ —	♥KQ	4	37	3♥	3NT
South HCP: 21	♦ 1063 • A 1762	◆ AKQ875	4♥	X	AP	
Contract: 4♥X E	♣ AJ763	♣ Q4				
Board: 66						
Dealer: W	North:	South:				
Vul: Both	♠ 104	♠ KJ63	West	North	Fact	South
North HCP: 17	♥ AQ42	y 9	3 y	3NT	AP	Sount
South HCP: 7	◆ A1087	♦ J63	. , ▼	J1 N I	ДГ	
Contract: 3N N	♣ AK9	♣ Q10762				

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

Board: 67 Dealer: E Vul: EW	North: ♠ 8	South: ♠ AQ	West	North		
North HCP: 8	♥ 10764	♥ A5			3♠	3NT
South HCP: 17	♦ A975	♦ K842	AP			
Contract: 3N S	♣ KJ109	♣ A7432				
Board: 68	North:	South:				
Dealer: W	♦ A87	♦ Q654	West	North	East	South
Vul: NS	♥ QJ7	♥ K9832	3♣	3NT	Pass	4
North HCP: 20 South HCP: 7	♦ AKJ10	◆ Q964	Pass	4♥	AP	
Contract: 4♥ N	♣ KQ9	∳ —				
Board: 69	North:	South:				
Dealer: E	Norui. ♦ 76	Soun: ♠KQ	West	North		South
Vul: NS	♥ Q432	♥ K1096	4.		3♠	3NT
North HCP: 5 South HCP: 18	♦ 5	♦ K9863	4♠	5 ♣	Pass	Pass
Contract: 5♣X N	♣ QJ9875	♣ AK	XA	AP		
D 1.70						
Board: 70 Dealer: W	North:	South:				
Vul: None	♠ A43	♦ Q10987		North		
North HCP: 19	♥ AQJ4	♥ 873	3♦	3NT	Pass	4♥
South HCP: 5	♦ KQ63	♦ 7 • 0194	Pass	4♠	AP	
Contract: 4♠ N	♣ K9	♣ QJ84				
Board: 71	North:	South:				
Dealer: E	♦ 94	♠ KQ5	West	North	East	South
Vul: Both	y 9543	♥ A7			3♠	3NT
North HCP: 6 South HCP: 17	♦ 9753	◆ AK2	AP			
Contract: 3N S	♣ AQ8	♣ J9532				
Board: 72						
Dealer: W	North:	South:				
Vul: EW	♦ KJ10	♦ Q976	West	North	East	South
North HCP: 17	♥ J6	♥ KQ7	3♦	3NT	AP	
South HCP: 7 Contract: 3N N	♦ K10 ♣ AKQ742	♦ 62 ♣ 9863				

Board: 67 Dealer: E Vul: EW HCP: 17	AQA5K842A7432	East Opens 3♠. You bid first.
Board: 68 Dealer: W Vul: NS HCP: 7	♦ Q654 ♥ K9832 ♦ Q964 ♣ —	West Opens 3♣. Partner bids first.
Board: 69 Dealer: E Vul: NS HCP: 18	♠ KQ ♥ K1096 ♦ K9863 ♣ AK	East Opens 3♠. West Bids 4♠ if possible. West Bids XA♠♠ if possible. You bid first.
Board: 70 Dealer: W Vul: None HCP: 5	◆ Q10987▼ 873◆ 7◆ QJ84	West Opens 3♦. Partner bids first.
Board: 71 Dealer: E Vul: Both HCP: 17	★ KQ5▼ A7◆ AK2◆ J9532	East Opens 3♠. You bid first.
Board: 72 Dealer: W Vul: EW HCP: 7	♣ Q976 ♥ KQ7 ♦ 62 ♣ 9863	West Opens 3♦. Partner bids first.

Board: 67 Dealer: E Vul: EW	North: ♠ 8	South: ♠ AQ	West	North		
North HCP: 8	♥ 10764	♥ A5			3♠	3NT
South HCP: 17	♦ A975	♦ K842	AP			
Contract: 3N S	♣ KJ109	♣ A7432				
Board: 68	North:	South:				
Dealer: W	♦ A87	♦ Q654	West	North	East	South
Vul: NS	♥ QJ7	♥ K9832	3♣	3NT	Pass	4 ♦
North HCP: 20 South HCP: 7	♦ AKJ10	◆ Q964	Pass	4♥	AP	
Contract: 4♥ N	♣ KQ9	∳ —				
Board: 69	North:	South:				
Dealer: E	Norui. ♦ 76	Soun: ♠KQ	West	North		South
Vul: NS	♥ Q432	♥ K1096	4.		3♠	3NT
North HCP: 5 South HCP: 18	♦ 5	♦ K9863	4♠	5 ♣	Pass	Pass
Contract: 5♣X N	♣ QJ9875	♣ AK	XA	AP		
D 1.70						
Board: 70 Dealer: W	North:	South:				
Vul: None	♠ A43	♦ Q10987		North		
North HCP: 19	♥ AQJ4	♥ 873	3♦	3NT	Pass	4♥
South HCP: 5	♦ KQ63	♦ 7 • 0194	Pass	4♠	AP	
Contract: 4♠ N	♣ K9	♣ QJ84				
Board: 71	North:	South:				
Dealer: E	♦ 94	♠ KQ5	West	North	East	South
Vul: Both	y 9543	♥ A7			3♠	3NT
North HCP: 6 South HCP: 17	♦ 9753	◆ AK2	AP			
Contract: 3N S	♣ AQ8	♣ J9532				
Board: 72						
Dealer: W	North:	South:				
Vul: EW	♦ KJ10	♦ Q976	West	North	East	South
North HCP: 17	♥ J6	♥ KQ7	3♦	3NT	AP	
South HCP: 7 Contract: 3N N	♦ K10 ♣ AKQ742	♦ 62 ♣ 9863				

Board: 73 Dealer: E	♦ J98432 ♥ 1092	East Opens 3♦.
Vul: EW HCP: 3	◆ 64 ◆ Q4	Partner bids first.
Board: 74 Dealer: W Vul: Both	♠ AK86♥ QJ8♦ AKJ8	West Opens 3♣. East Bids 4♣ if possible.
HCP: 21	♣ K7	You bid first.
Board: 75 Dealer: E	♦ KQ932 ♥ Q1076	East Opens 3♦.
Vul: None HCP: 7	◆ 65◆ 74	Partner bids first.
Board: 76 Dealer: W Vul: Both HCP: 18	♣ AK104 ♥ A10 ♦ A8543 ♣ QJ	West Opens 3♥. East Bids XN if possible. East Bids X♦ if possible. You bid first.
Board: 77 Dealer: E Vul: NS HCP: 3	♦ K82 ♥ 8 ♦ 8762 ♣ 108762	East Opens 3♥. West Bids XN if possible. West Bids 4♥ if possible. East Doubles 5♣ if possible. Partner bids first.
Board: 78 Dealer: W Vul: EW HCP: 17	♦ KQ9 ♥ A1075 • Q108 ♣ AQ2	West Opens 3♠. You bid first.

Board: 73 Dealer: E Vul: EW North HCP: 3 South HCP: 20	North: ♣ J98432 ♥ 1092 ♦ 64 ♣ Q4	South: ♣ A10 ✔ AKJ3 ♣ A8 ♣ KJ986	West Pass AP	North 4♥	East 3♦ Pass	3NT
Contract: 4♠ S	¥ (1	4 13,000				
Board: 74 Dealer: W Vul: Both	North: ♠ AK86 ♥ QJ8	South: ♠ Q5 ♥ 954	West	North 3NT		South 4
North HCP: 21 South HCP: 4 Contract: 4◆ S	◆ AKJ8 ◆ K7	◆ Q97643 ◆ 105	AP			
Board: 75 Dealer: E Vul: None	North: ♠ KQ932	South: ♠ A75	West	North	East 3	South 3NT
North HCP: 7 South HCP: 19 Contract: 4♠ S	♥ Q1076 ♦ 65 ♣ 74	♥ AKJ ♦ A87 ♣ K1086	Pass AP	4♥	Pass	
Board: 76 Dealer: W	North: ♠ AK104	South: ♠ 87	West 3♥	North 3NT	East XN	South Pass
Vul: Both North HCP: 18 South HCP: 3 Contract: 5♣ S	♥ A10 ♦ A8543 • QJ	♥ 962 ♦ — • K10876543	Pass AP		X•	rass 5♣
Board: 77 Dealer: E Vul: NS	North: ♠ K82	South: ♠ 43	West	North	East 3♥	South 3NT
North HCP: 3 South HCP: 17 Contract: 5♣X S	♥ 8 • 8762 • 108762	♥ A54 ♦ KJ ♣ AKQ543	XN 4♥	Pass 5♣	Pass X	
Board: 78 Dealer: W	North: ♠ KQ9	South: ♠ 6	Wast	North	East	South
Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	✓ A1075✓ Q108✓ AQ2	♥ QJ4 ♦ AJ3 ♣ J96543	wesi 3♠	3NT		Souii

Board: 73	♠ A10	East Opens 3♦.
Dealer: E	♥ AKJ3	East Opens 3.
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ KJ986	You did first.
Board: 74	♠ Q5	West Opens 3♣.
Dealer: W	♥ 954	East Bids 4♣ if possible.
Vul: Both	♦ Q97643	•
HCP: 4	♣ 105	Partner bids first.
1101, .	1 100	1 41 1141 2142 11161
Board: 75	♦ A75	
Dealer: E	♥ AKJ	East Opens 3♦.
Vul: None	♦ A87	
HCP: 19	♣ K1086	You bid first.
1101.19	111000	
	0.7	West Opens 3♥.
Board: 76	♦ 87	East Bids XN if possible.
Dealer: W	♥ 962	East Bids X• if possible.
Vul: Both	• —	East Blas AV II possible.
HCP: 3	♣ K10876543	Partner bids first.
		Tarther olds first.
		East Opens 3♥.
Board: 77	★ 43	West Bids XN if possible.
Dealer: E	♥ A54	West Bids 4♥ if possible.
Vul: NS	♦ KJ	East Doubles 5♣ if possible.
HCP: 17	♣ AKQ543	1
	(You bid first.
Board: 78	♠ 6	W O
Dealer: W	♥ QJ4	West Opens 3♠.
Vul: EW	♦ AJ3	
HCP: 9	♣ J96543	Partner bids first.
1101.7	₹ 3703H3	

Board: 73 Dealer: E Vul: EW North HCP: 3 South HCP: 20	North: ♣ J98432 ♥ 1092 ♦ 64 ♣ Q4	South: ♣ A10 ✔ AKJ3 ♣ A8 ♣ KJ986	West Pass AP	North 4♥	East 3♦ Pass	3NT
Contract: 4♠ S	¥ (1	4 13,000				
Board: 74 Dealer: W Vul: Both	North: ♠ AK86 ♥ QJ8	South: ♠ Q5 ♥ 954	West	North 3NT		South 4
North HCP: 21 South HCP: 4 Contract: 4◆ S	◆ AKJ8 ◆ K7	◆ Q97643 ◆ 105	AP			
Board: 75 Dealer: E Vul: None	North: ♠ KQ932	South: ♠ A75	West	North	East 3	South 3NT
North HCP: 7 South HCP: 19 Contract: 4♠ S	♥ Q1076 ♦ 65 ♣ 74	♥ AKJ ♦ A87 ♣ K1086	Pass AP	4♥	Pass	
Board: 76 Dealer: W	North: ♠ AK104	South: ♠ 87	West 3♥	North 3NT	East XN	South Pass
Vul: Both North HCP: 18 South HCP: 3 Contract: 5♣ S	♥ A10 ♦ A8543 • QJ	♥ 962 ♦ — • K10876543	Pass AP		X•	rass 5♣
Board: 77 Dealer: E Vul: NS	North: ♠ K82	South: ♠ 43	West	North	East 3♥	South 3NT
North HCP: 3 South HCP: 17 Contract: 5♣X S	♥ 8 • 8762 • 108762	♥ A54 ♦ KJ ♣ AKQ543	XN 4♥	Pass 5♣	Pass X	
Board: 78 Dealer: W	North: ♠ KQ9	South: ♠ 6	Wast	North	East	South
Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	✓ A1075✓ Q108✓ AQ2	♥ QJ4 ♦ AJ3 ♣ J96543	wesi 3♠	3NT		Souii

Board: 79 Dealer: E	♠ AJ109 ♥ Q32	East Opens 3♦.
Vul: Both HCP: 12	• 643 • KQ4	Partner bids first.
Board: 80	♣ A6	
Dealer: W	♥ AK109	West Opens 3♦.
Vul: None HCP: 18	◆ K76 ◆ A964	You bid first.
Board: 81	♣ 76	East Opens 3♠.
Dealer: E Vul: EW	♥ AKJ76 ♦ 1064	Partner bids first.
HCP: 9	♣ J64	Turther ords mist.
Board: 82 Dealer: W	♠ AQ85 ♥ A5	West Opens 3♠.
Vul: Both HCP: 21	♦ A1073 ♣ AK4	You bid first.
	2 1 22 1	
Board: 83 Dealer: E	♠ KJ832 ♥ 96	East Opens 3♦.
Vul: EW HCP: 6	♦ 64 ♣ Q965	Partner bids first.
		West Opens 3♦.
Board: 84	♠ Q4	East Bids XN if possible.
Dealer: W Vul: None	♥ AJ ♦ A83	East Bids 5♦ if possible. West Doubles 5♥ if possible.
HCP: 17	A83★ KQJ932	You bid first.
	•	

	_	_		_		
Board: 79 Dealer: E Vul: Both North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ AJ109 ♥ Q32 ♠ 643 ♣ KQ4	South: ♠ KQ4 ♥ A76 ♠ AJ8 ♠ A983	West AP	North	East 3♦	South 3NT
Board: 80 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 4• N	North: ◆ A6 ◆ AK109 ◆ K76 ◆ A964	South: ♠ KQ10987 ♥ QJ72 ♦ 5 ♣ 73	West 3♦ Pass	North 3NT 4♠		
Board: 81 Dealer: E Vul: EW North HCP: 9 South HCP: 18 Contract: 4 S	North: ♣ 76 ✔ AKJ76 ♦ 1064 ♣ J64	South: ♠ A2 ♥ Q103 ♠ AJ93 ♣ AK97	West Pass AP	North 4	East 3♠ Pass	3NT
Board: 82 Dealer: W Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AQ85 ♥ A5 ♦ A1073 ♣ AK4	South: ♠ 2 ♥ K962 ♦ J8 ♣ J109763	West 3♠	North 3NT	East AP	South
Board: 83 Dealer: E Vul: EW North HCP: 6 South HCP: 19 Contract: 4 S	North: ♠ KJ832 ♥ 96 ♠ 64 ♠ Q965	South: ♠ A105 ♥ A54 ♠ A73 ♣ AK73	West Pass AP	North 4♥	East 3. Pass	3NT
Board: 84 Dealer: W Vul: None North HCP: 17 South HCP: 3 Contract: 5 X N	North:	South: ◆ 92 ▼ Q10876543 ◆ J ◆ 87	West 3 Pass X	North 3NT 4♥ AP	East XN 5◆	South 4♦ 5♥

Board: 79 Dealer: E Vul: Both HCP: 18	★ KQ4▼ A76◆ AJ8◆ A983	East Opens 3♦. You bid first.
Board: 80 Dealer: W Vul: None HCP: 8	★ KQ10987 ♥ QJ72 ♦ 5 ♣ 73	West Opens 3♦. Partner bids first.
Board: 81 Dealer: E Vul: EW HCP: 18	A2♥ Q103AJ93AK97	East Opens 3♠. You bid first.
Board: 82 Dealer: W Vul: Both HCP: 5	♣2 ♥ K962 ♦ J8 ♣ J109763	West Opens 3♠. Partner bids first.
Board: 83 Dealer: E Vul: EW HCP: 19	▲ A105▼ A54◆ A73▲ AK73	East Opens 3♦. You bid first.
Board: 84 Dealer: W Vul: None HCP: 3	♣92 ♥Q10876543 ♦ J ♣87	West Opens 3♦. East Bids XN if possible. East Bids 5♦ if possible. West Doubles 5♥ if possible. Partner bids first.

Board: 79 Dealer: E Vul: Both North HCP: 12 South HCP: 18 Contract: 3N S	North: ♠ AJ109 ♥ Q32 ♦ 643 ♣ KQ4	South: ♠ KQ4 ♥ A76 ♠ AJ8 ♠ A983	West AP	North	East 3♦	South 3NT
Board: 80 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 4♠ N	North: ♣ A6 ♥ AK109 ♠ K76 ♣ A964	South: ♠ KQ10987 ♥ QJ72 ♦ 5 ♣ 73	West 3♦ Pass	North 3NT 4♠		
Board: 81 Dealer: E Vul: EW North HCP: 9 South HCP: 18 Contract: 4♥ S	North: ♣ 76 ✔ AKJ76 ♦ 1064 ♣ J64	South: ♠ A2 ♥ Q103 ♠ AJ93 ♣ AK97	West Pass AP	North 4	East 3♠ Pass	3NT
Board: 82 Dealer: W Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AQ85 ♥ A5 ♦ A1073 ♣ AK4	South: ♠ 2 ♥ K962 ♦ J8 ♣ J109763	West 3♠	North 3NT		South
Board: 83 Dealer: E Vul: EW North HCP: 6 South HCP: 19 Contract: 4♠ S	North: ♠ KJ832 ♥ 96 ♦ 64 ♣ Q965	South: ♠ A105 ♥ A54 ♠ A73 ♣ AK73	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 84 Dealer: W Vul: None North HCP: 17 South HCP: 3 Contract: 5♥X N	North: ♠ Q4 ♥ AJ • A83 ♣ KQJ932	South: ♠ 92 ♥ Q10876543 ♦ J ♣ 87	West 3♦ Pass X	North 3NT 4♥ AP	East XN 5◆	South 4♦ 5♥

Board: 85 Dealer: E Vul: EW HCP: 6	◆ Q8765 ▼ 1085 ◆ — ◆ A7643	East Opens 3♦. Partner bids first.
Board: 86 Dealer: W Vul: EW HCP: 19	▲ AKJ4♥ K53◆ A94♣ KJ8	West Opens 3♦. You bid first.
Board: 87 Dealer: E Vul: EW HCP: 7	 ♣ J95 ♥ J1092 ♦ 65 ♣ AJ105	East Opens 3♦. Partner bids first.
Board: 88 Dealer: W Vul: EW HCP: 20	★ A94▼ AKQ10★ A3★ K1043	West Opens 3♦. You bid first.
Board: 89 Dealer: E Vul: NS HCP: 2	♦ 65 ♥ Q10864 ♦ 94 ♣ 8432	East Opens 3♠. West Bids XN if possible. West Bids X♥ if possible. Partner bids first.
Board: 90 Dealer: W Vul: EW HCP: 25	▲ A3✓ K2◆ AKJ75▲ AKQJ	West Opens 3♠. You bid first.

North: ◆ Q8765 ▼ 1085 ← A7643	South: ♠ AKJ ♥ A763 ♦ K93 ♣ KQ5	West Pass AP	North 4♥	East 3♦ Pass	3NT
North: ♠ AKJ4 ♥ K53 ♠ A94 ♠ KJ8	South: ♣ 753 ✔ AJ1042 ◆ 1065 ♣ A6	3♦	3NT	East Pass AP	
North: ♣ J95 ♥ J1092 ♦ 65 ♣ AJ105	South: ♠ K83 ♥ AQ84 ♠ AJ7 ♣ KQ4	West AP	North	East 3♦	South 3NT
North: ♠ A94 ♥ AKQ10 ♠ A3 ♣ K1043	South: ♠ K862 ▼ J83 ◆ 97 ♣ QJ86	West 3◆	North 3NT	East AP	South
North:	South: ♠ AQ2 ♥ J73 ♦ J6 ♠ AKQ97	West XN X♥	North 4 AP	East 3♠ Pass	3NT
North: ♠ A3 ♥ K2 ♠ AKJ75 ♣ AKQJ	South: ♣ — ▼ QJ1084 ◆ 8 ♣ 9876543	West 3♠ Pass	North 3NT 4♥	East Pass AP	
	Q8765 1085 1085 A7643 North: AKJ4 K53 A94 KJ8 North: J95 J1092 65 AJ105 North: A94 AKQ10 A3 K1043 North: 465 Q10864 94 8432 North: A3 K2 AKJ75	♠ Q8765 ♠ AKJ ♦ 1085 ♥ A763 ♠ — ♠ K93 ♠ A7643 ♠ KQ5 North: ♠ AKJ4 ♠ 753 ♥ K53 ♥ AJ1042 ♠ A94 ♠ 1065 ♠ KJ8 ♠ A6 North: South: ♠ J95 ♠ K83 ♥ J1092 ♥ AQ84 ♠ 65 ♠ AJ7 ♠ AJ105 ♠ KQ4 North: ♠ K862 ♥ AKQ10 ♥ J83 ♠ A3 ♠ 97 ♠ K1043 ♠ QJ86 North: ♠ AQ2 ♥ Q10864 ♥ J73 ♠ 94 ♠ J6 ♠ 8432 ♠ AKQ97 North: ♠ AX ♠ A3 ♠ — ♠ A4 ♠ AX ♠ A4 ♠ AX ♠ AY ♠ AX ♠ AX ♠ AX <td>♠ Q8765 ♠ AKJ West ♦ 1085 ♠ A763 Pass ♠ A7643 ♠ K93 AP North: ♠ K93 AP North: ♠ AKJ4 ♠ 753 West ♠ K53 ♠ AJ1042 ♠ ♠ Pass ♠ KJ8 ♠ A6 ♠ A6 Pass North: ♠ A94 ♠ K83 West ♠ AJ105 ♠ KQ4 AP North: ♠ A94 ♠ K862 West ♠ AVQ10 ♠ J83 ♠ ♠ ♠ AVQ10 ♠ J83 ♠ ♠ ♠ K1043 ♠ QJ86 West North: ♠ AQ2 West ♠ AVQ10864 ♠ J73 XN ♠ AVQ10864 ♠ J73 XN ♠ 8432 ♠ AKQ97 XV North: ♠ AX ♠ AKQ97 North: ♠ AX ♠ AX ♠ AX ♠ AX ♠ AX ♠</td> <td>♣ Q8765 ♣ AKJ West North ♣ Loop 1085 ♣ A763 ♣ R93 ♣ Pass 4♥ ♣ Loop 1085 ♣ K93 ♣ R93 ♣ Pass 4♥ ♣ A7643 ♣ KQ5 ♣ R93 ♣ R9 ♣ A7643 ♣ KQ5 ♣ R9 ♣ North ♣ AKJ4 ♣ 753 ♣ West North ♣ K53 ♣ A6 ♣ R83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ A5 ♣ AQ84 ♣ K862 ₩est North ♣ A94 ♣ K862 ♣ K862 ₩est North ♣ A3 ♣ QJ86 West North ♣ A3 ♣ QJ86 West North ♣ 8432 ♣ AKQ97 XN 4♠ North: ♣ AQ2 ♣ AKQ97 XN 4♠ № 8432 ♣ AKQ97 XV AP North: ♣ A3 ♣ QJ1084 ♣ AKJ75 ♣ 8 Pass 4♥</td> <td>• Q8765 • AKJ 3• • 1085 • A763 Pass • K93 AP • A7643 • K93 • A84J4 • 753 • A84J4 • A94 • K18 • A6 North: • A94 • A94 • K83 • A17 AP North: • A94 • A840 • K862 • A840 • A862 • A840 • A862 • A17 AP • A840 • A862 • A17 AP • A17 AP • A18 • A19 • A19 • A19 • A20 • A3 • A20 • A20 • A20</td>	♠ Q8765 ♠ AKJ West ♦ 1085 ♠ A763 Pass ♠ A7643 ♠ K93 AP North: ♠ K93 AP North: ♠ AKJ4 ♠ 753 West ♠ K53 ♠ AJ1042 ♠ ♠ Pass ♠ KJ8 ♠ A6 ♠ A6 Pass North: ♠ A94 ♠ K83 West ♠ AJ105 ♠ KQ4 AP North: ♠ A94 ♠ K862 West ♠ AVQ10 ♠ J83 ♠ ♠ ♠ AVQ10 ♠ J83 ♠ ♠ ♠ K1043 ♠ QJ86 West North: ♠ AQ2 West ♠ AVQ10864 ♠ J73 XN ♠ AVQ10864 ♠ J73 XN ♠ 8432 ♠ AKQ97 XV North: ♠ AX ♠ AKQ97 North: ♠ AX ♠ AX ♠ AX ♠ AX ♠ AX ♠	♣ Q8765 ♣ AKJ West North ♣ Loop 1085 ♣ A763 ♣ R93 ♣ Pass 4♥ ♣ Loop 1085 ♣ K93 ♣ R93 ♣ Pass 4♥ ♣ A7643 ♣ KQ5 ♣ R93 ♣ R9 ♣ A7643 ♣ KQ5 ♣ R9 ♣ North ♣ AKJ4 ♣ 753 ♣ West North ♣ K53 ♣ A6 ♣ R83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ A5 ♣ AQ84 ♣ K862 ₩est North ♣ A94 ♣ K862 ♣ K862 ₩est North ♣ A3 ♣ QJ86 West North ♣ A3 ♣ QJ86 West North ♣ 8432 ♣ AKQ97 XN 4♠ North: ♣ AQ2 ♣ AKQ97 XN 4♠ № 8432 ♣ AKQ97 XV AP North: ♣ A3 ♣ QJ1084 ♣ AKJ75 ♣ 8 Pass 4♥	• Q8765 • AKJ 3• • 1085 • A763 Pass • K93 AP • A7643 • K93 • A84J4 • 753 • A84J4 • A94 • K18 • A6 North: • A94 • A94 • K83 • A17 AP North: • A94 • A840 • K862 • A840 • A862 • A840 • A862 • A17 AP • A840 • A862 • A17 AP • A17 AP • A18 • A19 • A19 • A19 • A20 • A3 • A20 • A20 • A20

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

North: ◆ Q8765 ▼ 1085 ← A7643	South: ♠ AKJ ♥ A763 ♦ K93 ♣ KQ5	West Pass AP	North 4♥	East 3♦ Pass	3NT
North: ♠ AKJ4 ♥ K53 ♠ A94 ♠ KJ8	South: ♣ 753 ✔ AJ1042 ◆ 1065 ♣ A6	3♦	3NT	East Pass AP	
North: ♣ J95 ♥ J1092 ♦ 65 ♣ AJ105	South: ♠ K83 ♥ AQ84 ♠ AJ7 ♣ KQ4	West AP	North	East 3♦	South 3NT
North: ♠ A94 ♥ AKQ10 ♠ A3 ♣ K1043	South: ♠ K862 ▼ J83 ◆ 97 ♣ QJ86	West 3◆	North 3NT	East AP	South
North:	South: ♠ AQ2 ♥ J73 ♦ J6 ♠ AKQ97	West XN X♥	North 4 AP	East 3♠ Pass	3NT
North: ♠ A3 ♥ K2 ♠ AKJ75 ♣ AKQJ	South: ♣ — ▼ QJ1084 ◆ 8 ♣ 9876543	West 3♠ Pass	North 3NT 4♥	East Pass AP	
	Q8765 1085 1085 A7643 North: AKJ4 K53 A94 KJ8 North: J95 J1092 65 AJ105 North: A94 AKQ10 A3 K1043 North: 465 Q10864 94 8432 North: A3 K2 AKJ75	♠ Q8765 ♠ AKJ ♦ 1085 ♥ A763 ♠ — ♠ K93 ♠ A7643 ♠ KQ5 North: ♠ AKJ4 ♠ 753 ♥ K53 ♥ AJ1042 ♠ A94 ♠ 1065 ♠ KJ8 ♠ A6 North: South: ♠ J95 ♠ K83 ♥ J1092 ♥ AQ84 ♠ 65 ♠ AJ7 ♠ AJ105 ♠ KQ4 North: ♠ K862 ♥ AKQ10 ♥ J83 ♠ A3 ♠ 97 ♠ K1043 ♠ QJ86 North: ♠ AQ2 ♥ Q10864 ♥ J73 ♠ 94 ♠ J6 ♠ 8432 ♠ AKQ97 North: ♠ AX ♠ A3 ♠ — ♠ A4 ♠ AX ♠ A4 ♠ AX ♠ AY ♠ AX ♠ AX ♠ AX <td>♠ Q8765 ♠ AKJ West ♦ 1085 ♠ A763 Pass ♠ A7643 ♠ K93 AP North: ♠ K93 AP North: ♠ AKJ4 ♠ 753 West ♠ K53 ♠ AJ1042 ♠ ♠ Pass ♠ KJ8 ♠ A6 ♠ A6 Pass North: ♠ A94 ♠ K83 West ♠ AJ105 ♠ KQ4 AP North: ♠ A94 ♠ K862 West ♠ AVQ10 ♠ J83 ♠ ♠ ♠ AVQ10 ♠ J83 ♠ ♠ ♠ K1043 ♠ QJ86 West North: ♠ AQ2 West ♠ AVQ10864 ♠ J73 XN ♠ AVQ10864 ♠ J73 XN ♠ 8432 ♠ AKQ97 XV North: ♠ AX ♠ AKQ97 North: ♠ AX ♠ AX ♠ AX ♠ AX ♠ AX ♠</td> <td>♣ Q8765 ♣ AKJ West North ♣ Loop 1085 ♣ A763 ♣ R93 ♣ Pass 4♥ ♣ Loop 1085 ♣ K93 ♣ R93 ♣ Pass 4♥ ♣ A7643 ♣ KQ5 ♣ R93 ♣ R9 ♣ A7643 ♣ KQ5 ♣ R9 ♣ North ♣ AKJ4 ♣ 753 ♣ West North ♣ K53 ♣ A6 ♣ R83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ A5 ♣ AQ84 ♣ K862 ₩est North ♣ A94 ♣ K862 ♣ K862 ₩est North ♣ A3 ♣ QJ86 West North ♣ A3 ♣ QJ86 West North ♣ 8432 ♣ AKQ97 XN 4♠ North: ♣ AQ2 ♣ AKQ97 XN 4♠ № 8432 ♣ AKQ97 XV AP North: ♣ A3 ♣ QJ1084 ♣ AKJ75 ♣ 8 Pass 4♥</td> <td>• Q8765 • AKJ 3• • 1085 • A763 Pass • K93 AP • A7643 • K93 • A84J4 • 753 • A84J4 • A94 • K18 • A6 North: • A94 • A94 • K83 • A17 AP North: • A94 • A840 • K862 • A840 • A862 • A840 • A862 • A17 AP • A840 • A862 • A17 AP • A17 AP • A18 • A19 • A19 • A19 • A20 • A3 • A20 • A20 • A20</td>	♠ Q8765 ♠ AKJ West ♦ 1085 ♠ A763 Pass ♠ A7643 ♠ K93 AP North: ♠ K93 AP North: ♠ AKJ4 ♠ 753 West ♠ K53 ♠ AJ1042 ♠ ♠ Pass ♠ KJ8 ♠ A6 ♠ A6 Pass North: ♠ A94 ♠ K83 West ♠ AJ105 ♠ KQ4 AP North: ♠ A94 ♠ K862 West ♠ AVQ10 ♠ J83 ♠ ♠ ♠ AVQ10 ♠ J83 ♠ ♠ ♠ K1043 ♠ QJ86 West North: ♠ AQ2 West ♠ AVQ10864 ♠ J73 XN ♠ AVQ10864 ♠ J73 XN ♠ 8432 ♠ AKQ97 XV North: ♠ AX ♠ AKQ97 North: ♠ AX ♠ AX ♠ AX ♠ AX ♠ AX ♠	♣ Q8765 ♣ AKJ West North ♣ Loop 1085 ♣ A763 ♣ R93 ♣ Pass 4♥ ♣ Loop 1085 ♣ K93 ♣ R93 ♣ Pass 4♥ ♣ A7643 ♣ KQ5 ♣ R93 ♣ R9 ♣ A7643 ♣ KQ5 ♣ R9 ♣ North ♣ AKJ4 ♣ 753 ♣ West North ♣ K53 ♣ A6 ♣ R83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ J95 ♣ K83 ₩est North ♣ A5 ♣ AQ84 ♣ K862 ₩est North ♣ A94 ♣ K862 ♣ K862 ₩est North ♣ A3 ♣ QJ86 West North ♣ A3 ♣ QJ86 West North ♣ 8432 ♣ AKQ97 XN 4♠ North: ♣ AQ2 ♣ AKQ97 XN 4♠ № 8432 ♣ AKQ97 XV AP North: ♣ A3 ♣ QJ1084 ♣ AKJ75 ♣ 8 Pass 4♥	• Q8765 • AKJ 3• • 1085 • A763 Pass • K93 AP • A7643 • K93 • A84J4 • 753 • A84J4 • A94 • K18 • A6 North: • A94 • A94 • K83 • A17 AP North: • A94 • A840 • K862 • A840 • A862 • A840 • A862 • A17 AP • A840 • A862 • A17 AP • A17 AP • A18 • A19 • A19 • A19 • A20 • A3 • A20 • A20 • A20

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

Board: 91 Dealer: E Vul: Both North HCP: 4 South HCP: 17	North: ♣ 2 ♥ Q1076 • Q87542 ♣ 82	South: ♠ KQ63 ♥ KJ4 ♠ AKJ9 ♣ 105	West XN	North AP	East 3♠	South 3NT
Contract: 3NX S Board: 92 Dealer: W Vul: None North HCP: 17 South HCP: 5 Contract: 5♣X N	North: ♠ Q32 ♥ AQ875 ♠ K4 ♣ AQ7	South: ♦ 87 ▼ 4 ♦ Q9762 ♣ K10854	West 3♥ Pass 1. Mino	North 3NT 5♣ ors	East XN X♣	4 ♠¹
Board: 93 Dealer: E Vul: EW North HCP: 8 South HCP: 19 Contract: 3N S	North:	South: ♠ K1073 ♥ AK106 ♠ A76 ♠ KQ	West AP	North	East 3♠	South 3NT
Board: 94 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N	North: ♠ AK3 ♥ KQ7 • 74 ♣ KQ932	South: ♣ 764 ♥ 9 ♠ AQ106 ♣ J10875	West 3♥	North 3NT	East AP	South
Board: 95 Dealer: E Vul: NS North HCP: 11 South HCP: 18 Contract: 4♠ S	North: ♠ K10976 ♥ K96 ♦ 9 ♠ KQ65	South: ♠ AJ53 ♥ A85 ♠ A7 ♣ AJ94	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 96 Dealer: W Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ Q97 ♥ AK6 ♠ KQ7 ♣ AQ86	South: ♠ A64 ♥ J843 ♠ 643 ♣ KJ7	West 3♦	North 3NT	East AP	South

Board: 91	♦ KQ63	East Opens 3♠.
Dealer: E	♥ KJ4	West Bids XN if possible.
Vul: Both	♦ AKJ9	1
HCP: 17	♣ 105	You bid first.
		West Opens 3♥.
Board: 92	♦ 87	East Bids XN if possible.
Dealer: W	Y 4	East Bids X♣ if possible.
Vul: None	◆ Q9762	East Blus A II possible.
HCP: 5	♣ K10854	Partner bids first.
		i artifer olds first.
D 1.02	. IZ1072	
Board: 93	♦ K1073	East Opens 3♠.
Dealer: E	♥ AK106	•
Vul: EW	♦ A76	You bid first.
HCP: 19	♣ KQ	
Board: 94	♠ 764	West Opens 3♥.
Dealer: W	♥ 9	West opens 5 V.
Vul: Both	◆ AQ106	Partner bids first.
HCP: 7	♣ J10875	Tartifer olds first.
Board: 95	♠ AJ53	East Opens 3♦.
Dealer: E	♥ A85	Lust Opens 5.
Vul: NS	♦ A7	You bid first.
HCP: 18	♣ AJ94	i ou old ilist.
Board: 96	♦ A64	W O
Dealer: W	♥ J843	West Opens 3♦.
Vul: Both	♦ 643	Partner bids first.

Board: 91 Dealer: E Vul: Both North HCP: 4 South HCP: 17	North: ♣ 2 ♥ Q1076 • Q87542 ♣ 82	South: ♠ KQ63 ♥ KJ4 ♠ AKJ9 ♣ 105	West XN	North AP	East 3♠	South 3NT
Contract: 3NX S Board: 92 Dealer: W Vul: None North HCP: 17 South HCP: 5 Contract: 5♣X N	North: ♠ Q32 ♥ AQ875 ♠ K4 ♣ AQ7	South: ♦ 87 ▼ 4 ♦ Q9762 ♣ K10854	West 3♥ Pass 1. Mino	North 3NT 5♣ ors	East XN X♣	4 ♠¹
Board: 93 Dealer: E Vul: EW North HCP: 8 South HCP: 19 Contract: 3N S	North:	South: ♠ K1073 ♥ AK106 ♠ A76 ♠ KQ	West AP	North	East 3♠	South 3NT
Board: 94 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N	North: ♠ AK3 ♥ KQ7 • 74 ♣ KQ932	South: ♣ 764 ♥ 9 ♠ AQ106 ♣ J10875	West 3♥	North 3NT	East AP	South
Board: 95 Dealer: E Vul: NS North HCP: 11 South HCP: 18 Contract: 4♠ S	North: ♠ K10976 ♥ K96 ♦ 9 ♠ KQ65	South: ♠ AJ53 ♥ A85 ♠ A7 ♣ AJ94	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 96 Dealer: W Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ Q97 ♥ AK6 ♠ KQ7 ♣ AQ86	South: ♠ A64 ♥ J843 ♠ 643 ♣ KJ7	West 3♦	North 3NT	East AP	South

Board: 97 Dealer: E Vul: EW	♣ 6 ♥ J954 ♦ Q1097	East Opens 3♠.
HCP: 3	♦ 10853	Partner bids first.
1101.5	1 10033	
Board: 98	♦ K108	West Opens 3♣.
Dealer: W	♥ J753	East Bids 4♣ if possible.
Vul: None HCP: 18	◆ AKQ10 ◆ AJ	You bid first.
1101.16	₹ AJ	Tou old mist.
Board: 99	▲ 108765	East Opens 3♦.
Dealer: E	♥ A53	East Opens 5♥.
Vul: NS HCP: 6	♦ Q98 • 43	Partner bids first.
TICI. 0	₹ 43	
Board: 100	♦ K43	West Opens 3♦.
Dealer: W	♥ AK4	East Bids 4♦ if possible.
Vul: EW	◆ KQ4	V 1.: 1 C
HCP: 17	♣ Q986	You bid first.
Board: 101	♦ K102	F + 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Dealer: E	♥ 854	East Opens 3♥.
Vul: Both	♦ 8643 • 0100	Partner bids first.
HCP: 5	♣ Q109	
Board: 102	♠ AKQ5	W + O 2 4
Dealer: W	♥ KJ9	West Opens 3♦.
Vul: None	♦ K65	You bid first.
HCP: 19	♣ K83	

Board: 97 Dealer: E	North:	South:				
Vul: EW	♠ 6 ♥ J954	♠ AJ87 ♥ A7	West	North	East 3♠	South 3NT
North HCP: 3 South HCP: 23	◆ Q1097	♦ AK4	AP			
Contract: 3N S	♣ 10853	♣ AK64				
Board: 98	North:	South:				
Dealer: W Vul: None	♦ K108	♦ J9	West	North	East	South
North HCP: 18	♥ J753	▼ A10862	3♣	3NT	4♣	X
South HCP: 5	◆ AKQ10 ◆ AJ	♦ 98764 • 8	AP			
Contract: 4♣X W	₹ AJ	₹ 0				
Board: 99	North:	South:	Wast	Month	East	Cardle
Dealer: E Vul: NS	★ 108765	♠ AK2	west	North	East 3	3NT
North HCP: 6	♥ A53	♥ QJ74	Pass	4♥	Pass	
South HCP: 18	♦ Q98 • 43	♦ K4 ♣ AJ75	AP	•	1 400	
Contract: 4♠ S	4 3	A A) / 3				
Board: 100	North:	South:				
Dealer: W Vul: EW	♦ K43	★ 1082	West	North	Fact	South
North HCP: 17	♥ AK4	♥ J8762	3 ♦	3NT		AP
South HCP: 1	♦ KQ4 ♣ Q986	◆ 2 ◆ 10752		0111	• •	
Contract: 4♦ W	₹ Q980	₩ 10/32				
Board: 101	North:	South:				
Dealer: E Vul: Both	♠ K102	♠ Q4	West	North	East	South
North HCP: 5	♥ 854	♥ AQ7			3♥	3NT
South HCP: 17	♦ 8643 ♣ Q109	◆ Q7 ♣ AK8532	AP			
Contract: 3N S	₹ Q103	▼ AIX0332				
Board: 102	North:	South:				
Dealer: W Vul: None	AKQ5	№ 9643	337	N T. 4	E	C - 41
North HCP: 19	♥ KJ9	▼ A1052	West 3♦	North 3NT	East AP	South
South HCP: 7	♦ K65	♦ 108	3₹	JINI	Aľ	
Contract: 3N N	♣ K83	♣ QJ5				

 AJ87 A7 AK4 AK64 AK64 4J9 A10862 98764 8 	East Opens 3♠. You bid first. West Opens 3♠. East Bids 4♠ if possible. Partner bids first.
 AK4 AK64 AK64 ↓ J9 ✓ A10862 ◆ 98764 	West Opens 3♣. East Bids 4♣ if possible.
♥ A10862 ♦ 98764	East Bids 4♣ if possible.
♦ 98764	•
♣ 8	Partner bids first.
♠ AK2 ♥ OJ74	East Opens 3♦.
♦ K4 ♣ AJ75	You bid first.
★ 1082	West Opens 3♦.
♥ J8762 ♦ 2	East Bids 4♦ if possible.
♣ 10752	Partner bids first.
• Q4 • ∧07	East Opens 3♥.
◆ Q7 ◆ AK8532	You bid first.
♦ 9643 ♥ A1052	West Opens 3♦.
108♣ QJ5	Partner bids first.
	 ♥ QJ74 ♦ K4 ♠ AJ75 ♠ 1082 ♥ J8762 ♠ 2 ♠ 10752 ♠ Q4 ♥ AQ7 ♠ Q7 ♠ AK8532 ♠ 9643 ♥ A1052 ♠ 108

Board: 97 Dealer: E	North:	South:				
Vul: EW	♠ 6 ♥ J954	♠ AJ87 ♥ A7	West	North	East 3♠	South 3NT
North HCP: 3 South HCP: 23	◆ Q1097	♦ AK4	AP			
Contract: 3N S	♣ 10853	♣ AK64				
Board: 98	North:	South:				
Dealer: W Vul: None	♦ K108	♦ J9	West	North	East	South
North HCP: 18	♥ J753	▼ A10862	3♣	3NT	4♣	X
South HCP: 5	◆ AKQ10 ◆ AJ	♦ 98764 • 8	AP			
Contract: 4♣X W	₹ AJ	₹ 0				
Board: 99	North:	South:	Wast	Month	East	Cardle
Dealer: E Vul: NS	★ 108765	♠ AK2	west	North	East 3	3NT
North HCP: 6	♥ A53	♥ QJ74	Pass	4♥	Pass	
South HCP: 18	♦ Q98 • 43	♦ K4 ♣ AJ75	AP	•	1 400	
Contract: 4♠ S	4 3	A A) / 3				
Board: 100	North:	South:				
Dealer: W Vul: EW	♦ K43	★ 1082	West	North	Fact	South
North HCP: 17	♥ AK4	♥ J8762	3 ♦	3NT		AP
South HCP: 1	♦ KQ4 ♣ Q986	◆ 2 ◆ 10752		0111	• •	
Contract: 4♦ W	₹ Q980	₩ 10/32				
Board: 101	North:	South:				
Dealer: E Vul: Both	♠ K102	♠ Q4	West	North	East	South
North HCP: 5	♥ 854	♥ AQ7			3♥	3NT
South HCP: 17	♦ 8643 ♣ Q109	◆ Q7 ♣ AK8532	AP			
Contract: 3N S	₹ Q103	▼ AIX0332				
Board: 102	North:	South:				
Dealer: W Vul: None	AKQ5	№ 9643	337	N T. 4	E	C - 41
North HCP: 19	♥ KJ9	▼ A1052	West 3♦	North 3NT	East AP	South
South HCP: 7	♦ K65	♦ 108	3₹	JINI	Aľ	
Contract: 3N N	♣ K83	♣ QJ5				

Board: 103 Dealer: E Vul: EW HCP: 11	♣ J10♥ A6543♦ AQ432♣ 7	East Opens 3♣. Partner bids first.
Board: 104 Dealer: W Vul: NS HCP: 18	♣ AQ ♥ KQ7 • K4 ♣ A106543	West Opens 3♦. You bid first.
Board: 105 Dealer: E Vul: EW HCP: 11	◆ Q985▼ J84◆ AKJ86◆ 5	East Opens 3♣. Partner bids first.
Board: 106 Dealer: W Vul: EW HCP: 17	★ K96 ∀ K7 ♦ AKQ652 ♣ Q10	West Opens 3♥. You bid first.
Board: 107 Dealer: E Vul: None HCP: 8	◆9863◆ A863◆ 1065◆ A4	East Opens 3♦. Partner bids first.
Board: 108 Dealer: W Vul: EW HCP: 19	★ KQ9★ AK109★ A85★ K109	West Opens 3♦. East Bids 4♦ if possible. You bid first.

Board: 103 Dealer: E Vul: EW North HCP: 11 South HCP: 17 Contract: 4♥ S	North: ◆ J10 ◆ A6543 ◆ AQ432 ◆ 7	South: ♠ KQ43 ♥ K7 ♦ K108 ♠ AQ64	West Pass AP	North 4	East 3♣ Pass	3NT
Board: 104 Dealer: W Vul: NS North HCP: 18 South HCP: 8 Contract: 44 N	North: ♠ AQ ♥ KQ7 ♠ K4 ♣ A106543	South: ♦ 1096532 ▼ A94 • 109 ♣ KJ	West 3 Pass	North 3NT 4♣	East Pass AP	
Board: 105 Dealer: E Vul: EW North HCP: 11 South HCP: 19 Contract: 3N S	North: ♠ Q985 ♥ J84 ♠ AKJ86 ♣ 5	South: ♠ AK6 ♥ AK93 ♦ Q1074 ♣ K7	West AP	North	East 3♣	South 3NT
Board: 106 Dealer: W Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♣ K96 ✔ K7 ◆ AKQ652 ♣ Q10	South: ♠ A1087 ♥ 93 ♦ 74 ♠ A9863	West 3♥	North 3NT	East AP	South
Board: 107 Dealer: E Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ◆ 9863 ▼ A863 ◆ 1065 ◆ A4	South: ♠ AKQ7 ♥ QJ ♠ A43 ♣ KJ63	West AP	North	East 3◆	South 3NT
Board: 108 Dealer: W Vul: EW North HCP: 19 South HCP: 0 Contract: 4♥ S	North: ♠ KQ9 ♥ AK109 ♠ A85 ♣ K109	South: ♠ 108763 ♥ 875432 ♦ 9 ♠ 6	West 3 Pass AP	North 3NT XA	4 ♦	Pass

Board: 103 Dealer: E Vul: EW HCP: 17	★ KQ43▼ K7◆ K108◆ AQ64	East Opens 3♣. You bid first.
Board: 104 Dealer: W Vul: NS HCP: 8	1096532✓ A94109✓ KJ	West Opens 3♦. Partner bids first.
Board: 105 Dealer: E Vul: EW HCP: 19	AK6✓ AK93✓ Q1074✓ K7	East Opens 3♣. You bid first.
Board: 106 Dealer: W Vul: EW HCP: 8	A1087♥ 93↑ 74A9863	West Opens 3♥. Partner bids first.
Board: 107 Dealer: E Vul: None HCP: 20	★ AKQ7♥ QJ★ A43★ KJ63	East Opens 3♦. You bid first.
Board: 108 Dealer: W Vul: EW HCP: 0	108763₹87543296	West Opens 3♦. East Bids 4♦ if possible. Partner bids first.

Board: 103 Dealer: E Vul: EW North HCP: 11 South HCP: 17 Contract: 4 S	North: ◆ J10 ◆ A6543 ◆ AQ432 ◆ 7	South: ♠ KQ43 ♥ K7 ♠ K108 ♠ AQ64	West Pass AP	North 4◆	East 3♣ Pass	3NT
Board: 104 Dealer: W Vul: NS North HCP: 18 South HCP: 8 Contract: 44 N	North: ♣ AQ ♥ KQ7 ♦ K4 ♣ A106543	South: • 1096532 • A94 • 109 • KJ	West 3 Pass	North 3NT 4♠	East Pass AP	
Board: 105 Dealer: E Vul: EW North HCP: 11 South HCP: 19 Contract: 3N S	North: ♠ Q985 ♥ J84 ♠ AKJ86 ♣ 5	South: ♠ AK6 ♥ AK93 ♠ Q1074 ♣ K7	West AP	North	East 3♣	South 3NT
Board: 106 Dealer: W Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♣ K96 ✔ K7 ♣ AKQ652 ♣ Q10	South: ♠ A1087 ♥ 93 ♦ 74 ♠ A9863	West 3♥	North 3NT		South
Board: 107 Dealer: E Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ◆ 9863 ▼ A863 ◆ 1065 ♣ A4	South: ♠ AKQ7 ♥ QJ ♠ A43 ♣ KJ63	West AP	North	East 3♦	South 3NT
Board: 108 Dealer: W Vul: EW North HCP: 19 South HCP: 0 Contract: 4♥ S	North: ♠ KQ9 ♥ AK109 ♠ A85 ♠ K109	South:	West 3 Pass AP	North 3NT XA	4	Pass

Board: 109 Dealer: E Vul: NS HCP: 6	♦ 975♥ 5♦ AQ93♦ 98763	East Opens 3♥. Partner bids first.
Board: 110 Dealer: W Vul: Both HCP: 18	★ KJ84✓ AK75◆ A105◆ QJ	West Opens 3♦. You bid first.
Board: 111 Dealer: E Vul: None HCP: 6	♦ 8 ♥ J108764 ♦ A943 ♣ J10	East Opens 3♠. Partner bids first.
Board: 112 Dealer: W Vul: Both HCP: 19	AJ84QJ6AKQ9Q6	West Opens 3♠. You bid first.
Board: 113 Dealer: E Vul: EW HCP: 12	AQJ♥ 954KJ85₽ J74	East Opens 3♥. Partner bids first.
Board: 114 Dealer: W Vul: None HCP: 21	AK54✓ AKA943✓ K107	West Opens 3♣. You bid first.

North: ◆ 975 ▼ 5 ◆ AQ93 ◆ 98763	South: ♠ AK2 ♥ A73 ♠ K1086 ♠ AK10	West AP	North	East 3♥	South 3NT
North: ♠ KJ84 ♥ AK75 ♠ A105 ♣ QJ	South: ♠ A107532 ♥ 32 ♦ 63 ♣ 963	West 3♦ Pass	North 3NT 4♠		
North: ♦ 8 ▼ J108764 ♦ A943 ♣ J10	South: ♣ K2 ♥ AK5 ♦ QJ1065 ♣ AQ6	West Pass AP	North 4	3♠	3NT
North: ♠ AJ84 ♥ QJ6 ♠ AKQ9 ♠ Q6	South: ◆ — ▼ AK953 ◆ 743 ♣ AJ1043	West 3♠ Pass AP	North 3NT 4♥	Pass	
North: ♠ AQJ ♥ 954 ♠ KJ85 ♣ J74	South: ♠ K1062 ✔ AQ ♠ A64 ♣ A632	West AP	North	East 3♥	South 3NT
North: ◆ AK54 ▼ AK ◆ A943 ◆ K107	South: ♠ QJ103 ♥ 97652 ♦ J87 ♣ 3	West 3♣ Pass	North 3NT 4♥		
	\$\rightarrow\$ 975 \$\rightarrow\$ 5 \$\rightarrow\$ AQ93 \$\rightarrow\$ 98763 North: \$\rightarrow\$ KJ84 \$\rightarrow\$ AK75 \$\rightarrow\$ A105 \$\rightarrow\$ QJ North: \$\rightarrow\$ A943 \$\rightarrow\$ J10 North: \$\rightarrow\$ AJ84 \$\rightarrow\$ QJ6 \$\rightarrow\$ AKQ9 \$\rightarrow\$ Q6 North: \$\rightarrow\$ AQJ \$\rightarrow\$ 954 \$\rightarrow\$ KJ85 \$\rightarrow\$ J74 North: \$\rightarrow\$ AK54 \$\rightarrow\$ AK54 \$\rightarrow\$ AK	♣ 975	♣ 975 ♣ AK2 West ★ 5 ★ A73 A73 ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 South: ♠ KJ84 ♠ A107532 West ♠ AK75 ♠ 32 3♠ ♠ AI05 ♠ 63 Pass ♠ AJ05 ♠ AK5 ♠ AK5 ♠ A943 ♠ QJ1065 AP North: ♣ AQ6 AP North: ♣ AK953 ♠ AK953 Pass ♠ AKQ9 ♠ 743 AP North: ♣ AJ1043 AP North: ♣ AQJ ♠ K1062 West ♠ AQJ ♠ K1062 West ♠ AQJ ♠ AQ ♠ AQ ♠ AQ ♠ KJ85 ♠ A64 AP North: ♠ AG32 AR North: ♠ AK54 ♠ QJ103 West ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ AR ♠ AR ♠ AK54 ♠ AR ♠	♣ 975 ♣ AK2 West North ▼ 5 ♥ A73 AP ♣ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 AP North: ♣ AK10 West North ♣ KJ84 ♣ A107532 West North ♣ AK75 ♥ 32 3♠ 3NT ♣ A105 ♠ 63 Pass 4♠ ♣ QJ ♠ AK5 Pass 4♠ ▶ J108764 ♠ AK5 Pass 4♠ ♠ A943 ♠ QJ1065 AP North: ♠ AQ66 AP North: ♠ AK953 Pass 4♠ ♠ AKQ9 ♠ 743 Pass 4♠ ♠ AC9 ♠ AJ1043 AP North: ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9	♣ 975 ♣ AK2 West North East ↑ 5 ♠ A73 3 ♣ ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ K1086 AP North: ♠ AK10 AP ♠ K2 ♣ AI05 ♠ A2 ♠ A105 ♠ 63 ♠ A2 ♠ A2 ♠ A2 ♠ A2 ♠ A943 ♠ QJ1065 ♠ A2 ♠ AJ84 ♠ A2 ♠ A2 ♠ AK93 ♠ AK953 ♠ A3 ♠ AK94 ♠ A4 ♠ A2 ♠ AK94 ♠ A1043 AP North: ♠ AQ1 ♠ K1062 West North East ♠ AQ1 ♠ K1062 West North East ♠ AQ1 ♠ A632 AP North: ♠ A632 AP North: ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103

Board: 109 Dealer: E Vul: NS HCP: 21	AK2✓ A73✓ K1086✓ AK10	East Opens 3♥. You bid first.
Board: 110 Dealer: W Vul: Both HCP: 4	★ A107532♥ 32♦ 63♣ 963	West Opens 3♦. Partner bids first.
Board: 111 Dealer: E Vul: None HCP: 19	★ K2▼ AK5◆ QJ1065◆ AQ6	East Opens 3♠. You bid first.
Board: 112 Dealer: W Vul: Both HCP: 12	◆— ▼ AK953 ◆ 743 ◆ AJ1043	West Opens 3♠. Partner bids first.
Board: 113 Dealer: E Vul: EW HCP: 17	★ K1062 ♥ AQ ♦ A64 ♣ A632	East Opens 3♥. You bid first.
Board: 114 Dealer: W Vul: None HCP: 4	♦ QJ103 ♥ 97652 ♦ J87 ♣ 3	West Opens 3♣. Partner bids first.

North: ◆ 975 ▼ 5 ◆ AQ93 ◆ 98763	South: ♠ AK2 ♥ A73 ♠ K1086 ♠ AK10	West AP	North	East 3♥	South 3NT
North: ♠ KJ84 ♥ AK75 ♠ A105 ♣ QJ	South: ♠ A107532 ♥ 32 ♦ 63 ♣ 963	West 3♦ Pass	North 3NT 4♠		
North: ♦ 8 ▼ J108764 ♦ A943 ♣ J10	South: ♣ K2 ♥ AK5 ♦ QJ1065 ♣ AQ6	West Pass AP	North 4	3♠	3NT
North: ♠ AJ84 ♥ QJ6 ♠ AKQ9 ♠ Q6	South: ◆ — ▼ AK953 ◆ 743 ♣ AJ1043	West 3♠ Pass AP	North 3NT 4♥	Pass	
North: ♠ AQJ ♥ 954 ♠ KJ85 ♣ J74	South: ♠ K1062 ✔ AQ ♠ A64 ♣ A632	West AP	North	East 3♥	South 3NT
North: ◆ AK54 ▼ AK ◆ A943 ◆ K107	South: ♠ QJ103 ♥ 97652 ♦ J87 ♣ 3	West 3♣ Pass	North 3NT 4♥		
	\$\rightarrow\$ 975 \$\rightarrow\$ 5 \$\rightarrow\$ AQ93 \$\rightarrow\$ 98763 North: \$\rightarrow\$ KJ84 \$\rightarrow\$ AK75 \$\rightarrow\$ A105 \$\rightarrow\$ QJ North: \$\rightarrow\$ A943 \$\rightarrow\$ J10 North: \$\rightarrow\$ AJ84 \$\rightarrow\$ QJ6 \$\rightarrow\$ AKQ9 \$\rightarrow\$ Q6 North: \$\rightarrow\$ AQJ \$\rightarrow\$ 954 \$\rightarrow\$ KJ85 \$\rightarrow\$ J74 North: \$\rightarrow\$ AK54 \$\rightarrow\$ AK54 \$\rightarrow\$ AK	♣ 975	♣ 975 ♣ AK2 West ★ 5 ★ A73 A73 ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 South: ♠ KJ84 ♠ A107532 West ♠ AK75 ♠ 32 3♠ ♠ AI05 ♠ 63 Pass ♠ AJ05 ♠ AK5 ♠ AK5 ♠ A943 ♠ QJ1065 AP North: ♣ AQ6 AP North: ♣ AK953 ♠ AK953 Pass ♠ AKQ9 ♠ 743 AP North: ♣ AJ1043 AP North: ♣ AQJ ♠ K1062 West ♠ AQJ ♠ K1062 West ♠ AQJ ♠ AQ ♠ AQ ♠ AQ ♠ KJ85 ♠ A64 AP North: ♠ AG32 AR North: ♠ AK54 ♠ QJ103 West ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ QJ103 AR ♠ AK54 ♠ AR ♠ AR ♠ AK54 ♠ AR ♠	♣ 975 ♣ AK2 West North ▼ 5 ♥ A73 AP ♣ AQ93 ♠ K1086 AP ♣ 98763 ♣ AK10 AP North: ♣ AK10 AP North: ♣ AK10 West North ♣ KJ84 ♣ A107532 West North ♣ AK75 ♥ 32 3♠ 3NT ♣ A105 ♠ 63 Pass 4♠ ♣ QJ ♠ AK5 Pass 4♠ ▶ J108764 ♠ AK5 Pass 4♠ ♠ A943 ♠ QJ1065 AP North: ♠ AQ66 AP North: ♠ AK953 Pass 4♠ ♠ AKQ9 ♠ 743 Pass 4♠ ♠ AC9 ♠ AJ1043 AP North: ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9 ♠ AC9	♣ 975 ♣ AK2 West North East ↑ 5 ♠ A73 3 ♣ ♠ AQ93 ♠ K1086 AP ♣ 98763 ♣ K1086 AP North: ♠ AK10 AP ♠ K2 ♣ AI05 ♠ A2 ♠ A105 ♠ 63 ♠ A2 ♠ A2 ♠ A2 ♠ A2 ♠ A943 ♠ QJ1065 ♠ A2 ♠ AJ84 ♠ A2 ♠ A2 ♠ AK93 ♠ AK953 ♠ A3 ♠ AK94 ♠ A4 ♠ A2 ♠ AK94 ♠ A1043 AP North: ♠ AQ1 ♠ K1062 West North East ♠ AQ1 ♠ K1062 West North East ♠ AQ1 ♠ A632 AP North: ♠ A632 AP North: ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103 West North East ♠ AK54 ♠ QJ103

Board: 115 Dealer: E Vul: None	◆ A98654 ▼ — ◆ Q1054	East Opens 3♥. West Bids 4♥ if possible.
HCP: 6	♣ 943	Partner bids first.
Board: 116 Dealer: W Vul: EW HCP: 20	AQ96A4KQJ97A7	West Opens 3♣. East Bids XN if possible. West Doubles Pass if possible. You bid first.
Board: 117 Dealer: E	♦ 96543 ♥ 2	East Opens 3♥.
Vul: NS HCP: 8	◆ J105◆ AQJ10	Partner bids first.
Board: 118 Dealer: W	♠ 42 ♥ AQJ7	West Opens 3♣.
Vul: NS HCP: 17	◆ KJ108 ◆ AQ9	You bid first.
Board: 119	♦ 108653	East Opens 3.
Dealer: E Vul: NS	♥ J76 ♦ 83	West Bids XN if possible. West Bids X♠ if possible.
HCP: 1	♣ 642	Partner bids first.
Board: 120 Dealer: W	♠ A7 ♥ KQ2	West Opens 3♥.
Vul: Both	◆ A10543	

Board: 115 Dealer: E Vul: None North HCP: 6 South HCP: 19	North: ◆ A98654 ▼ — ◆ Q1054	South: ♠ KJ73 ▼ A4 ♠ AKJ87	West 4♥ Pass AP	North 4♠ 5♣	3♥	3NT 4NT ¹
Contract: 6♠ N	◆ 943	♣ K6		kwood	1430,	for 🏚
Board: 116 Dealer: W Vul: EW North HCP: 20 South HCP: 2 Contract: 4•X N	North:	South: ♣ 7542 ▼ Q1053 ◆ 864 ♣ 98	West 3♣ Pass X	North 3NT 4• AP	XN	South Pass Pass
Board: 117 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North: ◆ 96543 ▼ 2 ◆ J105 ◆ AQJ10	South: ♠ AJ87 ▼ AQ ♠ AQ32 ♠ 872	West Pass AP	North 4♥	East 3♥ Pass	3NT
Board: 118 Dealer: W Vul: NS North HCP: 17 South HCP: 3 Contract: 3N N	North: ◆ 42 ▼ AQJ7 ◆ KJ108 ◆ AQ9	South:	West 3♣	North 3NT		South
Board: 119 Dealer: E Vul: NS North HCP: 1 South HCP: 17 Contract: 44X S	North: • 108653 • J76 • 83 • 642	South: ♠ K72 ♥ K85 ♠ KQ7 ♣ AQ75	West XN X♠	North 4♥ AP	East 3♦ Pass	3NT
Board: 120 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ A7 ♥ KQ2 ♠ A10543 ♣ A52	South:	West 3♥ Pass	North 3NT 4♠	East Pass AP	

Board: 115 Dealer: E Vul: None	♠ KJ73 ♥ A4 ♦ AKJ87	East Opens 3♥. West Bids 4♥ if possible.
HCP: 19	♦ K6	You bid first.
Board: 116 Dealer: W Vul: EW HCP: 2	₹7542₹Q1053₹864₹98	West Opens 3♣. East Bids XN if possible. West Doubles Pass if possible. Partner bids first.
Board: 117 Dealer: E Vul: NS	♠ AJ87 ♥ AQ ♦ AQ32	East Opens 3♥. You bid first.
HCP: 17 Board: 118	♣ 872 ♠ 3	West Opens 3♣.
Dealer: W Vul: NS HCP: 3	▼ K843 ◆ 75432 ◆ 862	Partner bids first.
Board: 119 Dealer: E Vul: NS HCP: 17	★ K72▼ K85◆ KQ7◆ AQ75	East Opens 3♦. West Bids XN if possible. West Bids X♠ if possible.
Board: 120 Dealer: W	♠ 109642 ♥ 5	You bid first. West Opens 3♥.
Vul: Both HCP: 7	◆ K8 ◆ KJ1094	Partner bids first.

Board: 115 Dealer: E Vul: None North HCP: 6 South HCP: 19	North: ◆ A98654 ▼ — ◆ Q1054	South: ♠ KJ73 ▼ A4 ♠ AKJ87	West 4♥ Pass AP	North 4♠ 5♣	3♥	3NT 4NT ¹
Contract: 6♠ N	◆ 943	♣ K6		kwood	1430,	for 🏚
Board: 116 Dealer: W Vul: EW North HCP: 20 South HCP: 2 Contract: 4•X N	North:	South: ♣ 7542 ▼ Q1053 ◆ 864 ♣ 98	West 3♣ Pass X	North 3NT 4• AP	XN	South Pass Pass
Board: 117 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North: ◆ 96543 ▼ 2 ◆ J105 ◆ AQJ10	South: ♠ AJ87 ▼ AQ ♠ AQ32 ♠ 872	West Pass AP	North 4♥	East 3♥ Pass	3NT
Board: 118 Dealer: W Vul: NS North HCP: 17 South HCP: 3 Contract: 3N N	North: ◆ 42 ▼ AQJ7 ◆ KJ108 ◆ AQ9	South:	West 3♣	North 3NT		South
Board: 119 Dealer: E Vul: NS North HCP: 1 South HCP: 17 Contract: 44X S	North: • 108653 • J76 • 83 • 642	South: ♠ K72 ♥ K85 ♠ KQ7 ♣ AQ75	West XN X♠	North 4♥ AP	East 3♦ Pass	3NT
Board: 120 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ A7 ♥ KQ2 ♠ A10543 ♣ A52	South:	West 3♥ Pass	North 3NT 4♠	East Pass AP	

Board: 121 Dealer: E Vul: NS	♣ 864 ♥ 10763 ♦ K3	East Opens 3♠. Partner bids first.
HCP: 8	♣ KQ94	Partner olds first.
Board: 122	♠ AK9	West Opens 3♦.
Dealer: W	v 106	west opens 5.
Vul: EW	♦ KQ92	You bid first.
HCP: 17	♣ AJ98	
Board: 123	♠ 7	East Opens 3♥.
Dealer: E	v 6	West Bids 4♥ if possible.
Vul: NS	◆ AQ75432	
HCP: 6	♣ 9642	Partner bids first.
Board: 124	♦ AK72	
Dealer: W	▼ K83	West Opens 3♦.
Vul: Both	♦ K8	V 1: 1 C
HCP: 18	♣ AJ107	You bid first.
D 1. 125	A 01542	
Board: 125 Dealer: E	♠ AQJ542 ♥ 863	East Opens 3♦.
Vul: EW	♦ —	D
HCP: 10	♣ QJ53	Partner bids first.
Board: 126	♠ AQ3	Wast Onong 24
Dealer: W Vul: NS	♥ A5	West Opens 3♦.
HCP: 18	♦ A1076	You bid first.
1101.10	♣ A1095	

Board: 121 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 864 ♥ 10763 ♦ K3 ♣ KQ94	South: ♠ AQ ♥ AK82 ♦ 10872 ♣ A32	West AP	North	East 3♠	South 3NT
Board: 122 Dealer: W Vul: EW North HCP: 17 South HCP: 6 Contract: 4 N	North: ♠ AK9 ♥ 106 ♠ KQ92 ♠ AJ98	South: ♠ 103 ▼ KJ5432 ♠ 3 ♠ Q642	West 3 Pass	North 3NT 4♥	East Pass AP	
Board: 123 Dealer: E Vul: NS North HCP: 6 South HCP: 17 Contract: 5 \(\) N	North: ♣ 7 ♥ 6 ♠ AQ75432 ♣ 9642	South: ♠ A1052 ♥ KQ93 ♠ K9 ♣ AJ10	West 4♥	North 5◆	East 3♥ AP	South 3NT
Board: 124 Dealer: W Vul: Both North HCP: 18 South HCP: 7 Contract: 4 N	North: ♠ AK72 ♥ K83 ♠ K8 ♣ AJ107	South:	West 3♦ Pass	North 3NT 4♥	East Pass AP	
Board: 125 Dealer: E Vul: EW North HCP: 10 South HCP: 18 Contract: 4 S	North: ♠ AQJ542 ♥ 863 ♠ — ♠ QJ53	South: ♣ 76 ♥ AKJ7 ♦ K96 ♣ AK107	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 126 Dealer: W Vul: NS North HCP: 18 South HCP: 10 Contract: 6♥ N	North: ♠ AQ3 ♥ A5 ♠ A1076 ♣ A1095	South: ♣ — ▼ KQ9872 ◆ 4 ♣ KQ8763	West 3 Pass AP	North 3NT 4♥	East Pass Pass	4

Board: 121 Dealer: E Vul: NS	♣ AQ ♥ AK82 ♦ 10872	East Opens 3♠.
Vui: NS HCP: 17	• 10872 • A32	You bid first.
HCP: 17	♠ A32	
Board: 122	♠ 103	West Ones 2
Dealer: W	♥ KJ5432	West Opens 3♦.
Vul: EW	♦ 3	Partner bids first.
HCP: 6	♣ Q642	Tarther olds first.
Board: 123	♦ A1052	East Opens 3♥.
Dealer: E	♥ KQ93	West Bids 4♥ if possible.
Vul: NS	• KQ)3 • K9	west Blus 4 v II possible.
HCP: 17	◆ AJ10	You bid first.
Board: 124	♦ 1096	West Opens 3♦.
Dealer: W Vul: Both	♥ A9762 ♦ J7	•
HCP: 7	• Q54	Partner bids first.
1101.7	₹ Q3¬I	
Board: 125	♠ 76	East Opens 3♦.
Dealer: E	♥ AKJ7	o p
Vul: EW	♦ K96	You bid first.
HCP: 18	♣ AK107	
Board: 126	_	
Dealer: W	♥ KQ9872	West Opens 3♦.
Vul: NS HCP: 10	♦ 4 ♣ KQ8763	Partner bids first.

Board: 121 Dealer: E Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 864 ♥ 10763 ♦ K3 ♣ KQ94	South: ♠ AQ ♥ AK82 ♦ 10872 ♣ A32	West AP	North	East 3♠	South 3NT
Board: 122 Dealer: W Vul: EW North HCP: 17 South HCP: 6 Contract: 4 N	North: ♠ AK9 ♥ 106 ♠ KQ92 ♠ AJ98	South: ♠ 103 ▼ KJ5432 ♠ 3 ♠ Q642	West 3 Pass	North 3NT 4♥	East Pass AP	
Board: 123 Dealer: E Vul: NS North HCP: 6 South HCP: 17 Contract: 5 \(\) N	North: ♣ 7 ♥ 6 ♠ AQ75432 ♣ 9642	South: ♠ A1052 ♥ KQ93 ♠ K9 ♣ AJ10	West 4♥	North 5◆	East 3♥ AP	South 3NT
Board: 124 Dealer: W Vul: Both North HCP: 18 South HCP: 7 Contract: 4 N	North: ♠ AK72 ♥ K83 ♠ K8 ♣ AJ107	South:	West 3♦ Pass	North 3NT 4♥	East Pass AP	
Board: 125 Dealer: E Vul: EW North HCP: 10 South HCP: 18 Contract: 4 S	North: ♠ AQJ542 ♥ 863 ♠ — ♠ QJ53	South: ♣ 76 ♥ AKJ7 ♦ K96 ♣ AK107	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 126 Dealer: W Vul: NS North HCP: 18 South HCP: 10 Contract: 6♥ N	North: ♠ AQ3 ♥ A5 ♠ A1076 ♣ A1095	South: ♣ — ▼ KQ9872 ◆ 4 ♣ KQ8763	West 3 Pass AP	North 3NT 4♥	East Pass Pass	4

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

Board: 128 Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 4 V W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4 X E Board: 130	AQ8653 North: AQ1105 AQ K9852 AJ North: 65 K10962 Q3 10843	 ★ K42 South: ★ 842 ♥ 9 ★ J1063 ★ KQ1052 South: ★ K8 ▼ AQ85 ◆ AJ76 ★ KJ7 	3♥ Pass	North 3NT XA** North X	4♥ AP	Pass
Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 4•X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	QJ105 AQ K9852 AJ North: 65 K10962 Q3		3♥ Pass West	3NT XA♠♠ North	4♥ AP East 3♠	Pass South
Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	QJ105 AQ K9852 AJ North: 65 K10962 Q3		3♥ Pass West	3NT XA♠♠ North	4♥ AP East 3♠	Pass South
North HCP: 17 South HCP: 6 Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	▼ AQ ◆ K9852 ◆ AJ North: ◆ 65 ▼ K10962 ◆ Q3	 J1063 KQ1052 South: K8 AQ85 AJ76 	Pass West	XA 🕰	AP East 3♠	South
South HCP: 6 Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	♣ AJ North: ♠ 65 ▼ K10962 • Q3	♣ KQ1052South:♠ K8♥ AQ85♠ AJ76	West	North	East 3♠	
Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	North: ♠ 65 ▼ K10962 ♠ Q3	South: ♠ K8 ▼ AQ85 ♠ AJ76			3♠	
Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	≜ 65 ∀ K10962 ♦ Q3	♣ K8 ♥ AQ85 ♦ AJ76			3♠	
Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	≜ 65 ∀ K10962 ♦ Q3	♣ K8 ♥ AQ85 ♦ AJ76			3♠	
Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	♥ K10962 ♦ Q3	♥ AQ85 ♦ AJ76			3♠	
North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	♦ Q3	♦ AJ76	4 ♠	X		5111
South HCP: 18 Contract: 4•X E Board: 130			12	21	7 11	
Board: 130						
Dealer: W Vul: EW North HCP: 21 South HCP: 4	North: ♠ AQ64 ♥ A72 ♠ AK76 ♠ A10	South:	West 3♠	North 3NT	East AP	South
Board: 131	North:	South:	West	Month	East	Carella
Dealer H	♦ A9874	♦ KJ53	west	North	East 3♦	3NT
North HCP: 8	♥ J73	▼ A6	Pass	4♥	Pass	
South HCP: 18	♦ 75	♦ AJ4	AP	7*	1 ass	72
Contract: 4♠ S	♣ K94	♣ AJ76	7 11			
Board: 132	North:	South:	***	37 4	.	a .
Dealer. W	• 85	♦ AJ7642		North		
V UI. INOIIC	♥ A8	▼ 1092	3♥	3NT	Pass	
INDIUITICI . I /	♦ AKQ1096	♦ J	Pass AP	4♠	Pass	6 ♠

Board: 127 Dealer: E Vul: EW HCP: 17	AK107✓ AQ3J84✓ K42	East Opens 3♥. You bid first.
Board: 128 Dealer: W Vul: NS HCP: 6	♦ 842 ♥ 9 ♦ J1063 ♣ KQ1052	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 129 Dealer: E Vul: Both HCP: 18	★ K8♥ AQ85◆ AJ76◆ KJ7	East Opens 3♠. West Bids 4♠ if possible. You bid first.
Board: 130 Dealer: W Vul: EW HCP: 4	521064310KJ9754	West Opens 3♠. Partner bids first.
Board: 131 Dealer: E Vul: Both HCP: 18	★ KJ53▼ A6◆ AJ4◆ AJ76	East Opens 3♦. You bid first.
Board: 132 Dealer: W Vul: None HCP: 12	AJ7642▼ 1092→ J♣ AQ5	West Opens 3♥. Partner bids first.

Board: 128 Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 4 V W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4 X E Board: 130	AQ8653 North: AQ1105 AQ K9852 AJ North: 65 K10962 Q3 10843	 ★ K42 South: ★ 842 ♥ 9 ★ J1063 ★ KQ1052 South: ★ K8 ▼ AQ85 ◆ AJ76 ★ KJ7 	3♥ Pass	North 3NT XA** North X	4♥ AP	Pass
Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 4•X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	QJ105 AQ K9852 AJ North: 65 K10962 Q3		3♥ Pass West	3NT XA♠♠ North	4♥ AP East 3♠	Pass South
Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	QJ105 AQ K9852 AJ North: 65 K10962 Q3		3♥ Pass West	3NT XA♠♠ North	4♥ AP East 3♠	Pass South
North HCP: 17 South HCP: 6 Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	▼ AQ ◆ K9852 ◆ AJ North: ◆ 65 ▼ K10962 ◆ Q3	 J1063 KQ1052 South: K8 AQ85 AJ76 	Pass West	XA 🕰	AP East 3♠	South
South HCP: 6 Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	♣ AJ North: ♠ 65 ▼ K10962 • Q3	♣ KQ1052South:♠ K8♥ AQ85♠ AJ76	West	North	East 3♠	
Contract: 4♥X W Board: 129 Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	North: ♠ 65 ▼ K10962 ♠ Q3	South: ♠ K8 ▼ AQ85 ♠ AJ76			3♠	
Dealer: E Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	≜ 65 ∀ K10962 ♦ Q3	♣ K8 ♥ AQ85 ♦ AJ76			3♠	
Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	≜ 65 ∀ K10962 ♦ Q3	♣ K8 ♥ AQ85 ♦ AJ76			3♠	
Vul: Both North HCP: 5 South HCP: 18 Contract: 4•X E Board: 130	♥ K10962 ♦ Q3	♥ AQ85 ♦ AJ76			3♠	
North HCP: 5 South HCP: 18 Contract: 4♠X E Board: 130	♦ Q3	♦ AJ76	4 ♠	X		5111
South HCP: 18 Contract: 4•X E Board: 130			12	21	7 11	
Board: 130						
Dealer: W Vul: EW North HCP: 21	North: ♠ AQ64 ♥ A72 ♠ AK76 ♠ A10	South:	West 3♠	North 3NT	East AP	South
Board: 131	North:	South:	West	Month	East	Carella
Dealer H	♦ A9874	♦ KJ53	west	North	East 3♦	3NT
North HCP: 8	♥ J73	▼ A6	Pass	4♥	Pass	
South HCP: 18	♦ 75	♦ AJ4	AP	7*	1 ass	72
Contract: 4♠ S	♣ K94	♣ AJ76	7 11			
Board: 132	North:	South:	***	37 4	.	a .
Dealer. W	• 85	♦ AJ7642		North		
V UI. INOIIC	♥ A8	▼ 1092	3♥	3NT	Pass	
INDIUITICI . I /	♦ AKQ1096	♦ J	Pass AP	4♠	Pass	6 ♠

Board: 133 Dealer: E Vul: NS HCP: 2	52♥ 98743◆ Q82◆ 987	East Opens 3♠. West Bids XN if possible. West Bids 4♠ if possible. Partner bids first.
Board: 134 Dealer: W Vul: EW	♦ AKQ5 ♥ AK84 ♦ A8	West Opens 3♦. You bid first.
HCP: 23 Board: 135 Dealer: E Vul: None	♣ QJ3 ♠ K54 ♥ 843 ♦ 6	East Opens 3♦.
HCP: 11 Board: 136 Dealer: W	♣ AKJ862♠ AJ85♥ AJ4	Partner bids first. West Opens 3♦.
Vul: NS HCP: 19 Board: 137	◆ KQ63◆ A5◆ K76543	You bid first.
Dealer: E Vul: None HCP: 7	▼ 1096 ◆ Q • Q107	East Opens 3♦. Partner bids first.
Board: 138 Dealer: W Vul: None HCP: 18	AQJ9J2AJ6AJ108	West Opens 3♦. You bid first.

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Board: 133 Dealer: E Vul: NS North HCP: 2 South HCP: 17 Contract: 4 E	North:	South: ♠ K7 ▼ A62 ♠ A3 ♣ KQJ654	West XN 4♣	North 4 AP	East 3♠ Pass	3NT
Board: 134 Dealer: W Vul: EW North HCP: 23 South HCP: 8 Contract: 44 N	North: ♠ AKQ5 ♥ AK84 ♠ A8 ♣ QJ3	South:	West 3♦ Pass	North 3NT 4♠	East Pass AP	
Board: 135 Dealer: E Vul: None North HCP: 11 South HCP: 17 Contract: 6♣ N	North: ♠ K54 ♥ 843 ♦ 6 ♣ AKJ862	South: ♠ Q9 ♥ AKJ9 ♦ KQ32 ♠ Q73	West Pass	North 6♣	East 3♦ AP	South 3NT
Board: 136 Dealer: W Vul: NS North HCP: 19 South HCP: 10 Contract: 3N N	North: ♠ AJ85 ♥ AJ4 ♠ KQ63 ♣ A5	South: ♠ KQ93 ♥ 863 ♦ 97 ♠ KQ109	West 3♦	North 3NT	East AP	South
Board: 137 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 4 S	North: ♠ K76543 ♥ 1096 ♦ Q ♣ Q107	South: ♠ A98 ♥ A543 ♠ K75 ♠ AK6	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 138 Dealer: W Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North: ♠ AQJ9 ♥ J2 ♠ AJ6 ♣ AJ108	South: ♠ K842 ♥ AK43 ♦ 5 ♣ KQ95	West 3♦ Pass	North 3NT 6NT		South 5NT

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

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Board: 133 Dealer: E Vul: NS North HCP: 2 South HCP: 17 Contract: 4 E	North:	South: ♠ K7 ▼ A62 ♠ A3 ♣ KQJ654	West XN 4♣	North 4 AP	East 3♠ Pass	3NT
Board: 134 Dealer: W Vul: EW North HCP: 23 South HCP: 8 Contract: 44 N	North: ♠ AKQ5 ♥ AK84 ♠ A8 ♣ QJ3	South:	West 3♦ Pass	North 3NT 4♠	East Pass AP	
Board: 135 Dealer: E Vul: None North HCP: 11 South HCP: 17 Contract: 6♣ N	North: ♠ K54 ♥ 843 ♦ 6 ♣ AKJ862	South: ♠ Q9 ♥ AKJ9 ♦ KQ32 ♠ Q73	West Pass	North 6♣	East 3♦ AP	South 3NT
Board: 136 Dealer: W Vul: NS North HCP: 19 South HCP: 10 Contract: 3N N	North: ♠ AJ85 ♥ AJ4 ♠ KQ63 ♣ A5	South: ♠ KQ93 ♥ 863 ♦ 97 ♠ KQ109	West 3♦	North 3NT	East AP	South
Board: 137 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 4 S	North: ♠ K76543 ♥ 1096 ♦ Q ♣ Q107	South: ♠ A98 ♥ A543 ♠ K75 ♠ AK6	West Pass AP	North 4♥	East 3♦ Pass	3NT
Board: 138 Dealer: W Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North: ♠ AQJ9 ♥ J2 ♠ AJ6 ♣ AJ108	South: ♠ K842 ♥ AK43 ♦ 5 ♣ KQ95	West 3♦ Pass	North 3NT 6NT		South 5NT

D 1 120		
Board: 139 Dealer: E	♦ AKQ86 ♥ 952	East Opens 3♥.
Vul: EW HCP: 10	♦ 842 ♣ J7	Partner bids first.
Board: 140	♦ A9	West Opens 3♥.
Dealer: W	♥ K974	East Bids 4♥ if possible.
Vul: None	♦ KQJ9	77 1110
HCP: 20	♣ AK6	You bid first.
Board: 141 Dealer: E Vul: EW HCP: 5	♠ QJ76 ♥ J7542 ♦ J97 ♠ 9	East Opens 3♣. Partner bids first.
1101.5	x)	

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

Board: 139 Dealer: E Vul: EW HCP: 17	◆ 52♥ KQ◆ QJ10◆ AKQ642	East Opens 3♥. You bid first.
Board: 140 Dealer: W Vul: None HCP: 3	◆ QJ10762 ▼ — ◆ 1043 ◆ 10953	West Opens 3♥. East Bids 4♥ if possible. Partner bids first.
Board: 141 Dealer: E Vul: EW HCP: 18	▲ A84♥ K8◆ AQ85▲ AJ85	East Opens 3♣. You bid first.

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