Board: 1 Dealer: S Vul: EW HCP: 8	♠ 643♥ KQ52♦ 3♠ K10543	East Bids 2♠ if possible. Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 15	AQJ3♥ Q1076↓ J7♣ AJ5	West Bids 3♦ if possible. You bid first.
Board: 3 Dealer: S Vul: NS HCP: 8	♦ 94♥ KJ85♦ A652♠ 842	East Bids 2♠ if possible. Partner bids first.
Board: 4 Dealer: N Vul: EW HCP: 15	★ A10▼ 75◆ K10652◆ AKJ10	West Bids 2♠ if possible. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 10	♣ J10873♥ AQ87♦ 10♣ K106	East Bids 2♦ if possible. Partner bids first.

Board: 1	North:	South:	West North East South
Dealer: S	♦ 643	♦ K10	Pass 2♣¹ 2♠ Pass
Vul: EW North HCP: 8	♥ KQ52	♥ J109	Pass $3 \clubsuit$ Pass $3 \spadesuit^2$
South HCP: 15	♦ 3	◆ AQ108	Pass 4♣ AP
Contract: 4♣ N	♣ K10543	♣ AJ76	1. Stayman
			2. limit raise or better in ♣
Board: 2	North:	South:	West North East South
Dealer: N	AQJ3	♦ 652	1NT Pass 2♣¹
Vul: Both North HCP: 15	♥ Q1076	♥ AK82	3♦ Pass Pass X
South HCP: 9	♦ J7	♦ 53	AP
Contract: 3♦X W	♣ AJ5	♣ Q1096	1. Stayman
Board: 3	North:	South:	West North East South
Dealer: S	Norui. ♦ 94	& A86	1NT
Vul: NS	♥ KJ85	♥ A976	Pass 2♣¹ 2♠ Pass
North HCP: 8 South HCP: 15	◆ A652	♦ KQJ	Pass X Pass 2NT
Contract: 2N S	♣ 842	♣ J53	AP
			1. Stayman
Dagudi 4			West North East South
Board: 4 Dealer: N	North:	South:	1NT Pass $2 \clubsuit^1$
Vul: EW	♠ A10	★ 86	2♠ Pass Pass X
North HCP: 15	♥ 75 ♦ K10652	♥ A863	Pass $3 \spadesuit$ Pass $3 \spadesuit^2$
South HCP: 10	◆ K10032 ◆ AKJ10	◆ AQ73 ◆ 974	Pass 4♦ AP
Contract: 4♦ N	27111010	1 37 1	 Stayman limit raise or better in ♦
			2. In the raise of better in •
Board: 5	27. 1		West North East South
Dealer: S	North:	South:	Pass $2 \stackrel{1}{\bullet}^1$ $2 \stackrel{1}{\bullet}$ 2NT
Vul: Both	♦ J10873 ♥ AQ87	★ K62 ♥ K1096	
North HCP: 10 South HCP: 16	◆ 10	• K1090 • KQ	Pass 3♠ Pass 4♠²
Contract: 4♠ N	♣ K106	♣ AJ42	Pass 4♠ AP 1. Stayman
			1. Stayiitaii

Board: 1 Dealer: S Vul: EW HCP: 15	★ K10▼ J109◆ AQ108◆ AJ76	East Bids 2♠ if possible. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 9	♠ 652♥ AK82♦ 53♠ Q1096	West Bids 3♦ if possible. Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 15	★ A86★ A976★ KQJ★ J53	East Bids 2♠ if possible. You bid first.
Board: 4 Dealer: N Vul: EW HCP: 10	★ 86★ A863★ AQ73★ 974	West Bids 2♠ if possible. Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 16	★ K62★ K1096★ KQ★ AJ42	East Bids 2♦ if possible. You bid first.

Board: 1	North:	South:	West North East South
Dealer: S	♦ 643	♦ K10	Pass 2♣¹ 2♠ Pass
Vul: EW North HCP: 8	♥ KQ52	♥ J109	Pass $3 \clubsuit$ Pass $3 \spadesuit^2$
South HCP: 15	♦ 3	◆ AQ108	Pass 4♣ AP
Contract: 4♣ N	♣ K10543	♣ AJ76	1. Stayman
			2. limit raise or better in ♣
Board: 2	North:	South:	West North East South
Dealer: N	AQJ3	♦ 652	1NT Pass 2♣¹
Vul: Both North HCP: 15	♥ Q1076	♥ AK82	3♦ Pass Pass X
South HCP: 9	♦ J7	♦ 53	AP
Contract: 3♦X W	♣ AJ5	♣ Q1096	1. Stayman
Board: 3	North:	South:	West North East South
Dealer: S	Norui. ♦ 94	& A86	1NT
Vul: NS	♥ KJ85	♥ A976	Pass 2♣¹ 2♠ Pass
North HCP: 8 South HCP: 15	◆ A652	♦ KQJ	Pass X Pass 2NT
Contract: 2N S	♣ 842	♣ J53	AP
			1. Stayman
Dagudi 4			West North East South
Board: 4 Dealer: N	North:	South:	1NT Pass $2 \clubsuit^1$
Vul: EW	♠ A10	★ 86	2♠ Pass Pass X
North HCP: 15	♥ 75 ♦ K10652	♥ A863	Pass $3 \spadesuit$ Pass $3 \spadesuit^2$
South HCP: 10	◆ K10032 ◆ AKJ10	◆ AQ73 ◆ 974	Pass 4♦ AP
Contract: 4♦ N	27111010	1 37 1	 Stayman limit raise or better in ♦
			2. In the raise of better in •
Board: 5	27. 1		West North East South
Dealer: S	North:	South:	Pass $2 \stackrel{1}{\bullet}^1$ $2 \stackrel{1}{\bullet}$ 2NT
Vul: Both	♦ J10873 ♥ AQ87	★ K62 ♥ K1096	
North HCP: 10 South HCP: 16	◆ 10	• K1090 • KQ	Pass 3♠ Pass 4♠²
Contract: 4♠ N	♣ K106	♣ AJ42	Pass 4♠ AP 1. Stayman
			1. Stayiitaii

Board: 6 Dealer: N Vul: None HCP: 15	★ K942★ A1093★ K5★ KQ4	West Bids 3♦ if possible. You bid first.
Board: 7 Dealer: S Vul: EW HCP: 8	♣2 ♥ Q542 ♦ KQJ95 ♣ 1073	East Bids 4♠ if possible. Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 15	♣ 93♥ QJ7♦ KQ53♣ AK86	West Bids 2♠ if possible. You bid first.
Board: 9 Dealer: S Vul: None HCP: 9	★ K4♥ Q952◆ Q106◆ Q986	East Bids 3♠ if possible. Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 16	▲ AJ42▼ 1053◆ KJ2▲ AK5	West Bids 2♦ if possible. You bid first.

Board: 6 Dealer: N	North: ♠ K942	South: ♠ Q83	West	North 1NT	East Pass	
Vul: None North HCP: 15	♥ A1093	♥ KJ54	3♦	Pass	Pass	
South HCP: 10	♦ K5	◆ 102 • A075	AP			
Contract: 3♦X W	♣ KQ4	♣ A975	1. Stay	man		
Board: 7	North:	South:	West	North	East	South
Dealer: S Vul: EW	♠ 2	♦ Q64				1NT
North HCP: 8	♥ Q542	♥ AKJ9	Pass	2 ♣ ¹	4♠	X
South HCP: 17	◆ KQJ95 ◆ 1073	♦ 106 • AK54	AP			
Contract: 4♠X E	¥ 10/3	T III	1. Stay	man		
Board: 8	North:	South:	11 7. 4	NT A	Г .	G 4
Dealer: N	♦ 93	♦ J65	west	North		
Vul: Both North HCP: 15	♥ QJ7	▼ A842	24	1NT AP	Pass	2 ♣ ¹
South HCP: 10	♦ KQ53	◆ AJ84	2 ♠ 1. Stay			
Contract: 2♠ W	♣ AK86	♣ 105	1. Stay	пап		
Board: 9	North:	South:	11 7. 4	NT 4	Б .	C 4
Dealer: S	★ K4	♠ A8	west	North	East	South 1NT
Vul: None North HCP: 9	♥ Q952	♥ AJ84	Pass	2 . 1	3♠	AP
South HCP: 16	• Q106	♦ 872 • AV 102	1. Stay		31	7 11
Contract: 3♠ E	♣ Q986	♣ AK102	1. Sury			
Board: 10	North:	South.				
Dealer: N	Norun: ♠ AJ42	South: ♠ Q763	West	North		
Vul: NS	♥ 1053	♥ KQJ2	_	1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 8	♦ KJ2	♦ 84	2•	2NT	AP	
Contract: 2N N	♣ AK5	♣ 1064	1. Stay	man		

Board: 6 Dealer: N Vul: None HCP: 10	◆ Q83◆ KJ54◆ 102◆ A975	West Bids 3♦ if possible. Partner bids first.
Board: 7 Dealer: S Vul: EW HCP: 17	♣ Q64♥ AKJ9♦ 106♣ AK54	East Bids 4♠ if possible. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 10	▲ J65▼ A842◆ AJ84▲ 105	West Bids 2♠ if possible. Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 16	★ A8▼ AJ84◆ 872★ AK102	East Bids 3♠ if possible. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 8	♣ Q763♥ KQJ2◆ 84♣ 1064	West Bids 2♦ if possible. Partner bids first.

Board: 6 Dealer: N	North: ♠ K942	South: ♠ Q83	West	North 1NT	East Pass	
Vul: None North HCP: 15	♥ A1093	♥ KJ54	3♦	Pass	Pass	
South HCP: 10	♦ K5	◆ 102 • A075	AP			
Contract: 3♦X W	♣ KQ4	♣ A975	1. Stay	man		
Board: 7	North:	South:	West	North	East	South
Dealer: S Vul: EW	♠ 2	♦ Q64				1NT
North HCP: 8	♥ Q542	♥ AKJ9	Pass	2 ♣ ¹	4♠	X
South HCP: 17	◆ KQJ95 ◆ 1073	♦ 106 • AK54	AP			
Contract: 4♠X E	¥ 10/3	T III	1. Stay	man		
Board: 8	North:	South:	11 7. 4	NT A	Г .	G 4
Dealer: N	♦ 93	♦ J65	west	North		
Vul: Both North HCP: 15	♥ QJ7	▼ A842	24	1NT AP	Pass	2 ♣ ¹
South HCP: 10	♦ KQ53	◆ AJ84	2 ♠ 1. Stay			
Contract: 2♠ W	♣ AK86	♣ 105	1. Stay	пап		
Board: 9	North:	South:	11 7. 4	NT 4	Б .	C 4
Dealer: S	★ K4	♠ A8	west	North	East	South 1NT
Vul: None North HCP: 9	♥ Q952	♥ AJ84	Pass	2 . 1	3♠	AP
South HCP: 16	• Q106	♦ 872 • AV 102	1. Stay		31	7 11
Contract: 3♠ E	♣ Q986	♣ AK102	1. Sury			
Board: 10	North:	South.				
Dealer: N	Norun: ♠ AJ42	South: ♠ Q763	West	North		
Vul: NS	♥ 1053	♥ KQJ2	_	1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 8	♦ KJ2	♦ 84	2•	2NT	AP	
Contract: 2N N	♣ AK5	♣ 1064	1. Stay	man		

Board: 11 Dealer: S Vul: Both HCP: 9	♣ QJ97 ♥ 107 • QJ4 ♣ K1092	East Bids 2♦ if possible. Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 15	A4♥ Q742★ KQ85A64	West Bids 2♠ if possible. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 9	★ K54♥ Q1042◆ 108◆ A943	East Bids 3♦ if possible. Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 15	AQJ32✓ A41096A73	West Bids 2♦ if possible. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 8	★ A83★ A865★ 103★ 8543	East Bids 2♦ if possible. Partner bids first.

Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2 E	North: ♠ QJ97 ♥ 107 ♦ QJ4 ♠ K1092	South: ♠ AK86 ♥ 864 ♠ K3 ♠ AJ76		North 2♣¹ man	East 2♦	South 1NT AP
Board: 12 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 2 \(\) W	North: ♠ A4 ♥ Q742 ♠ KQ85 ♣ A64	South: ♣ 762 ✔ AK63 ♣ J2 ♣ QJ103	West 2♠ 1. Stay	North 1NT AP man	East Pass	
Board: 13 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ K.54 ♥ Q1042 ♦ 108 ♣ A943	South: ♠ AQ6 ♥ AKJ9 ♦ 96 ♣ K865	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 44 N	North: ♠ AQJ32 ♥ A4 ♦ 1096 ♣ A73	South: ♠ K1075 ♥ Q10 ♠ K54 ♣ KJ86	2♦ Pass AP 1. Stay	North 1NT 2♠ 3♠ man ngth cue	Pass Pass Pass	2 ♣ ¹ 3 ◆ ²
Board: 15 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ A83 ♥ A865 ♦ 103 ♠ 8543	South: ♠ KQ5 ♥ KQ107 ♦ Q862 ♣ A2	West Pass AP 1. Stay		East 2◆	South 1NT 2NT

Board: 11 Dealer: S Vul: Both HCP: 15	★ AK86▼ 864★ K3★ AJ76	East Bids 2♦ if possible. You bid first.
Board: 12 Dealer: N Vul: None HCP: 11	★ 762★ AK63★ J2★ QJ103	West Bids 2♠ if possible. Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 17	AQ6✓ AKJ9✓ 96✓ K865	East Bids 3♦ if possible. You bid first.
Board: 14 Dealer: N Vul: EW HCP: 12	★ K1075♥ Q10◆ K54◆ KJ86	West Bids 2♦ if possible. Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 16	★ KQ5▼ KQ107◆ Q862◆ A2	East Bids 2♦ if possible. You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2 E	North: ♠ QJ97 ♥ 107 ♦ QJ4 ♠ K1092	South: ♠ AK86 ♥ 864 ♠ K3 ♠ AJ76		North 2♣¹ man	East 2♦	South 1NT AP
Board: 12 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 2 \(\) W	North: ♠ A4 ♥ Q742 ♠ KQ85 ♣ A64	South: ♣ 762 ✔ AK63 ♣ J2 ♣ QJ103	West 2♠ 1. Stay	North 1NT AP man	East Pass	
Board: 13 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ K.54 ♥ Q1042 ♦ 108 ♣ A943	South: ♠ AQ6 ♥ AKJ9 ♦ 96 ♣ K865	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 44 N	North: ♠ AQJ32 ♥ A4 ♦ 1096 ♣ A73	South: ♠ K1075 ♥ Q10 ♠ K54 ♣ KJ86	2♦ Pass AP 1. Stay	North 1NT 2♠ 3♠ man ngth cue	Pass Pass Pass	2 ♣ ¹ 3 ◆ ²
Board: 15 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ A83 ♥ A865 ♦ 103 ♠ 8543	South: ♠ KQ5 ♥ KQ107 ♦ Q862 ♣ A2	West Pass AP 1. Stay		East 2◆	South 1NT 2NT

Board: 16 Dealer: N Vul: EW HCP: 15	AQ64Q3843AK82	West Bids 2♦ if possible. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 10	★73★ A987★ AJ943★ J10	East Bids 2♠ if possible. Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 15	♣964♥ KJ5◆ AK6♣ A832	West Bids 2♦ if possible. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 12	AQ102▼10◆Q98◆KJ982	East Bids 3♥ if possible. Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 16	▲ A1063✔ AJ7◆ A9♣ K973	West Bids 2♦ if possible. You bid first.

Board: 16 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ AQ64 ♥ Q3 ♠ 843 ♠ AK82	South: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	West 2 Pass 1. Stay	North 1NT Pass 3.	East Pass Pass AP	2 ♣ ¹
Board: 17 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ♥ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 3NT man raise or	2♠ Pass AP	1NT Pass 3♠²
Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stay	North 1NT Pass 3.	East Pass Pass Pass	2 ♣ ¹ X
Board: 19 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ AQ102 ♥ 10 ♠ Q98 ♠ KJ982	South: ♠ KJ95 ♥ Q92 ♠ A6 ♠ AQ43	Pass	North 2♣¹ 3NT man	3♥	South 1NT Pass
Board: 20 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A1063 ♥ AJ7 ♠ A9 ♣ K973	South: ◆ 9754 ▼ K1064 ◆ 74 ♣ AJ5	West 2 1. Stay	North 1NT 2NT man		

Board: 16 Dealer: N Vul: EW HCP: 9	★ KJ87▼ 1095◆ QJ◆ Q965	West Bids 2♦ if possible. Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 16	★84▼KQJ◆K1052★AK32	East Bids 2♠ if possible. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 13		West Bids 2♦ if possible. Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 16	★ KJ95♥ Q92★ A6★ AQ43	East Bids 3♥ if possible. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 8	♦ 9754♥ K1064♦ 74♠ AJ5	West Bids 2♦ if possible. Partner bids first.

Board: 16 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ AQ64 ♥ Q3 ♠ 843 ♠ AK82	South: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	West 2 Pass 1. Stay	North 1NT Pass 3.	East Pass Pass AP	2 ♣ ¹
Board: 17 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ♥ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 3NT man raise or	2♠ Pass AP	1NT Pass 3♠²
Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stay	North 1NT Pass 3.	East Pass Pass Pass	2 ♣ ¹ X
Board: 19 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ AQ102 ♥ 10 ♠ Q98 ♠ KJ982	South: ♠ KJ95 ♥ Q92 ♠ A6 ♠ AQ43	Pass	North 2♣¹ 3NT man	3♥	South 1NT Pass
Board: 20 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A1063 ♥ AJ7 ♠ A9 ♣ K973	South: ◆ 9754 ▼ K1064 ◆ 74 ♣ AJ5	West 2 1. Stay	North 1NT 2NT man		

Board: 21 Dealer: S Vul: None HCP: 9	★ K1095▼ 74◆ AQ3◆ 6542	East Bids 2♥ if possible. Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 15	AQ10AQ105107K642	West Bids 3♦ if possible. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 11	102✓ AQJ10✓ QJ8✓ J432	East Bids 2♠ if possible. Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 16	♣ Q8♥ AKQ92♦ K86♣ Q97	West Bids 2♠ if possible. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 9	★ 1032▼ K742◆ 92◆ AQ64	East Bids 2♠ if possible. Partner bids first.

Board: 21 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ K1095 ♥ 74 ♠ AQ3 ♣ 6542	South: ♠ AQJ8 ♥ KJ ♠ K1095 ♠ J73	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 22 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 • W	North: ♠ AQ10 ♥ AQ105 • 107 ♣ K642	South: ♠ K962 ♥ 72 ♦ 983 ♣ AQJ3	West 3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 23 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 2•X E	North: ♠ 102 ♥ AQJ10 ♠ QJ8 ♣ J432	South: ♠ K754 ▼ K8 ♠ A93 ♣ AQ75	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♠ AP	South 1NT Pass
Board: 24 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♣ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♠ A62	West 2♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 25 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North:	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98	West Pass 1. Stay		East 2♠	South 1NT AP

Board: 21 Dealer: S Vul: None HCP: 15	♣ AQJ8♥ KJ◆ K1095♣ J73	East Bids 2♥ if possible. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 10	★ K962▼ 72◆ 983◆ AQJ3	West Bids 3♦ if possible. Partner bids first.
Board: 23 Dealer: S Vul: Both HCP: 16	★ K754★ K8★ A93★ AQ75	East Bids 2♠ if possible. You bid first.
Board: 24 Dealer: N Vul: None HCP: 9	★ K1076♥ J8◆ J754◆ A62	West Bids 2♠ if possible. Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 15	▲ A9♥ A1065◆ AQ75♣ J98	East Bids 2♠ if possible. You bid first.

Board: 21 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ K1095 ♥ 74 ♠ AQ3 ♣ 6542	South: ♠ AQJ8 ♥ KJ ♠ K1095 ♠ J73	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 22 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 • W	North: ♠ AQ10 ♥ AQ105 • 107 ♣ K642	South: ♠ K962 ♥ 72 ♦ 983 ♣ AQJ3	West 3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 23 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 2•X E	North: ♠ 102 ♥ AQJ10 ♠ QJ8 ♣ J432	South: ♠ K754 ▼ K8 ♠ A93 ♣ AQ75	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♠ AP	South 1NT Pass
Board: 24 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♣ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♠ A62	West 2♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 25 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North:	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98	West Pass 1. Stay		East 2♠	South 1NT AP

Board: 26 Dealer: N Vul: None HCP: 15		West Bids 2♠ if possible. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 14	♣ Q1085♥ 93♦ K64♣ AKQ4	East Bids 4♥ if possible. Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 15	♣ A5♥ A952◆ Q87♣ AJ82	West Bids 2♦ if possible. You bid first.
Board: 29 Dealer: S Vul: None HCP: 9	★ KQ75♥ 9852◆ 93◆ KJ8	East Bids 2♦ if possible. Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 16	★ K107★ A9★ A1063★ AJ107	West Bids 2♥ if possible. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South: ♠ Q1086 ♥ 1085 ♠ K84 ♣ K42	West 2♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 27 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 X E	North: ♠ Q1085 ♥ 93 ♠ K64 ♠ AKQ4	South: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 28 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♠ AJ82	South: ♠ KQ32 ♥ Q3 ♦ 42 ♣ K10974	West 2 AP 1. Stay	North 1NT Pass	Pass	
Board: 29 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2•X E	North: ♠ KQ75 ♥ 9852 ♦ 93 ♣ KJ8	South: ♠ A863 ♥ AK106 ♠ 864 ♣ A9	Pass Pass 1. Stay	North 2♣¹ X man	East 2 AP	South 1NT Pass
Board: 30 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ K107 ✔ A9 ♠ A1063 ♣ AJ107	South: ♠ AJ82 ♥ 1052 ♦ J ♣ K9843	West 2♥ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 26 Dealer: N Vul: None HCP: 8	◆ Q1086 ▼ 1085 ◆ K84 ◆ K42	West Bids 2♠ if possible. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 15	♠ A73♥ K2♠ AQJ7♠ J1092	East Bids 4♥ if possible. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 10	★ KQ32♥ Q3◆ 42◆ K10974	West Bids 2♦ if possible. Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 15	★ A863▼ AK106◆ 864★ A9	East Bids 2♦ if possible. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 9	AJ82▼ 1052◆ J◆ K9843	West Bids 2♥ if possible. Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South: ♠ Q1086 ♥ 1085 ♠ K84 ♣ K42	West 2♠ AP 1. Stay	North 1NT Pass	Pass	
Board: 27 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 X E	North: ♠ Q1085 ♥ 93 ♠ K64 ♠ AKQ4	South: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 28 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♠ AJ82	South: ♠ KQ32 ♥ Q3 ♦ 42 ♣ K10974	West 2 AP 1. Stay	North 1NT Pass	Pass	
Board: 29 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2•X E	North: ♠ KQ75 ♥ 9852 ♦ 93 ♣ KJ8	South: ♠ A863 ♥ AK106 ♠ 864 ♣ A9	Pass Pass 1. Stay	North 2♣¹ X man	East 2 AP	South 1NT Pass
Board: 30 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ K107 ✔ A9 ♠ A1063 ♣ AJ107	South: ♠ AJ82 ♥ 1052 ♦ J ♣ K9843	West 2♥ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 31 Dealer: S Vul: EW HCP: 8	★ K654★ K72◆ 95◆ Q863	East Bids 2♦ if possible. Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 16	AQ82KJ96K62K3	West Bids 2♦ if possible. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 11	A10973♥ Q1064♦ K♣ Q65	East Bids 2♦ if possible. Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 16	★ KJ3★ AK4★ A532★ J32	West Bids 2♠ if possible. You bid first.
Board: 35 Dealer: S Vul: None HCP: 10	AQ82✓ A5432✓ 76✓ 52	East Bids 2♦ if possible. Partner bids first.

Board: 31 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ K654 ♥ K72 ♦ 95 ♣ Q863	South: ♠ A1072 ♥ A854 ♠ Q6 ♠ AJ5	Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 32 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ82 ♥ KJ96 ♦ K62 ♠ K3	South: ♠ K763 ♥ 732 ♦ 93 ♣ AJ86	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 33 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ A10973 ♥ Q1064 ♠ K ♣ Q65	South: ♠ KQ64 ♥ J5 ♦ Q1043 ♣ AK9	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠ man	East 2 Pass Pass Pass	1NT Pass 2NT
Board: 34 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South:	West 2♣ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 35 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ AQ82 ♥ A5432 ♦ 76 ♠ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♣ AKQ3	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 2 Pass	1NT Pass

Board: 31 Dealer: S Vul: EW HCP: 15	▲ A1072▼ A854◆ Q6▲ AJ5	East Bids 2♦ if possible. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 8	★ K763▼ 732◆ 93◆ AJ86	West Bids 2♦ if possible. Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 15	★ KQ64♥ J5◆ Q1043◆ AK9	East Bids 2♦ if possible. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 10	105✓ QJ108✓ KJ107✓ K94	West Bids 2♠ if possible. Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 17	★ K74▼ KQ76◆ 92◆ AKQ3	East Bids 2♦ if possible. You bid first.

Board: 31 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ K654 ♥ K72 ♦ 95 ♣ Q863	South: ♠ A1072 ♥ A854 ♠ Q6 ♠ AJ5	Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 32 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ82 ♥ KJ96 ♦ K62 ♠ K3	South: ♠ K763 ♥ 732 ♦ 93 ♣ AJ86	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 33 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ A10973 ♥ Q1064 ♠ K ♣ Q65	South: ♠ KQ64 ♥ J5 ♦ Q1043 ♣ AK9	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠ man	East 2 Pass Pass Pass	1NT Pass 2NT
Board: 34 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South:	West 2♣ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 35 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ AQ82 ♥ A5432 ♦ 76 ♠ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♣ AKQ3	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 2 Pass	1NT Pass

Board: 36 Dealer: N Vul: EW HCP: 15	ible.
Board: 37	ble.
Board: 38	ble.
Board: 39	ole.
Board: 40	ible.

Board: 36 Dealer: N	North: ♠ 63	South: ♠ K542	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9	★ K83◆ AK953◆ AJ4	▼ J75◆ 4◆ KQ832	2♥ Pass 1. Stay	Pass 3NT	Pass AP	3♠
Contract: 3N N Board: 37 Dealer: S	North:	South:		North	East	
Vul: None North HCP: 10 South HCP: 15	1092✓ AQ97✓ Q92	◆ A7 ▼ KJ106 ◆ 1073	Pass Pass	2 ♣ ¹ 3NT	2♦ AP	1NT Pass
Contract: 3N S	♣ Q95	♣ AK43	1. Stay	man		
Board: 38 Dealer: N	North: ♠ Q4	South: ♠ 95	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9	♥ Q109 ♦ KJ1075 ♣ AK3	★ KJ83★ A86★ J1062	2♠ Pass	Pass 3	Pass AP	X
Contract: 3♦ N	Z I HXS	¥ 31002	1. Stay	man		
Board: 39 Dealer: S Vul: NS	North: ♠ K3	South: ♠ 76	West	North	East	South 1NT
North HCP: 15	♥ A532 ♦ J742	♥ KQJ4 ♦ AQ10	Pass	2 ♣ ¹	4 ♠	Pass
South HCP: 15 Contract: 4♠X E	♣ AK7	◆ QJ95	Pass 1. Stay	X man	AP	
Board: 40			West	North		
Dealer: N	North: ♠ K103	South: ♠ AJ872	2♦	1NT 2NT	Pass Pass	
Vul: EW North HCP: 17	♥ QJ94	▼ K1062	Pass		Pass	
South HCP: 9	◆ A7◆ AQJ8	♦ J98 ♣ 9	AP			
Contract: 4♠ S	₹ AQJO	▼ フ	 Stayman limit raise or better in ♠ 			A

Board: 36 Dealer: N Vul: EW HCP: 9	★ K542♥ J75♦ 4♣ KQ832	West Bids 2♥ if possible. Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 15	♣ A7♥ KJ106◆ 1073♣ AK43	East Bids 2♦ if possible. You bid first.
Board: 38 Dealer: N Vul: NS HCP: 9	♠ 95♥ KJ83♦ A86♠ J1062	West Bids 2♠ if possible. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 15	♣ 76♥ KQJ4◆ AQ10♣ QJ95	East Bids 4♠ if possible. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 9	▲ AJ872▼ K1062◆ J98◆ 9	West Bids 2♦ if possible. Partner bids first.

Board: 36 Dealer: N	North: ♠ 63	South: ♠ K542	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9	★ K83◆ AK953◆ AJ4	▼ J75◆ 4◆ KQ832	2♥ Pass 1. Stay	Pass 3NT	Pass AP	3♠
Contract: 3N N Board: 37 Dealer: S	North:	South:		North	East	
Vul: None North HCP: 10 South HCP: 15	1092✓ AQ97✓ Q92	◆ A7 ▼ KJ106 ◆ 1073	Pass Pass	2 ♣ ¹ 3NT	2♦ AP	1NT Pass
Contract: 3N S	♣ Q95	♣ AK43	1. Stay	man		
Board: 38 Dealer: N	North: ♠ Q4	South: ♠ 95	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9	♥ Q109 ♦ KJ1075 ♣ AK3	★ KJ83★ A86★ J1062	2♠ Pass	Pass 3	Pass AP	X
Contract: 3♦ N	Z I HXS	¥ 31002	1. Stay	man		
Board: 39 Dealer: S Vul: NS	North: ♠ K3	South: ♠ 76	West	North	East	South 1NT
North HCP: 15	♥ A532 ♦ J742	♥ KQJ4 ♦ AQ10	Pass	2 ♣ ¹	4 ♠	Pass
South HCP: 15 Contract: 4♠X E	♣ AK7	◆ QJ95	Pass 1. Stay	X man	AP	
Board: 40			West	North		
Dealer: N	North: ♠ K103	South: ♠ AJ872	2♦	1NT 2NT	Pass Pass	
Vul: EW North HCP: 17	♥ QJ94	▼ K1062	Pass		Pass	
South HCP: 9	◆ A7◆ AQJ8	♦ J98 ♣ 9	AP			
Contract: 4♠ S	₹ AQJO	▼ フ	 Stayman limit raise or better in ♠ 			A

Board: 41 Dealer: S Vul: None HCP: 8	♣ 876♥ KJ43◆ Q102♣ Q72	East Bids 2♦ if possible. Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 16	▲ AJ✔ AJ3◆ KQJ95◆ 1064	West Bids 2♠ if possible. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 12	AJ54▼ 1054◆ 765◆ AK8	East Bids 2♥ if possible. Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 16	♠ AK97♥ 85♠ A53♠ AJ53	West Bids 2♦ if possible. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 9		East Bids 2♦ if possible. Partner bids first.

Board: 41 Dealer: S	North:	South:	West	North	East	
Vul: None	★ 876	♠ AK3	_	1	_	1NT
North HCP: 8	♥ KJ43	♥ 652	Pass		2 ♦	Pass
South HCP: 15	◆ Q102	♦ 853	Pass	2NT	AP	
Contract: 2N S	♣ Q72	♣ AKJ8	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AJ	★ 52		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AJ3	♥ Q986	2♠	2NT	Pass	3♦
North HCP: 16 South HCP: 10	♦ KQJ95	♦ A8764	AP			
Contract: 3 S	♣ 1064	♣ A8	1. Stay	man		
Board: 43	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ AJ54	Soun. ♦ KQ976	,,,	1,0141		1NT
Vul: EW	♥ 1054	♥ K73	Pass	2 ♣ ¹	2♥	2♠
North HCP: 12	◆ 765	♦ KQ3	Pass	2 ♣ 4 ♠	AP	-1
South HCP: 15	♣ AK8	♣ Q6	1. Stay		Λu	
Contract: 4♠ S			1. Stay	118411		
Board: 44	NI 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♠ AK97 ♥ 85	♠ Q62 ♥ QJ93	24			
North HCP: 16	♦ A53	• U393 • J6	2 ♦ AP	2NT	Pass	3NT
South HCP: 11	♣ AJ53	♣ KQ42		*****		
Contract: 3N N	21200	2 124 .2	1. Stay	man		
			West	North	East	South
Doorde 45			*** 0.50	1,0141		1NT
Board: 45 Dealer: S	North:	South:	Pass	2 ♣ ¹	2•	Pass
Vul: NS	♦ J53	♦ AK9	Pass	X	Pass	
North HCP: 9	∀ KJ98	♥ Q532		3^{2}	Pass	
South HCP: 15	♦ 97 • A006	♦ K4	AP	J ▼	1 433	17
Contract: 4♣ N	♣ A986	♣ QJ32		man		
			1. Stay	raise or	hetter	in 📤
			2. mil	10100 01		ш ж

Board: 41 Dealer: S Vul: None HCP: 15	♠ AK3♥ 652♦ 853♠ AKJ8	East Bids 2♦ if possible. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 10	\$52♥ Q986♦ A8764♣ A8	West Bids 2♠ if possible. Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 15	★ KQ976★ K73★ KQ3★ Q6	East Bids 2♥ if possible. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 11	♣ Q62♥ QJ93◆ J6♣ KQ42	West Bids 2♦ if possible. Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 15	★ AK9♥ Q532◆ K4◆ QJ32	East Bids 2♦ if possible. You bid first.

Board: 41 Dealer: S	North:	South:	West	North	East	
Vul: None	★ 876	♠ AK3	_	1	_	1NT
North HCP: 8	♥ KJ43	♥ 652	Pass		2 ♦	Pass
South HCP: 15	◆ Q102	♦ 853	Pass	2NT	AP	
Contract: 2N S	♣ Q72	♣ AKJ8	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AJ	★ 52		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AJ3	♥ Q986	2♠	2NT	Pass	3♦
North HCP: 16 South HCP: 10	♦ KQJ95	♦ A8764	AP			
Contract: 3 S	♣ 1064	♣ A8	1. Stay	man		
Board: 43	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ AJ54	Soun. ♦ KQ976	,,,	1,0141		1NT
Vul: EW	♥ 1054	♥ K73	Pass	2 ♣ ¹	2♥	2♠
North HCP: 12	◆ 765	♦ KQ3	Pass	2 ♣ 4 ♠	AP	-1
South HCP: 15	♣ AK8	♣ Q6	1. Stay		Λu	
Contract: 4♠ S			1. Stay	118411		
Board: 44	NI 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♠ AK97 ♥ 85	♠ Q62 ♥ QJ93	24			
North HCP: 16	♦ A53	• U393 • J6	2 ♦ AP	2NT	Pass	3NT
South HCP: 11	♣ AJ53	♣ KQ42		*****		
Contract: 3N N	21200	2 124 .2	1. Stay	man		
			West	North	East	South
Doorde 45			*** 0.50	1,0141		1NT
Board: 45 Dealer: S	North:	South:	Pass	2 ♣ ¹	2•	Pass
Vul: NS	♦ J53	♦ AK9	Pass	X	Pass	
North HCP: 9	∀ KJ98	♥ Q532		3^{2}	Pass	
South HCP: 15	♦ 97 • A006	♦ K4	AP	J ▼	1 433	17
Contract: 4♣ N	♣ A986	♣ QJ32		man		
			1. Stay	raise or	hetter	in 📤
			2. mil	10100 01		ш ж

Board: 46 Dealer: N Vul: EW HCP: 15	AJ★ K952← 643★ AK106	West Bids 2♠ if possible. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 9	★ KQ102★ K83★ 6★ J10976	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 16	♣ Q32♥ AJ74♦ KQ♣ A642	West Bids 2♦ if possible. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 8	♣ Q75♥ QJ94♦ 72♣ K832	East Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 16	♠ AK53♥ A954♦ 84♠ AJ3	West Bids 3♦ if possible. You bid first.

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ AJ ♥ K952 ♠ 643 ♣ AK106	South: ♠ 86 ♥ QJ87 ♦ QJ107 ♠ Q74	West 2♣ Pass 1. Stay	North 1NT Pass 3.	East Pass Pass AP	2 ♣ ¹
Board: 47 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 • E	North: ♠ KQ102 ♥ K83 ♦ 6 ♣ J10976	South: ♠ A83 ♥ 10765 • Q8 ♣ AKQ2	Pass Pass Pass Pass 4 1. Stay	AP	2 ♦ 3 ♦	South 1NT Pass Pass Pass
Board: 48 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q32 ♥ AJ74 ♦ KQ ♠ A642	South: ♣ J95 ♥ K1082 ♦ 53 ♣ KQJ5	West 2 AP 1. Stay	North 1NT 2NT	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ Q75 ♥ QJ94 • 72 ♠ K832	South: ♠ AKJ9 ♥ A1072 ♠ K5 ♠ Q64	Pass Pass AP 1. Stay		East 2♦ 3♦	South 1NT 2NT 3NT
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK53 ♥ A954 ♠ 84 ♣ AJ3	South: ♠ Q742 ♥ K1062 ♦ 105 ♠ K109	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 46 Dealer: N Vul: EW HCP: 8	♣86♥QJ87◆QJ107♣Q74	West Bids 2♠ if possible. Partner bids first.
Board: 47 Dealer: S Vul: Both HCP: 15	★ A83▼ 10765◆ Q8◆ AKQ2	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 48 Dealer: N Vul: None HCP: 10		West Bids 2♦ if possible. Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 17	★ AKJ9★ A1072★ K5★ Q64	East Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 8	♣ Q742♥ K1062♦ 105♣ K109	West Bids 3♦ if possible. Partner bids first.

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ AJ ♥ K952 ♠ 643 ♣ AK106	South: ♠ 86 ♥ QJ87 ♦ QJ107 ♠ Q74	West 2♣ Pass 1. Stay	North 1NT Pass 3.	East Pass Pass AP	2 ♣ ¹
Board: 47 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 • E	North: ♠ KQ102 ♥ K83 ♦ 6 ♣ J10976	South: ♠ A83 ♥ 10765 • Q8 ♣ AKQ2	Pass Pass Pass Pass 4 1. Stay	AP	2 ♦ 3 ♦	South 1NT Pass Pass Pass
Board: 48 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q32 ♥ AJ74 ♦ KQ ♠ A642	South: ♣ J95 ♥ K1082 ♦ 53 ♣ KQJ5	West 2 AP 1. Stay	North 1NT 2NT	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ Q75 ♥ QJ94 • 72 ♠ K832	South: ♠ AKJ9 ♥ A1072 ♠ K5 ♠ Q64	Pass Pass AP 1. Stay		East 2♦ 3♦	South 1NT 2NT 3NT
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK53 ♥ A954 ♠ 84 ♣ AJ3	South: ♠ Q742 ♥ K1062 ♦ 105 ♠ K109	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 51 Dealer: S Vul: None HCP: 8	♣ Q1054♥ K93◆ J98♣ Q62	East Bids 2♦ if possible. Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 15	★ AK107▼ K1043◆ 86♣ AJ8	West Bids 2♦ if possible. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 9	♦3 ▼ K863 ♦ 983 ♣ AQ1053	East Bids 3♠ if possible. Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 17	♠ AKJ8♥ 952♠ AJ4♠ KJ4	West Bids 4♥ if possible. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 11	◆ QJ42◆ 9853◆ K4◆ AJ9	East Bids 2♦ if possible. Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2 E	North: ♠ Q1054 ♥ K93 ♠ J98 ♣ Q62	South: ♠ AK6 ♥ A1084 ♦ 53 ♠ AJ94	West North East South 1NT Pass 2♣¹ 2◆ AP 1. Stayman
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ AK107 ♥ K1043 ♠ 86 ♣ AJ8	South: ♠ QJ832 ♥ AJ86 ♠ K2 ♣ 102	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 2♠ Pass 3♠² Pass 3♥³ Pass 4♠⁴ Pass 4♥⁵ Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠ 3. Cue bid, a ♥ stopper 4. Cue bid, a ♣ stopper 5. Cue bid, surplus
Board: 53 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ 3 ♥ K863 ♠ 983 ♠ AQ1053	South: ♠ K62 ♥ Q75 ♠ AK76 ♠ K42	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass X AP 1. Stayman
Board: 54 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4 VX W	North: ♠ AKJ8 ♥ 952 ♠ AJ4 ♣ KJ4	South: ♠ Q652 ♥ 43 ♠ K8632 ♣ A5	West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman
Board: 55 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ42 ♥ 9853 ♠ K4 ♠ AJ9	South: ♠ A105 ♥ AKQ7 ♠ 87 ♠ Q872	West North East South 1NT Pass 2♣¹ 2◆ Pass Pass X Pass 3♣ Pass 3NT AP 1. Stayman

Board: 51 Dealer: S Vul: None HCP: 16	AK6✓ A1084✓ 53✓ AJ94	East Bids 2♦ if possible. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 11	♣ QJ832♥ AJ86♦ K2♣ 102	West Bids 2♦ if possible. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 15	★ K62♥ Q75◆ AK76◆ K42	East Bids 3♠ if possible. You bid first.
Board: 54 Dealer: N Vul: None HCP: 9	♣ Q652♥ 43♦ K8632♣ A5	West Bids 4♥ if possible. Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 15	★ A105▼ AKQ7◆ 87♣ Q872	East Bids 2♦ if possible. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2 E	North: ♠ Q1054 ♥ K93 ♠ J98 ♣ Q62	South: ♠ AK6 ♥ A1084 ♦ 53 ♠ AJ94	West North East South 1NT Pass 2♣¹ 2◆ AP 1. Stayman
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ AK107 ♥ K1043 ♠ 86 ♣ AJ8	South: ♠ QJ832 ♥ AJ86 ♠ K2 ♣ 102	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 2♠ Pass 3♠² Pass 3♥³ Pass 4♠⁴ Pass 4♥⁵ Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠ 3. Cue bid, a ♥ stopper 4. Cue bid, a ♣ stopper 5. Cue bid, surplus
Board: 53 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ 3 ♥ K863 ♠ 983 ♠ AQ1053	South: ♠ K62 ♥ Q75 ♠ AK76 ♠ K42	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass X AP 1. Stayman
Board: 54 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4 VX W	North: ♠ AKJ8 ♥ 952 ♠ AJ4 ♣ KJ4	South: ♠ Q652 ♥ 43 ♠ K8632 ♣ A5	West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman
Board: 55 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ42 ♥ 9853 ♠ K4 ♠ AJ9	South: ♠ A105 ♥ AKQ7 ♠ 87 ♠ Q872	West North East South 1NT Pass 2♣¹ 2◆ Pass Pass X Pass 3♣ Pass 3NT AP 1. Stayman

Board: 56 Dealer: N Vul: EW HCP: 16	★ KQ83★ A4◆ KJ104◆ QJ7	West Bids 2♥ if possible. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 10	★ K73 ♥ Q1053 ♦ Q ★ K10742	East Bids 3♦ if possible. Partner bids first.
Board: 58 Dealer: N Vul: EW HCP: 15	J8▼ 10973◆ AK762◆ AK	West Bids 2♠ if possible. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 8	◆ Q8642▼ AQ83◆ 4◆ 753	East Bids 2♦ if possible. Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 16	★ KQ4▼ KJ953◆ KJ★ K108	West Bids 2♠ if possible. You bid first.

Board: 56 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KQ83 ♥ A4 ♠ KJ104 ♣ QJ7	South: ♠ A764 ♥ 983 ♠ AQ7 ♣ 963	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	
Board: 57 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K73 ♥ Q1053 ♦ Q ♠ K10742	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♦ AP	South 1NT Pass
Board: 58 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5 S	North:	South: ◆ 74 ▼ AKJ5 ◆ Q9853 ◆ 84	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2 ♣ ¹ 3 ♦ 5 ♦
Board: 59 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ Q8642 ♥ AQ83 ♦ 4 ♣ 753	South: ♠ AJ9 ♥ J106 ♠ KQJ2 ♠ K108	West Pass Pass 1. Stay		East 2 AP	South 1NT Pass
Board: 60 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 \(\vert \)	North: ♠ KQ4 ♥ KJ953 ♠ KJ ♣ K108	South: ♣ 8 ♥ AQ106 ♦ 76543 ♣ A94	West 2 Pass AP 1. Stay	North 1NT 2NT 3 man	East Pass Pass Pass	2 ♣ ¹ 3 ♦

Board: 56 Dealer: N Vul: EW HCP: 10	★ A764♥ 983★ AQ7★ 963	West Bids 2♥ if possible. Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 17	♣ J1085♥ AK86◆ K106♣ AQ	East Bids 3♦ if possible. You bid first.
Board: 58 Dealer: N Vul: EW HCP: 10	★74★ AKJ5★ Q9853★ 84	West Bids 2♠ if possible. Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 15	▲ AJ9♥ J106◆ KQJ2♣ K108	East Bids 2♦ if possible. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 10	♣ 8 ♥ AQ106 ♦ 76543 ♣ A94	West Bids 2♠ if possible. Partner bids first.

Board: 56 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KQ83 ♥ A4 ♠ KJ104 ♣ QJ7	South: ♠ A764 ♥ 983 ♠ AQ7 ♣ 963	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	
Board: 57 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K73 ♥ Q1053 ♦ Q ♠ K10742	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♦ AP	South 1NT Pass
Board: 58 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5 S	North:	South: ◆ 74 ▼ AKJ5 ◆ Q9853 ◆ 84	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2 ♣ ¹ 3 ♦ 5 ♦
Board: 59 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ Q8642 ♥ AQ83 ♦ 4 ♣ 753	South: ♠ AJ9 ♥ J106 ♠ KQJ2 ♠ K108	West Pass Pass 1. Stay		East 2 AP	South 1NT Pass
Board: 60 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 \(\vert \)	North: ♠ KQ4 ♥ KJ953 ♠ KJ ♣ K108	South: ♣ 8 ♥ AQ106 ♦ 76543 ♣ A94	West 2 Pass AP 1. Stay	North 1NT 2NT 3 man	East Pass Pass Pass	2 ♣ ¹ 3 ♦

Board: 61 Dealer: S Vul: EW HCP: 12	★ K642★ 643★ A★ AJ942	East Bids 2♦ if possible. Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 16	★ A8▼ K92◆ KJ964◆ KQ4	West Bids 3♠ if possible. You bid first.
Board: 63 Dealer: S Vul: None HCP: 12	♣ QJ92♥ K3♦ K72♣ K862	East Bids 2♦ if possible. Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 16	↑ 754♥ AQJ6↑ AJ4♠ A97	West Bids 2♦ if possible. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 8	♠ 6♥ A1095♦ KJ1065♠ 942	East Bids 4♠ if possible. Partner bids first.

Board: 61 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 2•X E	North: ♠ K642 ♥ 643 ♠ A ♣ AJ942	South: ♠ AQ108 ♥ AQJ2 ♠ 42 ♠ Q65		East South 1NT 2 Pass AP
Board: 62 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3•X W	North: ♣ A8 ▼ K92 ◆ KJ964 ♣ KQ4	South: ♠ K4 ♥ Q653 • 107 ♣ A9765		East South Pass 2♣¹ Pass X
Board: 63 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ QJ92 ♥ K3 ♠ K72 ♠ K862	South: ♠ A75 ♥ AQJ62 ♦ 105 ♣ A104		East South 1NT 2♦ 2♥ AP
Board: 64 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 S	North: ♣ 754 ♥ AQJ6 ♠ AJ4 ♣ A97	South: ♠ AQ1062 ♥ K1097 ♠ 63 ♠ 85	2 ♦ 2NT	Pass 2♣¹ Pass 3♠ Pass 4♠
Board: 65 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4•X E	North: ♠ 6 ♥ A1095 ♠ KJ1065 ♣ 942	South: ♠ K7 ▼ Q872 ♠ AQ83 ♣ AQ8	West North Pass 2♣¹ AP 1. Stayman	East South 1NT 4♠ X

Board: 61 Dealer: S Vul: EW HCP: 15	AQ108✓ AQJ242Q65	East Bids 2♦ if possible. You bid first.
Board: 62 Dealer: N Vul: Both HCP: 9	★ K4♥ Q653◆ 107◆ A9765	West Bids 3♠ if possible. Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 15	★ A75▼ AQJ62◆ 105◆ A104	East Bids 2♦ if possible. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 9	AQ1062K10976385	West Bids 2♦ if possible. Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 17	★ K7♥ Q872◆ AQ83◆ AQ8	East Bids 4♠ if possible. You bid first.

Board: 61 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 2•X E	North: ♠ K642 ♥ 643 ♠ A ♣ AJ942	South: ♠ AQ108 ♥ AQJ2 ♠ 42 ♠ Q65		East South 1NT 2 Pass AP
Board: 62 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3•X W	North: ♣ A8 ▼ K92 ◆ KJ964 ♣ KQ4	South: ♠ K4 ♥ Q653 • 107 ♣ A9765		East South Pass 2♣¹ Pass X
Board: 63 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ QJ92 ♥ K3 ♠ K72 ♠ K862	South: ♠ A75 ♥ AQJ62 ♦ 105 ♣ A104		East South 1NT 2♦ 2♥ AP
Board: 64 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 S	North: ♣ 754 ♥ AQJ6 ♠ AJ4 ♣ A97	South: ♠ AQ1062 ♥ K1097 ♠ 63 ♠ 85	2 ♦ 2NT	Pass 2♣¹ Pass 3♠ Pass 4♠
Board: 65 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4•X E	North: ♠ 6 ♥ A1095 ♠ KJ1065 ♣ 942	South: ♠ K7 ▼ Q872 ♠ AQ83 ♣ AQ8	West North Pass 2♣¹ AP 1. Stayman	East South 1NT 4♠ X

Board: 66 Dealer: N Vul: None HCP: 15	★ AK52♥ 97◆ AJ98◆ K74	West Bids 4♥ if possible. You bid first.
Board: 67 Dealer: S Vul: NS HCP: 9	AQ975✓ K543◆ 98◆ 82	East Bids 2♦ if possible. Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 16	★ KJ107★ 63★ AKJ★ KJ64	West Bids 2♥ if possible. You bid first.
Board: 69 Dealer: S Vul: None HCP: 11	★ K1072★ 5★ KJ5★ A10932	East Bids 2♥ if possible. Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 16	★ K72♥ QJ43◆ K8◆ AK86	West Bids 2♠ if possible. You bid first.

Board: 66 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ AK52 ♥ 97 ♠ AJ98 ♣ K74	South: ♠ QJ107 ♥ 43 ♠ KQ5 ♠ QJ86	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 67 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ AQ975 ♥ K543 ♦ 98 ♣ 82	South: ♠ KJ1084 ♥ 972 ♠ KJ ♣ AKJ	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KJ107 ♥ 63 ♠ AKJ ♣ KJ64	South: ♠ A654 ♥ J975 ♠ 86 ♣ A85	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ K1072 ♥ 5 ♠ KJ5 ♣ A10932	South: ♠ A3 ♥ Q93 ♠ AQ76 ♣ QJ54	West Pass Pass Pass 1. Stay	North 2•¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 70 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K72 ♥ QJ43 ♠ K8 ♣ AK86	South: ♣ 86 ♥ A872 • Q764 ♣ Q52	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 66 Dealer: N Vul: None HCP: 11	♣ QJ107♥ 43♦ KQ5♣ QJ86	West Bids 4♥ if possible. Partner bids first.
Board: 67 Dealer: S Vul: NS HCP: 16	★ KJ1084♥ 972◆ KJ◆ AKJ	East Bids 2♦ if possible. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 9	A654✓ J97586A85	West Bids 2♥ if possible. Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 15	A3♥ Q93AQ76QJ54	East Bids 2♥ if possible. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 8	★86★ A872◆ Q764★ Q52	West Bids 2♠ if possible. Partner bids first.

Board: 66 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ AK52 ♥ 97 ♠ AJ98 ♣ K74	South: ♠ QJ107 ♥ 43 ♠ KQ5 ♠ QJ86	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 67 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ AQ975 ♥ K543 ♦ 98 ♣ 82	South: ♠ KJ1084 ♥ 972 ♠ KJ ♣ AKJ	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KJ107 ♥ 63 ♠ AKJ ♣ KJ64	South: ♠ A654 ♥ J975 ♠ 86 ♣ A85	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ K1072 ♥ 5 ♠ KJ5 ♣ A10932	South: ♠ A3 ♥ Q93 ♠ AQ76 ♣ QJ54	West Pass Pass Pass 1. Stay	North 2•¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 70 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K72 ♥ QJ43 ♠ K8 ♣ AK86	South: ♣ 86 ♥ A872 • Q764 ♣ Q52	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 71 Dealer: S Vul: EW Val: EW Vul: EW Val: None Val: Ew Val: None Val			
Dealer: N	Dealer: S Vul: EW	∨ A763 ♦ 85	•
Dealer: S Vul: NS Vul: NS HCP: 11 Board: 74 Dealer: N Vul: Both HCP: 15 A74 Board: 75 Dealer: S Val: Board: 75 Dealer: S Vul: NS A74 Board: 75 Dealer: S Val: NS Partner bids first. East Bids 2♠ if possible. Partner bids first. East Bids 2♠ if possible. Partner bids first. East Bids 2♠ if possible. Partner bids first.	Dealer: N Vul: None	♥ AQ1092 • 105	•
Dealer: N	Dealer: S Vul: NS	♥ QJ109 ♦ KJ6	-
Dealer: S Vul: NS Valiable Valiable Valiable East Bids 2♠ if possible. Partner bids first	Dealer: N Vul: Both	✓ J75✓ AQ432	•
	Dealer: S Vul: NS	∨ A1065 → Q76	-

Board: 71 Dealer: S	North: ♠ K973	South: ♠ 64		North .		1NT
Vul: EW	▼ A763	♥ KQ85	Pass	2 ♣ ¹	2•	Pass
North HCP: 8 South HCP: 15	♦ 85	♦ KQ10	Pass	X	Pass	3♣
Contract: 3♣ N	♣ J97	♣ KQ84	AP			
			1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q1032		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AQ1092	♥ KJ8	2♦	2♥	Pass	4♥
South HCP: 11	♦ 105	♦ A9	AP			
Contract: 4♥ N	♣ KQ4	♣ J832	1. Stay	man		
Board: 73	N 4	G 4	West	North	East	South
Dealer: S	North: ♠ A6	South: ♠ 105				1NT
Vul: NS	₹ A0 ♥ QJ109	◆ 103 ▼ A73	Pass	2 ♣ ¹	2♠	Pass
North HCP: 11	◆ KJ6	◆ Q10975	Pass	X	Pass	3♦
South HCP: 15 Contract: 3N S	♣ 6543	♣ AKQ	Pass	3NT	AP	
Contract. 31V S			1. Stay	man		
Board: 74			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♦ A6	♦ 84	2♠	Pass	Pass	X
North HCP: 15	▼ J75◆ AQ432	♥ Q1098 ♦ K1065	Pass	3♦	Pass	3NT
South HCP: 11	◆ A74	◆ KQJ	AP			
Contract: 3N N			1. Stay	man		
			West	North	East	South
Board: 75						1NT
Dealer: S	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Vul: NS	♦ 102 ♥ A1065	♠ QJ7 ♥ 832	Pass	X	Pass	3♣
North HCP: 9	◆ Q76	◆ AK3	Pass	3 ♠ ²	Pass	4♣
South HCP: 15	♣ K1064	♣ AJ95	AP			
Contract: 4♣ N			1. Stay	man		

Board: 71 Dealer: S Vul: EW HCP: 15	♠ 64♥ KQ85♦ KQ10♠ KQ84	East Bids 2♦ if possible. You bid first.
Board: 72 Dealer: N Vul: None HCP: 11	♣ Q1032♥ KJ8◆ A9♣ J832	West Bids 2♦ if possible. Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 15	105★ A73◆ Q10975♣ AKQ	East Bids 2♠ if possible. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 11	♦ 84 ▼ Q1098 ◆ K1065 ♣ KQJ	West Bids 2♠ if possible. Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 15	♣ QJ7♥ 832♦ AK3♣ AJ95	East Bids 2♠ if possible. You bid first.

Board: 71 Dealer: S	North: ♠ K973	South: ♠ 64		North .		1NT
Vul: EW	▼ A763	♥ KQ85	Pass	2 ♣ ¹	2•	Pass
North HCP: 8 South HCP: 15	♦ 85	♦ KQ10	Pass	X	Pass	3♣
Contract: 3♣ N	♣ J97	♣ KQ84	AP			
			1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q1032		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AQ1092	♥ KJ8	2♦	2♥	Pass	4♥
South HCP: 11	♦ 105	♦ A9	AP			
Contract: 4♥ N	♣ KQ4	♣ J832	1. Stay	man		
Board: 73	N 4	G 4	West	North	East	South
Dealer: S	North: ♠ A6	South: ♠ 105				1NT
Vul: NS	₹ A0 ♥ QJ109	◆ 103 ▼ A73	Pass	2 ♣ ¹	2♠	Pass
North HCP: 11	◆ KJ6	◆ Q10975	Pass	X	Pass	3♦
South HCP: 15 Contract: 3N S	♣ 6543	♣ AKQ	Pass	3NT	AP	
Contract. 31V S			1. Stay	man		
Board: 74			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♦ A6	♦ 84	2♠	Pass	Pass	X
North HCP: 15	▼ J75◆ AQ432	♥ Q1098 ♦ K1065	Pass	3♦	Pass	3NT
South HCP: 11	◆ A74	◆ KQJ	AP			
Contract: 3N N			1. Stay	man		
			West	North	East	South
Board: 75						1NT
Dealer: S	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Vul: NS	♦ 102 ♥ A1065	♠ QJ7 ♥ 832	Pass	X	Pass	3♣
North HCP: 9	◆ Q76	◆ AK3	Pass	3 ♠ ²	Pass	4♣
South HCP: 15	♣ K1064	♣ AJ95	AP			
Contract: 4♣ N			1. Stay	man		

Board: 76 Dealer: N Vul: EW HCP: 15	♣ KQ ♥ Q85 ♦ K1085 ♣ KQ62	West Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 10	★ A954♥ K7◆ 82◆ QJ963	East Bids 3♥ if possible. Partner bids first.
Board: 78 Dealer: N Vul: None HCP: 15	♣ J763♥ A7♦ K109♣ AQJ9	West Bids 2♦ if possible. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 9		East Bids 2♦ if possible. Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 17	★ KQJ8♥ J52◆ 95◆ AKQJ	West Bids 3♦ if possible. You bid first.

Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 VX	North: ♠ KQ ♥ Q85 ♠ K1085 ♠ KQ62	South: ♠ A743 ♥ 42 ♠ Q62 ♣ AJ74	West 2♥ 3♥ AP 1. Stay	North 1NT Pass Pass	East Pass Pass Pass	2 ♣ ¹ X
Board: 77 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A954 ♥ K7 ♠ 82 ♣ QJ963	South: ♠ QJ73 ♥ A6 ♦ J965 ♠ AK8	Pass Pass 1. Stay	3NT		South 1NT Pass
Board: 78 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3 S	North: ◆ J763 ▼ A7 ◆ K109 ◆ AQJ9	South: ♠ AK85 ♥ 10942 ♠ 63 ♣ K54	West 2 Pass 1. Stay	North 1NT Pass 3 man	East Pass Pass AP	2 ♣¹
Board: 79 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♣ J86 ♥ KQ52 ♣ 32 ♣ K763	South: ♠ Q742 ♥ AJ3 ♠ K9 ♠ AQ109		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 80 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W	North: ♠ KQJ8 ♥ J52 ♦ 95 ♣ AKQJ	South: ♠ A10973 ♥ Q1074 ♦ Q32 ♣ 2	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 76 Dealer: N Vul: EW HCP: 11	♠ A743♥ 42♦ Q62♠ AJ74	West Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 77 Dealer: S Vul: Both HCP: 15	♣ QJ73♥ A6◆ J965♣ AK8	East Bids 3♥ if possible. You bid first.
Board: 78 Dealer: N Vul: None HCP: 10	♠ AK85♥ 10942♦ 63♠ K54	West Bids 2♦ if possible. Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 16	♣ Q742♥ AJ3♦ K9♣ AQ109	East Bids 2♦ if possible. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 8	★ A10973♥ Q1074◆ Q32◆ 2	West Bids 3♦ if possible. Partner bids first.

Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 VX	North: ♠ KQ ♥ Q85 ♠ K1085 ♠ KQ62	South: ♠ A743 ♥ 42 ♠ Q62 ♣ AJ74	West 2♥ 3♥ AP 1. Stay	North 1NT Pass Pass	East Pass Pass Pass	2 ♣ ¹ X
Board: 77 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A954 ♥ K7 ♠ 82 ♣ QJ963	South: ♠ QJ73 ♥ A6 ♦ J965 ♠ AK8	Pass Pass 1. Stay	3NT		South 1NT Pass
Board: 78 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3 S	North: ◆ J763 ▼ A7 ◆ K109 ◆ AQJ9	South: ♠ AK85 ♥ 10942 ♠ 63 ♣ K54	West 2 Pass 1. Stay	North 1NT Pass 3 man	East Pass Pass AP	2 ♣¹
Board: 79 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♣ J86 ♥ KQ52 ♣ 32 ♣ K763	South: ♠ Q742 ♥ AJ3 ♠ K9 ♠ AQ109		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 80 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W	North: ♠ KQJ8 ♥ J52 ♦ 95 ♣ AKQJ	South: ♠ A10973 ♥ Q1074 ♦ Q32 ♣ 2	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 81 Dealer: S Vul: None HCP: 10	◆ Q1053 ▼ K87 ◆ 104 ◆ AJ84	East Bids 2♦ if possible. Partner bids first.
Board: 82 Dealer: N Vul: NS HCP: 15	★ K82★ A87◆ QJ109★ AJ9	West Bids 2♠ if possible. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 9	▲ AJ73♥ 95◆ KJ84♣ 643	East Bids 2♥ if possible. Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 15	A532KQJ3QJQ103	West Bids 2♥ if possible. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 12	♣ 8♥ KJ102◆ QJ6♣ KQ982	East Bids 2♠ if possible. Partner bids first.

Board: 81 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ Q1053 ♥ K87	♠ A742 ♥ AQ	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 10	♦ 104	◆ 632	Pass	X	Pass	3♣
South HCP: 15	♣ AJ84	♣ KQ102	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: N	★ K82	★ 53		1NT	Pass	2 ♣ ¹
Vul: NS	♥ A87	♥ QJ106	2♠	Pass		X
North HCP: 15 South HCP: 9	♦ QJ109	◆ K62	Pass	3 ♦	AP	
Contract: 3♦ N	♣ AJ9	♣ K832	1. Stay	man		
Board: 83	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ AJ73	South:	West	rvorul	Lasi	1NT
Vul: EW	♥ AJ73	♠ Q2 ♥ AJ4	Pass	2 ♣ ¹	2♥	2NT
North HCP: 9	◆ KJ84	◆ AQ63	Pass	3NT	AP	2111
South HCP: 16 Contract: 3N S	♣ 643	♣ K1052	1. Stay		7 11	
Board: 84	37.4	a 1	West	North	Fact	South
Dealer: N	North:	South:	WEST	1NT	Pass	
Vul: None	♠ A532 ♥ KQJ3	♠ KJ64 ♥ 97	2♥	Pass	Pass	2 ♠ ¹ X
North HCP: 15	◆ QJ	◆ K1094	AP	rass	rass	Λ
South HCP: 11 Contract: 2♥X W	♣ Q103	♣ A76	1. Stay	man		
Conduct. 2 v 11 vv			·			
Board: 85	North:	South:	West	North	East	South
Dealer: S	♦ 8	♦ Q7				1NT
Vul: EW North HCP: 12	♥ KJ102	♥ AQ873	Pass	2 ♣ ¹	2♠	Pass
South HCP: 16	♦ QJ6	♦ A98	Pass	X	AP	
Contract: 2♠X E	♣ KQ982	♣ A73	1. Stay	man		

Board: 81 Dealer: S Vul: None HCP: 15	★ A742★ AQ★ 632★ KQ102	East Bids 2♦ if possible. You bid first.
Board: 82 Dealer: N Vul: NS HCP: 9	★ 53♥ QJ106◆ K62★ K832	West Bids 2♠ if possible. Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 16	♣ Q2▼ AJ4◆ AQ63♣ K1052	East Bids 2♥ if possible. You bid first.
Board: 84 Dealer: N Vul: None HCP: 11	★ KJ64♥ 97◆ K1094◆ A76	West Bids 2♥ if possible. Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 16	♣ Q7★ AQ873◆ A98♣ A73	East Bids 2♠ if possible. You bid first.

Board: 81 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ Q1053 ♥ K87	♠ A742 ♥ AQ	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 10	♦ 104	◆ 632	Pass	X	Pass	3♣
South HCP: 15	♣ AJ84	♣ KQ102	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: N	★ K82	★ 53		1NT	Pass	2 ♣ ¹
Vul: NS	♥ A87	♥ QJ106	2♠	Pass		X
North HCP: 15 South HCP: 9	♦ QJ109	◆ K62	Pass	3 ♦	AP	
Contract: 3♦ N	♣ AJ9	♣ K832	1. Stay	man		
Board: 83	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ AJ73	South:	West	rvorul	Lasi	1NT
Vul: EW	♥ AJ73	♠ Q2 ♥ AJ4	Pass	2 ♣ ¹	2♥	2NT
North HCP: 9	◆ KJ84	◆ AQ63	Pass	3NT	AP	2111
South HCP: 16 Contract: 3N S	♣ 643	♣ K1052	1. Stay		7 11	
Board: 84	37.4	a 1	West	North	Fact	South
Dealer: N	North:	South:	WEST	1NT	Pass	
Vul: None	♠ A532 ♥ KQJ3	♠ KJ64 ♥ 97	2♥	Pass	Pass	2 ♠ ¹ X
North HCP: 15	◆ QJ	◆ K1094	AP	rass	rass	Λ
South HCP: 11 Contract: 2♥X W	♣ Q103	♣ A76	1. Stay	man		
Conduct. 2 v 11 vv			·			
Board: 85	North:	South:	West	North	East	South
Dealer: S	♦ 8	♦ Q7				1NT
Vul: EW North HCP: 12	♥ KJ102	♥ AQ873	Pass	2 ♣ ¹	2♠	Pass
South HCP: 16	♦ QJ6	♦ A98	Pass	X	AP	
Contract: 2♠X E	♣ KQ982	♣ A73	1. Stay	man		

Board: 86 Dealer: N Vul: EW HCP: 17	▶ J84♥ A3◆ A10984♣ AKJ	West Bids 2♠ if possible. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 9	◆ 983♥ AK74◆ Q65◆ 963	East Bids 2♠ if possible. Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 15	▲ AJ85♥ J9◆ AJ1063♣ A2	West Bids 2♠ if possible. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 8	★ K932▼ 86◆ KJ97◆ J75	East Bids 2♥ if possible. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 15	A2✓ KJ6✓ KJ1096✓ K42	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 86 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3 N	North:	South: ♣ 7 ♥ Q984 ♠ KJ2 ♣ Q10652	West 2♠ Pass 1. Stayı	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 87 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South: ♠ Q7 ♥ Q1093 ♦ J104 ♠ AKQJ		North 2♣¹ 2NT	East 2♠ AP	South 1NT Pass
Board: 88 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AJ85 ♥ J9 ♠ AJ1063 ♣ A2	South: ♠ 2 ♥ Q1065 ♦ 972 ♣ KQJ75	West 2♣ Pass 1. Stayı	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 89 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♣ AQ82	Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ Pass	1NT Pass
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♣ K42	South: ◆ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2♣ Pass AP 1. Stayı	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹

Board: 86 Dealer: N Vul: EW HCP: 8	♣7 ♥ Q984 ♦ KJ2 ♣ Q10652	West Bids 2♠ if possible. Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 15	♠ Q7 ♥ Q1093 ♦ J104 ♣ AKQJ	East Bids 2♠ if possible. You bid first.
Board: 88 Dealer: N Vul: None HCP: 8	♣2♥ Q1065♦ 972♣ KQJ75	West Bids 2♠ if possible. Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 15	♣ Q1084♥ AK3♦ 52♣ AQ82	East Bids 2♥ if possible. You bid first.
Board: 90 Dealer: N Vul: None HCP: 9	♣87✔A1043◆87♣AJ865	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 86 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3 N	North:	South: ♣ 7 ♥ Q984 ♠ KJ2 ♣ Q10652	West 2♠ Pass 1. Stayı	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 87 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South: ♠ Q7 ♥ Q1093 ♦ J104 ♠ AKQJ		North 2♣¹ 2NT	East 2♠ AP	South 1NT Pass
Board: 88 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AJ85 ♥ J9 ♠ AJ1063 ♣ A2	South: ♠ 2 ♥ Q1065 ♦ 972 ♣ KQJ75	West 2♣ Pass 1. Stayı	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 89 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♣ AQ82	Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ Pass	1NT Pass
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♣ K42	South: ◆ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2♣ Pass AP 1. Stayı	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹

Board: 91 Dealer: S Vul: NS HCP: 8	◆96♥ Q832◆ KQJ5◆ 1043	East Bids 3♠ if possible. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 15	★ A107♥ Q43◆ AQ875◆ QJ	West Bids 2♠ if possible. You bid first.
Board: 93 Dealer: S Vul: None HCP: 9	★ K987♥ Q843◆ K6◆ J74	East Bids 2♠ if possible. Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 15	♣ J2♥ AJ8♦ K974♣ KQJ3	West Bids 3♦ if possible. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 10	▲ A1097♥ J8◆ KJ2♣ J975	East Bids 2♥ if possible. Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3•X E	North:	South: ♠ K73 ♥ AK76 ♠ A987 ♠ K8	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 24 W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♠ QJ	South: ♣ J54 ♥ AJ87 ♠ K94 ♣ 1085	West 2♣ 1. Stay	North 1NT AP man	East Pass	_
Board: 93 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♠ K6 ♣ J74	South: ◆ 32 ▼ AKJ ◆ QJ974 ◆ KQ2	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass
Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ J2 ♥ AJ8 ♠ K974 ♠ KQJ3	South: ♠ AK53 ♥ K9762 ←— ♣ 8752	West 3 Pass 1. Stay	North 1NT Pass 4♥	East Pass Pass AP	2 ♣ ¹
Board: 95 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A1097 ♥ J8 ♠ KJ2 ♠ J975	South: ♠ KQ8 ♥ 9653 ♠ AQ74 ♠ A10	West Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass

Board: 91 Dealer: S Vul: NS HCP: 17	★ K73★ AK76★ A987★ K8	East Bids 3♠ if possible. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 9	 ♣ J54 ♥ AJ87 ♠ K94 ♣ 1085	West Bids 2♠ if possible. Partner bids first.
Board: 93 Dealer: S Vul: None HCP: 16	★ 32★ AKJ◆ QJ974★ KQ2	East Bids 2♠ if possible. You bid first.
Board: 94 Dealer: N Vul: NS HCP: 10	★ AK53★ K9762★ —★ 8752	West Bids 3♦ if possible. Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 15	★ KQ8♥ 9653◆ AQ74◆ A10	East Bids 2♥ if possible. You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3•X E	North:	South: ♠ K73 ♥ AK76 ♠ A987 ♠ K8	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 24 W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♠ QJ	South: ♣ J54 ♥ AJ87 ♠ K94 ♣ 1085	West 2♣ 1. Stay	North 1NT AP man	East Pass	_
Board: 93 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♠ K6 ♣ J74	South: ◆ 32 ▼ AKJ ◆ QJ974 ◆ KQ2	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass
Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ J2 ♥ AJ8 ♠ K974 ♠ KQJ3	South: ♠ AK53 ♥ K9762 ←— ♣ 8752	West 3 Pass 1. Stay	North 1NT Pass 4♥	East Pass Pass AP	2 ♣ ¹
Board: 95 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A1097 ♥ J8 ♠ KJ2 ♠ J975	South: ♠ KQ8 ♥ 9653 ♠ AQ74 ♠ A10	West Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass

Board: 96 Dealer: N Vul: None HCP: 15 Board: 97 Dealer: S Vul: NS HCP: 8 Board: 98 Dealer: N Vul: EW Vul: EW Vul: EW Vul: EW HCP: 16 Board: 99 Dealer: S Vul: EW A9763 HCP: 16 Board: 99 Dealer: S Vul: Both HCP: 10 AK54 Board: 100 Dealer: N Vul: Board: 100 Dealer: N Vul: NS Vul: Both HCP: 10 AA9 Dealer: N Vul: NS AJ1065 HCP: 15 AN9 West Bids 2◆ if possible. East Bids 3◆ if possible. East Bids 3◆ if possible. West Bids 2◆ if possible. You bid first. West Bids 2◆ if possible. You bid first. Board: 100 A9 Dealer: N Vul: NS AK54 West Bids 2◆ if possible. You bid first.			
Dealer: S Vul: NS Vul: NS HCP: 8 A 43 Board: 98 Dealer: N Vul: EW Vul: EW Vul: EW Vul: EW A9763 HCP: 16 AK985 Dealer: S Vul: Both HCP: 10 AK54 Board: 100 Dealer: N Vul: NS AV 106 Partner bids first. Partner bids first. East Bids 2♠ if possible. Partner bids first. East Bids 3♠ if possible. Partner bids first. West Bids 2♠ if possible. Vou bid first. West Bids 2♠ if possible. Vou bid first. Vou bid first.	Dealer: N Vul: None	▼ K92◆ A972	•
Dealer: N Vul: EW A9763 HCP: 16 AK9 AK9 You bid first. Board: 99 Dealer: S Vul: Both HCP: 10 AK54 Board: 100 Dealer: N Vul: NS AM9 West Bids 2♥ if possible. You bid first. West Bids 2♥ if possible. You bid first.	Dealer: S Vul: NS	♥ 106 ♦ K106	•
Dealer: S	Dealer: N Vul: EW	♥ AJ4 ♦ A9763	East Bids 3♠ if possible.
Dealer: N ♥ Q97 Vul: NS ♦ AJ1065 Vou bid first	Dealer: S Vul: Both	♥ 106 ♦ 875	•
	Dealer: N Vul: NS	♥ Q97 ♦ AJ1065	•

Board: 96 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 \cdot N	North: ♠ A62 ♥ K92 ♠ A972 ♣ KJ9	South: ♠ KJ105 ♥ Q8 ♠ K1053 ♣ 842	West 2♥ Pass 1. Stay	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 97 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 VX E	North: ♠ Q1085 ♥ 106 ♠ K106 ♠ K953	South: ♠ AK96 ♥ 42 ♠ A543 ♠ A108	West Pass Pass 1. Stay	North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 98 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3•X W	North:	South: ♠ Q ♥ Q1082 ♠ KQ2 ♠ 86542	West 2♣ Pass Pass 1. Stay	North 1NT Pass 3• X	East Pass Pass 3♠ AP	
Board: 99 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ K985 ♥ 106 ♦ 875 ♣ AK54	South: ♠ Q1076 ♥ AKJ ♠ K9 ♠ QJ73	Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A9 ♥ Q97 ♠ AJ1065 ♣ A103	South: ♠ K754 ♥ 53 ♠ K42 ♣ K964	West 2♥ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹

Board: 96 Dealer: N Vul: None HCP: 9	♣ KJ105 ♥ Q8 • K1053 ♣ 842	West Bids 2♥ if possible. Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 15	★ AK96★ 42★ A543★ A108	East Bids 4♥ if possible. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 9	♣ Q ♥ Q1082 ♦ KQ2 ♣ 86542	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 16	♣ Q1076♥ AKJ◆ K9♣ QJ73	East Bids 3♦ if possible. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 9	★ K754★ 53★ K42★ K964	West Bids 2♥ if possible. Partner bids first.

Board: 96 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 \cdot N	North: ♠ A62 ♥ K92 ♠ A972 ♣ KJ9	South: ♠ KJ105 ♥ Q8 ♠ K1053 ♣ 842	West 2♥ Pass 1. Stay	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 97 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 VX E	North: ♠ Q1085 ♥ 106 ♠ K106 ♠ K953	South: ♠ AK96 ♥ 42 ♠ A543 ♠ A108	West Pass Pass 1. Stay	North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 98 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3•X W	North:	South: ♠ Q ♥ Q1082 ♠ KQ2 ♠ 86542	West 2♣ Pass Pass 1. Stay	North 1NT Pass 3• X	East Pass Pass 3♠ AP	
Board: 99 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ K985 ♥ 106 ♦ 875 ♣ AK54	South: ♠ Q1076 ♥ AKJ ♠ K9 ♠ QJ73	Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A9 ♥ Q97 ♠ AJ1065 ♣ A103	South: ♠ K754 ♥ 53 ♠ K42 ♣ K964	West 2♥ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹

Board: 101 Dealer: S Vul: EW HCP: 10	★ K1042★ K108★ 105★ KJ107	East Bids 2♦ if possible. Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 15	★ KQ98★ AK53★ K8★ 1095	West Bids 2♦ if possible. You bid first.
Board: 103 Dealer: S Vul: EW HCP: 9	♣ AJ82♥ K4♦ 76♣ J9762	East Bids 2♦ if possible. Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 17	♠ AKQ3♥ AK62♦ 943♠ J10	West Bids 2♦ if possible. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 11	★ KQ62▼ 75◆ AQ97◆ 1052	East Bids 2♥ if possible. Partner bids first.

Board: 101 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K1042 ♥ K108 ♦ 105 ♣ KJ107	South: ♠ QJ86 ♥ AQ5 ♦ 84 ♠ AQ86	West Pass Pass Pass 1. Stay	North 2* X 3NT man	East 2 Pass AP	1NT Pass
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ S	North: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	South: ♠ AJ104 ♥ Q96 ♦ J62 ♠ K86	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ AJ82 ♥ K4 ♠ 76 ♠ J9762	South: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	Pass Pass Pass Pass 1. Stay	3♣ 4♠	East 2 Pass AP	1NT 2NT
Board: 104 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♥ S	North: ♠ AKQ3 ♥ AK62 ♦ 943 ♣ J10	South: ♠ J1052 ♥ QJ103 ♦ 105 ♠ KQ3	West 2 Pass Pass 1. Stay 2. both	man	Pass Pass	
Board: 105 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KQ62 ♥ 75 ♠ AQ97 ♣ 1052	South: ♠ AJ95 ♥ K9 ♠ K10532 ♠ KJ	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass

Board: 101 Dealer: S Vul: EW HCP: 15	♣ QJ86♥ AQ5◆ 84♣ AQ86	East Bids 2♦ if possible. You bid first.
Board: 102 Dealer: N Vul: None HCP: 11	AJ104♥ Q96J62K86	West Bids 2♦ if possible. Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 16	★ K965♥ QJ3◆ A103◆ AQ8	East Bids 2♦ if possible. You bid first.
Board: 104 Dealer: N Vul: None HCP: 9		West Bids 2♦ if possible. Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 15	▲ AJ95♥ K9◆ K10532◆ KJ	East Bids 2♥ if possible. You bid first.

Board: 101 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K1042 ♥ K108 ♦ 105 ♣ KJ107	South: ♠ QJ86 ♥ AQ5 ♦ 84 ♠ AQ86	West Pass Pass Pass 1. Stay	North 2* X 3NT man	East 2 Pass AP	1NT Pass
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ S	North: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	South: ♠ AJ104 ♥ Q96 ♦ J62 ♠ K86	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ AJ82 ♥ K4 ♠ 76 ♠ J9762	South: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	Pass Pass Pass Pass 1. Stay	3♣ 4♠	East 2 Pass AP	1NT 2NT
Board: 104 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♥ S	North: ♠ AKQ3 ♥ AK62 ♦ 943 ♣ J10	South: ♠ J1052 ♥ QJ103 ♦ 105 ♠ KQ3	West 2 Pass Pass 1. Stay 2. both	man	Pass Pass	
Board: 105 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KQ62 ♥ 75 ♠ AQ97 ♣ 1052	South: ♠ AJ95 ♥ K9 ♠ K10532 ♠ KJ	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass

Board: 106 Dealer: N Vul: Both HCP: 16	★ A105★ K7★ AQ76★ K873	West Bids 2♠ if possible. You bid first.
Board: 107 Dealer: S Vul: None HCP: 9	♠ 6♥ K964♠ Q52♠ A9752	East Bids 3♠ if possible. Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 15	AQ10✓ J53A86✓ KJ76	West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 109 Dealer: S Vul: EW HCP: 9	♠ 6♥ A1082♦ 1053♠ KQ862	East Bids 2♠ if possible. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 16	★ AK92♥ Q10◆ KQJ6◆ J76	West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 106 Dealer: N Vul: Both North HCP: 16	North: ♠ A105 ♥ K7 ♠ AQ76	South:	West 2♠	North 1NT 2NT	East Pass AP	
South HCP: 10 Contract: 2N N	♣ K873	♣ AJ4	1. Stay	man		
Board: 107 Dealer: S	North: ♠ 6	South: ♠ K98	West	North	East	South 1NT
Vul: None North HCP: 9	♥ K964	♥ AJ1075	Pass	2 ♣ ¹	3♠	Pass
South HCP: 15	◆ Q52	♦ KJ3	Pass	X	AP	
Contract: 3♠X E	♣ A9752	♣ K4	1. Stay	man		
Board: 108			West	North		
Dealer: N	North:	South:		1NT	Pass	
Vul: NS	♠ AQ10 ♥ J53	♠ J742 ♥ KQ874	2 \(\phi\)	Pass	Pass	
North HCP: 15	◆ J33 ◆ A86	V KQ6/4 ♦ —	3 ♦ 4 ♦	Pass X	Pass Pass	
South HCP: 10	♣ KJ76	♣ A1032	4♥ AP	Λ	rass	4▼
Contract: 4♥ S			1. Stay	man		
			West	North	East	South 1NT
Board: 109	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Dealer: S Vul: EW	♠ 6	♠ Q5	Pass	X	Pass	3♣
North HCP: 9	♥ A1082	♥ K965	Pass	3 ♠ ²	Pass	4♣
South HCP: 15	♦ 1053 ♣ KQ862	◆ AQ2 ◆ A943	Pass	5♣	AP	
Contract: 5♣ N	₩ KQ802	₹ A943	1. Stay	man		
			•	raise or	better	in ♣
Board: 110			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: None	♠ AK92	♠ Q1086	2♥	Pass	Pass	X
North HCP: 16	♥ Q10 ♦ KQJ6	♥ 8 ♦ 87432	Pass	3♦	3♥	4
South HCP: 8 Contract: 4♦ N	♣ J76	♣ AQ3	AP			

Board: 106 Dealer: N Vul: Both HCP: 10		West Bids 2♠ if possible. Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 15	★ K98★ AJ1075◆ KJ3★ K4	East Bids 3♠ if possible. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 10	▶ J742♥ KQ874◆ —♣ A1032	West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 109 Dealer: S Vul: EW HCP: 15	♣ Q5♥ K965◆ AQ2♣ A943	East Bids 2♠ if possible. You bid first.
Board: 110 Dealer: N Vul: None HCP: 8	♣ Q1086♥ 8◆ 87432♣ AQ3	West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.

Board: 106 Dealer: N Vul: Both North HCP: 16	North: ♠ A105 ♥ K7 ♠ AQ76	South:	West 2♠	North 1NT 2NT	East Pass AP	
South HCP: 10 Contract: 2N N	♣ K873	♣ AJ4	1. Stay	man		
Board: 107 Dealer: S	North: ♠ 6	South: ♠ K98	West	North	East	South 1NT
Vul: None North HCP: 9	♥ K964	♥ AJ1075	Pass	2 ♣ ¹	3♠	Pass
South HCP: 15	◆ Q52	♦ KJ3	Pass	X	AP	
Contract: 3♠X E	♣ A9752	♣ K4	1. Stay	man		
Board: 108			West	North		
Dealer: N	North:	South:		1NT	Pass	
Vul: NS	♠ AQ10 ♥ J53	♠ J742 ♥ KQ874	2 \(\phi\)	Pass	Pass	
North HCP: 15	◆ J33 ◆ A86	V KQ6/4 ♦ —	3 ♦ 4 ♦	Pass X	Pass Pass	
South HCP: 10	♣ KJ76	♣ A1032	4♥ AP	Λ	rass	4▼
Contract: 4♥ S			1. Stay	man		
			West	North	East	South 1NT
Board: 109	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Dealer: S Vul: EW	♠ 6	♠ Q5	Pass	X	Pass	3♣
North HCP: 9	♥ A1082	♥ K965	Pass	3 ♠ ²	Pass	4♣
South HCP: 15	♦ 1053 ♣ KQ862	◆ AQ2 ◆ A943	Pass	5♣	AP	
Contract: 5♣ N	₩ KQ802	₹ A943	1. Stay	man		
			•	raise or	better	in ♣
Board: 110			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: None	♠ AK92	♠ Q1086	2♥	Pass	Pass	X
North HCP: 16	♥ Q10 ♦ KQJ6	♥ 8 ♦ 87432	Pass	3♦	3♥	4
South HCP: 8 Contract: 4♦ N	♣ J76	♣ AQ3	AP			

Board: 111	♦ Q1082	East Dida 2 if passible
Dealer: S	♥ 108	East Bids 2♥ if possible.
Vul: NS	♦ K105	Partner bids first.
HCP: 10	♣ KQ72	Turinor ords mot.
Board: 112	♠ AJ74	West Bids 3♦ if possible.
Dealer: N	♥ K86	west Bids 3 v ii possible.
Vul: EW	♦ A42	You bid first.
HCP: 16	♣ A74	
Board: 113	♠ QJ763	East Bids 2♦ if possible.
Dealer: S	♥ Q432	Last Dids 2 v II possible.
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ K105	1 02 02 02 02 02 02 02 02 02 02 02 02 02
Board: 114	♠ QJ97	West Bids 2♦ if possible.
Dealer: N	♥ A8	west Bids 2 v ii possible.
Vul: EW	♦ K865	You bid first.
HCP: 15	♣ KQ7	_ 50 520 22200
Board: 115	♠ Q65	East Bids 2♦ if possible.
Dealer: S	♥ AJ104	East Blus 2 II possible.
Vul: Both	♦ 5	Partner bids first.
HCP: 8	♣ J9842	2 55 25 25 25 25 25 25 25 25 25 25 25 25

Board: 111 Dealer: S	North:	South: ♠ 73	West	North	East	South 1NT
Vul: NS	♠ Q1082 ♥ 108	▼ /3 ♥ KJ6	Pass	2 ♣ ¹	2♥	Pass
North HCP: 10	◆ K105	• AQ74	Pass	X	Pass	3♣
South HCP: 15	♣ KQ72	♣ AJ43	Pass	3NT	AP	
Contract: 3N S	`		1. Stay	man		
Board: 112	North:	South:	West	North	East	South
Dealer: N	♦ AJ74	★ K93		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ K86	♥ A1054	3♦	Pass	Pass	X
South HCP: 13	◆ A42	♦ 7	AP			
Contract: 3♦X W	♣ A74	♣ KQJ53	1. Stay	man		
Board: 113	North:	South:	West	North	East	
Dealer: S	Notui. ♠ QJ763	Souii. ♠ A95				1NT
Vul: NS	♥ Q432	♥ K975	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 8 South HCP: 15	♦ 8	◆ A74	Pass	X	Pass	2NT
Contract: 2N S	♣ K105	♣ A94	AP			
			1. Stay	man		
Board: 114	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ QJ97	♦ AK62		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A8	♥ Q10963	2	Pass	Pass	3♥
South HCP: 11	♦ K865	◆ J10	Pass	3NT	AP	
Contract: 3N N	♣ KQ7	♣ J4	1. Stay	man		
Board: 115	North:	South:	West	North	East	South
Dealer: S	Norui. • Q65	AK7				1NT
Vul: Both	♥ AJ104	♥ KQ85	Pass	2 ♣ ¹	2•	2NT
North HCP: 8	♦ 5	◆ Q104	AP			
South HCP: 16 Contract: 2N S	♣ J9842	♣ Q65	1. Stay	man		

Board: 111 Dealer: S Vul: NS HCP: 15	★73▼ KJ6★ AQ74♣ AJ43	East Bids 2♥ if possible. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 13	★ K93★ A1054★ 7★ KQJ53	West Bids 3♦ if possible. Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 15	▲ A95♥ K975◆ A74♣ A94	East Bids 2♦ if possible. You bid first.
Board: 114 Dealer: N Vul: EW HCP: 11	AK62♥ Q10963◆ J10◆ J4	West Bids 2♦ if possible. Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 16	★ AK7▼ KQ85◆ Q104◆ Q65	East Bids 2♦ if possible. You bid first.

Board: 111 Dealer: S	North:	South: ♠ 73	West	North	East	South 1NT
Vul: NS	♠ Q1082 ♥ 108	▼ /3 ♥ KJ6	Pass	2 ♣ ¹	2♥	Pass
North HCP: 10	◆ K105	• AQ74	Pass	X	Pass	3♣
South HCP: 15	♣ KQ72	♣ AJ43	Pass	3NT	AP	
Contract: 3N S	`		1. Stay	man		
Board: 112	North:	South:	West	North	East	South
Dealer: N	♦ AJ74	★ K93		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ K86	♥ A1054	3♦	Pass	Pass	X
South HCP: 13	◆ A42	♦ 7	AP			
Contract: 3♦X W	♣ A74	♣ KQJ53	1. Stay	man		
Board: 113	North:	South:	West	North	East	
Dealer: S	Notui. ♠ QJ763	Souii. ♠ A95				1NT
Vul: NS	♥ Q432	♥ K975	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 8 South HCP: 15	♦ 8	◆ A74	Pass	X	Pass	2NT
Contract: 2N S	♣ K105	♣ A94	AP			
			1. Stay	man		
Board: 114	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ QJ97	♦ AK62		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A8	♥ Q10963	2	Pass	Pass	3♥
South HCP: 11	♦ K865	◆ J10	Pass	3NT	AP	
Contract: 3N N	♣ KQ7	♣ J4	1. Stay	man		
Board: 115	North:	South:	West	North	East	South
Dealer: S	Norui. • Q65	AK7				1NT
Vul: Both	♥ AJ104	♥ KQ85	Pass	2 ♣ ¹	2•	2NT
North HCP: 8	♦ 5	◆ Q104	AP			
South HCP: 16 Contract: 2N S	♣ J9842	♣ Q65	1. Stay	man		

Board: 116 Dealer: N Vul: None HCP: 17	★ K1072♥ Q6◆ A96◆ AKJ10	West Bids 3♥ if possible. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 9	♣ Q543♥ 2◆ A9532♣ K102	East Bids 2♥ if possible. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 15	♣ QJ♥ 83♦ AQ543♣ AQ95	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 119 Dealer: S Vul: None HCP: 8	★ KJ73 ★ 107 ★ 109 ♣ A10643	East Bids 4♥ if possible. Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 15	★ KQ832★ 43★ K87★ AK6	West Bids 3♥ if possible. You bid first.

Board: 116 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3 VX	North: ♠ K1072 ♥ Q6 ♠ A96 ♣ AKJ10	South: ♠ QJ84 ♥ 98 ♠ KQ1054 ♣ 82	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 117 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North: ♠ Q543 ♥ 2 ♠ A9532 ♠ K102	South: ♠ A96 ♥ K87 ♠ QJ87 ♣ AJ4	Pass Pass Pass Pass 1. Stay	North $2 \stackrel{1}{•}^1$ X $3 \stackrel{2}{•}^2$ 5 • man raise or	2♥ Pass Pass AP	1NT Pass 3♦ 4♦
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95	South:	West 2♣ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3♠	
Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 VX E	North: ♠ KJ73 ♥ 107 • 109 ♣ A10643	South: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass
Board: 120 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3 VX	North: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	South: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 116 Dealer: N	♠ QJ84 ♥ 98	West Bids 3♥ if possible.
Vul: None HCP: 8	◆ KQ1054 ◆ 82	Partner bids first.
Board: 117 Dealer: S Vul: EW	♦ A96 ♥ K87 ♦ QJ87	East Bids 2♥ if possible.
HCP: 15	♣ AJ4	You bid first.
Board: 118 Dealer: N Vul: Both	♦ 97 ♥ K754 ♦ J98	West Bids 2♠ if possible. East Bids 3♠ if possible.
HCP: 8	♣ KJ73 ♠ A94	Partner bids first.
Board: 119 Dealer: S Vul: None	▼ 32 • AK76	East Bids 4♥ if possible. You bid first.
HCP: 16	♣ KQ72	Tou blu first.
Board: 120 Dealer: N Vul: NS	▲ AJ105▼ 108◆ A92	West Bids 3♥ if possible.
HCP: 12	♣ QJ109	Partner bids first.

Board: 116 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3 VX	North: ♠ K1072 ♥ Q6 ♠ A96 ♣ AKJ10	South: ♠ QJ84 ♥ 98 ♠ KQ1054 ♣ 82	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 117 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North: ♠ Q543 ♥ 2 ♠ A9532 ♠ K102	South: ♠ A96 ♥ K87 ♠ QJ87 ♣ AJ4	Pass Pass Pass Pass 1. Stay	North $2 \stackrel{1}{•}^1$ X $3 \stackrel{2}{•}^2$ 5 • man raise or	2♥ Pass Pass AP	1NT Pass 3♦ 4♦
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95	South:	West 2♣ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3♠	
Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 VX E	North: ♠ KJ73 ♥ 107 • 109 ♣ A10643	South: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass
Board: 120 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3 VX	North: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	South: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Vul: Both HCP: 9♦ 862 ♠ K943Partner bids first.Board: 122 Dealer: N Vul: None HCP: 15♠ J764 ♠ AQ ♠ AJ85West Bids 2♠ if possible.Board: 123 Dealer: S Vul: NS HCP: 9♠ AJ84 ♠ 62 ♠ QJ74East Bids 2♠ if possible.Board: 124 Dealer: N Vul: EW HCP: 15♠ A6 ♠ AQ52 HCP: 15West Bids 2♠ if possible. West Bids 3♠ if possible.Board: 125 Dealer: S Vul: None Vul: None ♠ K8♠ K875 ♠ J3 Vul: None ♠ K8East Bids 2♠ if possible.	Board: 121 Dealer: S	♠ 65 ♥ AQ73	East Bids 2♦ if possible.
Dealer: N Vul: None HCP: 15 AJ85 Board: 123 Pealer: S Vul: NS HCP: 9 AJ84 Dealer: S Vul: NS HCP: 9 AJ85 East Bids 2 → if possible. Partner bids first. Board: 124 Pealer: N Vul: EW Vul: Fartner bids first East Bids 2 → if possible. Fartner bids first Partner bids first			Partner bids first.
HCP: 15 AJ85 AJ85 AJ84 Dealer: S V62 Vul: NS HCP: 9 AJ84 East Bids 2♥ if possible. Partner bids first. Board: 124 Dealer: N VKJ8 Vul: EW AQ52 HCP: 15 AG05 AG05 Vul: EW AQ52 HCP: 15 AG05 AG05	Dealer: N	♥ QJ2	West Bids 2♦ if possible.
Dealer: S Vul: NS HCP: 9 Dealer: S Vul: NS HCP: 9 Dealer: N VKJ8 Vul: EW Vul: EW HCP: 15 Dealer: S VII possible. Partner bids first. East Bids 2♥ if possible. Partner bids first. West Bids 2♠ if possible. West Bids 3♠ if possible. Vul: EW AQ52 HCP: 15 Dealer: S VJ3 Vul: None None East Bids 2♥ if possible. Partner bids first. East Bids 2♥ if possible. Partner bids first.		•	You bid first.
HCP: 9	Dealer: S	♥ 62	East Bids 2♥ if possible.
Dealer: N			Partner bids first.
Vul: EW HCP: 15 AQ52 HCP: 15 AU50 You bid first. Board: 125 Dealer: S Vul: None K8 Partner bids first		_ 1 10	<u>*</u>
Board: 125 ♠ K875 Dealer: S ♥ J3 Vul: None ♦ K8 Partner bids first	Vul: EW	◆ AQ52	•
Dealer: S ♥ J3 Vul: None ♦ K8 East Bids 2♦ if possible. Partner bids first	HCP: 13	₹ J1093	Y OU DIG HIST.
Partner hide first			East Bids 2♦ if possible.
HCP: 10 ♣ K6532	Vul: None HCP: 10	◆ K8 ◆ K6532	Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 65 ♥ AQ73 ♦ 862 ♠ K943	South: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75		North 2♣¹ man	East 2+	South 1NT 2NT
Board: 122 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J764 ♥ QJ2 ♠ AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ AJ84 ♥ 62 ♦ J107 ♠ QJ74	South: ♠ KQ62 ♥ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3•X W	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♣ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♠ KQ76	West 2♠ 3♠ AP 1. Stay	North 1NT Pass Pass	East Pass Pass Pass	2 ♣ ¹ X
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♠ AQJ7	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2 AP	South 1NT Pass

Board: 121 Dealer: S Vul: Both HCP: 16	★ KQ84▼ K105◆ K7◆ AJ75	East Bids 2♦ if possible. You bid first.
Board: 122 Dealer: N Vul: None HCP: 10	★ AK83★ K1063★ 83★ 764	West Bids 2♦ if possible. Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 15	★ KQ62▼ 75◆ AK5◆ K1062	East Bids 2♥ if possible. You bid first.
Board: 124 Dealer: N Vul: EW HCP: 10	103✓ A1054✓ J83✓ KQ76	West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 17	A109✓ AQ84106AQJ7	East Bids 2♦ if possible. You bid first.

Board: 121 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 65 ♥ AQ73 ♦ 862 ♠ K943	South: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75		North 2♣¹ man	East 2+	South 1NT 2NT
Board: 122 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J764 ♥ QJ2 ♠ AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ AJ84 ♥ 62 ♦ J107 ♠ QJ74	South: ♠ KQ62 ♥ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3•X W	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♣ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♠ KQ76	West 2♠ 3♠ AP 1. Stay	North 1NT Pass Pass	East Pass Pass Pass	2 ♣ ¹ X
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♠ AQJ7	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2 AP	South 1NT Pass

Board: 126 Dealer: N Vul: NS HCP: 16	★ AK9▼ AJ98◆ 72★ A1054	West Bids 3♦ if possible. You bid first.
Board: 127 Dealer: S Vul: EW HCP: 9	♣ 8 ♥ KQJ7 ♦ K10753 ♣ 985	East Bids 3♠ if possible. Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 15	★ AK82▼ A852◆ J42♣ K7	West Bids 2♦ if possible. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 13	★ KJ53♥ 2◆ AKJ94◆ J82	East Bids 4♥ if possible. Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 15	★ KQJ96▼ KQ4◆ 94◆ A109	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.

Board: 126 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♠ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ 8 ♥ KQJ7 • K10753 ♣ 985	South: ♠ Q43 ♥ A1092 ♠ AQ ♣ KQ72	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ AK82 ♥ A852 ♦ J42 ♣ K7	South: ♠ Q973 ♥ 643 ♠ Q ♠ AQ854	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 129 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 VX E	North: ♠ KJ53 ♥ 2 ♠ AKJ94 ♣ J82	South: ♠ Q74 ♥ A86 ♠ Q532 ♠ AK9	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 44 N	North: ♠ KQJ96 ♥ KQ4 ♦ 94 ♣ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3♦ AP	2♣¹ 4◆²

Board: 126 Dealer: N Vul: NS HCP: 8	◆ Q842◆ Q65◆ 85◆ KJ82	West Bids 3♦ if possible. Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 17	♣ Q43♥ A1092♦ AQ♣ KQ72	East Bids 3♠ if possible. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 10	◆ Q973◆ 643◆ Q◆ AQ854	West Bids 2♦ if possible. Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 15	♣ Q74★ A86◆ Q532♣ AK9	East Bids 4♥ if possible. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 9	108732✓ AJ95✓ 53✓ KJ	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 126 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♠ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ 8 ♥ KQJ7 • K10753 ♣ 985	South: ♠ Q43 ♥ A1092 ♠ AQ ♣ KQ72	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ AK82 ♥ A852 ♦ J42 ♣ K7	South: ♠ Q973 ♥ 643 ♠ Q ♠ AQ854	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 129 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 VX E	North: ♠ KJ53 ♥ 2 ♠ AKJ94 ♣ J82	South: ♠ Q74 ♥ A86 ♠ Q532 ♠ AK9	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 44 N	North: ♠ KQJ96 ♥ KQ4 ♦ 94 ♣ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3♦ AP	2♣¹ 4◆²

Board: 131 Dealer: S Vul: Both HCP: 10	♠ AQJ7♥ 93♦ J7643♠ Q3	East Bids 2♥ if possible. Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 15	★ A1096★ 863★ A2★ AK94	West Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 9	★ KJ65★ A954◆ 74◆ J103	East Bids 2♠ if possible. Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 15	★ KJ972★ KQ8◆ QJ10★ K6	West Bids 2♦ if possible. You bid first.
Board: 135 Dealer: S Vul: None HCP: 12	♠ 63♥ AQ83♦ J4♠ KQ743	East Bids 4♠ if possible. Partner bids first.

Board: 131 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AQJ7 ♥ 93 ♦ J7643 ♣ Q3	South: ♠ K1093 ✔ AQ ♠ K105 ♣ A942	West Pass Pass Pass 1. Stay	3 ♦ 4 ♠	East 2♥ Pass AP	1NT 2NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♥X W	North: ♠ A1096 ♥ 863 ♠ A2 ♠ AK94	South: ♠ K542 ♥ 9 ♦ K83 ♣ Q8653	West 2♥ 3♥ 1. Stay	North 1NT Pass X man	East Pass Pass AP	2 ♣ ¹
Board: 133 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ♠ KJ65 ♥ A954 ♠ 74 ♣ J103	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 134 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North: ♠ KJ972 ♥ KQ8 ♠ QJ10 ♣ K6	South: ♠ Q654 ♥ AJ1092 ♦ 76 ♣ A5	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4•X E	North:	South:		North 2♣¹ man	East 4♠	South 1NT X

Board: 131 Dealer: S Vul: Both HCP: 16	★ K1093★ AQ◆ K105★ A942	East Bids 2♥ if possible. You bid first.
Board: 132 Dealer: N Vul: None HCP: 8	★ K542♥ 9★ K83◆ Q8653	West Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 15	103KQJQJ852AQ2	East Bids 2♠ if possible. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 11	♠ Q654♥ AJ1092♦ 76♠ A5	West Bids 2♦ if possible. Partner bids first.
Board: 135 Dealer: S Vul: None HCP: 15	★ 72★ K54◆ AK632◆ AJ2	East Bids 4♠ if possible. You bid first.

Board: 131 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AQJ7 ♥ 93 ♦ J7643 ♣ Q3	South: ♠ K1093 ✔ AQ ♠ K105 ♣ A942	West Pass Pass Pass 1. Stay	3 ♦ 4 ♠	East 2♥ Pass AP	1NT 2NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♥X W	North: ♠ A1096 ♥ 863 ♠ A2 ♠ AK94	South: ♠ K542 ♥ 9 ♦ K83 ♣ Q8653	West 2♥ 3♥ 1. Stay	North 1NT Pass X man	East Pass Pass AP	2 ♣ ¹
Board: 133 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ♠ KJ65 ♥ A954 ♠ 74 ♣ J103	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 134 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North: ♠ KJ972 ♥ KQ8 ♠ QJ10 ♣ K6	South: ♠ Q654 ♥ AJ1092 ♠ 76 ♣ A5	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4•X E	North:	South:		North 2♣¹ man	East 4♠	South 1NT X

Board: 136 Dealer: N Vul: NS HCP: 15	▲ A6♥ J753◆ K873▲ AK7	West Bids 2♦ if possible. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 8	★KQ753▼K976◆87◆96	East Bids 2♦ if possible. Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 16	♣ QJ32♥ AJ8♦ K10♣ KQ109	West Bids 2♦ if possible. You bid first.
Board: 139 Dealer: S Vul: NS HCP: 10	★ AQ76▼ K8632◆ 4◆ J72	East Bids 3♦ if possible. Partner bids first.
Board: 140 Dealer: N Vul: EW HCP: 15	★ AK98▼ A98◆ 64◆ A983	West Bids 3♦ if possible. You bid first.

Board: 136 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A6 ♥ J753 ♠ K873 ♠ AK7	South: ♠ Q97 ♥ Q986 ♠ A ♠ Q8543	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹
Board: 137 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ N	North: ♠ KQ753 ♥ K976 ♦ 87 ♣ 96	South: ♣ J1092 ♥ A52 ♠ A32 ♣ AQ8	Pass Pass Pass 1. Stay	North 2♣¹ 2♠ 4♠ man raise or	2♦ Pass AP	1NT Pass 3♦²
Board: 138 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ QJ32 ♥ AJ8 ♦ K10 ♠ KQ109	South:	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 139 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 \(\vert \) N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♠ J104 ♥ AJ10 ♠ K75 ♣ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 3♦ Pass	1NT Pass
Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ AK98 ♥ A98 ♦ 64 ♠ A983	South: ♠ Q1042 ♥ KQJ102 ♦ J9 ♣ J7	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 136 ♠ Q97 Dealer: N CO26 West Bids 2♦ if possi	ble.
Dealer: N ♥ Q986 Vul: NS ♦ A HCP: 10 ♣ Q8543 West Bids 2 ♥ if possion in the	
Board: 137	ole.
Board: 138	ble.
Board: 139 ♣ J104 Dealer: S ♥ AJ10 Vul: NS ♦ K75 HCP: 16 ♣ AK94 East Bids 3♦ if possible statements and possible statements are possible statements.	ole.
Board: 140	ble.

Board: 136 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A6 ♥ J753 ♠ K873 ♠ AK7	South: ♠ Q97 ♥ Q986 ♠ A ♠ Q8543	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹
Board: 137 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ N	North: ♠ KQ753 ♥ K976 ♦ 87 ♣ 96	South: ♣ J1092 ♥ A52 ♠ A32 ♣ AQ8	Pass Pass Pass 1. Stay	North 2♣¹ 2♠ 4♠ man raise or	2♦ Pass AP	1NT Pass 3♦²
Board: 138 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ QJ32 ♥ AJ8 ♦ K10 ♠ KQ109	South:	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 139 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 \(\vert \) N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♠ J104 ♥ AJ10 ♠ K75 ♣ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 3♦ Pass	1NT Pass
Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ AK98 ♥ A98 ♦ 64 ♠ A983	South: ♠ Q1042 ♥ KQJ102 ♦ J9 ♣ J7	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 141 Dealer: S Vul: None HCP: 9	★ KJ974★ K543★ 104★ Q2	East Bids 2♦ if possible. Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 17	★ K53★ A94★ K73★ AK73	West Bids 2♠ if possible. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 12	★ KJ97▼ J65◆ 105◆ AK62	East Bids 2♥ if possible. Partner bids first.
Board: 144 Dealer: N Vul: NS HCP: 15	▲ AJ10▼ AQJ82◆ 53♣ K42	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 145 Dealer: S Vul: EW HCP: 10	AQ95✓ J54✓ K7✓ 10763	East Bids 2♥ if possible. Partner bids first.

Board: 141 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♠ KJ974 ♥ K543	♠ Q65 ♥ AJ	Pass	2 ♣ ¹	2	Pass
North HCP: 9	103-43♦ 104	◆ A873	Pass	3♠	Pass	3NT
South HCP: 15	♣ Q2	♣ KJ75	AP			
Contract: 3N S			1. Stay	man		
Board: 142	North:	South:	West	North	East	South
Dealer: N	♦ K53	♦ 98		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ A94	♥ KJ73	2♠	2NT	Pass	3 ♦
South HCP: 9	♦ K73	◆ AJ1042	Pass	3NT	AP	
Contract: 3N N	♣ AK73	♣ 84	1. Stay	man		
Board: 143 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ KJ97	♠ AQ62	Pass	2 . 1	2🕶	Pass
North HCP: 12	♥ J65	♥ K3	Pass	2 ₽ 3 ♠	Pass	
South HCP: 15	♦ 105 ♣ AK62	◆ A74 ◆ Q843	AP	31	1 433	12
Contract: 4♠ N	AR02	₹ Q043	1. Stay	man		
			West	North	East	South
Board: 144	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	AJ10	30uii. ♦ Q65	2•	2♥	3♦	4 ♦ ²
Vul: NS	♥ AQJ82	♥ K543	Pass	4♥	5\(\phi\)	X
North HCP: 15 South HCP: 9	♦ 53	♦ 7	AP			
Contract: 5•X W	♣ K42	♣ A9763	1. Stay	man		
Conduct. 5 VII W			2. limit	raise or	better	in 💙
Board: 145	North:	South:	West	North	East	South
Dealer: S	AQ95	Souii. ♠ KJ42				1NT
Vul: EW	♥ J54	♥ K9	Pass	2 ♣ ¹	2♥	2NT
North HCP: 10 South HCP: 16	♦ K7	◆ AQ108	Pass	3NT	AP	
Contract: 3N S	♣ 10763	♣ K85	1. Stay		-	

Board: 141 Dealer: S Vul: None HCP: 15	♣ Q65♥ AJ◆ A873♣ KJ75	East Bids 2♦ if possible. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 9	◆ 98♥ KJ73◆ AJ1042◆ 84	West Bids 2♠ if possible. Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 15	AQ62K3A74Q843	East Bids 2♥ if possible. You bid first.
Board: 144 Dealer: N Vul: NS HCP: 9	♣ Q65♥ K543♦ 7♣ A9763	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 145 Dealer: S Vul: EW HCP: 16	★ KJ42▼ K9◆ AQ108◆ K85	East Bids 2♥ if possible. You bid first.

Board: 141 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♠ KJ974 ♥ K543	♠ Q65 ♥ AJ	Pass	2 ♣ ¹	2	Pass
North HCP: 9	103-43♦ 104	◆ A873	Pass	3♠	Pass	3NT
South HCP: 15	♣ Q2	♣ KJ75	AP			
Contract: 3N S			1. Stay	man		
Board: 142	North:	South:	West	North	East	South
Dealer: N	♦ K53	♦ 98		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ A94	♥ KJ73	2♠	2NT	Pass	3 ♦
South HCP: 9	♦ K73	◆ AJ1042	Pass	3NT	AP	
Contract: 3N N	♣ AK73	♣ 84	1. Stay	man		
Board: 143 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ KJ97	♠ AQ62	Pass	2 . 1	2🕶	Pass
North HCP: 12	♥ J65	♥ K3	Pass	2 ₽ 3 ♠	Pass	
South HCP: 15	♦ 105 ♣ AK62	◆ A74 ◆ Q843	AP	31	1 433	12
Contract: 4♠ N	AR02	₹ Q043	1. Stay	man		
			West	North	East	South
Board: 144	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	AJ10	30uii. ♦ Q65	2•	2♥	3♦	4 ♦ ²
Vul: NS	♥ AQJ82	♥ K543	Pass	4♥	5\(\phi\)	X
North HCP: 15 South HCP: 9	♦ 53	♦ 7	AP			
Contract: 5•X W	♣ K42	♣ A9763	1. Stay	man		
Conduct. 5 VII W			2. limit	raise or	better	in 💙
Board: 145	North:	South:	West	North	East	South
Dealer: S	AQ95	Souii. ♠ KJ42				1NT
Vul: EW	♥ J54	♥ K9	Pass	2 ♣ ¹	2♥	2NT
North HCP: 10 South HCP: 16	♦ K7	◆ AQ108	Pass	3NT	AP	
Contract: 3N S	♣ 10763	♣ K85	1. Stay		-	

Board: 146 Dealer: N Vul: None HCP: 16	★ K864★ KQ86◆ Q2◆ AQ10	West Bids 2♠ if possible. You bid first.
Board: 147 Dealer: S Vul: EW HCP: 10	♣ A732♥ Q6◆ J1072♣ K92	East Bids 2♥ if possible. Partner bids first.
Board: 148 Dealer: N Vul: None HCP: 15	★ A3★ K863★ KQ7★ QJ64	West Bids 2♠ if possible. You bid first.
Board: 149 Dealer: S Vul: NS HCP: 8	▲ J10983✔ AK86♦ 108♣ 83	East Bids 3♦ if possible. Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 16	★ A8▼ AK107◆ 1082◆ AJ63	West Bids 2♦ if possible. You bid first.

Board: 146 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ K864 ♥ KQ86 ♦ Q2 ♣ AQ10	South: ♣ 7 ▼ AJ42 ◆ K10976 ♣ J86	West 2 Pass AP 1. Stay	North 1NT 2NT 3♥	East Pass Pass Pass	2 ♣ ¹ 3 ♦
Board: 147 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A732 ♥ Q6 ♦ J1072 ♠ K92	South: ♠ K6 ♥ 954 ♠ AQ43 ♣ AQ83	Pass Pass Pass 1. Stay	North 2*1 X 3NT man	East 2♥ Pass AP	South 1NT Pass 3♣
Board: 148 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ S	North: ♠ A3 ♥ K863 ♠ KQ7 ♠ QJ64	South:	West 2♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 149 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3•X E	North: ♣ J10983 ♥ AK86 ♦ 108 ♣ 83	South: ♠ AKQ6 ♥ J973 ♦ 52 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 150 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ A8 ♥ AK107 ♦ 1082 ♣ AJ63	South: ♠ Q753 ♥ 82 ♦ Q6 ♠ KQ954	2♦ Pass AP 1. Stay	North 1NT Pass 3•2 man raise or	Pass Pass Pass	2♣¹ 3♣ 3NT

Board: 146 Dealer: N Vul: None HCP: 9	♣ 7 ♥ AJ42 ♦ K10976 ♣ J86	West Bids 2♠ if possible. Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 15	★ K6♥ 954◆ AQ43◆ AQ83	East Bids 2♥ if possible. You bid first.
Board: 148 Dealer: N Vul: None HCP: 9	♦ 92♥ AJ97♦ 94♠ A10752	West Bids 2♠ if possible. Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 17	★ AKQ6▼ J973◆ 52★ AQJ	East Bids 3♦ if possible. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 9	♣ Q753♥ 82♦ Q6♣ KQ954	West Bids 2♦ if possible. Partner bids first.

Board: 146 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ K864 ♥ KQ86 ♦ Q2 ♣ AQ10	South: ♣ 7 ▼ AJ42 ◆ K10976 ♣ J86	West 2 Pass AP 1. Stay	North 1NT 2NT 3♥	East Pass Pass Pass	2 ♣ ¹ 3 ♦
Board: 147 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A732 ♥ Q6 ♦ J1072 ♠ K92	South: ♠ K6 ♥ 954 ♠ AQ43 ♣ AQ83	Pass Pass Pass 1. Stay	North 2*1 X 3NT man	East 2♥ Pass AP	South 1NT Pass 3♣
Board: 148 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ S	North: ♠ A3 ♥ K863 ♠ KQ7 ♠ QJ64	South:	West 2♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 149 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3•X E	North: ♣ J10983 ♥ AK86 ♦ 108 ♣ 83	South: ♠ AKQ6 ♥ J973 ♦ 52 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 150 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ A8 ♥ AK107 ♦ 1082 ♣ AJ63	South: ♠ Q753 ♥ 82 ♦ Q6 ♠ KQ954	2♦ Pass AP 1. Stay	North 1NT Pass 3•2 man raise or	Pass Pass Pass	2♣¹ 3♣ 3NT

Board: 151 Dealer: S Vul: None HCP: 8	♣ Q532♥ 96◆ Q862♣ A97	East Bids 2♥ if possible. Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 17	♣ AJ54♥ KQ2◆ 52♣ AK32	West Bids 2♦ if possible. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 8	★ A952♥ 2♦ 1097★ KJ764	East Bids 3♥ if possible. Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 15	▲ AJ98♥ KQJ10◆ 92▲ A52	West Bids 2♦ if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 8	AQ64✓ 4107532Q43	East Bids 2♥ if possible. Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ Q532 ♥ 96 ♠ Q862 ♠ A97	South: ♠ AJ6 ♥ KJ43 ♠ A3 ♠ KJ32		North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 152 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ AJ54 ♥ KQ2 ♦ 52 ♣ AK32	South: ♠ KQ97 ♥ A764 ♦ 964 ♣ 104	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 153 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 VX E	North: ◆ A952 ▼ 2 ◆ 1097 ◆ KJ764	South: ♠ K863 ♥ QJ ♠ K43 ♣ AQ109	Pass	North 2♣¹ X man	East 3▼ AP	South 1NT Pass
Board: 154 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AJ98 ♥ KQJ10 ♦ 92 ♠ A52	South:	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 155 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AQ64 ♥ 4 ♦ 107532 ♠ Q43	South: ♠ KJ832 ♥ K106 ♦ J8 ♣ AKJ	West Pass Pass 1. Stay	4♠	East 2♥ AP	South 1NT 2♠

Board: 151 Dealer: S Vul: None HCP: 17	♣ AJ6♥ KJ43◆ A3♣ KJ32	East Bids 2♥ if possible. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 9	★ KQ97 ★ A764 ♦ 964 ♣ 104	West Bids 2♦ if possible. Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 15	★ K863♥ QJ★ K43★ AQ109	East Bids 3♥ if possible. You bid first.
Board: 154 Dealer: N Vul: None HCP: 10	♣ 3 ♥ A986 ♦ J74 ♣ KQ1094	West Bids 2♦ if possible. Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 16	★ KJ832★ K106◆ J8◆ AKJ	East Bids 2♥ if possible. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ Q532 ♥ 96 ♠ Q862 ♠ A97	South: ♠ AJ6 ♥ KJ43 ♠ A3 ♠ KJ32		North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 152 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ AJ54 ♥ KQ2 ♦ 52 ♣ AK32	South: ♠ KQ97 ♥ A764 ♦ 964 ♣ 104	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 153 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 VX E	North: ◆ A952 ▼ 2 ◆ 1097 ◆ KJ764	South: ♠ K863 ♥ QJ ♠ K43 ♣ AQ109	Pass	North 2♣¹ X man	East 3▼ AP	South 1NT Pass
Board: 154 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AJ98 ♥ KQJ10 ♦ 92 ♠ A52	South:	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 155 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AQ64 ♥ 4 ♦ 107532 ♠ Q43	South: ♠ KJ832 ♥ K106 ♦ J8 ♣ AKJ	West Pass Pass 1. Stay	4♠	East 2♥ AP	South 1NT 2♠

Board: 156 Dealer: N Vul: EW HCP: 16	AKJ87♥ Q102★ A2♣ Q103	West Bids 2♦ if possible. You bid first.
Board: 157 Dealer: S Vul: Both HCP: 11	♠ A974♥ Q752♦ Q8♠ K65	East Bids 2♦ if possible. Partner bids first.
Board: 158 Dealer: N Vul: NS HCP: 16	♠ AK75♥ QJ10♦ KQ6♠ J52	West Bids 3♥ if possible. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 9	★ A84★ K743★ 82★ Q1073	East Bids 2♦ if possible. Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 16	★ K4★ AQ62◆ AJ92★ Q107	West Bids 2♠ if possible. You bid first.

Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ87 ♥ Q102 ♠ A2 ♣ Q103	South: ♠ 1054 ♥ KJ86 ♦ 43 ♣ A962	West 2 Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ Q752 • Q8 ♣ K65	South: ♠ KQ6 ♥ KJ83 ♦ 54 ♣ AQ108	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 158 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX W	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♠ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 159 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ A84 ♥ K743 ♠ 82 ♣ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	West Pass Pass Pass 1. Stay		East 2 Pass AP	South 1NT Pass 2NT
Board: 160 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\mathbb{N} \) N	North: ♠ K4 ▼ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2♣ Pass AP 1. Stay	North 1NT 2NT 3♥	East Pass Pass Pass	2 ♣ ¹ 3 ♦

Board: 156 Dealer: N Vul: EW HCP: 8	1054✓ KJ86✓ 43✓ A962	West Bids 2♦ if possible. Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 15	★ KQ6★ KJ83◆ 54★ AQ108	East Bids 2♦ if possible. You bid first.
Board: 158 Dealer: N Vul: NS HCP: 8	♣ Q1082♥ 92◆ 972♣ AQ86	West Bids 3♥ if possible. Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 15	★ KQJ7♥ Q8◆ K1095◆ A84	East Bids 2♦ if possible. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 9	♣ Q76♥ KJ95♦ K8754♣ 9	West Bids 2♠ if possible. Partner bids first.

Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ87 ♥ Q102 ♠ A2 ♣ Q103	South: ♠ 1054 ♥ KJ86 ♦ 43 ♣ A962	West 2 Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ Q752 • Q8 ♣ K65	South: ♠ KQ6 ♥ KJ83 ♦ 54 ♣ AQ108	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 158 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX W	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♠ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 159 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ A84 ♥ K743 ♠ 82 ♣ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	West Pass Pass Pass 1. Stay		East 2 Pass AP	South 1NT Pass 2NT
Board: 160 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\mathbb{N} \) N	North: ♠ K4 ▼ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2♣ Pass AP 1. Stay	North 1NT 2NT 3♥	East Pass Pass Pass	2 ♣ ¹ 3 ♦

Board: 161 Dealer: S Vul: None HCP: 10	★ K652▼ 32◆ KQJ◆ J963	East Bids 2♥ if possible. Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 15	★ A1087★ K8★ AQ108★ Q75	West Bids 2♥ if possible. You bid first.
Board: 163 Dealer: S Vul: None HCP: 13	♣ 76♥ AKJ10◆ QJ1096♣ Q5	East Bids 3♠ if possible. Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 15	♣ Q5♥ A75♦ KQ653♣ A103	West Bids 2♥ if possible. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 10	AQ108✓ KJ1087◆ 2◆ 975	East Bids 4NT if possible. West Bids 5♦ if possible. Partner bids first.

Board: 161 Dealer: S	North: ♠ K652	South: ♠ J10	West	North		South 1NT	
Vul: None	♥ 32	♥ K7	Pass	2 ♣ ¹	2♥	Pass	
North HCP: 10 South HCP: 15	♦ KQJ	◆ A7542	Pass	X		3♦	
Contract: 3N S	♣ J963	♣ AK102	Pass	3NT	AP		
Conduct. 31V 5			1. Stay	man			
Board: 162	North:	South:	West	North	East	South	
Dealer: N	♠ A1087	♠ QJ965		1NT	Pass	2 ♣ ¹	
Vul: EW North HCP: 15	♥ K8	♥ Q976	2♥	Pass	Pass	2♠	
South HCP: 9	◆ AQ108	♦ 75	Pass	4♠	AP		
Contract: 4♠ S	♣ Q75	♣ A8	1. Stay	man			
Board: 163 Dealer: S	North:	South:	West	North	East		
Vul: None	★ 76	♠ A2				1NT	
North HCP: 13	♥ AKJ10	♥ Q762	Pass	2 ♣ ¹		Pass	
South HCP: 16	◆ QJ1096 ◆ Q5	◆ AK3 ◆ K873	Pass	X	AP		
Contract: 3♠X E	♣ Q5	Q5 • K8/3		1. Stayman			
Board: 164	North:	South:	West	North	East	South	
Dealer: N	♦ Q5	★ K964		1NT	Pass	2 ♣ ¹	
Vul: NS	▼ A75	♥ J832	2♥	Pass	Pass	2NT	
North HCP: 15 South HCP: 8	♦ KQ653	◆ A107	AP				
Contract: 2N N	♣ A103	♣ 85	1. Stay	man			
			West	North	East	South	
Board: 165	North:	South:			_	1NT	
Dealer: S	AQ108	50un. ★ K932	Pass	2 ♣ ¹		Pass	
Vul: Both	♥ KJ1087	♥ AQ64	5♦	Pass	Pass ³	X	
North HCP: 10 South HCP: 17	♦ 2	♦ J5	AP				
Contract: 5•X W	♣ 975	♣ AK3	1. Stay		_		
Comment of the tr			2. Unus3. bidal	sual 4N7	ľ		

Board: 161 Dealer: S Vul: None HCP: 15	♣ J10♥ K7♦ A7542♣ AK102	East Bids 2♥ if possible. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 9	♣ QJ965♥ Q976♦ 75♣ A8	West Bids 2♥ if possible. Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 16	A2♥ Q762AK3★ K873	East Bids 3♠ if possible. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 8	★ K964♥ J832◆ A107◆ 85	West Bids 2♥ if possible. Partner bids first.
Board: 165 Dealer: S Vul: Both HCP: 17	★ K932★ AQ64◆ J5★ AK3	East Bids 4NT if possible. West Bids 5♦ if possible. You bid first.

Board: 161 Dealer: S	North: ♠ K652	South: ♠ J10	West	North		South 1NT	
Vul: None	♥ 32	♥ K7	Pass	2 ♣ ¹	2♥	Pass	
North HCP: 10 South HCP: 15	♦ KQJ	◆ A7542	Pass	X		3♦	
Contract: 3N S	♣ J963	♣ AK102	Pass	3NT	AP		
Conduct. 31V 5			1. Stay	man			
Board: 162	North:	South:	West	North	East	South	
Dealer: N	♠ A1087	♠ QJ965		1NT	Pass	2 ♣ ¹	
Vul: EW North HCP: 15	♥ K8	♥ Q976	2♥	Pass	Pass	2♠	
South HCP: 9	◆ AQ108	♦ 75	Pass	4♠	AP		
Contract: 4♠ S	♣ Q75	♣ A8	1. Stay	man			
Board: 163 Dealer: S	North:	South:	West	North	East		
Vul: None	★ 76	♠ A2				1NT	
North HCP: 13	♥ AKJ10	♥ Q762	Pass	2 ♣ ¹		Pass	
South HCP: 16	◆ QJ1096 ◆ Q5	◆ AK3 ◆ K873	Pass	X	AP		
Contract: 3♠X E	♣ Q5	Q5 • K8/3		1. Stayman			
Board: 164	North:	South:	West	North	East	South	
Dealer: N	♦ Q5	★ K964		1NT	Pass	2 ♣ ¹	
Vul: NS	▼ A75	♥ J832	2♥	Pass	Pass	2NT	
North HCP: 15 South HCP: 8	♦ KQ653	◆ A107	AP				
Contract: 2N N	♣ A103	♣ 85	1. Stay	man			
			West	North	East	South	
Board: 165	North:	South:			_	1NT	
Dealer: S	AQ108	50un. ★ K932	Pass	2 ♣ ¹		Pass	
Vul: Both	♥ KJ1087	♥ AQ64	5♦	Pass	Pass ³	X	
North HCP: 10 South HCP: 17	♦ 2	♦ J5	AP				
Contract: 5•X W	♣ 975	♣ AK3	1. Stay		_		
Comment of the tr			2. Unus3. bidal	sual 4N7	ľ		

Board: 166	West Bids 2♠ if possible. You bid first.
Board: 167	East Bids 3♦ if possible. Partner bids first.
Board: 168	West Bids 2♦ if possible. You bid first.
Board: 169	East Bids 4♠ if possible. Partner bids first.
Board: 170	West Bids 2♦ if possible. You bid first.

Board: 166 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ K95 ♥ KJ2 ♠ A532 ♣ A93	South: ♠ Q762 ♥ 1094 ♦ J ♣ KQJ64	West North 1NT 2 Pass AP 1. Stayman	East Pass Pass	2 ♣ ¹
Board: 167 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ A8642 ♥ A652 ♠ 7 ♠ 974	South: ♠ QJ1097 ♥ KQ4 ♦ J2 ♠ AQJ	West North Pass 2♣¹ Pass X 1. Stayman		South 1NT Pass
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ AKQ109 ♥ Q32 ♦ J7 ♣ K94	South: ♦ 852 ▼ KJ87 • 43 ♣ A1062	West North 1NT 2♦ 2♠ Pass 4♠ 1. Stayman	East Pass Pass AP	2 ♣ ¹
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4•X E	North: ♠ 8 ♥ Q954 ♠ K9865 ♠ QJ4	South: ♠ A4 ▼ A832 ♠ A32 ♣ A1076	West North Pass 2♣¹ AP 1. Stayman		South 1NT X
Board: 170 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ Q86 ♥ AKJ10 ♠ K87 ♠ K94	South: ♠ K1053 ♥ 85 ♦ 64 ♣ AJ732	West North 1NT 2 2NT 1. Stayman	East Pass AP	

Board: 166 Dealer: N Vul: None HCP: 9	♣ Q762♥ 1094♦ J♣ KQJ64	West Bids 2♠ if possible. Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 16	♣ QJ1097♥ KQ4◆ J2♣ AQJ	East Bids 3♦ if possible. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 8	♣852♥ KJ87◆43♣ A1062	West Bids 2♦ if possible. Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 16	★ A4▼ A832◆ A32★ A1076	East Bids 4♠ if possible. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 8	★K1053▼85◆64◆AJ732	West Bids 2♦ if possible. Partner bids first.

Board: 166 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ K95 ♥ KJ2 ♠ A532 ♣ A93	South: ♠ Q762 ♥ 1094 ♦ J ♣ KQJ64	West North 1NT 2 Pass AP 1. Stayman	East Pass Pass	2 ♣ ¹
Board: 167 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ A8642 ♥ A652 ♠ 7 ♠ 974	South: ♠ QJ1097 ♥ KQ4 ♦ J2 ♠ AQJ	West North Pass 2♣¹ Pass X 1. Stayman		South 1NT Pass
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ AKQ109 ♥ Q32 ♦ J7 ♣ K94	South: ♦ 852 ▼ KJ87 • 43 ♣ A1062	West North 1NT 2♦ 2♠ Pass 4♠ 1. Stayman	East Pass Pass AP	2 ♣ ¹
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4•X E	North: ♠ 8 ♥ Q954 ♠ K9865 ♠ QJ4	South: ♠ A4 ▼ A832 ♠ A32 ♣ A1076	West North Pass 2♣¹ AP 1. Stayman		South 1NT X
Board: 170 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ Q86 ♥ AKJ10 ♠ K87 ♠ K94	South: ♠ K1053 ♥ 85 ♦ 64 ♣ AJ732	West North 1NT 2 2NT 1. Stayman	East Pass AP	

Board: 171 Dealer: S Vul: Both HCP: 8	★ A932★ 83★ 62★ KJ984	East Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 15	♣ Q95♥ AKJ54◆ 94♣ KQ2	West Bids 2♦ if possible. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 9	1063♥ Q964↑ 7♣ AQJ107	East Bids 2♦ if possible. Partner bids first.
Board: 174 Dealer: N Vul: Both HCP: 16	★ AK864♥ Q92★ 107★ AK5	West Bids 3♦ if possible. You bid first.
Board: 175 Dealer: S Vul: None HCP: 8	♣ J75♥ A973◆ 876♣ K98	East Bids 2♥ if possible. Partner bids first.

Board: 171 Dealer: S	North: ♠ A932	South: ♠ J6		North .		1NT
Vul: Both	♥ 83	♥ AKQ74		2 ♣ ¹	2•	2♥
North HCP: 8 South HCP: 15	♦ 62	♦ K98	Pass	Pass	3 ♦	Pass
Contract: 3•X E	♣ KJ984	♣ Q53		X	AP	
			1. Stay	man		
Board: 172	North:	South:	West	North	East	South
Dealer: N	• Q95	♦ KJ104		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ AKJ54	♥ 972	2♦	2♥	Pass	
South HCP: 9	♦ 94	♦ J7	AP			
Contract: 3♥ N	♣ KQ2	♣ A1096	1. Stay	man		
Board: 173			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	▲ 1063	♠ AJ2	Pass	2 ♣ ¹	2•	2NT
North HCP: 9	♥ Q964 ♦ 7	♥ A5 ♦ KQ83	Pass	3♣	Pass	3NT
South HCP: 17	♣ AQJ107	♦ K943	AP			
Contract: 3N S	·		1. Stay	man		
Board: 174	North:	South:	West	North	East	South
Dealer: N	♦ AK864	♦ 973		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ Q92	♥ AKJ3	3♦	Pass	Pass	X
South HCP: 9	◆ 107	♦ 54	AP			
Contract: 3♦X W	♣ AK5	♣ J1087	1. Stay	man		
Board: 175	NId	C 4	West	North	Fact	South
Dealer: S	North: ♠ J75	South: ♠ AQ984	West	1 101111	Lusi	1NT
Vul: None	♥ A973	★ AQ964 ★ 42	Pass	2 . 1	2♥	2 ♠
North HCP: 8	♦ 876	♦ KQ5	Pass	2 ₽ 3 ♠	AP	
South HCP: 15 Contract: 3♠ S	♣ K98	♣ A54	1. Stay			

Board: 171 Dealer: S Vul: Both HCP: 15	▶ J6♥ AKQ74◆ K98♣ Q53	East Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 9	★ KJ104♥ 972◆ J7◆ A1096	West Bids 2♦ if possible. Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 17	AJ2✓ A5✓ KQ83✓ K943	East Bids 2♦ if possible. You bid first.
Board: 174 Dealer: N Vul: Both HCP: 9	♦ 973♥ AKJ3♦ 54♣ J1087	West Bids 3♦ if possible. Partner bids first.
Board: 175 Dealer: S Vul: None HCP: 15	AQ98442KQ5A54	East Bids 2♥ if possible. You bid first.

Board: 171 Dealer: S	North: ♠ A932	South: ♠ J6		North .		1NT
Vul: Both	♥ 83	♥ AKQ74		2 ♣ ¹	2•	2♥
North HCP: 8 South HCP: 15	♦ 62	♦ K98	Pass	Pass	3 ♦	Pass
Contract: 3•X E	♣ KJ984	♣ Q53		X	AP	
			1. Stay	man		
Board: 172	North:	South:	West	North	East	South
Dealer: N	• Q95	♦ KJ104		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ AKJ54	♥ 972	2♦	2♥	Pass	
South HCP: 9	♦ 94	♦ J7	AP			
Contract: 3♥ N	♣ KQ2	♣ A1096	1. Stay	man		
Board: 173			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	▲ 1063	♠ AJ2	Pass	2 ♣ ¹	2•	2NT
North HCP: 9	♥ Q964 ♦ 7	♥ A5 ♦ KQ83	Pass	3♣	Pass	3NT
South HCP: 17	♣ AQJ107	♦ K943	AP			
Contract: 3N S	·		1. Stay	man		
Board: 174	North:	South:	West	North	East	South
Dealer: N	♦ AK864	♦ 973		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ Q92	♥ AKJ3	3♦	Pass	Pass	X
South HCP: 9	◆ 107	♦ 54	AP			
Contract: 3♦X W	♣ AK5	♣ J1087	1. Stay	man		
Board: 175	NId	C 4	West	North	Fact	South
Dealer: S	North: ♠ J75	South: ♠ AQ984	West	1 101111	Lusi	1NT
Vul: None	♥ A973	★ AQ964 ★ 42	Pass	2 . 1	2♥	2 ♠
North HCP: 8	♦ 876	♦ KQ5	Pass	2 ₽ 3 ♠	AP	
South HCP: 15 Contract: 3♠ S	♣ K98	♣ A54	1. Stay			

Board: 176 Dealer: N Vul: EW HCP: 15	♣73♥ A95◆ AJ1074♣ AQ9	West Bids 3♠ if possible. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 9	104✓ K1082✓ KQJ72✓ 74	East Bids 2♠ if possible. Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 15	★ K95♥ KQ◆ KJ653◆ QJ5	West Bids 3♥ if possible. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 12	◆ Q987♥ K◆ A10542◆ K72	East Bids 2♥ if possible. Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 15	♣ Q6♥ K1052◆ AKQ4♣ J76	West Bids 2♠ if possible. You bid first.

Board: 176 Dealer: N	North: ♠ 73	South: ♠ 85	West	North 1NT	East Pass	
Vul: EW North HCP: 15	♥ A95	▼ K432	3♠	Pass	Pass	X
South HCP: 8	◆ AJ1074	♦ KQ52	AP			
Contract: 3♠X W	♣ AQ9	♣ 1076	1. Stay	man		
Board: 177	North:	South:	West	North	East	South
Dealer: S	↑ 104	♣ AQ				1NT
Vul: Both North HCP: 9	♥ K1082	♥ Q965	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	♦ KQJ72	♦ A43	Pass	3♦	AP	
Contract: 3♦ N	♣ 74	♣ QJ62	1. Stay	man		
Board: 178	North:	South:	West	North	East	South
Dealer: N	Notui. ♠ K95	AQJ4		1NT	Pass	
Vul: None	♥ KQ	▼ 1042	3♥	Pass	Pass	
North HCP: 15 South HCP: 14	♦ KJ653	♦ 4	AP			
Contract: 3♥X W	♣ QJ5	♣ AK932	1. Stay	man		
Board: 179	North:	South:	West	North	East	
Dealer: S	♦ Q987	♠ AKJ64	Pass	2 ♣ ¹	2♥	1NT 2♠
Vul: Both North HCP: 12	∨ K ♦ A10542	♥ 543	Pass	2 ₹ 4 ♠	AP	21
South HCP: 15 Contract: 4♠ S	◆ K72	♦ KJ ♣ QJ3	1. Stay			
Board: 180	N. 4	G 4	West	North	Fact	South
Dealer: N	North:	South: ♠ 52	West	1NT	Pass	
Vul: None	♠ Q6 ♥ K1052	◆ 52 ♥ QJ98	2♠	Pass	Pass	
North HCP: 15	◆ AKQ4	◆ 863	Pass	7ass 3♦	AP	Λ
South HCP: 12 Contract: 3♦ N	♣ J76	♣ AKQ4	1. Stay	_	<i>1</i> M	

Board: 176 Dealer: N Vul: EW HCP: 8	♣85♥ K432♦ KQ52♣ 1076	West Bids 3♠ if possible. Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 15	♠ AQ♥ Q965♦ A43♠ QJ62	East Bids 2♠ if possible. You bid first.
Board: 178 Dealer: N Vul: None HCP: 14	AQJ410424AK932	West Bids 3♥ if possible. Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 15	♠ AKJ64♥ 543♠ KJ♠ QJ3	East Bids 2♥ if possible. You bid first.
Board: 180 Dealer: N Vul: None HCP: 12	52✓ QJ98863▲ AKQ4	West Bids 2♠ if possible. Partner bids first.

Board: 176 Dealer: N	North: ♠ 73	South: ♠ 85	West	North 1NT	East Pass	
Vul: EW North HCP: 15	♥ A95	▼ K432	3♠	Pass	Pass	X
South HCP: 8	◆ AJ1074	♦ KQ52	AP			
Contract: 3♠X W	♣ AQ9	♣ 1076	1. Stay	man		
Board: 177	North:	South:	West	North	East	South
Dealer: S	↑ 104	♣ AQ				1NT
Vul: Both North HCP: 9	♥ K1082	♥ Q965	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	♦ KQJ72	♦ A43	Pass	3♦	AP	
Contract: 3♦ N	♣ 74	♣ QJ62	1. Stay	man		
Board: 178	North:	South:	West	North	East	South
Dealer: N	Notui. ♠ K95	AQJ4		1NT	Pass	
Vul: None	♥ KQ	▼ 1042	3♥	Pass	Pass	
North HCP: 15 South HCP: 14	♦ KJ653	♦ 4	AP			
Contract: 3♥X W	♣ QJ5	♣ AK932	1. Stay	man		
Board: 179	North:	South:	West	North	East	
Dealer: S	♦ Q987	♠ AKJ64	Pass	2 ♣ ¹	2♥	1NT 2♠
Vul: Both North HCP: 12	∨ K ♦ A10542	♥ 543	Pass	2 ₹ 4 ♠	AP	21
South HCP: 15 Contract: 4♠ S	◆ K72	♦ KJ ♣ QJ3	1. Stay			
Board: 180	N. 4	G 4	West	North	Fact	South
Dealer: N	North:	South: ♠ 52	West	1NT	Pass	
Vul: None	♠ Q6 ♥ K1052	◆ 52 ♥ QJ98	2♠	Pass	Pass	
North HCP: 15	◆ AKQ4	◆ 863	Pass	7ass 3♦	AP	Λ
South HCP: 12 Contract: 3♦ N	♣ J76	♣ AKQ4	1. Stay	_	<i>1</i> M	

Board: 181 Dealer: S Vul: NS HCP: 8	♣85♥A732◆9865♣A93	East Bids 2♠ if possible. Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 16	A6✓ AK102◆ 852◆ KQ104	West Bids 4♠ if possible. You bid first.
Board: 183 Dealer: S Vul: None HCP: 8	★ 3 ♥ AK106 ♦ 752 ♣ J8765	East Bids 2♠ if possible. Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 15	◆ 965♥ Q642◆ AQJ◆ AQ4	West Bids 2♠ if possible. You bid first.
Board: 185 Dealer: S Vul: EW HCP: 8	★ A643♥ QJ6◆ 4★ J9754	East Bids 2♦ if possible. Partner bids first.

Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ 85 ♥ A732 ♦ 9865 ♣ A93	South: ▲ J63 ♥ K8 ♦ AK1074 ♣ KJ6		North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 182 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4•X W	North: ♠ A6 ♥ AK102 ♦ 852 ♣ KQ104	South:	West 4♠ 1. Stay	North 1NT X man	East Pass AP	
Board: 183 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 S	North:	South: ◆ 975 ▼ Q72 ◆ AKQ4 ♣ KQ2		North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 184 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2•X W	North:	South: ♠ 10 ♥ KJ97 ♠ K103 ♣ J7652	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 185 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 N	North: ♠ A643 ♥ QJ6 ♦ 4 ♣ J9754	South: ♣ J9 ✔ AK84 ♣ 983 ♣ AK86	Pass Pass Pass AP 1. Stay	X 3•²	2♦ Pass Pass	1NT Pass 3♣ 4♣

Board: 181 Dealer: S Vul: NS HCP: 15		East Bids 2♠ if possible. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 9	◆ 92♥ QJ63◆ J6◆ AJ982	West Bids 4♠ if possible. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 16	♦ 975♥ Q72♦ AKQ4♠ KQ2	East Bids 2♠ if possible. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 8	♠ 10♥ KJ97♦ K103♠ J7652	West Bids 2♠ if possible. Partner bids first.
Board: 185 Dealer: S Vul: EW HCP: 15	▶ J9♥ AK84◆ 983♣ AK86	East Bids 2♦ if possible. You bid first.

Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ 85 ♥ A732 ♦ 9865 ♣ A93	South: ▲ J63 ♥ K8 ♦ AK1074 ♣ KJ6		North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 182 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4•X W	North: ♠ A6 ♥ AK102 ♦ 852 ♣ KQ104	South:	West 4♠ 1. Stay	North 1NT X man	East Pass AP	
Board: 183 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 S	North:	South: ◆ 975 ▼ Q72 ◆ AKQ4 ♣ KQ2		North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 184 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2•X W	North:	South: ♠ 10 ♥ KJ97 ♠ K103 ♣ J7652	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 185 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 N	North: ♠ A643 ♥ QJ6 ♦ 4 ♣ J9754	South: ♣ J9 ✔ AK84 ♣ 983 ♣ AK86	Pass Pass Pass AP 1. Stay	X 3•²	2♦ Pass Pass	1NT Pass 3♣ 4♣

Board: 186 Dealer: N Vul: Both HCP: 16	A83♥ QJ10AQ102K98	West Bids 2♠ if possible. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 8	▲ A1085♥ 9◆ J64◆ K10953	East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 15	↓ J4▼ A32◆ A1096♣ AQ96	West Bids 2♥ if possible. You bid first.
Board: 189 Dealer: S Vul: Both HCP: 8	109K762105AJ1083	East Bids 2♦ if possible. Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 15	★ KJ108★ K6★ AJ6★ K964	West Bids 2♠ if possible. You bid first.

Board: 186 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A83 ♥ QJ10 ♠ AQ102 ♠ K98	South: ♠ Q2 ♥ K984 ♦ 8753 ♠ A53	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 187 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 5♣ N	North: ♠ A1085 ♥ 9 ♦ J64 ♣ K10953	South: ♠ KQ43 ♥ Q8 ♠ A105 ♣ AQ87	West Pass Pass 3♥ 1. Stay	North 2♣¹ X 5♣ man	East 2♥ Pass AP	South 1NT Pass 3♣
Board: 188 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♣ J4 ♥ A32 • A1096 ♣ AQ96	South: ♠ K865 ♥ Q109 ♦ 72 ♣ K1032	West 2♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 189 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♥ S	North:	South: ♠ K62 ♥ AJ1095 ♠ A3 ♣ K92	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East 2 AP	South 1NT 2♥
Board: 190 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KJ108 ♥ K6 ♠ AJ6 ♣ K964	South: ♣ 75 ♥ QJ107 • K1053 ♣ QJ8	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 186 Dealer: N Vul: Both HCP: 9	Q2✓ K984◆ 8753◆ A53	West Bids 2♠ if possible. Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 17	★ KQ43♥ Q8◆ A105◆ AQ87	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 8	★ K865♥ Q109◆ 72◆ K1032	West Bids 2♥ if possible. Partner bids first.
Board: 189 Dealer: S Vul: Both HCP: 15	★ K62▼ AJ1095◆ A3◆ K92	East Bids 2♦ if possible. You bid first.
Board: 190 Dealer: N Vul: None HCP: 9	♠ 75♥ QJ107♦ K1053♠ QJ8	West Bids 2♠ if possible. Partner bids first.

Board: 186 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A83 ♥ QJ10 ♠ AQ102 ♠ K98	South: ♠ Q2 ♥ K984 ♦ 8753 ♠ A53	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 187 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 5♣ N	North: ♠ A1085 ♥ 9 ♦ J64 ♣ K10953	South: ♠ KQ43 ♥ Q8 ♠ A105 ♣ AQ87	West Pass Pass 3♥ 1. Stay	North 2♣¹ X 5♣ man	East 2♥ Pass AP	South 1NT Pass 3♣
Board: 188 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♣ J4 ♥ A32 • A1096 ♣ AQ96	South: ♠ K865 ♥ Q109 ♦ 72 ♣ K1032	West 2♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 189 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♥ S	North:	South: ♠ K62 ♥ AJ1095 ♠ A3 ♣ K92	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East 2 AP	South 1NT 2♥
Board: 190 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KJ108 ♥ K6 ♠ AJ6 ♣ K964	South: ♣ 75 ♥ QJ107 • K1053 ♣ QJ8	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 191 Dealer: S Vul: EW HCP: 11	◆ 987♥ AJ75◆ KJ43◆ Q5	East Bids 2♦ if possible. Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 15	102KQJ64A94KQ6	West Bids 2♠ if possible. You bid first.
Board: 193 Dealer: S Vul: None HCP: 8	★ AJ103♥ J64♦ 76♠ Q854	East Bids 2♥ if possible. Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 15	A2♥ Q543A54★ KQ32	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 11	★ 104▼ K1074◆ AK83◆ J96	East Bids 2♠ if possible. Partner bids first.

Board: 191 Dealer: S Vul: EW	North: ♠ 987	South: ♠ AJ10	West	North		1NT	
North HCP: 11	♥ AJ75 ♦ KJ43	♥ KQ92 ♦ Q8	Pass	2♣¹	2 \(\phi\)	Pass	
South HCP: 15 Contract: 3N S	• Q5	♣ K1072	Pass 1. Stay	3NT man	AP		
Board: 192 Dealer: N	North:	South:	West	North			
Vul: Both	★ 102	♦ Q864		1NT	Pass		
North HCP: 15	♥ KQJ64 ♦ A94	♥ A1075 ♦ QJ8	2 ♠	Pass	Pass	2NT	
South HCP: 9 Contract: 2N N	♣ KQ6 ♣ 32	AP 1. Stayman					
Board: 193 Dealer: S	North: ♠ AJ103	South: ♠ K864	West	North	East	South 1NT	
Vul: None North HCP: 8	♥ J64	♥ K9	Pass	2 ♣ ¹	2♥	2NT	
South HCP: 16	◆ 76 • 0954	♦ K1043	AP				
Contract: 2N S	◆ Q854	♣ Q854 ♣ AK6		1. Stayman			
Board: 194	North:	South:	West	North			
Dealer: N	• A2	★ 74	24	1NT	Pass		
Vul: NS North HCP: 15	♥ Q543	♥ AJ82	2 ♠ 3 ♠	Pass Pass	Pass Pass		
South HCP: 8	◆ A54 ◆ KQ32	♦ Q83 ♣ J874	AP	1 400	1 455		
Contract: 3♠X W	¥ KQ32	¥ 307 1	1. Stay	man			
Board: 195 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	♠ 104 ♥ K1074	♠ 87 ♥ AQJ	Pass	2 ♣ ¹	2♠	Pass	
North HCP: 11	◆ AK83	◆ QJ109	Pass	X	Pass	3♣	
South HCP: 15 Contract: 3♣ N	♣ J96	♣ KQ53	AP 1. Stay				

Board: 191 Dealer: S Vul: EW HCP: 15	▲ AJ10♥ KQ92◆ Q8▲ K1072	East Bids 2♦ if possible. You bid first.
Board: 192 Dealer: N Vul: Both HCP: 9	◆ Q864♥ A1075◆ QJ8◆ 32	West Bids 2♠ if possible. Partner bids first.
Board: 193 Dealer: S Vul: None HCP: 16	★ K864★ K9★ K1043★ AK6	East Bids 2♥ if possible. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 8	★ 74▼ AJ82◆ Q83◆ J874	West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 15	♣ 87 ♥ AQJ ♦ QJ109 ♣ KQ53	East Bids 2♠ if possible. You bid first.

Board: 191 Dealer: S Vul: EW	North: ♠ 987	South: ♠ AJ10	West	North		1NT	
North HCP: 11	♥ AJ75 ♦ KJ43	♥ KQ92 ♦ Q8	Pass	2♣¹	2 \(\phi\)	Pass	
South HCP: 15 Contract: 3N S	• Q5	♣ K1072	Pass 1. Stay	3NT man	AP		
Board: 192 Dealer: N	North:	South:	West	North			
Vul: Both	★ 102	♦ Q864		1NT	Pass		
North HCP: 15	♥ KQJ64 ♦ A94	♥ A1075 ♦ QJ8	2 ♠	Pass	Pass	2NT	
South HCP: 9 Contract: 2N N	♣ KQ6 ♣ 32	AP 1. Stayman					
Board: 193 Dealer: S	North: ♠ AJ103	South: ♠ K864	West	North	East	South 1NT	
Vul: None North HCP: 8	♥ J64	♥ K9	Pass	2 ♣ ¹	2♥	2NT	
South HCP: 16	◆ 76 • 0954	♦ K1043	AP				
Contract: 2N S	◆ Q854	♣ Q854 ♣ AK6		1. Stayman			
Board: 194	North:	South:	West	North			
Dealer: N	• A2	★ 74	24	1NT	Pass		
Vul: NS North HCP: 15	♥ Q543	♥ AJ82	2 ♠ 3 ♠	Pass Pass	Pass Pass		
South HCP: 8	◆ A54 ◆ KQ32	♦ Q83 ♣ J874	AP	1 400	1 455		
Contract: 3♠X W	¥ KQ32	¥ 307 1	1. Stay	man			
Board: 195 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	♠ 104 ♥ K1074	♠ 87 ♥ AQJ	Pass	2 ♣ ¹	2♠	Pass	
North HCP: 11	◆ AK83	◆ QJ109	Pass	X	Pass	3♣	
South HCP: 15 Contract: 3♣ N	♣ J96	♣ KQ53	AP 1. Stay				

Board: 196 Dealer: N Vul: None HCP: 15	\$532▼ A4◆ A985◆ AK98	West Bids 2♠ if possible. You bid first.
Board: 197 Dealer: S Vul: NS HCP: 9	♣ QJ2 ♥ K986 ♦ 987 ♣ K108	East Bids 2♠ if possible. Partner bids first.
Board: 198 Dealer: N Vul: EW HCP: 16	♣ QJ4♥ AK854◆ A53♣ Q6	West Bids 2♦ if possible. You bid first.
Board: 199 Dealer: S Vul: None HCP: 9	◆ Q92♥ Q1054◆ 62◆ AJ74	East Bids 2♦ if possible. Partner bids first.
Board: 200 Dealer: N Vul: NS HCP: 15	AQ5♥ Q1054↑ 75♣ AK83	West Bids 2♦ if possible. You bid first.

Board: 196	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: None	♦ 532	♠ 1074	2♠	Pass	Pass	3♦
North HCP: 15	♥ A4	♥ QJ32	Pass	3 ♠ ²	Pass	5
South HCP: 9	♦ A985	◆ KQJ104	AP			
Contract: 5♦ S	♣ AK98	♣ 5	1. Stay	man		
			2. limit	raise or	better	in ♦
Board: 197 Dealer: S	North: ♠ QJ2	South: ♠ 9853	West	North	East	South 1NT
Vul: NS	♥ K986	♥ 102	Pass	2 ♣ ¹	2♠	Pass
North HCP: 9 South HCP: 15	♦ 987	♦ AKQ4	Pass	2NT	AP	
Contract: 2N S	♣ K108	♣ AQ6	1. Stay	man		
Board: 198	North:	South:	West	North	East	South
Dealer: N	Norui.	& K986		1NT	Pass	
Vul: EW	▼ AK854	♥ Q92	2•	2♥	Pass	
North HCP: 16 South HCP: 9	♦ A53	♦ 4	AP			- '
Contract: 4♥ N	♣ Q6	♣ A9853	1. Stay	man		
Board: 199 Dealer: S	North: ♠ Q92	South: ♠ AK7	West	North	East	South 1NT
Vul: None	♥ Q1054	♥ AJ73	Pass	2 ♣ ¹	2	Pass
North HCP: 9	♦ 62	◆ J104	Pass	X	AP	
South HCP: 15 Contract: 2•X E	♣ AJ74	♣ Q92	1. Stay	man		
			West	North	Fast	South
Board: 200	North:	South:	,, 050	1NT	Pass	
Dealer: N	AQ5	50un. ♦ 732	2•	Pass	Pass	
Vul: NS	♥ Q1054	♥ AK92	Pass	3 ♣	Pass	
North HCP: 15 South HCP: 9	♦ 75	♦ 84	Pass	3 ♣	AP	5 ▼
Contract: 4 S	♣ AK83	♣ Q542	1. Stay		1 M	
Commun. IT D			•	raise or	better	in 💠

Board: 196 Dealer: N	★ 1074 ∀ QJ32	West Bids 2♠ if possible.
Vul: None HCP: 9	◆ KQJ104 ◆ 5	Partner bids first.
Board: 197 Dealer: S	♦ 9853 ♥ 102	East Bids 2♠ if possible.
Vul: NS HCP: 15	◆ AKQ4◆ AQ6	You bid first.
Board: 198 Dealer: N	★ K986 ♥ Q92	West Bids 2♦ if possible.
Vul: EW HCP: 9	♦ 4 ♣ A9853	Partner bids first.
Board: 199 Dealer: S	♠ AK7 ♥ AJ73	East Bids 2♦ if possible.
Vul: None HCP: 15	◆ J104 ◆ Q92	You bid first.
Board: 200 Dealer: N	♠ 732 ♥ AK92	West Bids 2♦ if possible.
Vul: NS HCP: 9	◆ 84 ◆ Q542	Partner bids first.

Board: 196	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: None	♦ 532	♠ 1074	2♠	Pass	Pass	3♦
North HCP: 15	♥ A4	♥ QJ32	Pass	3 ♠ ²	Pass	5
South HCP: 9	♦ A985	◆ KQJ104	AP			
Contract: 5♦ S	♣ AK98	♣ 5	1. Stay	man		
			2. limit	raise or	better	in ♦
Board: 197 Dealer: S	North: ♠ QJ2	South: ♠ 9853	West	North	East	South 1NT
Vul: NS	♥ K986	♥ 102	Pass	2 ♣ ¹	2♠	Pass
North HCP: 9 South HCP: 15	♦ 987	♦ AKQ4	Pass	2NT	AP	
Contract: 2N S	♣ K108	♣ AQ6	1. Stay	man		
Board: 198	North:	South:	West	North	East	South
Dealer: N	Norui.	& K986		1NT	Pass	
Vul: EW	▼ AK854	♥ Q92	2•	2♥	Pass	
North HCP: 16 South HCP: 9	♦ A53	♦ 4	AP			- '
Contract: 4♥ N	♣ Q6	♣ A9853	1. Stay	man		
Board: 199 Dealer: S	North: ♠ Q92	South: ♠ AK7	West	North	East	South 1NT
Vul: None	♥ Q1054	♥ AJ73	Pass	2 ♣ ¹	2	Pass
North HCP: 9	♦ 62	◆ J104	Pass	X	AP	
South HCP: 15 Contract: 2•X E	♣ AJ74	♣ Q92	1. Stay	man		
			West	North	Fast	South
Board: 200	North:	South:	,, 050	1NT	Pass	
Dealer: N	AQ5	50un. ♦ 732	2•	Pass	Pass	
Vul: NS	♥ Q1054	♥ AK92	Pass	3 ♣	Pass	
North HCP: 15 South HCP: 9	♦ 75	♦ 84	Pass	3 ♣	AP	5 ▼
Contract: 4 S	♣ AK83	♣ Q542	1. Stay		1 M	
Commun. IT D			•	raise or	better	in 💠

Board: 201 Dealer: S Vul: EW HCP: 11	★ KQJ2 ∀ A ♦ 108654 ♣ J107	East Bids 3♥ if possible. Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 15	★ K874★ K8◆ AQJ107◆ Q10	West Bids 2♥ if possible. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 8	★ K1086♥ J98♦ 7★ A9653	East Bids 2♦ if possible. Partner bids first.
Board: 204 Dealer: N Vul: EW HCP: 15	★ K864♥ AJ62◆ K8◆ A107	West Bids 2♦ if possible. You bid first.
Board: 205 Dealer: S Vul: Both HCP: 8	★KJ7★A532◆6◆98653	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.

Board: 201 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ KQJ2 ♥ A • 108654 ♣ J107	South: ♠ A7 ♥ 8653 ♠ KQJ3 ♠ AK3		North 2♣¹ 3NT man	East 3♥ AP	South 1NT Pass
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ K874 ♥ K8 ♠ AQJ107 ♣ Q10	South: ♠ A1032 ♥ J943 ♦ 54 ♠ K75	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 203 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ K1086 ♥ J98 ♦ 7 ♣ A9653	South: ♠ AQJ92 ♥ AQ7 ♦ 104 ♠ K82	West Pass Pass 1. Stay	4 ♠	East 2 AP	South 1NT 2♠
Board: 204 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ K864 ♥ AJ62 ♠ K8 ♣ A107	South: ♠ QJ103 ▼ KQ93 ♦ 96 ♠ 984	West 2 Pass 1. Stay	North 1NT Pass 2NT	East Pass Pass AP	2 ♣ ¹
Board: 205 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 44 N	North: ♠ KJ7 ▼ A532 ♦ 6 ♣ 98653	South: ♠ A1093 ♥ K108 ♠ KQ ♠ QJ102	Pass Pass 3 1. Stay	X 4♣	East 2 Pass AP	1NT Pass

Board: 201 Dealer: S Vul: EW HCP: 17	♣ A7♥ 8653♦ KQJ3♣ AK3	East Bids 3♥ if possible. You bid first.
Board: 202 Dealer: N Vul: Both HCP: 8	★ A1032▼ J943◆ 54★ K75	West Bids 2♥ if possible. Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 16	AQJ92✓ AQ7104K82	East Bids 2♦ if possible. You bid first.
Board: 204 Dealer: N Vul: EW HCP: 8	◆ QJ103◆ KQ93◆ 96◆ 984	West Bids 2♦ if possible. Partner bids first.
Board: 205 Dealer: S Vul: Both HCP: 15	★ A1093▼ K108◆ KQ◆ QJ102	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.

Board: 201 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ KQJ2 ♥ A • 108654 ♣ J107	South: ♠ A7 ♥ 8653 ♠ KQJ3 ♠ AK3		North 2♣¹ 3NT man	East 3♥ AP	South 1NT Pass
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ K874 ♥ K8 ♠ AQJ107 ♣ Q10	South: ♠ A1032 ♥ J943 ♦ 54 ♠ K75	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 203 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ K1086 ♥ J98 ♦ 7 ♣ A9653	South: ♠ AQJ92 ♥ AQ7 ♦ 104 ♠ K82	West Pass Pass 1. Stay	4 ♠	East 2 AP	South 1NT 2♠
Board: 204 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ K864 ♥ AJ62 ♠ K8 ♣ A107	South: ♠ QJ103 ▼ KQ93 ♦ 96 ♠ 984	West 2 Pass 1. Stay	North 1NT Pass 2NT	East Pass Pass AP	2 ♣ ¹
Board: 205 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 44 N	North: ♠ KJ7 ▼ A532 ♦ 6 ♣ 98653	South: ♠ A1093 ♥ K108 ♠ KQ ♠ QJ102	Pass Pass 3 1. Stay	X 4♣	East 2 Pass AP	1NT Pass

Board: 206 Dealer: N Vul: None HCP: 16	♠ 64♥ A87♦ K1084♠ AKQ8	West Bids 2♥ if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 11	★ A1042♥ Q87◆ J109★ A74	East Bids 2♦ if possible. Partner bids first.
Board: 208 Dealer: N Vul: None HCP: 15	★ K109★ AKJ83◆ Q87★ Q10	West Bids 2♦ if possible. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 12	★ A432▼ J103★ K643★ A10	East Bids 2♥ if possible. Partner bids first.
Board: 210 Dealer: N Vul: Both HCP: 15	★ KJ▼ K1064◆ KJ10◆ A1093	West Bids 2♠ if possible. You bid first.

Board: 206 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3 S	North: ♠ 64 ♥ A87 ♦ K1084 ♣ AKQ8	South: ♠ Q1085 ♥ J3 ♠ AQJ52 ♣ J4	West 2♥ AP 1. Stay	North 1NT 2NT man	East Pass Pass	2 ♣ ¹
Board: 207 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ A1042 ♥ Q87 • J109 ♠ A74	South: ♠ KQJ5 ♥ 963 ♠ A86 ♣ KQ2			East 2 AP	South 1NT Pass
Board: 208 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3▼ N	North: ♠ K109 ✔ AKJ83 ♠ Q87 ♣ Q10	South: ♠ AJ83 ♥ 1075 ♦ 963 ♠ K73	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 209 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 44 N	North: ♠ A432 ♥ J103 ♠ K643 ♠ A10	South: ♠ KQJ5 ♥ Q97 ♠ AQ109 ♣ J4	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2♥ Pass	1NT Pass
Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ KJ ♥ K1064 ♠ KJ10 ♣ A1093	South: ♠ Q10 ♥ QJ52 ♠ Q2 ♠ KJ842	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 206 Dealer: N Vul: None HCP: 11	♣ Q1085♥ J3♦ AQJ52♣ J4	West Bids 2♥ if possible. Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 15	★ KQJ5▼ 963◆ A86◆ KQ2	East Bids 2♦ if possible. You bid first.
Board: 208 Dealer: N Vul: None HCP: 8	♣ AJ83♥ 1075◆ 963♣ K73	West Bids 2♦ if possible. Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 15	★ KQJ5▼ Q97◆ AQ109◆ J4	East Bids 2♥ if possible. You bid first.
Board: 210 Dealer: N Vul: Both HCP: 11	♣ Q10♥ QJ52◆ Q2♣ KJ842	West Bids 2♠ if possible. Partner bids first.

Board: 206 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3 S	North: ♠ 64 ♥ A87 ♦ K1084 ♣ AKQ8	South: ♠ Q1085 ♥ J3 ♠ AQJ52 ♣ J4	West 2♥ AP 1. Stay	North 1NT 2NT man	East Pass Pass	2 ♣ ¹
Board: 207 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ A1042 ♥ Q87 • J109 ♠ A74	South: ♠ KQJ5 ♥ 963 ♠ A86 ♣ KQ2			East 2 AP	South 1NT Pass
Board: 208 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3▼ N	North: ♠ K109 ✔ AKJ83 ♠ Q87 ♣ Q10	South: ♠ AJ83 ♥ 1075 ♦ 963 ♠ K73	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 209 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 44 N	North: ♠ A432 ♥ J103 ♠ K643 ♠ A10	South: ♠ KQJ5 ♥ Q97 ♠ AQ109 ♣ J4	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2♥ Pass	1NT Pass
Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ KJ ♥ K1064 ♠ KJ10 ♣ A1093	South: ♠ Q10 ♥ QJ52 ♠ Q2 ♠ KJ842	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 211 Dealer: S Vul: None HCP: 10	★ K9★ KJ98★ 1062★ QJ72	East Bids 2♦ if possible. Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 15	★ KJ10♥ 96◆ AJ542◆ AQ4	West Bids 2♠ if possible. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 9	J1084KQ94K10983	East Bids 2♦ if possible. Partner bids first.
Board: 214 Dealer: N Vul: None HCP: 15	★ K96★ AQ62★ K2★ QJ62	West Bids 3♦ if possible. You bid first.
Board: 215 Dealer: S Vul: NS HCP: 9	★ K652♥ 95◆ 984◆ AQ52	East Bids 2♥ if possible. Partner bids first.

Board: 211 Dealer: S Vul: None	North: ♠ K9	South: ♠ J5		North		1NT
North HCP: 10 South HCP: 15 Contract: 3N S	★ KJ98★ 1062★ QJ72	AQ52J83AK54	Pass Pass 1. Stay	2♣¹ 3NT man	2♦ AP	Pass
Board: 212 Dealer: N Vul: NS	North: ♠ KJ10	South: ♠ 96	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 3♣ S	♥ 96 ♦ AJ542 ♣ AQ4	KQ108K10J10762	2♠ AP 1. Stay	Pass man	Pass	3♣
Board: 213 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2 • E	North:	South: ♠ KQ95 ♥ A86 ♦ 82 ♣ AK74		North 2♣¹ man	East 2♦	South 1NT AP
Board: 214 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3•X W	North: ♠ K96 ♥ AQ62 ♠ K2 ♣ QJ62	South: ♠ Q10 ♥ KJ107 ♠ Q7 ♠ A10974	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 215 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2 X E	North: ♠ K652 ♥ 95 • 984 ♣ AQ52	South: ♠ AQ87 ♥ 1074 ♠ AJ2 ♠ KJ4	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♥ AP	South 1NT Pass

Board: 211 Dealer: S Vul: None HCP: 15	 ♣ J5 ♥ AQ52 ♦ J83 ♣ AK54	East Bids 2♦ if possible. You bid first.
Board: 212 Dealer: N Vul: NS HCP: 9	♠ 96♥ KQ108♦ K10♠ J10762	West Bids 2♠ if possible. Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 16	★ KQ95▼ A86◆ 82◆ AK74	East Bids 2♦ if possible. You bid first.
Board: 214 Dealer: N Vul: None HCP: 12	♣ Q10♥ KJ107◆ Q7♣ A10974	West Bids 3♦ if possible. Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 15	AQ87▼ 1074◆ AJ2◆ KJ4	East Bids 2♥ if possible. You bid first.

Board: 211 Dealer: S Vul: None	North: ♠ K9	South: ♠ J5		North		1NT
North HCP: 10 South HCP: 15 Contract: 3N S	★ KJ98★ 1062★ QJ72	AQ52J83AK54	Pass Pass 1. Stay	2♣¹ 3NT man	2♦ AP	Pass
Board: 212 Dealer: N Vul: NS	North: ♠ KJ10	South: ♠ 96	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 3♣ S	♥ 96 ♦ AJ542 ♣ AQ4	KQ108K10J10762	2♠ AP 1. Stay	Pass man	Pass	3♣
Board: 213 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2 • E	North:	South: ♠ KQ95 ♥ A86 ♦ 82 ♣ AK74		North 2♣¹ man	East 2♦	South 1NT AP
Board: 214 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3•X W	North: ♠ K96 ♥ AQ62 ♠ K2 ♣ QJ62	South: ♠ Q10 ♥ KJ107 ♠ Q7 ♠ A10974	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 215 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2 X E	North: ♠ K652 ♥ 95 • 984 ♣ AQ52	South: ♠ AQ87 ♥ 1074 ♠ AJ2 ♠ KJ4	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♥ AP	South 1NT Pass

Board: 216 Dealer: N Vul: EW HCP: 16	★ KJ9♥ Q3◆ AQ75◆ A765	West Bids 3♥ if possible. You bid first.
Board: 217 Dealer: S Vul: Both HCP: 10	★ KQ85★ 64★ 65★ KQ1072	East Bids 2♥ if possible. Partner bids first.
Board: 218 Dealer: N Vul: NS HCP: 16	AQ94243AK9K76	West Bids 4♥ if possible. You bid first.
Board: 219 Dealer: S Vul: EW HCP: 11	★ KJ6♥ Q754◆ Q2◆ K1073	East Bids 2♦ if possible. Partner bids first.
Board: 220 Dealer: N Vul: Both HCP: 15	▲ AJ103▼ AJ86◆ Q104▲ QJ	West Bids 2♠ if possible. You bid first.

Board: 216 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♦ K10982 ♣ 92	West 3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 217 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ KQ85 ♥ 64 ♠ 65 ♣ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♣ A64		North 2♣¹ 3♣ man	East 2♥ AP	South 1NT Pass
Board: 218 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4 VX W	North: ♠ AQ942 ♥ 43 ♠ AK9 ♠ K76	South: ♠ K763 ♥ 86 • Q42 ♣ A952	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 219 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ N	North: ♠ KJ6 ♥ Q754 ♠ Q2 ♠ K1073	South: ♠ AQ105 ♥ A6 ♦ 974 ♠ AQ64	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 220 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2•X W	North: ♠ AJ103 ♥ AJ86 ♠ Q104 ♠ QJ	South: ♣ 74 ▼ KQ109 ◆ K985 ♣ 1065	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 216 Dealer: N Vul: EW HCP: 10	★ A1083♥ K7◆ K10982◆ 92	West Bids 3♥ if possible. Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 15	AJ104♥ 98AQ74A64	East Bids 2♥ if possible. You bid first.
Board: 218 Dealer: N Vul: NS HCP: 9	★ K763▼ 86◆ Q42◆ A952	West Bids 4♥ if possible. Partner bids first.
Board: 219 Dealer: S Vul: EW HCP: 16	AQ105A6974AQ64	East Bids 2♦ if possible. You bid first.
Board: 220 Dealer: N Vul: Both HCP: 8	★74✓ KQ109✓ K985◆ 1065	West Bids 2♠ if possible. Partner bids first.

Board: 216 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♦ K10982 ♣ 92	West 3♥ AP 1. Stayı	North 1NT Pass man	Pass	
Board: 217 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ KQ85 ♥ 64 ♠ 65 ♣ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♣ A64		North 2♣¹ 3♣ man	East 2♥ AP	South 1NT Pass
Board: 218 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4 VX W	North: ♠ AQ942 ♥ 43 ♠ AK9 ♠ K76	South: ♠ K763 ♥ 86 • Q42 ♣ A952	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 219 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ N	North: ♠ KJ6 ♥ Q754 ♠ Q2 ♠ K1073	South: ♠ AQ105 ♥ A6 ♦ 974 ♠ AQ64	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 220 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2•X W	North: ♠ AJ103 ♥ AJ86 ♠ Q104 ♠ QJ	South: ♣ 74 ▼ KQ109 ◆ K985 ♣ 1065	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 221 Dealer: S	♠ Q7 ♥ KQ43	East Bids 2♠ if possible.
Vul: EW HCP: 13	◆ K1064 ◆ K109	Partner bids first.
Board: 222 Dealer: N Vul: Both	♠ KQ ♥ KJ65 ♦ 1065	West Bids 2♦ if possible.
HCP: 15	♣ AQ103	You bid first.
Board: 223 Dealer: S Vul: None HCP: 9	★842★A875◆Q53◆QJ8	East Bids 2♠ if possible. Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 16	★ KQJ64▼ AJ◆ A54◆ J52	West Bids 2♦ if possible. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 8	▲ AJ73♥ 843◆ 86▲ QJ109	East Bids 2♦ if possible. Partner bids first.

Board: 221 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ Q7 ♥ KQ43 ♠ K1064 ♠ K109	South: ♠ 65 ♥ A107 ♠ AQJ97 ♣ A54	Pass Pass Pass 1. Stay	X 3NT		1NT Pass
Board: 222 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3♠ S	North: ♣ KQ ♥ KJ65 • 1065 ♣ AQ103	South: ♠ AJ963 ♥ A842 ♠ 92 ♠ 42	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 223 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AJ3 ♥ J64 ♠ AK109 ♠ K43		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 224 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N	North: ♠ KQJ64 ♥ AJ ♠ A54 ♣ J52	South: ♣ A853 ♥ K72 • 76 ♣ K1073	West 2♦ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 225 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ73 ♥ 843 ♦ 86 ♠ QJ109	South: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	West Pass Pass 1. Stay	4♠	East 2♦ AP	South 1NT 2♠

Board: 221 Dealer: S Vul: EW HCP: 15	♠ 65♥ A107♦ AQJ97♠ A54	East Bids 2♠ if possible. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 9	★ AJ963★ A842◆ 92★ 42	West Bids 2♦ if possible. Partner bids first.
Board: 223 Dealer: S Vul: None HCP: 16	▲ AJ3♥ J64◆ AK109▲ K43	East Bids 2♠ if possible. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 10	★ A853★ K72★ 76★ K1073	West Bids 2♦ if possible. Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 16	★ KQ986★ AJ★ K93★ K42	East Bids 2♦ if possible. You bid first.

Board: 221 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ Q7 ♥ KQ43 ♠ K1064 ♠ K109	South: ♠ 65 ♥ A107 ♠ AQJ97 ♣ A54	Pass Pass Pass 1. Stay	X 3NT		1NT Pass
Board: 222 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3♠ S	North: ♣ KQ ♥ KJ65 • 1065 ♣ AQ103	South: ♠ AJ963 ♥ A842 ♠ 92 ♠ 42	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 223 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AJ3 ♥ J64 ♠ AK109 ♠ K43		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 224 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N	North: ♠ KQJ64 ♥ AJ ♠ A54 ♣ J52	South: ♣ A853 ♥ K72 • 76 ♣ K1073	West 2♦ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 225 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ73 ♥ 843 ♦ 86 ♠ QJ109	South: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	West Pass Pass 1. Stay	4♠	East 2♦ AP	South 1NT 2♠

Board: 226 Dealer: N Vul: None HCP: 15	421052AKQ8AQ107	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 227 Dealer: S Vul: NS HCP: 8	 J8743 ✓ AK52 √ 73 √ 76	East Bids 2♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 228 Dealer: N Vul: EW HCP: 16	★ AK4▼ K1072◆ AQ94◆ 76	West Bids 2♥ if possible. You bid first.
Board: 229 Dealer: S Vul: None HCP: 9	♣ Q753♥ 8♦ Q84♣ KQ743	East Bids 3♥ if possible. Partner bids first.
Board: 230 Dealer: N Vul: EW HCP: 16	AK62✓ KJ5✓ Q872✓ K4	West Bids 2♦ if possible. You bid first.

Board: 226 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4•X W	North: ♣ 42 ▼ 1052 ◆ AKQ8 ♣ AQ107	South: ♣ 76 ♥ AJ73 ♦ 94 ♣ K8432	West 2♠ 3♠ AP 1. Stayı	1NT Pass 4♣	East Pass Pass 4	
Board: 227 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 5•X E	North: ♠ J8743 ♥ AK.52 ♠ 73 ♣ 76	South: ♠ AKQ ♥ J1073 ♠ A2 ♣ Q1083			2♦ Pass 5♦	1NT 2NT 4• ² X
Board: 228 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AK4 ♥ K1072 ♠ AQ94 ♣ 76	South: ♠ Q1098 ♥ J ♦ J7652 ♠ AJ4	West 2♥ Pass 1. Stayı	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹
Board: 229 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 \(\) E	North: ♠ Q753 ♥ 8 ♠ Q84 ♠ KQ743	South: ♠ A642 ♥ A62 ♠ K106 ♠ A105		North 2♣¹ man		South 1NT AP
Board: 230 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ AK62 ♥ KJ5 ♦ Q872 ♣ K4	South: ♠ Q753 ♥ AQ1042 ♦ 5 ♠ QJ6	West 2 Pass 1. Stayı	1NT 2NT 4♠	East Pass Pass AP	

Board: 226 Dealer: N Vul: None HCP: 8	♣ 76 ♥ AJ73 ♦ 94 ♣ K8432	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 16	★ AKQ▼ J1073★ A2★ Q1083	East Bids 2♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 228 Dealer: N Vul: EW HCP: 9	♣ Q1098♥ J♦ J7652♣ AJ4	West Bids 2♥ if possible. Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 15	★ A642★ A62★ K106★ A105	East Bids 3♥ if possible. You bid first.
Board: 230 Dealer: N Vul: EW HCP: 11	♣ Q753♥ AQ1042♦ 5♣ QJ6	West Bids 2♦ if possible. Partner bids first.

Board: 226 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4•X W	North: ♣ 42 ▼ 1052 ◆ AKQ8 ♣ AQ107	South: ♣ 76 ♥ AJ73 ♦ 94 ♣ K8432	West 2♠ 3♠ AP 1. Stayı	1NT Pass 4♣	East Pass Pass 4	
Board: 227 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 5•X E	North: ♠ J8743 ♥ AK.52 ♠ 73 ♣ 76	South: ♠ AKQ ♥ J1073 ♠ A2 ♣ Q1083			2♦ Pass 5♦	1NT 2NT 4• ² X
Board: 228 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AK4 ♥ K1072 ♠ AQ94 ♣ 76	South: ♠ Q1098 ♥ J ♦ J7652 ♠ AJ4	West 2♥ Pass 1. Stayı	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹
Board: 229 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 \(\) E	North: ♠ Q753 ♥ 8 ♠ Q84 ♠ KQ743	South: ♠ A642 ♥ A62 ♠ K106 ♠ A105		North 2♣¹ man		South 1NT AP
Board: 230 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ AK62 ♥ KJ5 ♦ Q872 ♣ K4	South: ♠ Q753 ♥ AQ1042 ♦ 5 ♠ QJ6	West 2 Pass 1. Stayı	1NT 2NT 4♠	East Pass Pass AP	

Board: 231 Dealer: S Vul: Both HCP: 10	♦ Q8 ♥ QJ107 ♦ K4 ♣ Q7542	East Bids 2♦ if possible. Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 16	★ K63★ AQ73◆ QJ6★ A74	West Bids 2♥ if possible. You bid first.
Board: 233 Dealer: S Vul: EW HCP: 10	★ K10★ K743★ 1097★ KJ92	East Bids 2♦ if possible. Partner bids first.
Board: 234 Dealer: N Vul: Both HCP: 15	★ KQ98★ AQJ9◆ 92★ K108	West Bids 2♦ if possible. You bid first.
Board: 235 Dealer: S Vul: None HCP: 8	★ KQJ9♥ 95◆ 842◆ Q976	East Bids 2♥ if possible. Partner bids first.

Board: 231	North:	South:	West	North	East	South 1NT
Dealer: S	• Q8	♦ AJ93	Pass	2 ♣ ¹	2•	Pass
Vul: Both	♥ QJ107	♥ AK9	Pass	3 ♣	Pass	3 4 2
North HCP: 10 South HCP: 17	♦ K4	♦ J103	Pass		AP	5 •
Contract: 4 N	♣ Q7542	♣ A108	1. Stay			
			•	raise or	better	in 🎝
Board: 232 Dealer: N	North:	South:	West	North	East	South
Vul: NS	★ K63	♦ Q852 ♥ 6		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AQ73 ♦ QJ6	◆ A10754	2♥	2NT	AP	
South HCP: 8 Contract: 2N N	♣ A74	♣ Q63	1. Stay	man		
Board: 233 Dealer: S	North: ♠ K10	South: ♠ Q732	West	North	East	South 1NT
Vul: EW	♥ K743	♥ AQ65	Pass	2 ♣ ¹	2•	Pass
North HCP: 10 South HCP: 15	◆ 1097	♦ AJ	Pass	3NT	AP	
Contract: 3N S	♣ KJ92	♣ Q83	1. Stay	man		
			West	North	East	South
Board: 234	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	♦ KQ98	♠ AJ432	2•	Pass	Pass	2♠
Vul: Both North HCP: 15	♥ AQJ9	♥ K832	Pass	3 ♦ ²	Pass	4♠
South HCP: 9	♦ 92	♦ J10	AP			
Contract: 4♠ S	♣ K108	♣ 94	1. Stay	man		
			2. limit	raise or	better	in 🏚
Board: 235 Dealer: S	North: ♠ KQJ9	South: ♠ A65	West	North	East	South 1NT
Vul: None	y 95	♥ A72	Pass	2 ♣ ¹	2♥	2NT
North HCP: 8 South HCP: 16	♦ 842	◆ A63	AP			
Contract: 2N S	♣ Q976	♣ KJ83	1. Stay	man		

Board: 231 Dealer: S Vul: Both HCP: 17	▲ AJ93✔ AK9◆ J103▲ A108	East Bids 2♦ if possible. You bid first.
Board: 232 Dealer: N Vul: NS HCP: 8	◆ Q852◆ 6◆ A10754◆ Q63	West Bids 2♥ if possible. Partner bids first.
Board: 233 Dealer: S Vul: EW HCP: 15	♣ Q732♥ AQ65◆ AJ♣ Q83	East Bids 2♦ if possible. You bid first.
Board: 234 Dealer: N Vul: Both HCP: 9	★ AJ432★ K832★ J10★ 94	West Bids 2♦ if possible. Partner bids first.
Board: 235 Dealer: S Vul: None HCP: 16	★ A65▼ A72◆ A63◆ KJ83	East Bids 2♥ if possible. You bid first.

Board: 231	North:	South:	West	North	East	South 1NT
Dealer: S	• Q8	♦ AJ93	Pass	2 ♣ ¹	2•	Pass
Vul: Both	♥ QJ107	♥ AK9	Pass	3 ♣	Pass	3 4 2
North HCP: 10 South HCP: 17	♦ K4	♦ J103	Pass		AP	5 •
Contract: 4 N	♣ Q7542	♣ A108	1. Stay			
			•	raise or	better	in 🎝
Board: 232 Dealer: N	North:	South:	West	North	East	South
Vul: NS	★ K63	♦ Q852 ♥ 6		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AQ73 ♦ QJ6	◆ A10754	2♥	2NT	AP	
South HCP: 8 Contract: 2N N	♣ A74	♣ Q63	1. Stay	man		
Board: 233 Dealer: S	North: ♠ K10	South: ♠ Q732	West	North	East	South 1NT
Vul: EW	♥ K743	♥ AQ65	Pass	2 ♣ ¹	2•	Pass
North HCP: 10 South HCP: 15	◆ 1097	♦ AJ	Pass	3NT	AP	
Contract: 3N S	♣ KJ92	♣ Q83	1. Stay	man		
			West	North	East	South
Board: 234	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	♦ KQ98	♠ AJ432	2•	Pass	Pass	2♠
Vul: Both North HCP: 15	♥ AQJ9	♥ K832	Pass	3 ♦ ²	Pass	4♠
South HCP: 9	♦ 92	♦ J10	AP			
Contract: 4♠ S	♣ K108	♣ 94	1. Stay	man		
			2. limit	raise or	better	in 🏚
Board: 235 Dealer: S	North: ♠ KQJ9	South: ♠ A65	West	North	East	South 1NT
Vul: None	y 95	♥ A72	Pass	2 ♣ ¹	2♥	2NT
North HCP: 8 South HCP: 16	♦ 842	◆ A63	AP			
Contract: 2N S	♣ Q976	♣ KJ83	1. Stay	man		

Board: 236 Dealer: N Vul: EW HCP: 15	♣ Q984♥ AJ102◆ J5♣ AQJ	West Bids 2♦ if possible. You bid first.
Board: 237 Dealer: S Vul: None HCP: 11	♠ Q ♥ AK82 ♦ 1052 ♣ Q10432	East Bids 2♠ if possible. Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 16	♣ J7♥ AK1065♦ KJ2♣ A75	West Bids 2♠ if possible. You bid first.
Board: 239 Dealer: S Vul: Both HCP: 9	♣ Q1087♥ K♦ Q72♣ Q9654	East Bids 2♥ if possible. Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 17	♠ AQ9♥ AQJ7♠ A3♠ 10875	West Bids 2♦ if possible. You bid first.

Board: 236 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ Q984 ♥ AJ102 ♦ J5 ♣ AQJ	South: ♠ KJ65 ♥ K75 ♦ 73 ♣ K432	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 237 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♣ N	North: ♠ Q ♠ AK82 ♠ 1052 ♠ Q10432	South: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6		North 2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 238 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♣ J7 ♥ AK1065 ♠ KJ2 ♣ A75	South: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 239 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2VX E	North: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	South: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7		North 2♣¹ X man	East 2♥ AP	South 1NT Pass
Board: 240 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ S	North: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	South: ♠ KJ1063 ▼ 10954 ♠ Q8 ♣ A9	2♦ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 3♠ 4♠

Board: 236 Dealer: N Vul: EW HCP: 10	★ KJ65★ K75★ 73★ K432	West Bids 2♦ if possible. Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 15		East Bids 2♠ if possible. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 9	★ K432♥ Q82◆ A83◆ 986	West Bids 2♠ if possible. Partner bids first.
Board: 239 Dealer: S Vul: Both HCP: 15	▲ AJ64♥ 872♦ K54▲ AK7	East Bids 2♥ if possible. You bid first.
Board: 240 Dealer: N Vul: None HCP: 10	★ KJ1063▼ 10954◆ Q8◆ A9	West Bids 2♦ if possible. Partner bids first.

Board: 236 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ Q984 ♥ AJ102 ♦ J5 ♣ AQJ	South: ♠ KJ65 ♥ K75 ♦ 73 ♣ K432	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 237 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♣ N	North: ♠ Q ♠ AK82 ♠ 1052 ♠ Q10432	South: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6		North 2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 238 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♣ J7 ♥ AK1065 ♠ KJ2 ♣ A75	South: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 239 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2VX E	North: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	South: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7		North 2♣¹ X man	East 2♥ AP	South 1NT Pass
Board: 240 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ S	North: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	South: ♠ KJ1063 ▼ 10954 ♠ Q8 ♣ A9	2♦ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 3♠ 4♠

Board: 241 Dealer: S Vul: None HCP: 8	A532✓ J75✓ 74✓ K875	East Bids 2♥ if possible. Partner bids first.
Board: 242 Dealer: N Vul: NS HCP: 15	★ K72♥ Q10◆ QJ52◆ AK43	West Bids 3♠ if possible. You bid first.
Board: 243 Dealer: S Vul: EW HCP: 12	★ KQ4▼ KQ96◆ Q◆ 87654	East Bids 2♦ if possible. Partner bids first.
Board: 244 Dealer: N Vul: Both HCP: 16	★ A1096★ 63★ KQ87★ AK9	West Bids 2♥ if possible. You bid first.
Board: 245 Dealer: S Vul: NS HCP: 8	★ K543▼ J52◆ 103◆ KJ103	East Bids 2♦ if possible. Partner bids first.

Board: 241 Dealer: S Vul: None North HCP: 8	North: ♠ A532 ▼ J75	South: ♠ QJ7 ▼ K84		North 2♣¹	East 2	South 1NT AP
South HCP: 15 Contract: 2♥ E	◆ 74 ◆ K875	◆ AKQ96 ◆ 32	1. Stay		2 •	7 11
Board: 242 Dealer: N	North:	South:	West	North		
Vul: NS North HCP: 15	★ K72 ♥ Q10 ♦ QJ52	♦ 96 ♥ K987 ♦ K4	3♠ AP	1NT Pass	Pass Pass	
South HCP: 9 Contract: 3♠X W	♣ AK43	♣ QJ986	1. Stay	man		
Board: 243	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	• KQ4	A A86	Pass	2 ♣ ¹	2•	Pass
North HCP: 12	♥ KQ96	♥ AJ54	Pass	X	Pass	2NT
South HCP: 15 Contract: 3N S	◆ Q ◆ 87654	◆ A752 ◆ Q2	Pass AP	3♣	Pass	3NT
			1. Stay	man		
Board: 244 Dealer: N	North:	South:	West	North		
Vul: Both North HCP: 16	♦ A1096 ♥ 63	★ K854 ∀ K54 ♦ 94	2♥	1NT Pass	Pass Pass	2♣¹ 2NT
South HCP: 9 Contract: 2N N	• KQ87 • AK9	◆ 94 ◆ QJ82	AP 1. Stay	man		
Board: 245 Dealer: S	North: ♠ K543	South: ♠ AQ96	West	North	East	South 1NT
Vul: NS	♥ J52	♥ KQ7	Pass	2 ♣ ¹	2•	2NT
North HCP: 8 South HCP: 16	♦ 103	♦ KQ8	AP			
Contract: 2N S	♣ KJ103	♣ 975	1. Stay	man		

Board: 24 Dealer: S Vul: Non HCP: 15	♥ K84	East Bids 2♥ if possible. You bid first.
Board: 24 Dealer: N Vul: NS HCP: 9		West Bids 3♠ if possible. Partner bids first.
Board: 24 Dealer: S Vul: EW HCP: 15	♥ AJ54	East Bids 2♦ if possible. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 9	♥ K54	West Bids 2♥ if possible. Partner bids first.
Board: 24 Dealer: S Vul: NS HCP: 16	AQ96 ▼ KQ7 • KQ8 • 975	East Bids 2♦ if possible. You bid first.

Board: 241 Dealer: S Vul: None North HCP: 8	North: ♠ A532 ▼ J75	South: ♠ QJ7 ▼ K84		North 2♣¹	East 2	South 1NT AP
South HCP: 15 Contract: 2♥ E	◆ 74 ◆ K875	◆ AKQ96 ◆ 32	1. Stay		2 •	7 11
Board: 242 Dealer: N	North:	South:	West	North		
Vul: NS North HCP: 15	★ K72 ♥ Q10 ♦ QJ52	♦ 96 ♥ K987 ♦ K4	3♠ AP	1NT Pass	Pass Pass	
South HCP: 9 Contract: 3♠X W	♣ AK43	♣ QJ986	1. Stay	man		
Board: 243	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	• KQ4	A A86	Pass	2 ♣ ¹	2•	Pass
North HCP: 12	♥ KQ96	♥ AJ54	Pass	X	Pass	2NT
South HCP: 15 Contract: 3N S	◆ Q ◆ 87654	◆ A752 ◆ Q2	Pass AP	3♣	Pass	3NT
			1. Stay	man		
Board: 244 Dealer: N	North:	South:	West	North		
Vul: Both North HCP: 16	♦ A1096 ♥ 63	★ K854 ∀ K54 ♦ 94	2♥	1NT Pass	Pass Pass	2♣¹ 2NT
South HCP: 9 Contract: 2N N	• KQ87 • AK9	◆ 94 ◆ QJ82	AP 1. Stay	man		
Board: 245 Dealer: S	North: ♠ K543	South: ♠ AQ96	West	North	East	South 1NT
Vul: NS	♥ J52	♥ KQ7	Pass	2 ♣ ¹	2•	2NT
North HCP: 8 South HCP: 16	♦ 103	♦ KQ8	AP			
Contract: 2N S	♣ KJ103	♣ 975	1. Stay	man		

Board: 246 Dealer: N Vul: EW HCP: 15	♣ Q74♥ KQ108◆ J965♣ AK	West Bids 2♠ if possible. You bid first.
Board: 247 Dealer: S Vul: Both HCP: 9	 ♣ J82 ♥ QJ87 ♠ AJ8 ♣ 976	East Bids 4♠ if possible. Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 16	♠ Q6♥ Q95♦ AKJ84♠ A32	West Bids 3♠ if possible. You bid first.
Board: 249 Dealer: S Vul: EW HCP: 8	♣2 ♥ Q642 ♦ K104 ♣ K7543	East Bids 2♠ if possible. Partner bids first.
Board: 250 Dealer: N Vul: Both HCP: 15	J864✓ J8A62AKQ10	West Bids 2♠ if possible. You bid first.

Board: 246 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5 N	North: ♠ Q74 ♥ KQ108 ♦ J965 ♠ AK	South:	2♠ Pass Pass AP 1. Stay	North 1NT Pass 3 4 4 man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 5◆
Board: 247 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4•X E	North:	South: ♠ 105 ♥ AK6 ♠ Q942 ♠ KQJ3	Pass	North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 248 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3•X W	North: ♠ Q6 ♥ Q95 ♠ AKJ84 ♣ A32	South:	West 3♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 249 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ 2 ♥ Q642 ♠ K104 ♣ K7543	South: ♠ A1095 ♥ AJ108 ♠ A65 ♣ A6		North 2♣¹ man		South 1NT 2NT
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3 S	North:	South: ♠ 752 ♥ KQ32 ♠ KQ543 ♠ 9	West 2♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 246 Dealer: N Vul: EW HCP: 10	♣9 ▼ A763 ◆ AQ432 ♣ 654	West Bids 2♠ if possible. Partner bids first.
Board: 247 Dealer: S Vul: Both HCP: 15	▲ 105♥ AK6◆ Q942♣ KQJ3	East Bids 4♠ if possible. You bid first.
Board: 248 Dealer: N Vul: None HCP: 10	1097KJ3210KQJ108	West Bids 3♠ if possible. Partner bids first.
Board: 249 Dealer: S Vul: EW HCP: 17	A1095✓ AJ108A65A6	East Bids 2♠ if possible. You bid first.
Board: 250 Dealer: N Vul: Both HCP: 10	↑752✓ KQ32◆ KQ543◆ 9	West Bids 2♠ if possible. Partner bids first.

Board: 246 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5 N	North: ♠ Q74 ♥ KQ108 ♦ J965 ♠ AK	South:	2♠ Pass Pass AP 1. Stay	North 1NT Pass 3 4 4 man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 5◆
Board: 247 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4•X E	North:	South: ♠ 105 ♥ AK6 ♠ Q942 ♠ KQJ3	Pass	North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 248 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3•X W	North: ♠ Q6 ♥ Q95 ♠ AKJ84 ♣ A32	South:	West 3♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 249 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ 2 ♥ Q642 ♠ K104 ♣ K7543	South: ♠ A1095 ♥ AJ108 ♠ A65 ♣ A6		North 2♣¹ man		South 1NT 2NT
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3 S	North:	South: ♠ 752 ♥ KQ32 ♠ KQ543 ♠ 9	West 2♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 251 Dealer: S Vul: NS HCP: 8	◆ 986♥ AQ103◆ J96◆ J73	East Bids 3♦ if possible. Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 16	♣ AQ53♥ 73♦ K52♣ AK103	West Bids 2♥ if possible. You bid first.
Board: 253 Dealer: S Vul: None HCP: 9	★ KJ102▼ 75◆ 104◆ AJ1095	East Bids 2♥ if possible. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 16	♣ Q8♥ J8◆ AK983♣ AQ32	West Bids 2♥ if possible. You bid first.
Board: 255 Dealer: S Vul: EW HCP: 8	▲ 10▼ KQ72◆ QJ982▲ 1076	East Bids 2♠ if possible. Partner bids first.

Board: 251 Dealer: S Vul: NS	North: ♦ 986	South: ♠ KQ3		North	East 3	South 1NT Pass
North HCP: 8	♥ AQ103 ♦ J96	♥ K765 ♦ Q7	Pass Pass	2♣¹ X	AP	rass
South HCP: 17 Contract: 3•X E	♣ J73	♣ AK105	1. Stay		Ar	
Board: 252	NI 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ AQ53	South: ♠ KJ82	West	1NT	Pass	
Vul: Both	♥ 73	♥ J98	2♥	Pass	Pass	
North HCP: 16 South HCP: 12	♦ K52	♦ AQJ98 ♣ 8	Pass	4♠	AP	
Contract: 4♠ S	♣ AK103	1. Stayman				
Board: 253	North:	South:	West	North	East	
Dealer: S Vul: None	★ KJ102	♠ A765	Pass	2 ♣ ¹	2♥	1NT Pass
North HCP: 9	♥ 75	♥ Q93	Pass	2 ♣ ²	Pass	
South HCP: 15	104♣ AJ1095	♦ A5 ♣ KQ62	AP	J#	1 033	T X
Contract: 4♠ N	A MJ1073	₽ K Q02	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	♦ Q8	♠ A1093		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ J8	♥ Q63	2♥	Pass	Pass	2NT
South HCP: 9	◆ AK983	◆ QJ74 • 75	AP	100010		
Contract: 2N N	♣ AQ32	♣ 75	1. Stay	man		
Board: 255	North:	South:	West	North	East	South
Dealer: S	★ 10	♦ A64				1NT
Vul: EW North HCP: 8	♥ KQ72	♥ J109	Pass	2 ♣ ¹	2♠	2NT
South HCP: 16	◆ QJ982 • 1076	♦ AK76	AP			
Contract: 2N S	♣ 1076	♣ KJ3	1. Stay	man		

Board: 251 Dealer: S Vul: NS HCP: 17	★ KQ3★ K765◆ Q7◆ AK105	East Bids 3♦ if possible. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 12	★ KJ82▼ J98◆ AQJ98◆ 8	West Bids 2♥ if possible. Partner bids first.
Board: 253 Dealer: S Vul: None HCP: 15	♠ A765♥ Q93♠ A5♠ KQ62	East Bids 2♥ if possible. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 9	★ A1093♥ Q63◆ QJ74♣ 75	West Bids 2♥ if possible. Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 16	▲ A64♥ J109◆ AK76♣ KJ3	East Bids 2♠ if possible. You bid first.

Board: 251 Dealer: S Vul: NS	North: ♦ 986	South: ♠ KQ3		North	East 3	South 1NT Pass
North HCP: 8	♥ AQ103 ♦ J96	♥ K765 ♦ Q7	Pass Pass	2♣¹ X	AP	rass
South HCP: 17 Contract: 3•X E	♣ J73	♣ AK105	1. Stay		Ar	
Board: 252	NI 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ AQ53	South: ♠ KJ82	West	1NT	Pass	
Vul: Both	♥ 73	♥ J98	2♥	Pass	Pass	
North HCP: 16 South HCP: 12	♦ K52	♦ AQJ98 ♣ 8	Pass	4♠	AP	
Contract: 4♠ S	♣ AK103	1. Stayman				
Board: 253	North:	South:	West	North	East	
Dealer: S Vul: None	★ KJ102	♠ A765	Pass	2 ♣ ¹	2♥	1NT Pass
North HCP: 9	♥ 75	♥ Q93	Pass	2 ♣ ²	Pass	
South HCP: 15	104♣ AJ1095	♦ A5 ♣ KQ62	AP	J#	1 033	T X
Contract: 4♠ N	A MJ1073	₽ K Q02	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	♦ Q8	♠ A1093		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ J8	♥ Q63	2♥	Pass	Pass	2NT
South HCP: 9	◆ AK983	◆ QJ74 • 75	AP	100010		
Contract: 2N N	♣ AQ32	♣ 75	1. Stay	man		
Board: 255	North:	South:	West	North	East	South
Dealer: S	★ 10	♦ A64				1NT
Vul: EW North HCP: 8	♥ KQ72	♥ J109	Pass	2 ♣ ¹	2♠	2NT
South HCP: 16	◆ QJ982 • 1076	♦ AK76	AP			
Contract: 2N S	♣ 1076	♣ KJ3	1. Stay	man		

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Board: 256	le.
Board: 257	e.
Board: 258	le.
Board: 259	e.
Board: 260 ♠ A103 Dealer: N ♥ KQJ7 Vul: NS ♠ Q10 HCP: 15 ♠ K952 West Bids 2♥ if possib You bid first.	le.

Board: 256 Dealer: N Vul: None North HCP: 15 South HCP: 9	North: ♠ A105 ♥ Q753 ♠ AQJ10 ♠ Q7	South: ♠ K764 ♥ 6 ♠ K92 ♣ K9863	2♥ Pass	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Contract: 3♦ N Board: 257 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ Q542 ♥ A72 ♠ Q7 ♣ J1095	South: ♠ AK 107 ♥ 865 ♠ AJ96 ♠ A8	1. Stayı West Pass Pass AP 1. Stayı	North 2♣¹ 3♠	East 2♥ Pass	1NT Pass
Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ K10 ♥ K4 ♠ KQ872 ♠ A1084	South: ♠ A964 ♥ 106 ♦ J9 ♣ KJ762	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQJ8 ♥ A52 ♦ 3 ♣ 109862	South: ♠ 1075 ♥ KQ8 ♠ K96 ♣ AKQ3	West Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT 2NT
Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North: ♠ A103 ♥ KQJ7 ♠ Q10 ♠ K952	South: ♠ KQJ4 ♥ 2 ♦ 952 ♣ AQJ103	West 2 Pass Pass Pass Pass 1. Stay	North 1NT Pass 2NT 3NT 5 man	East Pass Pass Pass Pass AP	2♣¹ X 3♣

Board: 256 Dealer: N Vul: None HCP: 9	★ K764♥ 6◆ K92◆ K9863	West Bids 2♥ if possible. Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 16	★ AK107▼ 865◆ AJ96★ A8	East Bids 2♥ if possible. You bid first.
Board: 258 Dealer: N Vul: EW HCP: 9	▲ A964▼ 106◆ J9◆ KJ762	West Bids 2♥ if possible. Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 17	1075KQ8K96AKQ3	East Bids 2♦ if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 13	★ KQJ4 ♥ 2 ♦ 952 ♣ AQJ103	West Bids 2♥ if possible. Partner bids first.

Board: 256 Dealer: N Vul: None North HCP: 15 South HCP: 9	North: ♠ A105 ♥ Q753 ♠ AQJ10 ♠ Q7	South: ♠ K764 ♥ 6 ♠ K92 ♣ K9863	2♥ Pass	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Contract: 3♦ N Board: 257 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ Q542 ♥ A72 ♠ Q7 ♣ J1095	South: ♠ AK 107 ♥ 865 ♠ AJ96 ♠ A8	1. Stayı West Pass Pass AP 1. Stayı	North 2♣¹ 3♠	East 2♥ Pass	1NT Pass
Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ K10 ♥ K4 ♠ KQ872 ♠ A1084	South: ♠ A964 ♥ 106 ♦ J9 ♣ KJ762	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQJ8 ♥ A52 ♦ 3 ♣ 109862	South: ♠ 1075 ♥ KQ8 ♠ K96 ♣ AKQ3	West Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT 2NT
Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North: ♠ A103 ♥ KQJ7 ♠ Q10 ♠ K952	South: ♠ KQJ4 ♥ 2 ♦ 952 ♣ AQJ103	West 2 Pass Pass Pass Pass 1. Stay	North 1NT Pass 2NT 3NT 5 man	East Pass Pass Pass Pass AP	2♣¹ X 3♣

Board: 261 Dealer: S Vul: EW HCP: 10	♦ 5 ♥ K1096 ♦ KJ1092 ♣ K83	East Bids 2♠ if possible. Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 15	★ K73▼ AQ1076◆ Q65◆ A2	West Bids 3♦ if possible. You bid first.
Board: 263 Dealer: S Vul: None HCP: 8	★ K965▼ 85◆ 82◆ AJ1096	East Bids 2♦ if possible. Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 15	J2✓ AKQAJ10641093	West Bids 2♠ if possible. You bid first.
Board: 265 Dealer: S Vul: Both HCP: 11	★ 86▼ A863◆ AJ7◆ Q1093	East Bids 2♦ if possible. Partner bids first.

Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2•X E	North:	South: ♠ Q102 ♥ AJ43 ♠ AQ8 ♠ Q107	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♠ AP	South 1NT Pass
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ K73 ✔ AQ1076 ♠ Q65 ♣ A2	South: ♠ QJ984 ♥ K932 ♦ 3 ♣ KQ7	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K965 ♥ 85 ♠ 82 ♣ AJ1096	South: ♠ Q32 ♥ AQ732 ♠ A43 ♠ K8	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2◆ AP	South 1NT 2♥
Board: 264 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ J2 ♥ AKQ ♠ AJ1064 ♣ 1093	South: ♠ Q843 ♥ 107 ♦ 98 ♣ KQJ82	West 2♣ AP 1. Stay	North 1NT Pass	Pass	
Board: 265 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North: ♣ 86 ♥ A863 ♠ AJ7 ♣ Q1093	South: ♠ K1095 ♥ KQJ5 ♦ 102 ♠ AK4	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 2 Pass	1NT Pass

Board: 261 Dealer: S Vul: EW HCP: 15	♣ Q102♥ AJ43♦ AQ8♣ Q107	East Bids 2♠ if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 11	♣ QJ984♥ K932◆ 3♣ KQ7	West Bids 3♦ if possible. Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 15	♣ Q32♥ AQ732♦ A43♣ K8	East Bids 2♦ if possible. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 8	◆ Q843◆ 107◆ 98◆ KQJ82	West Bids 2♠ if possible. Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 16	★ K1095★ KQJ5★ 102★ AK4	East Bids 2♦ if possible. You bid first.

Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2•X E	North:	South: ♠ Q102 ♥ AJ43 ♠ AQ8 ♠ Q107	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♠ AP	South 1NT Pass
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ K73 ✔ AQ1076 ♠ Q65 ♣ A2	South: ♠ QJ984 ♥ K932 ♦ 3 ♣ KQ7	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K965 ♥ 85 ♠ 82 ♣ AJ1096	South: ♠ Q32 ♥ AQ732 ♠ A43 ♠ K8	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2◆ AP	South 1NT 2♥
Board: 264 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ J2 ♥ AKQ ♠ AJ1064 ♣ 1093	South: ♠ Q843 ♥ 107 ♦ 98 ♣ KQJ82	West 2♣ AP 1. Stay	North 1NT Pass	Pass	
Board: 265 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North: ♣ 86 ♥ A863 ♠ AJ7 ♣ Q1093	South: ♠ K1095 ♥ KQJ5 ♦ 102 ♠ AK4	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 2 Pass	1NT Pass

Board: 266 Dealer: N Vul: None HCP: 15	♠ AK5♥ Q95♦ J63♠ KQ92	West Bids 2♦ if possible. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 11	♠ 6 ♥ Q986 ♦ AJ964 ♣ KJ6	East Bids 4♠ if possible. Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 16	▲ A982♥ 962◆ AK5▲ AJ4	West Bids 4♥ if possible. You bid first.
Board: 269 Dealer: S Vul: None HCP: 9	♣ Q975♥ 86♦ AK65♣ 1043	East Bids 2♥ if possible. Partner bids first.
Board: 270 Dealer: N Vul: NS HCP: 16	★ KJ9♥ Q6◆ K1076◆ AK74	West Bids 2♦ if possible. You bid first.

Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ AK5 ♥ Q95 ♦ J63 ♣ KQ92	South: ♣ J7 ♥ AJ82 ♣ 82 ♣ AJ1084	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4•X E	North: ♠ 6 ♥ Q986 ♠ AJ964 ♠ KJ6	South: ♠ A7 ▼ AK72 ♠ 752 ♠ AQ93		North 2♣¹ man		South 1NT X
Board: 268 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 W	North: ♠ A982 ♥ 962 ♠ AK5 ♠ AJ4	South: ♠ KQ53 ▼ 7 ◆ J10864 ♣ Q82	West 4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q975 ♥ 86 ♠ AK65 ♣ 1043	South: ♠ AK2 ♥ Q42 • Q103 ♣ KQ85	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2♥ AP	South 1NT 2NT
Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ KJ9 ♥ Q6 ♠ K1076 ♣ AK74	South: ♠ A1072 ♥ A7 ♦ 95 ♣ J10852	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 266	♣ J7	West Bids 2♦ if possible.
Dealer: N Vul: None	★ AJ82★ 82	1
HCP: 11	♦ AJ1084	Partner bids first.
Board: 267	♠ A7	Fast Rids 14 if nossible
Dealer: S	♥ AK72	East Bids 4♠ if possible.
Vul: NS HCP: 17	◆ 752 ◆ A 003	You bid first.
пСР: 17	♣ AQ93	
Board: 268	♦ KQ53	
Dealer: N	♥ 7	West Bids 4♥ if possible.
Vul: Both	♦ J10864	Partner bids first.
HCP: 8	♣ Q82	Turner ords mov.
Board: 269	♠ AK2	
Dealer: S	♥ Q42	East Bids 2♥ if possible.
Vul: None	◆ Q103	X7 1'10' /
HCP: 16	♣ KQ85	You bid first.
Board: 270	♦ A1072	West Bids 2♦ if possible.
Dealer: N Vul: NS	♥ A7 ♦ 95	r
HCP: 9	◆ 93 ◆ J10852	Partner bids first.
1101.7	2 010022	

Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ AK5 ♥ Q95 ♦ J63 ♣ KQ92	South: ♣ J7 ♥ AJ82 ♣ 82 ♣ AJ1084	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4•X E	North: ♠ 6 ♥ Q986 ♠ AJ964 ♠ KJ6	South: ♠ A7 ▼ AK72 ♠ 752 ♠ AQ93		North 2♣¹ man		South 1NT X
Board: 268 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 W	North: ♠ A982 ♥ 962 ♠ AK5 ♠ AJ4	South: ♠ KQ53 ▼ 7 ◆ J10864 ♣ Q82	West 4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q975 ♥ 86 ♠ AK65 ♣ 1043	South: ♠ AK2 ♥ Q42 • Q103 ♣ KQ85	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2♥ AP	South 1NT 2NT
Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ KJ9 ♥ Q6 ♠ K1076 ♣ AK74	South: ♠ A1072 ♥ A7 ♦ 95 ♣ J10852	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 271 Dealer: S Vul: EW HCP: 10	♣ J97♥ KQ85◆ 32♣ A1096	East Bids 2♠ if possible. Partner bids first.
Board: 272 Dealer: N Vul: None HCP: 15	★ AK8▼ J10742◆ A102◆ K8	West Bids 2♥ if possible. You bid first.
Board: 273 Dealer: S Vul: NS HCP: 9	★ AKJ5♥ 932◆ J42★ 1042	East Bids 2♥ if possible. Partner bids first.
Board: 274 Dealer: N Vul: Both HCP: 16	A873✓ A108A6A1085	West Bids 2♦ if possible. You bid first.
Board: 275 Dealer: S Vul: NS HCP: 9	★ 532★ AQJ9★ 104★ Q932	East Bids 2♠ if possible. Partner bids first.

Board: 271 Dealer: S Vul: EW	North: ♠ J97 ♥ KQ85	South: ♠ Q102 ♥ AJ94		North		1NT
North HCP: 10 South HCP: 15 Contract: 2♠ E	◆ 32 ◆ A1096	◆ AJ ◆ QJ43	Pass 1. Stay	2 ♣ ¹ man	2♠	AP
Board: 272 Dealer: N	North: ♠ AK8	South: ♠ QJ97	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 8	▼ J10742 ◆ A102	♥ 96 ♦ J954	2♥ AP	Pass	Pass	
Contract: 2♥X W	♣ K8	♣ A106	1. Stay	man		
Board: 273 Dealer: S	North: ♠ AKJ5	South: ♠ Q94	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ 932	♥ J84	Pass	2 ♣ ¹	2♥	Pass
South HCP: 15 Contract: 3♠ N	◆ J42 ◆ 1042	AQ9AQ63	Pass 1. Stay	3♠ man	AP	
			West	North	East	South
Board: 274	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♦ A873	♦ QJ942	2♦	2NT	Pass	3♠
North HCP: 16	♥ A108 ♦ A6	∨ KQ75 ♦ 3	Pass AP	4 ◆ ²	Pass	4♠
South HCP: 9 Contract: 4♠ S	♣ A1085	♣ J72	1. Stay	man		
			•	raise or	better	in ♠
Board: 275 Dealer: S	North: ♠ 532	South: ♠ QJ10	West	North	East	
Vul: NS North HCP: 9	♥ AQJ9	♥ K10432	Pacc	2 ♣ ¹	2♠	1NT AP
South HCP: 15 Contract: 2♠ E	104◆ Q932	◆ AJ ◆ A104	1. Stay		∠ ₹	<i>1</i> u

Board: 271 Dealer: S Vul: EW HCP: 15	♣ Q102♥ AJ94◆ AJ♣ QJ43	East Bids 2♠ if possible. You bid first.
Board: 272 Dealer: N Vul: None HCP: 8	♣ QJ97♥ 96◆ J954♣ A106	West Bids 2♥ if possible. Partner bids first.
Board: 273 Dealer: S Vul: NS HCP: 15	♣ Q94♥ J84♦ AQ9♣ AQ63	East Bids 2♥ if possible. You bid first.
Board: 274 Dealer: N Vul: Both HCP: 9	◆ QJ942▼ KQ75◆ 3◆ J72	West Bids 2♦ if possible. Partner bids first.
Board: 275 Dealer: S Vul: NS HCP: 15	♣ QJ10♥ K10432◆ AJ♣ A104	East Bids 2♠ if possible. You bid first.

Board: 271 Dealer: S Vul: EW	North: ♠ J97 ♥ KQ85	South: ♠ Q102 ♥ AJ94		North		1NT
North HCP: 10 South HCP: 15 Contract: 2♠ E	◆ 32 ◆ A1096	◆ AJ ◆ QJ43	Pass 1. Stay	2 ♣ ¹ man	2♠	AP
Board: 272 Dealer: N	North: ♠ AK8	South: ♠ QJ97	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 8	▼ J10742 ◆ A102	♥ 96 ♦ J954	2♥ AP	Pass	Pass	
Contract: 2♥X W	♣ K8	♣ A106	1. Stay	man		
Board: 273 Dealer: S	North: ♠ AKJ5	South: ♠ Q94	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ 932	♥ J84	Pass	2 ♣ ¹	2♥	Pass
South HCP: 15 Contract: 3♠ N	◆ J42 ◆ 1042	AQ9AQ63	Pass 1. Stay	3♠ man	AP	
			West	North	East	South
Board: 274	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♦ A873	♦ QJ942	2♦	2NT	Pass	3♠
North HCP: 16	♥ A108 ♦ A6	∨ KQ75 ♦ 3	Pass AP	4 ◆ ²	Pass	4♠
South HCP: 9 Contract: 4♠ S	♣ A1085	♣ J72	1. Stay	man		
			•	raise or	better	in ♠
Board: 275 Dealer: S	North: ♠ 532	South: ♠ QJ10	West	North	East	
Vul: NS North HCP: 9	♥ AQJ9	♥ K10432	Pacc	2 ♣ ¹	2♠	1NT AP
South HCP: 15 Contract: 2♠ E	104◆ Q932	◆ AJ ♣ A104	1. Stay		∠ ₹	<i>1</i> u

Board: 276 Dealer: N Vul: EW HCP: 17	★ A854♥ KJ86★ 102★ AKQ	West Bids 2♦ if possible. You bid first.
Board: 277 Dealer: S Vul: Both HCP: 8	★832▼A1092↑74★KJ108	East Bids 2♦ if possible. Partner bids first.
Board: 278 Dealer: N Vul: None HCP: 15	★ AKJ86▼ 875★ K4★ A103	West Bids 2♦ if possible. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 10	♠ Q6♥ K754♦ KQ106♠ 873	East Bids 2♠ if possible. Partner bids first.
Board: 280 Dealer: N Vul: Both HCP: 15	★ KQ8▼ KQJ109◆ A7◆ 643	West Bids 2♦ if possible. You bid first.

Board: 276 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2N N	North: ♠ A854 ♥ KJ86 ♦ 102 ♠ AKQ	South: ♠ KQJ6 ▼ 109 ♠ K8 ♣ 108743	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ KQ ♥ KJ73 ♦ QJ32 ♣ A72	West Pass AP 1. Stay	North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 278 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AKJ86 ♥ 875 ♠ K4 ♣ A103	South: ♠ 103 ♥ KQJ6 ♠ Q109 ♠ Q762	West 2 AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 279 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q6 ♥ K754 ♦ KQ106 ♣ 873	South:	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT	East 2 Pass AP	South 1NT Pass 3•
Board: 280 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ KQ8 ♥ KQJ109 ♠ A7 ♣ 643	South: ♠ AJ103 ♥ 643 ♦ 108 ♣ AQ98	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 276 Dealer: N Vul: EW HCP: 9	★ KQJ6 ♥ 109 ♦ K8 ♣ 108743	West Bids 2♦ if possible. Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 16	★ KQ▼ KJ73◆ QJ32◆ A72	East Bids 2♦ if possible. You bid first.
Board: 278 Dealer: N Vul: None HCP: 10	★ 103♥ KQJ6◆ Q109◆ Q762	West Bids 2♦ if possible. Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 15	★ 1073▼ AQJ3◆ A9★ A1052	East Bids 2♠ if possible. You bid first.
Board: 280 Dealer: N Vul: Both HCP: 11	★ AJ103★ 643★ 108★ AQ98	West Bids 2♦ if possible. Partner bids first.

Board: 276 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2N N	North: ♠ A854 ♥ KJ86 ♦ 102 ♠ AKQ	South: ♠ KQJ6 ▼ 109 ♠ K8 ♣ 108743	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ KQ ♥ KJ73 ♦ QJ32 ♣ A72	West Pass AP 1. Stay	North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 278 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AKJ86 ♥ 875 ♠ K4 ♣ A103	South: ♠ 103 ♥ KQJ6 ♠ Q109 ♠ Q762	West 2 AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 279 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q6 ♥ K754 ♦ KQ106 ♣ 873	South:	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT	East 2 Pass AP	South 1NT Pass 3•
Board: 280 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ KQ8 ♥ KQJ109 ♠ A7 ♣ 643	South: ♠ AJ103 ♥ 643 ♦ 108 ♣ AQ98	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 281 Dealer: S Vul: None HCP: 11	★ KQ76♥ Q53◆ A108◆ 652	East Bids 3♥ if possible. Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 15	♣ A53♥ QJ109◆ 53♣ AKJ3	West Bids 2♦ if possible. You bid first.
Board: 283 Dealer: S Vul: Both HCP: 11	★ KQ874♥ QJ74◆ —◆ QJ73	East Bids 2♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 284 Dealer: N Vul: None HCP: 15	★ KQ73▼ 72◆ 874◆ AKQJ	West Bids 4♥ if possible. You bid first.
Board: 285 Dealer: S Vul: NS HCP: 11	★ KJ84★ K53★ A5★ 7432	East Bids 2♦ if possible. Partner bids first.

Board: 281 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3 VX E	North: ♠ KQ76 ♥ Q53 ♠ A108 ♣ 652	South: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109		North 2* X man	East 3♥ AP	South 1NT Pass
Board: 282 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ QJ109 ♦ 53 ♣ AKJ3	South: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 283 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 5♠ S	North: ♠ KQ874 ♥ QJ74 ♦ — ♠ QJ73	South:	Pass Pass Pass 1. Stay	North 2♣¹ 4♠ 5♠ man	East 2 AP	South 1NT 24 X
Board: 284 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ KQ73 ▼ 72 ◆ 874 ♣ AKQJ	South: ◆ A952 ▼ 108 ◆ AK53 ◆ 982	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 285 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ KJ84 ♥ K53 ♠ A5 ♣ 7432	South: ♠ AQ92 ♥ AJ10 ♠ 82 ♣ AJ98	West Pass Pass Pass 1. Stay	North 2* 1 X 3NT man	East 2 Pass AP	1NT Pass

Board: 281 Dealer: S Vul: None HCP: 16	▲ AJ9♥ K8◆ KQJ74▲ Q109	East Bids 3♥ if possible. You bid first.
Board: 282 Dealer: N Vul: NS HCP: 8	★ KQ107★ 65★ K96★ 10876	West Bids 2♦ if possible. Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 15	109532✓ A105A9AK5	East Bids 2♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 284 Dealer: N Vul: None HCP: 11	A952▼ 108◆ AK53◆ 982	West Bids 4♥ if possible. Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 16	AQ92✓ AJ1082AJ98	East Bids 2♦ if possible. You bid first.

Board: 281 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3 VX E	North: ♠ KQ76 ♥ Q53 ♠ A108 ♣ 652	South: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109		North 2* X man	East 3♥ AP	South 1NT Pass
Board: 282 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ QJ109 ♦ 53 ♣ AKJ3	South: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 283 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 5♠ S	North: ♠ KQ874 ♥ QJ74 ♦ — ♠ QJ73	South:	Pass Pass Pass 1. Stay	North 2♣¹ 4♠ 5♠ man	East 2 AP	South 1NT 24 X
Board: 284 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ KQ73 ▼ 72 ◆ 874 ♣ AKQJ	South: ◆ A952 ▼ 108 ◆ AK53 ◆ 982	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 285 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ KJ84 ♥ K53 ♠ A5 ♣ 7432	South: ♠ AQ92 ♥ AJ10 ♠ 82 ♣ AJ98	West Pass Pass Pass 1. Stay	North 2* 1 X 3NT man	East 2 Pass AP	1NT Pass

Board: 286 Dealer: N Vul: EW HCP: 15	◆ 932♥ KJ3◆ KJ6◆ AK107	West Bids 2♥ if possible. You bid first.
Board: 287 Dealer: S Vul: None HCP: 8	★76✓ AK86★ 1074★ J975	East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 288 Dealer: N Vul: NS HCP: 16	♣ Q5♥ KQJ93◆ Q93♣ AQ5	West Bids 2♦ if possible. You bid first.
Board: 289 Dealer: S Vul: EW HCP: 10	↓ J↓ K865↓ KJ1093♠ Q75	East Bids 2♠ if possible. Partner bids first.
Board: 290 Dealer: N Vul: Both HCP: 16	★ AKJ10♥ J432◆ QJ★ A42	West Bids 3♦ if possible. You bid first.

Board: 286	North:	South:	West	North 1NT	East Pass	
Dealer: N	• 932	AQJ7	2♥	Pass	Pass	
Vul: EW	♥ KJ3	♥ Q8	Pass	3 ♣	Pass	
North HCP: 15 South HCP: 12	♦ KJ6	♦ 873	Pass		AP	<i>5</i> •
Contract: 4 S	♣ AK107	♣ QJ92	1. Stay		7 11	
Conduct. 14 5			-	raise or	better	in 🏖
Board: 287	North:	South:	West	North	East	South 1NT
Dealer: S	★ 76	♦ J9	Pass	2 ♣ ¹	2♠	Pass
Vul: None	♥ AK86	♥ Q94	Pass	X	Pass	3♣
North HCP: 8 South HCP: 15	♦ 1074	◆ AJ32	3♠	Pass	Pass	
Contract: 3♠X E	♣ J975	♣ AK108	AP			
C0111111111111111111111111111111111111			1. Stay	man		
Board: 288 Dealer: N Vul: NS	North: ♠ Q5	South: ♠ K62	West	North 1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQJ93	♥ A1042	2♦	2♥	Pass	4♥
South HCP: 11	◆ Q93 ♣ AQ5	♦ 84 ♣ KJ87	AP			
Contract: 4♥ N	₹ AQ3	₹ KJ67	1. Stay	man		
Board: 289 Dealer: S Vul: EW	North: ♠ J	South: ♠ Q94	West	North	East	South 1NT
North HCP: 10	♥ K865	♥ QJ1093	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	◆ KJ1093	◆ AQ7	Pass	X	AP	
Contract: 2♠X E	♣ Q75	♣ A2	1. Stay	man		
Board: 290	North:	South:	West	North	East	South
Dealer: N	Norui; ♠ AKJ10	soum: ♦ 632		1NT	Pass	
Vul: Both	♥ J432	♥ AKQ9	3♦	Pass	Pass	
North HCP: 16	♦ QJ	♦ 854	AP	1 400	1 433	11
South HCP: 9 Contract: 3•X W	♣ A42	♣ 987	1. Stay	man		

Board: 286 Dealer: N Vul: EW HCP: 12	♠ AQJ7♥ Q8♦ 873♠ QJ92	West Bids 2♥ if possible. Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 15	▶ J9♥ Q94◆ AJ32◆ AK108	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 288 Dealer: N Vul: NS HCP: 11	★ K62★ A1042◆ 84★ KJ87	West Bids 2♦ if possible. Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 15	♣ Q94♥ QJ1093◆ AQ7♣ A2	East Bids 2♠ if possible. You bid first.
Board: 290 Dealer: N Vul: Both HCP: 9	★ 632★ AKQ9★ 854★ 987	West Bids 3♦ if possible. Partner bids first.

Board: 286	North:	South:	West	North 1NT	East Pass	
Dealer: N	• 932	AQJ7	2♥	Pass	Pass	
Vul: EW	♥ KJ3	♥ Q8	Pass	3 ♣	Pass	
North HCP: 15 South HCP: 12	♦ KJ6	♦ 873	Pass		AP	<i>5</i> •
Contract: 4 S	♣ AK107	♣ QJ92	1. Stay		7 11	
Conduct. 14 5			-	raise or	better	in 🏖
Board: 287	North:	South:	West	North	East	South 1NT
Dealer: S	★ 76	♦ J9	Pass	2 ♣ ¹	2♠	Pass
Vul: None	♥ AK86	♥ Q94	Pass	X	Pass	3♣
North HCP: 8 South HCP: 15	♦ 1074	◆ AJ32	3♠	Pass	Pass	
Contract: 3♠X E	♣ J975	♣ AK108	AP			
C0111111111111111111111111111111111111			1. Stay	man		
Board: 288 Dealer: N Vul: NS	North: ♠ Q5	South: ♠ K62	West	North 1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQJ93	♥ A1042	2♦	2♥	Pass	4♥
South HCP: 11	◆ Q93 ♣ AQ5	♦ 84 ♣ KJ87	AP			
Contract: 4♥ N	₹ AQ3	₹ KJ67	1. Stay	man		
Board: 289 Dealer: S Vul: EW	North: ♠ J	South: ♠ Q94	West	North	East	South 1NT
North HCP: 10	♥ K865	♥ QJ1093	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	◆ KJ1093	◆ AQ7	Pass	X	AP	
Contract: 2♠X E	♣ Q75	♣ A2	1. Stay	man		
Board: 290	North:	South:	West	North	East	South
Dealer: N	Norui; ♠ AKJ10	soum: ♦ 632		1NT	Pass	
Vul: Both	♥ J432	♥ AKQ9	3♦	Pass	Pass	
North HCP: 16	♦ QJ	♦ 854	AP	1 400	1 433	11
South HCP: 9 Contract: 3•X W	♣ A42	♣ 987	1. Stay	man		

Board: 291 Dealer: S Vul: NS HCP: 8	★82▼K952◆AJ83★1086	East Bids 2♠ if possible. Partner bids first.
Board: 292 Dealer: N Vul: EW HCP: 16	★ 32♥ QJ4◆ AKQ2◆ KJ64	West Bids 2♠ if possible. You bid first.
Board: 293 Dealer: S Vul: Both HCP: 9	★ KJ84♥ 97◆ AJ74◆ 532	East Bids 2♥ if possible. Partner bids first.
Board: 294 Dealer: N Vul: None HCP: 15	★ KQJ106▼ 1086◆ K65◆ AQ	West Bids 2♦ if possible. You bid first.
Board: 295 Dealer: S Vul: EW HCP: 8	★ A642▼ J742◆ 63◆ K93	East Bids 2♦ if possible. Partner bids first.

Board: 291 Dealer: S Vul: NS	North: ♠ 82	South: ♠ AQ96	West	North		1NT
North HCP: 8	♥ K952	♥ AJ4	Pass	2 ♣ ¹	2♠	2NT
South HCP: 17	◆ AJ83 ◆ 1086	♦ K5 ♣ QJ75	AP			
Contract: 2N S	4 1000	4 Q3/3	1. Stay	man		
Board: 292	North:	South:	West	North	East	South
Dealer: N	★ 32	♦ Q7		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ QJ4	♥ A1092	2♠	Pass	Pass	3♦
South HCP: 11	♦ AKQ2	◆ J10864	AP			
Contract: 3♦ S	♣ KJ64	♣ A5	1. Stay	man		
Board: 293	North:	South:	West	North	East	South
Dealer: S	• KJ84	♣ AQ1052				1NT
Vul: Both North HCP: 9	y 97	♥ Q3	Pass	2 ♣ ¹	2♥	2♠
South HCP: 16	◆ AJ74	◆ K65	Pass	4♠	AP	
Contract: 4♠ S	♣ 532	♣ AJ10	1. Stay	man		
Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♦ A875		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	v 1086	♥ Q3	2♦	2♠	Pass	4♠
South HCP: 9	♦ K65	♦ 98 • W0764	AP			
Contract: 4♠ N	♣ AQ	♣ K8764	1. Stay	man		
Board: 295	North:	South:	West	North	East	South
Dealer: S	• A642	♦ KQ98				1NT
Vul: EW North HCP: 8	♥ J742	♥ A10	Pass	2 ♣ ¹	2•	2NT
South HCP: 16	♦ 63	◆ AQ7	AP			
Contract: 2N S	♣ K93	♣ J876	1. Stay	man		

Board: 291 Dealer: S Vul: NS HCP: 17	AQ96✓ AJ4✓ K5AQJ75	East Bids 2♠ if possible. You bid first.
Board: 292 Dealer: N Vul: EW HCP: 11	♣ Q7 ♥ A1092 ♦ J10864 ♣ A5	West Bids 2♠ if possible. Partner bids first.
Board: 293 Dealer: S Vul: Both HCP: 16	AQ1052Q3K65AJ10	East Bids 2♥ if possible. You bid first.
Board: 294 Dealer: N Vul: None HCP: 9	★ A875♥ Q3◆ 98◆ K8764	West Bids 2♦ if possible. Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 16	★ KQ98★ A10★ AQ7★ J876	East Bids 2♦ if possible. You bid first.

Board: 291 Dealer: S Vul: NS	North: ♠ 82	South: ♠ AQ96	West	North		1NT
North HCP: 8	♥ K952	♥ AJ4	Pass	2 ♣ ¹	2♠	2NT
South HCP: 17	◆ AJ83 ◆ 1086	♦ K5 ♣ QJ75	AP			
Contract: 2N S	4 1000	4 Q3/3	1. Stay	man		
Board: 292	North:	South:	West	North	East	South
Dealer: N	★ 32	♦ Q7		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ QJ4	♥ A1092	2♠	Pass	Pass	3♦
South HCP: 11	♦ AKQ2	◆ J10864	AP			
Contract: 3♦ S	♣ KJ64	♣ A5	1. Stay	man		
Board: 293	North:	South:	West	North	East	South
Dealer: S	• KJ84	♣ AQ1052				1NT
Vul: Both North HCP: 9	y 97	♥ Q3	Pass	2 ♣ ¹	2♥	2♠
South HCP: 16	◆ AJ74	◆ K65	Pass	4♠	AP	
Contract: 4♠ S	♣ 532	♣ AJ10	1. Stay	man		
Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♦ A875		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	v 1086	♥ Q3	2♦	2♠	Pass	4♠
South HCP: 9	♦ K65	♦ 98 • W0764	AP			
Contract: 4♠ N	♣ AQ	♣ K8764	1. Stay	man		
Board: 295	North:	South:	West	North	East	South
Dealer: S	• A642	♦ KQ98				1NT
Vul: EW North HCP: 8	♥ J742	♥ A10	Pass	2 ♣ ¹	2•	2NT
South HCP: 16	♦ 63	◆ AQ7	AP			
Contract: 2N S	♣ K93	♣ J876	1. Stay	man		

Board: 296 Dealer: N Vul: None HCP: 16	★ K7♥ Q72◆ AJ54◆ AQ85	West Bids 2♠ if possible. You bid first.
Board: 297 Dealer: S Vul: NS HCP: 8	▲ AJ43♥ 106◆ QJ1092♣ 64	East Bids 2♥ if possible. Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 16	▲ A6♥ K1054◆ AK108▲ Q75	West Bids 2♠ if possible. You bid first.
Board: 299 Dealer: S Vul: None HCP: 8	◆ Q1096◆ 84◆ 103◆ AQ732	East Bids 2♦ if possible. Partner bids first.
Board: 300 Dealer: N Vul: NS HCP: 15	★ A62▼ 432◆ KQJ★ KQ86	West Bids 4♥ if possible. You bid first.

Board: 296 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85	South:	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 297 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ43 ♥ 106 ♦ QJ1092 ♣ 64	South: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	West North East South 1NT Pass 2♣¹ 2♥ 2♠ Pass 4♠ AP 1. Stayman
Board: 298 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75	South: ♣ J5 ♥ AJ93 ♦ 976 ♣ K1043	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 299 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2 S	North: ♠ Q1096 ♥ 84 ♦ 103 ♣ AQ732	South: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	West North East South 1NT Pass 2♣¹ 2♦ 2♥ AP 1. Stayman
Board: 300 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 VX	North: ♠ A62 ♥ 432 ♠ KQJ ♣ KQ86	South: ♠ K1075 ♥ 87 ♠ A1072 ♣ J43	West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman

Board: 296	♦ 93	West Bids 2♠ if possible.
Dealer: N Vul: None	♥ K985 ♦ K62	•
HCP: 9	★ K1062	Partner bids first.
Board: 297	♦ KQ1097	East Bids 2♥ if possible.
Dealer: S	♥ QJ2	Last Dias 2 v 11 possible.
Vul: NS HCP: 16	♦ 85 • AKJ	You bid first.
1101.10	AKJ	
Board: 298	♠ J5	W (D'1 0) 'C '11
Dealer: N	♥ AJ93	West Bids 2♠ if possible.
Vul: Both	♦ 976	Partner bids first.
HCP: 9	♣ K1043	- 10.0000
Board: 299	♦ AK	
Dealer: S	♥ KJ652	East Bids 2♦ if possible.
Vul: None	◆ KJ7	You bid first.
HCP: 16	♣ J95	You did first.
Board: 300	★ K1075	West Bids 4♥ if possible.
Dealer: N Vul: NS	♥ 87 • A1072	•
HCP: 8	◆ J43	Partner bids first.
	-	

Board: 296 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85	South:	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 297 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ43 ♥ 106 ♦ QJ1092 ♣ 64	South: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	West North East South 1NT Pass 2♣¹ 2♥ 2♠ Pass 4♠ AP 1. Stayman
Board: 298 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75	South: ♣ J5 ♥ AJ93 ♦ 976 ♣ K1043	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 299 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2 S	North: ♠ Q1096 ♥ 84 ♦ 103 ♣ AQ732	South: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	West North East South 1NT Pass 2♣¹ 2♦ 2♥ AP 1. Stayman
Board: 300 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 VX	North: ♠ A62 ♥ 432 ♠ KQJ ♣ KQ86	South: ♠ K1075 ♥ 87 ♠ A1072 ♣ J43	West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman

Board: 301 Dealer: S Vul: None HCP: 8		East Bids 2♦ if possible. Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 16	★ A42▼ KJ94★ A7★ A1054	West Bids 3♦ if possible. You bid first.
Board: 303 Dealer: S Vul: EW HCP: 10	♠ 64♥ K976♠ 1092♠ AQJ7	East Bids 2♦ if possible. Partner bids first.
Board: 304 Dealer: N Vul: Both HCP: 17	AJ102✓ AKJ2J5QJ7	West Bids 3♦ if possible. You bid first.
Board: 305 Dealer: S Vul: NS HCP: 8	♦ 985▼ A852♦ 862♣ KJ6	East Bids 2♠ if possible. Partner bids first.

Board: 301 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♣ J9832	♦ Q106 ♥ K63	Pass	2 ♣ ¹	2	Pass
North HCP: 8	♥ AQJ9 ♦ 2	◆ K98	Pass	X	Pass	3♣
South HCP: 15	♣ 532	♣ AK98	AP			
Contract: 3♣ N			1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N	• A42	♦ KJ765		1NT	Pass	2 ♣ 1
Vul: NS	♥ KJ94	▼ A1062	3♦	Pass	Pass	
North HCP: 16 South HCP: 8	♦ A7	♦ 52	AP			
Contract: 3♦X W	♣ A1054	♣ 83	1. Stay	man		
Board: 303	37.4	a . 1	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 64 ♥ K976	♠ QJ8 ♥ AJ10	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 10	1092	◆ KJ43	Pass	3♥	Pass	3NT
South HCP: 15	♣ AQJ7	♦ K95	AP			
Contract: 3N S			1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	★ K754		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	♥ AKJ2	♥ Q76	3♦	Pass	Pass	X
South HCP: 9	♦ J5	♦ 763	AP			
Contract: 3♦X W	♣ QJ7	♣ A95	1. Stay	man		
Board: 305	Monds.	Contle				
Dealer: S	North: ♠ 985	South: ♠ 103	West	North	East	
Vul: NS	♥ A852	♥ KQ6		_		1NT
North HCP: 8	◆ 862	◆ AQ1073		2 ♣ ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	♣ KJ6	♣ A104	1. Stay	man		

Board: 301 Dealer: S Vul: None HCP: 15	♣ Q106♥ K63◆ K98♣ AK98	East Bids 2♦ if possible. You bid first.
Board: 302 Dealer: N Vul: NS HCP: 8	★ KJ765★ A1062★ 52★ 83	West Bids 3♦ if possible. Partner bids first.
Board: 303 Dealer: S Vul: EW HCP: 15	♣ QJ8 ♥ AJ10 ♦ KJ43 ♣ K95	East Bids 2♦ if possible. You bid first.
Board: 304 Dealer: N Vul: Both HCP: 9	★ K754♥ Q76◆ 763◆ A95	West Bids 3♦ if possible. Partner bids first.
Board: 305 Dealer: S Vul: NS HCP: 15	103KQ6AQ1073A104	East Bids 2♠ if possible. You bid first.

Board: 301 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♣ J9832	♦ Q106 ♥ K63	Pass	2 ♣ ¹	2	Pass
North HCP: 8	♥ AQJ9 ♦ 2	◆ K98	Pass	X	Pass	3♣
South HCP: 15	♣ 532	♣ AK98	AP			
Contract: 3♣ N			1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N	• A42	♦ KJ765		1NT	Pass	2 ♣ 1
Vul: NS	♥ KJ94	▼ A1062	3♦	Pass	Pass	
North HCP: 16 South HCP: 8	♦ A7	♦ 52	AP			
Contract: 3♦X W	♣ A1054	♣ 83	1. Stay	man		
Board: 303	37.4	a . 1	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 64 ♥ K976	♠ QJ8 ♥ AJ10	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 10	1092	◆ KJ43	Pass	3♥	Pass	3NT
South HCP: 15	♣ AQJ7	♦ K95	AP			
Contract: 3N S			1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	★ K754		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	♥ AKJ2	♥ Q76	3♦	Pass	Pass	X
South HCP: 9	♦ J5	♦ 763	AP			
Contract: 3♦X W	♣ QJ7	♣ A95	1. Stay	man		
Board: 305	Monds.	Contle				
Dealer: S	North: ♠ 985	South: ♠ 103	West	North	East	
Vul: NS	♥ A852	♥ KQ6		_		1NT
North HCP: 8	◆ 862	◆ AQ1073		2 ♣ ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	♣ KJ6	♣ A104	1. Stay	man		

Board: 306 Dealer: N Vul: EW Vul: EW HCP: 15			
Dealer: S Vul: Both HCP: 9 A10652 Partner bids first. Board: 308 Dealer: N Vul: None HCP: 17 AKQJ4 HCP: 17 AKQJ4 HCP: 17 Board: 309 AS75 Dealer: S VKQ64 Vul: EW Vul: EW HCP: 10 AKQ52 HCP: 10 ANG Service of the possible. Fast Bids 2 ◆ if possible. Vou bid first. East Bids 2 ◆ if possible. You bid first. Fartner bids first. West Bids 2 ◆ if possible. West Bids 2 ◆ if possible. You bid first. West Bids 4 ◆ if possible. Partner bids first.	Dealer: N Vul: EW	★ AJ109★ K76	_
Dealer: N Vul: None HCP: 17 AKQJ4 HCP: 17 AKQJ4 You bid first. Board: 309 Dealer: S VKQ64 Vul: EW HCP: 10 Board: 310 Dealer: N Val: EW Val: EW HCP: 10 Agent	Dealer: S Vul: Both	♥ AJ92 ♦ 92	•
Dealer: S	Dealer: N Vul: None	♥ A75 ♦ AKQJ4	
Dealer: N Val: Both Val: Both Valiable West Bids 4♠ if possible. Volume bid first	Dealer: S Vul: EW	∨ KQ64⋄ KQ52	•
	Dealer: N Vul: Both	♦ A965 ♦ Q63	•

Board: 306 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ Q10 ♥ AJ109 ♠ K76 ♣ KQ106	South: ♠ KJ853 ♥ Q432 ♦ 10 ♣ A95	West 2 Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♥	East Pass Pass Pass Pass	2♣¹ X 3♠
Board: 307 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♠ Q943	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT
Board: 308 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North:	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3•	East Pass AP	
Board: 309 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: ♠ K3 ♥ J1087 ♠ AJ9 ♣ AQ83	West Pass Pass 1. Stay		East 2♠ AP	South 1NT Pass
Board: 310 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠X W	North:	South:	West 4♣ 1. Stay	North 1NT X man	East Pass AP	

Board: 306	♦ KJ853	
Dealer: N	♥ Q432	West Bids 2♦ if possible.
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ A95	
Board: 307	♦ AQ102	East Bids 2♦ if possible.
Dealer: S	♥ 543	East Dius 2 II possible.
Vul: Both HCP: 15	◆ AK◆ Q943	You bid first.
1101.13	▼ Q 943	
Board: 308	♦ AKQ7	West Bids 2♥ if possible.
Dealer: N	♥ 942	West Blus 2 V II possible.
Vul: None HCP: 10	♦ 10 ♣ J8754	Partner bids first.
1101.10	₹ J0/J 1	
Board: 309	♠ K3	East Bids 2♠ if possible.
Dealer: S	♥ J1087	East Blas 21 II possiole.
Vul: EW HCP: 15	◆ AJ9◆ AQ83	You bid first.
1101.15	4 11Q03	
Board: 310	♦ 96	West Bids 4♠ if possible.
Dealer: N	♥ Q1032	West Dids TH if possible.
Vul: Both	◆ AKJ7	Partner bids first.
HCP: 11	♣ J108	

Board: 306 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ Q10 ♥ AJ109 ♠ K76 ♣ KQ106	South: ♠ KJ853 ♥ Q432 ♦ 10 ♣ A95	West 2 Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♥	East Pass Pass Pass Pass	2♣¹ X 3♠
Board: 307 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♠ Q943	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT
Board: 308 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North:	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3•	East Pass AP	
Board: 309 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: ♠ K3 ♥ J1087 ♠ AJ9 ♣ AQ83	West Pass Pass 1. Stay		East 2♠ AP	South 1NT Pass
Board: 310 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠X W	North:	South:	West 4♣ 1. Stay	North 1NT X man	East Pass AP	

Board: 311 Dealer: S Vul: None HCP: 8	109✓ QJ72AJ96594	East Bids 2♠ if possible. Partner bids first.
Board: 312 Dealer: N Vul: NS HCP: 17	★ K4★ AKJ4★ A976★ Q53	West Bids 2♦ if possible. You bid first.
Board: 313 Dealer: S Vul: Both HCP: 9	★KJ109▼K106◆864◆Q72	East Bids 2♦ if possible. Partner bids first.
Board: 314 Dealer: N Vul: NS HCP: 15	★ K10★ A65★ KJ63★ A865	West Bids 2♠ if possible. You bid first.
Board: 315 Dealer: S Vul: EW HCP: 8	♣ J92♥ A932♦ 3♣ QJ763	East Bids 2♦ if possible. Partner bids first.

Board: 311 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 N	North: ♠ 109 ♥ QJ72 ♠ AJ965 ♠ 94	South: ♠ 74 ♥ A643 ♠ KQ874 ♣ AK	Pass Pass Pass 1. Stay		2♠ Pass AP	1NT Pass 3♣²
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 4 S	North: ♠ K4 ♥ AKJ4 ♠ A976 ♠ Q53	South: ♠ AJ106 ♥ Q10972 ♠ 8 ♠ K98	2♦ Pass AP 1. Stay	• •	Pass Pass Pass	2♣¹ 3♥ 4♥
Board: 313 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 N	North: ♠ KJ109 ♥ K106 ♠ 864 ♣ Q72	South: ♠ AQ86 ♥ AJ9 ♦ J32 ♠ KJ8	West Pass Pass 1. Stay	3♠	East 2♦ AP	South 1NT Pass
Board: 314 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S	North: ♠ K10 ♥ A65 ♠ KJ63 ♣ A865	South:	West 2 Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 315 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North: ♣ J92 ♥ A932 ♦ 3 ♣ QJ763	South: ♠ Q1063 ♥ KQ7 ♠ A86 ♠ A52	Pass Pass AP 1. Stay	X	2•	South 1NT Pass 2NT

Board: 311 Dealer: S Vul: None HCP: 16	★ 74▼ A643◆ KQ874◆ AK	East Bids 2♠ if possible. You bid first.
Board: 312 Dealer: N Vul: NS HCP: 10	AJ106♥ Q10972♦ 8♣ K98	West Bids 2♦ if possible. Partner bids first.
Board: 313 Dealer: S Vul: Both HCP: 16	AQ86✓ AJ9✓ J32✓ KJ8	East Bids 2♦ if possible. You bid first.
Board: 314 Dealer: N Vul: NS HCP: 8	42✓ K1094✓ Q92✓ K1092	West Bids 2♠ if possible. Partner bids first.
Board: 315 Dealer: S Vul: EW HCP: 15	♣ Q1063♥ KQ7◆ A86♣ A52	East Bids 2♦ if possible. You bid first.

Board: 311 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 N	North: ♠ 109 ♥ QJ72 ♠ AJ965 ♠ 94	South: ♠ 74 ♥ A643 ♠ KQ874 ♣ AK	Pass Pass Pass 1. Stay		2♠ Pass AP	1NT Pass 3♣²
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 4 S	North: ♠ K4 ♥ AKJ4 ♠ A976 ♠ Q53	South: ♠ AJ106 ♥ Q10972 ♠ 8 ♠ K98	2♦ Pass AP 1. Stay	• •	Pass Pass Pass	2♣¹ 3♥ 4♥
Board: 313 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 N	North: ♠ KJ109 ♥ K106 ♠ 864 ♣ Q72	South: ♠ AQ86 ♥ AJ9 ♦ J32 ♠ KJ8	West Pass Pass 1. Stay	3♠	East 2♦ AP	South 1NT Pass
Board: 314 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S	North: ♠ K10 ♥ A65 ♠ KJ63 ♣ A865	South:	West 2 Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 315 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North: ♣ J92 ♥ A932 ♦ 3 ♣ QJ763	South: ♠ Q1063 ♥ KQ7 ♠ A86 ♠ A52	Pass Pass AP 1. Stay	X	2•	South 1NT Pass 2NT

Board: 316 Dealer: N Vul: None HCP: 15	▲ AJ64♥ J103◆ AKQ4▲ 87	West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 317 Dealer: S Vul: NS HCP: 11	♣ Q976♥ A♦ KQ1042♣ 876	East Bids 4♥ if possible. Partner bids first.
Board: 318 Dealer: N Vul: EW HCP: 17	★ KQ6▼ K62◆ KJ3◆ KQ92	West Bids 2♦ if possible. You bid first.
Board: 319 Dealer: S Vul: Both HCP: 8	▲ AJ73♥ J43◆ Q52◆ 984	East Bids 2♦ if possible. Partner bids first.
Board: 320 Dealer: N Vul: NS HCP: 17	★ K1043★ AQ10★ Q106★ AQ8	West Bids 3♠ if possible. You bid first.

Board: 316 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ AJ64 ♥ J103 ♠ AKQ4 ♣ 87	South: ♠ KQ109 ♥ 2 ♦ J9652 ♣ Q106	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3	
Board: 317 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ E	North: ♠ Q976 ♥ A • KQ1042 ♣ 876	South: ♠ AJ5 ♥ 1032 ♠ A93 ♣ AQ52		North 2♣¹ man	East 4♥	South 1NT AP
Board: 318 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ KQ6 ♥ K62 ♠ KJ3 ♣ KQ92	South: ♣ J52 ♥ QJ105 ♦ 6 ♣ AJ743	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹
Board: 319 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4♥ S	North: ♠ AJ73 ♥ J43 ♦ Q52 ♣ 984	South: ♠ K104 ✔ AQ652 ♠ K97 ♣ A3	West Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 2 Pass	South 1NT 2♥ 4♥
Board: 320 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3♠ W	North: ♠ K1043 ♥ AQ10 • Q106 ♣ AQ8	South: ♠ Q8 ♥ KJ72 ♦ J9 ♣ KJ1073	West 3♣ 1. Stay	North 1NT AP man	East Pass	

Board: 316 Dealer: N Vul: None HCP: 8	★ KQ109 ♥ 2 ♦ J9652 ♣ Q106	West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 317 Dealer: S Vul: NS HCP: 15	AJ5▼ 1032◆ A93◆ AQ52	East Bids 4♥ if possible. You bid first.
Board: 318 Dealer: N Vul: EW HCP: 9	J52✓ QJ1056AJ743	West Bids 2♦ if possible. Partner bids first.
Board: 319 Dealer: S Vul: Both HCP: 16	★ K104✓ AQ652◆ K97◆ A3	East Bids 2♦ if possible. You bid first.
Board: 320 Dealer: N Vul: NS HCP: 11	♠ Q8♥ KJ72◆ J9♠ KJ1073	West Bids 3♠ if possible. Partner bids first.

Board: 316 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ AJ64 ♥ J103 ♠ AKQ4 ♣ 87	South: ♠ KQ109 ♥ 2 ♦ J9652 ♣ Q106	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3	
Board: 317 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ E	North: ♠ Q976 ♥ A • KQ1042 ♣ 876	South: ♠ AJ5 ♥ 1032 ♠ A93 ♣ AQ52		North 2♣¹ man	East 4♥	South 1NT AP
Board: 318 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ KQ6 ♥ K62 ♠ KJ3 ♣ KQ92	South: ♣ J52 ♥ QJ105 ♦ 6 ♣ AJ743	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹
Board: 319 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4♥ S	North: ♠ AJ73 ♥ J43 ♦ Q52 ♣ 984	South: ♠ K104 ✔ AQ652 ♠ K97 ♣ A3	West Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 2 Pass	South 1NT 2♥ 4♥
Board: 320 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3♠ W	North: ♠ K1043 ♥ AQ10 • Q106 ♣ AQ8	South: ♠ Q8 ♥ KJ72 ♦ J9 ♣ KJ1073	West 3♣ 1. Stay	North 1NT AP man	East Pass	

Board: 321 Dealer: S	★ A1072 ♥ 973	East Bids 2♦ if possible.
Vul: EW	♦ J8	
HCP: 10	♣ AJ96	Partner bids first.
D 1 222	0.62	
Board: 322 Dealer: N	♠ Q63 ♥ KJ52	West Bids 2♦ if possible.
Vul: Both	↑ 72	Von Lid Cost
HCP: 15	♣ AKQ3	You bid first.
D 1 222	. 04	
Board: 323 Dealer: S	♠ Q4 ♥ KQ98	East Bids 2♠ if possible.
Vul: None	◆ QJ72	Doute on hide Cost
HCP: 10	♣ 976	Partner bids first.
Board: 324	♦ 52	
Dealer: N	♥ AKQJ	West Bids 2♦ if possible.
Vul: EW	♦ 1074	You bid first.
HCP: 15	♣ AJ92	Tou old first.
Board: 325	 AQ86	
Dealer: S	♥ 2	East Bids 4♥ if possible.
Vul: Both	◆ Q9743	Partner bids first.
HCP: 12	♣ A95	i artifer ords illst.

Board: 321 Dealer: S	North: ♠ A1072	South: ♠ K9	West	North	East	South 1NT
Vul: EW	♥ 973	♥ KJ10	Pass	2 ♣ ¹	2•	2NT
North HCP: 10 South HCP: 16	♦ J8	◆ A743	Pass	3NT	AP	
Contract: 3N S	♣ AJ96	♣ KQ42	1. Stay	man		
Board: 322	North:	South:	West	North	Fact	South
Dealer: N Vul: Both	♠ Q63	♦ KJ105	WEST	1NT	Pass	
North HCP: 15	♥ KJ52	♥ A97	2•	AP	1 433	∠₹
South HCP: 8	♦ 72 • AVO2	♦ 843 • 1094	1. Stay			
Contract: 2♦ W	♣ AKQ3	♣ 1084	1. Suly	112411		
Board: 323			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q4 ♥ KQ98	★ 72 ♥ A1075	Pass	2 ♣ ¹	2♠	Pass
North HCP: 10	◆ QJ72	♦ K106	Pass	X	Pass	3♣
South HCP: 17 Contract: 3♣ N	♣ 976	♣ AKQJ	AP			
Contract. 34 N			1. Stay	man		
Board: 324	NI d	C 4	West	North	East	South
Dealer: N	North: ♠ 52	South: ♠ AK74		1NT	Pass	2 ♣ ¹
Vul: EW	♥ AKQJ	♥ 963	2•	Pass	Pass	3NT
North HCP: 15	♦ 1074	♦ QJ53	AP			
South HCP: 10 Contract: 3N N	♣ AJ92	♣ 73	1. Stay	man		
Board: 325	North:	South:	West	North	East	South
Dealer: S	A AQ86	♦ K1032				1NT
Vul: Both North HCP: 12	v 2	♥ A4	Pass	2 ♣ ¹	4♥	Pass
South HCP: 17	◆ Q9743	◆ AK65	Pass	X	AP	
Contract: 4♥X E	♣ A95	♣ K73	1. Stay	man		

Board: 321 Dealer: S Vul: EW HCP: 16	★ K9★ KJ10★ A743★ KQ42	East Bids 2♦ if possible. You bid first.
Board: 322 Dealer: N Vul: Both HCP: 8	★ KJ105★ A97★ 843★ 1084	West Bids 2♦ if possible. Partner bids first.
Board: 323 Dealer: S Vul: None HCP: 17	♣ 72♥ A1075♦ K106♣ AKQJ	East Bids 2♠ if possible. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 10	♠ AK74♥ 963♦ QJ53♠ 73	West Bids 2♦ if possible. Partner bids first.
Board: 325 Dealer: S Vul: Both HCP: 17	★ K1032★ A4◆ AK65★ K73	East Bids 4♥ if possible. You bid first.

Board: 321 Dealer: S	North: ♠ A1072	South: ♠ K9	West	North	East	South 1NT
Vul: EW	♥ 973	♥ KJ10	Pass	2 ♣ ¹	2•	2NT
North HCP: 10 South HCP: 16	♦ J8	◆ A743	Pass	3NT	AP	
Contract: 3N S	♣ AJ96	♣ KQ42	1. Stay	man		
Board: 322	North:	South:	West	North	Fact	South
Dealer: N Vul: Both	♠ Q63	♦ KJ105	WEST	1NT	Pass	
North HCP: 15	♥ KJ52	♥ A97	2•	AP	1 433	∠₹
South HCP: 8	♦ 72 • AVO2	♦ 843 • 1094	1. Stay			
Contract: 2♦ W	♣ AKQ3	♣ 1084	1. Suly	112411		
Board: 323			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q4 ♥ KQ98	★ 72 ♥ A1075	Pass	2 ♣ ¹	2♠	Pass
North HCP: 10	◆ QJ72	♦ K106	Pass	X	Pass	3♣
South HCP: 17 Contract: 3♣ N	♣ 976	♣ AKQJ	AP			
Contract. 34 N			1. Stay	man		
Board: 324	NI d	C 4	West	North	East	South
Dealer: N	North: ♠ 52	South: ♠ AK74		1NT	Pass	2 ♣ ¹
Vul: EW	♥ AKQJ	♥ 963	2•	Pass	Pass	3NT
North HCP: 15	♦ 1074	♦ QJ53	AP			
South HCP: 10 Contract: 3N N	♣ AJ92	♣ 73	1. Stay	man		
Board: 325	North:	South:	West	North	East	South
Dealer: S	A AQ86	♦ K1032				1NT
Vul: Both North HCP: 12	v 2	♥ A4	Pass	2 ♣ ¹	4♥	Pass
South HCP: 17	◆ Q9743	◆ AK65	Pass	X	AP	
Contract: 4♥X E	♣ A95	♣ K73	1. Stay	man		

Board: 326 Dealer: N Vul: None HCP: 16	AJ74✓ AQ7443AJ3	West Bids 2♦ if possible. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 9	♣ QJ76♥ K873♦ 106♣ K83	East Bids 2♥ if possible. Partner bids first.
Board: 328 Dealer: N Vul: Both HCP: 16	AQJ6♥ 97★ K105★ AQ109	West Bids 4♥ if possible. You bid first.
Board: 329 Dealer: S Vul: None HCP: 10	AQ82J72Q7J654	East Bids 2♦ if possible. Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 15	♣ J108♥ AK3◆ A83♣ QJ63	West Bids 2♠ if possible. You bid first.

Board: 326 Dealer: N Vul: None	North: ♠ AJ74	South: ♠ KQ32	West	North 1NT	East Pass	
North HCP: 16	♥ AQ74	♥ K983	2•	AP	1 ass	2 %
South HCP: 8	◆ 43◆ AJ3	♦ 1095 ♣ 86	1. Stay			
Contract: 2♦ W	♣ AJ3	₹ 60	1. Surj			
Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ AK10				1NT
Vul: NS North HCP: 9	♥ K873	♥ QJ2	Pass	2 ♣ ¹	2♥	2NT
South HCP: 17	♦ 106	• Q92	Pass	3NT	AP	
Contract: 3N S	♣ K83	♣ AJ102	1. Stay	man		
Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	★ K942		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ 97	♥ 63	4♥	Pass	Pass	X
South HCP: 8	◆ K105	• Q83	AP			
Contract: 4♥X W	♣ AQ109	♣ K876	1. Stay	man		
Board: 329	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ AQ82	South: ♠ KJ9				1NT
Vul: None	¥ AQ62 ♥ J72	♥ KQ103	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 10	♦ Q7	♦ K85	Pass	X	Pass	2NT
South HCP: 15 Contract: 3N S	♣ J654	♣ K92	Pass	3NT	AP	
Contract: 51N S			1. Stay	man		
			West	North	East	South
Board: 330	NT 4	G 4		1NT	Pass	2 ♣ ¹
Dealer: N	North:	South:	2♠	Pass	Pass	X
Vul: NS	♠ J108 ♥ AK3	♠ 2 ♥ QJ97	Pass	3♣	Pass	3 ♠ ²
North HCP: 15	◆ A83	◆ 962	Pass	4♣	Pass	5♣
South HCP: 10 Contract: 5♣ S	♣ QJ63	♣ AK1092	AP			
Connact. 57 S			1. Stay	man raise or		

Board: 326 Dealer: N Vul: None HCP: 8	★ KQ32 ★ K983 ♦ 1095 ♣ 86	West Bids 2♦ if possible. Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 17	♠ AK10♥ QJ2◆ Q92♠ AJ102	East Bids 2♥ if possible. You bid first.
Board: 328 Dealer: N Vul: Both HCP: 8	★ K942★ 63◆ Q83★ K876	West Bids 4♥ if possible. Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 15	★ KJ9★ KQ103★ K85★ K92	East Bids 2♦ if possible. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 10	♣ 2♥ QJ97♦ 962♣ AK1092	West Bids 2♠ if possible. Partner bids first.

Board: 326 Dealer: N Vul: None	North: ♠ AJ74	South: ♠ KQ32	West	North 1NT	East Pass	
North HCP: 16	♥ AQ74	♥ K983	2•	AP	1 ass	2 %
South HCP: 8	◆ 43◆ AJ3	♦ 1095 ♣ 86	1. Stay			
Contract: 2♦ W	♣ AJ3	₹ 60	1. Surj			
Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ AK10				1NT
Vul: NS North HCP: 9	♥ K873	♥ QJ2	Pass	2 ♣ ¹	2♥	2NT
South HCP: 17	♦ 106	• Q92	Pass	3NT	AP	
Contract: 3N S	♣ K83	♣ AJ102	1. Stay	man		
Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	★ K942		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ 97	♥ 63	4♥	Pass	Pass	X
South HCP: 8	◆ K105	• Q83	AP			
Contract: 4♥X W	♣ AQ109	♣ K876	1. Stay	man		
Board: 329	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ AQ82	South: ♠ KJ9				1NT
Vul: None	¥ AQ62 ♥ J72	♥ KQ103	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 10	♦ Q7	♦ K85	Pass	X	Pass	2NT
South HCP: 15 Contract: 3N S	♣ J654	♣ K92	Pass	3NT	AP	
Contract: 51N S			1. Stay	man		
			West	North	East	South
Board: 330	NT 4	G 4		1NT	Pass	2 ♣ ¹
Dealer: N	North:	South:	2♠	Pass	Pass	X
Vul: NS	♠ J108 ♥ AK3	♠ 2 ♥ QJ97	Pass	3♣	Pass	3 ♠ ²
North HCP: 15	◆ A83	◆ 962	Pass	4♣	Pass	5♣
South HCP: 10 Contract: 5♣ S	♣ QJ63	♣ AK1092	AP			
Connact. 57 S			1. Stay	man raise or		

Board: 331 Dealer: S Vul: EW HCP: 9	★ 763★ AQ87★ J7★ Q876	East Bids 3♠ if possible. Partner bids first.
Board: 332 Dealer: N Vul: None HCP: 16	★ K42★ AQ9★ KJ642★ K2	West Bids 2♠ if possible. You bid first.
Board: 333 Dealer: S Vul: NS HCP: 9	AQJ6▼ 1096◆ 87◆ Q754	East Bids 3♦ if possible. Partner bids first.
Board: 334 Dealer: N Vul: EW HCP: 15	↓ J5↓ Q52↓ AJ62♠ AK106	West Bids 4♥ if possible. You bid first.
Board: 335 Dealer: S Vul: Both HCP: 10	105✓ K982✓ KJ92✓ QJ9	East Bids 2♠ if possible. Partner bids first.

Board: 331 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 763 ♥ AQ87 ♦ J7 ♣ Q876	South: ♠ KQ ♥ KJ104 ♦ 10943 ♠ AK3	Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 332 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K42 ♥ AQ9 ♠ KJ642 ♣ K2	South: ♠ 6 ♥ KJ65 ♦ 1095 ♠ A8753	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 333 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ AQJ6 ♥ 1096 ♠ 87 ♣ Q754	South: ◆ 954 ▼ KJ542 ◆ A9 ◆ AK10	West Pass Pass 1. Stay	North 2♣¹ X man	East 3◆ AP	South 1NT Pass
Board: 334 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North: ♣ J5 ♥ Q52 ♣ AJ62 ♣ AK106	South: ♠ AK84 ♥ 4 ♠ K95 ♠ QJ973	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 335 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ 105 ♥ K982 ♠ KJ92 ♠ QJ9	South: ♣ 73 ♥ AJ3 ♠ AQ73 ♣ A1064	West Pass Pass AP 1. Stay	North 2♣¹ X	East 2 Pass	1NT Pass

Board: 331 Dealer: S Vul: EW HCP: 16	★ KQ ♥ KJ104 ♦ 10943 ♣ AK3	East Bids 3♠ if possible. You bid first.
Board: 332 Dealer: N Vul: None HCP: 8	♣ 6 ♥ KJ65 ♦ 1095 ♣ A8753	West Bids 2♠ if possible. Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 15	♦ 954♥ KJ542♦ A9♠ AK10	East Bids 3♦ if possible. You bid first.
Board: 334 Dealer: N Vul: EW HCP: 13	★ AK84★ 4★ K95★ QJ973	West Bids 4♥ if possible. Partner bids first.
Board: 335 Dealer: S Vul: Both HCP: 15	♣73♥ AJ3♦ AQ73♣ A1064	East Bids 2♠ if possible. You bid first.

Board: 331 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 763 ♥ AQ87 ♦ J7 ♣ Q876	South: ♠ KQ ♥ KJ104 ♦ 10943 ♠ AK3	Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 332 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K42 ♥ AQ9 ♠ KJ642 ♣ K2	South: ♠ 6 ♥ KJ65 ♦ 1095 ♠ A8753	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 333 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ AQJ6 ♥ 1096 ♠ 87 ♣ Q754	South: ◆ 954 ▼ KJ542 ◆ A9 ◆ AK10	West Pass Pass 1. Stay	North 2♣¹ X man	East 3◆ AP	South 1NT Pass
Board: 334 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North: ♣ J5 ♥ Q52 ♣ AJ62 ♣ AK106	South: ♠ AK84 ♥ 4 ♠ K95 ♠ QJ973	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 335 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ 105 ♥ K982 ♠ KJ92 ♠ QJ9	South: ♣ 73 ♥ AJ3 ♠ AQ73 ♣ A1064	West Pass Pass AP 1. Stay	North 2♣¹ X	East 2 Pass	1NT Pass

Board: 336 Dealer: N Vul: NS HCP: 16	1084✓ A3✓ AK107✓ KQ105	West Bids 4♠ if possible. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 13	♣ Q965♥ Q◆ KJ1087♣ AJ10	East Bids 2♥ if possible. Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 16		West Bids 2♥ if possible. You bid first.
Board: 339 Dealer: S Vul: None HCP: 11	♣ 7♥ AQ76♦ QJ1032♣ Q108	East Bids 4♠ if possible. Partner bids first.
Board: 340 Dealer: N Vul: EW HCP: 15	★ KJ93▼ 8642◆ A3◆ AK10	West Bids 2♦ if possible. You bid first.

Board: 336 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4\(\psi\)X W	North: ♠ 1084 ♥ A3 ♠ AK107 ♠ KQ105	South: ♣ 5 ▼ KQ87 ◆ J53 ♣ A9732	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 337 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ Q965 ♥ Q ♠ KJ1087 ♠ AJ10	South: ♠ AJ ♥ KJ ♠ AQ642 ♠ 9853	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	South 1NT Pass 3•
Board: 338 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ J1087 ♥ KQ10 ♠ K83 ♠ AK4	South: ♠ AK42 ♥ 4 ♠ Q95 ♣ J9853	West 2♥ Pass AP 1. Stay	North 1NT 2NT 3♠	Pass	2♣¹ 3♣
Board: 339 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North: ♣ 7 ▼ AQ76 ◆ QJ1032 ♣ Q108	South:	West Pass AP 1. Stay	North 2♣¹ man	East 4♠	South 1NT X
Board: 340 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KJ93 ♥ 8642 ♠ A3 ♣ AK10	South: ♠ Q1074 ♥ KJ5 ♠ 8 ♠ QJ962	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 336 Dealer: N Vul: NS HCP: 10	★ 5▼ KQ87◆ J53◆ A9732	West Bids 4♠ if possible. Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 15	♠ AJ♥ KJ♠ AQ642♠ 9853	East Bids 2♥ if possible. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 10	♠ AK42♥ 4♦ Q95♠ J9853	West Bids 2♥ if possible. Partner bids first.
Board: 339 Dealer: S Vul: None HCP: 15	103KJ53A64AK75	East Bids 4♠ if possible. You bid first.
Board: 340 Dealer: N Vul: EW HCP: 9	♠ Q1074♥ KJ5♦ 8♠ QJ962	West Bids 2♦ if possible. Partner bids first.

Board: 336 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4\(\psi\)X W	North: ♠ 1084 ♥ A3 ♠ AK107 ♠ KQ105	South: ♣ 5 ▼ KQ87 ◆ J53 ♣ A9732	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 337 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ Q965 ♥ Q ♠ KJ1087 ♠ AJ10	South: ♠ AJ ♥ KJ ♠ AQ642 ♠ 9853	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	South 1NT Pass 3•
Board: 338 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ J1087 ♥ KQ10 ♠ K83 ♠ AK4	South: ♠ AK42 ♥ 4 ♠ Q95 ♣ J9853	West 2♥ Pass AP 1. Stay	North 1NT 2NT 3♠	Pass	2♣¹ 3♣
Board: 339 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North: ♣ 7 ▼ AQ76 ◆ QJ1032 ♣ Q108	South:	West Pass AP 1. Stay	North 2♣¹ man	East 4♠	South 1NT X
Board: 340 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KJ93 ♥ 8642 ♠ A3 ♣ AK10	South: ♠ Q1074 ♥ KJ5 ♠ 8 ♠ QJ962	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 341 Dealer: S Vul: Both HCP: 8	♣ QJ1096♥ AJ96◆ 9♣ 532	East Bids 2♦ if possible. Partner bids first.
Board: 342 Dealer: N Vul: None HCP: 15	◆ 983▼ KQJ4◆ A6◆ AJ54	West Bids 4♠ if possible. You bid first.
Board: 343 Dealer: S Vul: NS HCP: 11	★ KQJ10♥ Q107◆ K65◆ 842	East Bids 2♦ if possible. Partner bids first.
Board: 344 Dealer: N Vul: Both HCP: 16	♣ Q98♥ KQ107◆ Q5♣ AQJ9	West Bids 3♦ if possible. You bid first.
Board: 345 Dealer: S Vul: None HCP: 9	♦ 98 ▼ K1098 ◆ K1073 ♣ K94	East Bids 2♠ if possible. Partner bids first.

Board: 341 Dealer: S Vul: Both	North: ♠ QJ1096	South: ♠ K5	West Pass	North 2♣¹	East 2	South 1NT Pass	
North HCP: 8	♥ AJ96	♥ Q54	Pass	X	Pass		
South HCP: 15	♦ 9 ♣ 532	★ K543★ AQJ8	AP	Λ	1 455	3 4	
Contract: 3♣ N	₩ 332	₽ AQ36	1. Stay	man			
Board: 342	North:	South:	West	North	East	South	
Dealer: N	♦ 983	♦ 10		1NT	Pass	2 ♣ ¹	
Vul: None North HCP: 15	♥ KQJ4	♥ A1063	4♠	Pass	Pass	X	
South HCP: 10	◆ A6	♦ K9752	AP				
Contract: 4♠X W	♣ AJ54	♣ K106	1. Stay	man			
Board: 343 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: NS	♠ KQJ10 ♥ Q107	♠ A97 ♥ AK962	Pass	2 ♣ ¹	2•	11N1 2♥	
North HCP: 11	◆ K65	◆ 74	Pass	2 ₹ ²	AP	∠▼	
South HCP: 16 Contract: 4♥ S	♣ 842			1. Stayman			
Board: 344	N. 4	G 4	West	North	Fast	South	
Dealer: N	North: ♠ Q98	South: ♠ AK652	,, 050	1NT	Pass		
Vul: Both	♥ KQ107	♥ 9632	3♦	Pass	Pass	3 ♠	
North HCP: 16 South HCP: 10	◆ Q5	♦ 103	Pass	4♥	AP		
Contract: 4♥ N	♣ AQJ9	♣ K5	1. Stay	man			
Board: 345	N I 4	G 4	West	North	East	South	
Dealer: S	North: ♠ 98	South: ♠ J73				1NT	
Vul: None	♥ K1098	♣ 373 ♥ A753	Pass	2 ♣ ¹	2♠	Pass	
North HCP: 9	◆ K1073	♦ A4	Pass	X	Pass	3♣	
South HCP: 15 Contract: 3♣ N	♣ K94	♣ AQ52	AP				
Comaci. 5 x IV			1. Stay	man			

Board: 341 Dealer: S Vul: Both HCP: 15	★ K5♥ Q54◆ K543◆ AQJ8	East Bids 2♦ if possible. You bid first.
Board: 342 Dealer: N Vul: None HCP: 10	10★ A1063★ K9752★ K106	West Bids 4♠ if possible. Partner bids first.
Board: 343 Dealer: S Vul: NS HCP: 16	★ A97▼ AK962◆ 74★ AJ9	East Bids 2♦ if possible. You bid first.
Board: 344 Dealer: N Vul: Both HCP: 10	♠ AK652♥ 9632♦ 103♠ K5	West Bids 3♦ if possible. Partner bids first.
Board: 345 Dealer: S Vul: None HCP: 15	♣ J73♥ A753♦ A4♣ AQ52	East Bids 2♠ if possible. You bid first.

Board: 341 Dealer: S Vul: Both	North: ♠ QJ1096	South: ♠ K5	West Pass	North 2♣¹	East 2	South 1NT Pass	
North HCP: 8	♥ AJ96	♥ Q54	Pass	X	Pass		
South HCP: 15	♦ 9 ♣ 532	★ K543★ AQJ8	AP	Λ	1 455	3 4	
Contract: 3♣ N	₩ 332	₽ AQ36	1. Stay	man			
Board: 342	North:	South:	West	North	East	South	
Dealer: N	♦ 983	♦ 10		1NT	Pass	2 ♣ ¹	
Vul: None North HCP: 15	♥ KQJ4	♥ A1063	4♠	Pass	Pass	X	
South HCP: 10	◆ A6	♦ K9752	AP				
Contract: 4♠X W	♣ AJ54	♣ K106	1. Stay	man			
Board: 343 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: NS	♠ KQJ10 ♥ Q107	♠ A97 ♥ AK962	Pass	2 ♣ ¹	2•	11N1 2♥	
North HCP: 11	◆ K65	◆ 74	Pass	2 ₹ ²	AP	∠▼	
South HCP: 16 Contract: 4♥ S	♣ 842			1. Stayman			
Board: 344	N. 4	G 4	West	North	Fast	South	
Dealer: N	North: ♠ Q98	South: ♠ AK652	,, 050	1NT	Pass		
Vul: Both	♥ KQ107	♥ 9632	3♦	Pass	Pass	3 ♠	
North HCP: 16 South HCP: 10	◆ Q5	♦ 103	Pass	4♥	AP		
Contract: 4♥ N	♣ AQJ9	♣ K5	1. Stay	man			
Board: 345	N I 4	G 4	West	North	East	South	
Dealer: S	North: ♠ 98	South: ♠ J73				1NT	
Vul: None	♥ K1098	♣ 373 ♥ A753	Pass	2 ♣ ¹	2♠	Pass	
North HCP: 9	◆ K1073	♦ A4	Pass	X	Pass	3♣	
South HCP: 15 Contract: 3♣ N	♣ K94	♣ AQ52	AP				
Comaci. 5 x IV			1. Stay	man			

Board: 346 Dealer: N Vul: NS HCP: 15	♣ QJ ♥ A1064 • KJ9 ♣ A986	West Bids 2♦ if possible. You bid first.
Board: 347 Dealer: S Vul: EW HCP: 9	★ 4★ K932★ Q9763★ A62	East Bids 2♠ if possible. Partner bids first.
Board: 348 Dealer: N Vul: None HCP: 16	★ KQ★ AKJ93◆ QJ9◆ 842	West Bids 2♠ if possible. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 10	★ K4★ KQ74◆ Q43◆ 10962	East Bids 3♠ if possible. Partner bids first.

Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 9	North: ♠ QJ ♥ A1064 ♠ KJ9 ♣ A986	South: ♠ K974 ♥ 72 ♦ 83 ♣ KQJ52	2♦ Pass		East Pass Pass AP	2 ♣ ¹
Contract: 3N N	¥ 1000	¥ IXQ332	1. Stay		-	
Board: 347 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North:	South: ♠ Q96 ♥ AJ8 ♠ K542 ♠ KQ7	Pass Pass Pass Pass 1. Stay	5 ♦	2♠ Pass Pass AP	1NT Pass 3♦ 4♦
Board: 348 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 2N N	North: ♠ KQ ♥ AKJ93 ♠ QJ9 ♣ 842	South: ♠ 82 ♥ Q1042 ♠ AK8 ♠ Q1096	West 2♣ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 349 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K4 ♥ KQ74 ♦ Q43 ♣ 10962	South: ♠ 98 ♥ J1053 ♦ AJ106 ♣ AKQ	West Pass Pass 1. Stay	North 2* 3NT man	East 3♠ AP	South 1NT Pass

Board: 346 Dealer: N Vul: NS HCP: 9	★ K974▼ 72◆ 83◆ KQJ52	West Bids 2♦ if possible. Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 15	♣ Q96♥ AJ8♦ K542♣ KQ7	East Bids 2♠ if possible. You bid first.
Board: 348 Dealer: N Vul: None HCP: 11	♦ 82 ♥ Q1042 ♦ AK8 • Q1096	West Bids 2♠ if possible. Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 15	◆ 98♥ J1053◆ AJ106◆ AKQ	East Bids 3♠ if possible. You bid first.

Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 9	North: ♠ QJ ♥ A1064 ♠ KJ9 ♣ A986	South: ♠ K974 ♥ 72 ♦ 83 ♣ KQJ52	2♦ Pass		East Pass Pass AP	2 ♣ ¹
Contract: 3N N	¥ 1000	¥ IXQ332	1. Stay		-	
Board: 347 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North:	South: ♠ Q96 ♥ AJ8 ♠ K542 ♠ KQ7	Pass Pass Pass Pass 1. Stay	5 ♦	2♠ Pass Pass AP	1NT Pass 3♦ 4♦
Board: 348 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 2N N	North: ♠ KQ ♥ AKJ93 ♠ QJ9 ♣ 842	South: ♠ 82 ♥ Q1042 ♠ AK8 ♠ Q1096	West 2♣ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 349 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K4 ♥ KQ74 ♦ Q43 ♣ 10962	South: ♠ 98 ♥ J1053 ♦ AJ106 ♣ AKQ	West Pass Pass 1. Stay	North 2* 3NT man	East 3♠ AP	South 1NT Pass

Board: 350 Dealer: N Vul: EW HCP: 16	★ K9 ▼ 1086 ◆ KJ964 ♣ AKQ	West Bids 2♥ if possible. You bid first.
Board: 351 Dealer: S Vul: Both HCP: 9	♦ QJ75 ♥ 2 ♦ 1074 ♣ AQ1075	East Bids 2♥ if possible. Partner bids first.
Board: 352 Dealer: N Vul: EW HCP: 16	♣ Q73♥ Q102◆ AKJ7♣ A84	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 353 Dealer: S Vul: Both HCP: 10	★ KJ75▼ 107◆ J10◆ AJ743	East Bids 4♥ if possible. Partner bids first.

			West	North 1NT	East Pass	
D 1050			2♥	Pass	Pass	X
Board: 350 Dealer: N	North:	South:	Pass	3♦	Pass	3 ♥ ²
Vul: EW	♦ K9	♠ AQ76	Pass	4	Pass	$4NT^3$
North HCP: 16 South HCP: 12	♥ 1086 ♦ KJ964	♥ 9 ♦ AQ532	Pass AP	5 ♥ ⁴	Pass	6♦
Contract: 6♦ N	♣ AKQ	♣ 1076	1. Stay	man		
				raise or		
				kwood (
			4. A=2	/5 or 5/5	5, Q(D) = 0
Board: 351	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ QJ75	South: ♠ A842				1NT
Vul: Both	♥ 2	♥ K6	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9 South HCP: 15	→ 1074	♦ A983	Pass AP	X	Pass	3♦
Contract: 3♦ S	♣ AQ1075	♣ KJ8	1. Stay	man		
			1. Suly	11411		
Board: 352	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ Q73	♠ 9		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ Q102	♥ K543	2♠	2NT	Pass	Pass
South HCP: 8	• AKJ7	♦ 632 • KO763	3♠	X	AP	
Contract: 3♠X W	♣ A84	♣ KQ762	1. Stay	man		
Board: 353	NI41	C4	West	North	East	South
Dealer: S	North: ♠ KJ75	South:				1NT
Vul: Both	▼ NJ/3 ▼ 107	♠ AQ93 ♥ 965	Pass	2 ♣ ¹	4♥	Pass
North HCP: 10	◆ J10	♦ A952	Pass	X	AP	
South HCP: 15 Contract: 4♥X E	♣ AJ743	♣ KQ	1. Stay	man		

Board: 350 Dealer: N Vul: EW HCP: 12	AQ76♥ 9AQ5321076	West Bids 2♥ if possible. Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 15	★ A842★ K6★ A983★ KJ8	East Bids 2♥ if possible. You bid first.
Board: 352 Dealer: N Vul: EW HCP: 8	◆ 9▼ K543◆ 632◆ KQ762	West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 353 Dealer: S Vul: Both HCP: 15	AQ93♥965A952KQ	East Bids 4♥ if possible. You bid first.

			West	North 1NT	East Pass	
D 1050			2♥	Pass	Pass	X
Board: 350 Dealer: N	North:	South:	Pass	3♦	Pass	3 ♥ ²
Vul: EW	♦ K9	♠ AQ76	Pass	4	Pass	$4NT^3$
North HCP: 16 South HCP: 12	♥ 1086 ♦ KJ964	♥ 9 ♦ AQ532	Pass AP	5 ♥ ⁴	Pass	6♦
Contract: 6♦ N	♣ AKQ	♣ 1076	1. Stay	man		
				raise or		
				kwood (
			4. A=2	/5 or 5/5	5, Q(D) = 0
Board: 351	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ QJ75	South: ♠ A842				1NT
Vul: Both	♥ 2	♥ K6	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9 South HCP: 15	→ 1074	♦ A983	Pass AP	X	Pass	3♦
Contract: 3♦ S	♣ AQ1075	♣ KJ8	1. Stay	man		
			1. Suly	11411		
Board: 352	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ Q73	♠ 9		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ Q102	♥ K543	2♠	2NT	Pass	Pass
South HCP: 8	• AKJ7	♦ 632 • KO763	3♠	X	AP	
Contract: 3♠X W	♣ A84	♣ KQ762	1. Stay	man		
Board: 353	NI41	C4	West	North	East	South
Dealer: S	North: ♠ KJ75	South:				1NT
Vul: Both	▼ NJ/3 ▼ 107	♠ AQ93 ♥ 965	Pass	2 ♣ ¹	4♥	Pass
North HCP: 10	◆ J10	♦ A952	Pass	X	AP	
South HCP: 15 Contract: 4♥X E	♣ AJ743	♣ KQ	1. Stay	man		

Board: 354 Dealer: N Vul: None HCP: 15		West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 355 Dealer: S Vul: EW HCP: 11	★ A653♥ Q84◆ 8◆ KQ874	East Bids 2♦ if possible. Partner bids first.
Board: 356 Dealer: N Vul: Both HCP: 16	★ K3▼ K74◆ AKQJ2◆ 1086	West Bids 2♠ if possible. You bid first.
Board: 357 Dealer: S Vul: None HCP: 12	★ AK82▼ 1095◆ 95◆ AJ94	East Bids 2♦ if possible. Partner bids first.
Board: 358 Dealer: N Vul: NS HCP: 15	▲ AJ86♥ A103♦ K54▲ K43	West Bids 2♦ if possible. You bid first.

Board: 354 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ AQ97 ♥ A93 ♠ 2 ♠ 76432	2♦ Pass X AP 1. Stay	North 1NT Pass 3 Pass man raise or	Pass Pass Pass	2♣¹ X 3♠² 3NT
Board: 355 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 2•X E	North: ♠ A653 ♥ Q84 ♠ 8 ♣ KQ874	South: ♠ Q9 ♥ K62 ♠ AQ103 ♠ A1096	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 356 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K3 ♥ K74 ♠ AKQJ2 ♣ 1086	South: ♠ Q982 ♥ Q52 ♦ 1097 ♠ KQJ	West 2♣ AP 1. Stay	North 1NT 2NT	Pass	_
Board: 357 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK82 ♥ 1095 ♦ 95 ♣ AJ94	South: ♠ QJ96 ♥ QJ86 ♠ A6 ♠ KQ7	.,	North 2♣¹ X 3NT man	2•	South 1NT Pass 2NT
Board: 358 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AJ86 ♥ A103 ♠ K54 ♣ K43	South: ♠ KQ92 ♥ J62 ♦ 107 ♠ QJ86	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 354 Dealer: N Vul: None	★ AQ97 ★ A93 ★ 2	West Bids 2♦ if possible. West Doubles 3♦ if possible.
HCP: 10	♣ 76432	Partner bids first.
Board: 355 Dealer: S	♠ Q9 ♥ K62	East Bids 2♦ if possible.
Vul: EW HCP: 15	◆ AQ103 ◆ A1096	You bid first.
Board: 356 Dealer: N	♦ Q982 ♥ Q52	West Bids 2♠ if possible.
Vul: Both HCP: 10	♦ 1097 ♣ KQJ	Partner bids first.
Board: 357 Dealer: S	♠ QJ96 ♥ QJ86	East Bids 2♦ if possible.
Vul: None HCP: 15	◆ A6 ◆ KQ7	You bid first.
Board: 358 Dealer: N	♠ KQ92 ♥ J62	West Bids 2♦ if possible.
Vul: NS HCP: 9	107♣ QJ86	Partner bids first.

Board: 354 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ AQ97 ♥ A93 ♠ 2 ♠ 76432	2♦ Pass X AP 1. Stay	North 1NT Pass 3 Pass man raise or	Pass Pass Pass	2♣¹ X 3♠² 3NT
Board: 355 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 2•X E	North: ♠ A653 ♥ Q84 ♠ 8 ♣ KQ874	South: ♠ Q9 ♥ K62 ♠ AQ103 ♠ A1096	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 356 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K3 ♥ K74 ♠ AKQJ2 ♣ 1086	South: ♠ Q982 ♥ Q52 ♦ 1097 ♠ KQJ	West 2♣ AP 1. Stay	North 1NT 2NT	Pass	_
Board: 357 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK82 ♥ 1095 ♦ 95 ♣ AJ94	South: ♠ QJ96 ♥ QJ86 ♠ A6 ♠ KQ7	.,	North 2♣¹ X 3NT man	2•	South 1NT Pass 2NT
Board: 358 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AJ86 ♥ A103 ♠ K54 ♣ K43	South: ♠ KQ92 ♥ J62 ♦ 107 ♠ QJ86	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 359 Dealer: S Vul: Both HCP: 10	109764★ AK52★ 2♣ QJ6	East Bids 3♦ if possible. Partner bids first.
Board: 360 Dealer: N Vul: None HCP: 15	▲ AJ10♥ KQJ9◆ 98▲ KJ98	West Bids 3♦ if possible. You bid first.
Board: 361 Dealer: S Vul: NS HCP: 9	★ KJ74▼ J1083◆ 874♣ A6	East Bids 2♦ if possible. Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 16	A53♥ Q85AQJ84K2	West Bids 2♥ if possible. You bid first.
Board: 363 Dealer: S Vul: None HCP: 8	♠ 64♥ Q985♠ A1098♠ Q83	East Bids 2♠ if possible. Partner bids first.

Board: 359 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 44 N	North: ♠ 109764 ♥ AK52 ♠ 2 ♠ QJ6	South: ♠ AKJ2 ♥ QJ8 ♦ J1083 ♠ A3	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 360 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 6♥ S	North: ♠ AJ10 ♥ KQJ9 ♦ 98 ♠ KJ98	South: ♠ KQ75 ♥ A7643 ♠ A4 ♣ 43	West North East South 1NT Pass 2♣¹ 3 Pass Pass 3♥ Pass 4•² Pass 4NT³ Pass 5♣⁴ Pass 6♥ AP 1. Stayman 2. limit raise or better in ♥ 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=1
Board: 361 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ KJ74 ♥ J1083 ♠ 874 ♣ A6	South: ◆ A863 ▼ AQ6 ◆ 103 ◆ KQ102	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♥ AP 1. Stayman
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ Q85 ♠ AQJ84 ♣ K2	South: ♠ Q742 ♥ 42 ♠ 32 ♠ AQ853	West North East South 1NT Pass 2♣¹ 2▼ 2NT AP 1. Stayman
Board: 363 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ 64 ♥ Q985 ♠ A1098 ♣ Q83	South: ♠ Q97 ♥ J7 ♦ KQJ5 ♠ AK64	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman

Board: 359 Dealer: S Vul: Both HCP: 16	♠ AKJ2♥ QJ8◆ J1083♠ A3	East Bids 3♦ if possible. You bid first.
Board: 360 Dealer: N Vul: None HCP: 13	★ KQ75▼ A7643◆ A4◆ 43	West Bids 3♦ if possible. Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 15	★ A863★ AQ6★ 103★ KQ102	East Bids 2♦ if possible. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 8	♣ Q742♥ 42♦ 32♣ AQ853	West Bids 2♥ if possible. Partner bids first.
Board: 363 Dealer: S Vul: None HCP: 16	♣ Q97♥ J7♦ KQJ5♣ AK64	East Bids 2♠ if possible. You bid first.

Board: 359 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 44 N	North: ♠ 109764 ♥ AK52 ♠ 2 ♠ QJ6	South: ♠ AKJ2 ♥ QJ8 ♦ J1083 ♠ A3	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 360 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 6♥ S	North: ♠ AJ10 ♥ KQJ9 ♦ 98 ♠ KJ98	South: ♠ KQ75 ♥ A7643 ♠ A4 ♣ 43	West North East South 1NT Pass 2♣¹ 3 Pass Pass 3♥ Pass 4•² Pass 4NT³ Pass 5♣⁴ Pass 6♥ AP 1. Stayman 2. limit raise or better in ♥ 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=1
Board: 361 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ KJ74 ♥ J1083 ♠ 874 ♣ A6	South: ◆ A863 ▼ AQ6 ◆ 103 ◆ KQ102	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♥ AP 1. Stayman
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ Q85 ♠ AQJ84 ♣ K2	South: ♠ Q742 ♥ 42 ♠ 32 ♠ AQ853	West North East South 1NT Pass 2♣¹ 2▼ 2NT AP 1. Stayman
Board: 363 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ 64 ♥ Q985 ♠ A1098 ♣ Q83	South: ♠ Q97 ♥ J7 ♦ KQJ5 ♠ AK64	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman

Board: 364 Dealer: N Vul: NS HCP: 15	★ KQ752▼ KJ5◆ A6◆ Q84	West Bids 4♥ if possible. You bid first.
Board: 365 Dealer: S Vul: EW HCP: 10	◆ 9♥ QJ105◆ K104◆ A8762	East Bids 4♠ if possible. Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 16	♣ 73♥ Q82♦ AQ65♣ AKJ3	West Bids 2♠ if possible. You bid first.
Board: 367 Dealer: S Vul: NS HCP: 9	★ A10974★ KQ73◆ 8★ 1096	East Bids 2♦ if possible. Partner bids first.
Board: 368 Dealer: N Vul: EW HCP: 15	★ KJ106★ AQ104★ KJ6★ J9	West Bids 3♦ if possible. You bid first.

Board: 364 Dealer: N	North: ♠ KQ752	South: ♠ A1098	West	North 1NT	East Pass	
Vul: NS North HCP: 15	♥ KJ5	♥ Q6	4♥	Pass	Pass	X
South HCP: 9	♦ A6	♦ K954	AP			
Contract: 4♥X W	♣ Q84	♣ 1052	1. Stay	man		
Board: 365 Dealer: S	North: ♠9	South: ♠ 102	West	North	East	South 1NT
Vul: EW North HCP: 10	♥ QJ105	♥ AK3	Pass	2 ♣ ¹	4♠	X
South HCP: 15	♦ K104	◆ AJ875	AP			
Contract: 4♠X E	♣ A8762	♣ K109	1. Stay	man		
			West	North	East	South
Board: 366	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	★ 73	♦ 82	2♠	Pass	Pass	3♦
Vui. Boui North HCP: 16	♥ Q82	♥ A973	Pass	3 ♠ ²	Pass	5
South HCP: 8	• AQ65	◆ KJ742	AP			
South HCP: 8 Contract: 5♦ S	♣ AKJ3	♣ 84	 Stayman limit raise or better in ◆ 			
Board: 367	North:	South:	West	North	East	South 1NT
Dealer: S	♠ A10974	♦ KJ8	Pass	2 ♣ ¹	2•	2NT
Vul: NS North HCP: 9	♥ KQ73	♥ AJ108	Pass	3♠	Pass	4 ♦ ²
South HCP: 16	♦ 8	♦ A64	Pass	4♠	AP	
Contract: 4♠ N	♣ 1096	♣ K84	1. Stay	man		
			2. limit	raise or	better	in ♠
D 1000			West	North	East	South
Board: 368	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: EW	♠ KJ106	♠ AQ52	3♦	Pass	Pass	3♥
North HCP: 15	♥ AQ104	♥ K9873	Pass	4 ◆ ²	Pass	4♥
South HCP: 11	♦ KJ6	♦ —	AP			
Contract: 4♥ S	♣ J9	♣ Q762	1. Stay	man raise or		

Board: 364 Dealer: N Vul: NS HCP: 9	▲ A1098♥ Q6◆ K954▲ 1052	West Bids 4♥ if possible. Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	102✓ AK3✓ AJ875✓ K109	East Bids 4♠ if possible. You bid first.
Board: 366 Dealer: N Vul: Both HCP: 8	♦ 82♥ A973♦ KJ742♠ 84	West Bids 2♠ if possible. Partner bids first.
Board: 367 Dealer: S Vul: NS HCP: 16	★ KJ8▼ AJ108◆ A64★ K84	East Bids 2♦ if possible. You bid first.
Board: 368 Dealer: N Vul: EW HCP: 11	AQ52✓ K9873✓ —✓ Q762	West Bids 3♦ if possible. Partner bids first.

Board: 364 Dealer: N	North: ♠ KQ752	South: ♠ A1098	West	North 1NT	East Pass	
Vul: NS North HCP: 15	♥ KJ5	♥ Q6	4♥	Pass	Pass	X
South HCP: 9	♦ A6	♦ K954	AP			
Contract: 4♥X W	♣ Q84	♣ 1052	1. Stay	man		
Board: 365 Dealer: S	North: ♠9	South: ♠ 102	West	North	East	South 1NT
Vul: EW North HCP: 10	♥ QJ105	♥ AK3	Pass	2 ♣ ¹	4♠	X
South HCP: 15	♦ K104	◆ AJ875	AP			
Contract: 4♠X E	♣ A8762	♣ K109	1. Stay	man		
			West	North	East	South
Board: 366	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	★ 73	♦ 82	2♠	Pass	Pass	3♦
Vui. Boui North HCP: 16	♥ Q82	♥ A973	Pass	3 ♠ ²	Pass	5
South HCP: 8	• AQ65	◆ KJ742	AP			
South HCP: 8 Contract: 5♦ S	♣ AKJ3	♣ 84	 Stayman limit raise or better in ◆ 			
Board: 367	North:	South:	West	North	East	South 1NT
Dealer: S	♠ A10974	♦ KJ8	Pass	2 ♣ ¹	2•	2NT
Vul: NS North HCP: 9	♥ KQ73	♥ AJ108	Pass	3♠	Pass	4 ♦ ²
South HCP: 16	♦ 8	♦ A64	Pass	4♠	AP	
Contract: 4♠ N	♣ 1096	♣ K84	1. Stay	man		
			2. limit	raise or	better	in ♠
D 1000			West	North	East	South
Board: 368	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: EW	♠ KJ106	♠ AQ52	3♦	Pass	Pass	3♥
North HCP: 15	♥ AQ104	♥ K9873	Pass	4 ◆ ²	Pass	4♥
South HCP: 11	♦ KJ6	♦ —	AP			
Contract: 4♥ S	♣ J9	♣ Q762	1. Stay	man raise or		

Board: 369 Dealer: S Vul: Both HCP: 8	↑ 74♥ QJ62↑ AJ986♣ 42	East Bids 2♠ if possible. Partner bids first.
Board: 370 Dealer: N Vul: None HCP: 16	AQ63♥ 95AK95QJ10	West Bids 2♥ if possible. You bid first.
Board: 371 Dealer: S Vul: EW HCP: 9	♣ 875♥ K543♦ 72♣ AQ72	East Bids 3♦ if possible. Partner bids first.
Board: 372 Dealer: N Vul: Both HCP: 15	♠ AK108♥ 84♦ QJ6♠ KQ103	West Bids 4♥ if possible. You bid first.
Board: 373 Dealer: S Vul: None HCP: 9	◆ 98▼ A875◆ KQ3◆ 10986	East Bids 3♠ if possible. Partner bids first.

Board: 369 Dealer: S Vul: Both	North: ♠ 74	South: ♠ A3		North		1NT
North HCP: 8	♥ QJ62 ♦ AJ986	♥ K1097 ♦ KQ2	Pass	2 ♣ ¹	2♠	2NT
South HCP: 17	♦ 42	♦ AJ93	AP			
Contract: 2N S	1 12	11275	1. Stay	man		
Board: 370	North:	South:	West	North	East	South
Dealer: N	• AQ63	★ K952		1NT	Pass	
Vul: None North HCP: 16	♥ 95	♥ QJ3	2♥	Pass	Pass	
South HCP: 9	♦ AK95	♦ 6	AP			
Contract: 3♣ S	♣ QJ10	♣ K7652	1. Stay	man		
Board: 371 Dealer: S	North: ◆ 875	South: ♠ AKJ9	West	North	East	South 1NT
Vul: EW	♥ K543	▼ A1098	Pass	2 ♣ ¹	3♦	Pass
North HCP: 9 South HCP: 15	♦ 72	♦ 953	Pass	X	AP	
Contract: 3♦X E	♣ AQ72	♣ K6	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N	• AK108	♠ Q762		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ 84	♥ K65	4♥	Pass	Pass	X
South HCP: 10	◆ QJ6	♦ 95 ♣ AJ62	AP			
Contract: 4♥X W	♣ KQ103	₩ AJ02	1. Stay	man		
Board: 373	North:	South:	West	North	East	South
Dealer: S	Norui; ♦ 98	soum: • 64				1NT
Vul: None	♥ A875	♥ J2	Pass	2 ♣ ¹	3♠	Pass
North HCP: 9 South HCP: 15	♦ KQ3	◆ AJ1097	Pass	X	AP	
Contract: 3♠X E	♣ 10986	♣ AKQ2	1. Stay	man		

Board: 369 Dealer: S Vul: Both HCP: 17	★ A3★ K1097★ KQ2★ AJ93	East Bids 2♠ if possible. You bid first.
Board: 370 Dealer: N Vul: None HCP: 9	★ K952♥ QJ3♦ 6★ K7652	West Bids 2♥ if possible. Partner bids first.
Board: 371 Dealer: S Vul: EW HCP: 15	♠ AKJ9♥ A1098♦ 953♠ K6	East Bids 3♦ if possible. You bid first.
Board: 372 Dealer: N Vul: Both HCP: 10	♣ Q762♥ K65◆ 95♣ AJ62	West Bids 4♥ if possible. Partner bids first.
Board: 373 Dealer: S Vul: None HCP: 15	♠ 64♥ J2♠ AJ1097♠ AKQ2	East Bids 3♠ if possible. You bid first.

Board: 369 Dealer: S Vul: Both	North: ♠ 74	South: ♠ A3		North		1NT
North HCP: 8	♥ QJ62 ♦ AJ986	♥ K1097 ♦ KQ2	Pass	2 ♣ ¹	2♠	2NT
South HCP: 17	♦ 42	♦ AJ93	AP			
Contract: 2N S	1 12	11275	1. Stay	man		
Board: 370	North:	South:	West	North	East	South
Dealer: N	• AQ63	★ K952		1NT	Pass	
Vul: None North HCP: 16	♥ 95	♥ QJ3	2♥	Pass	Pass	
South HCP: 9	♦ AK95	♦ 6	AP			
Contract: 3♣ S	♣ QJ10	♣ K7652	1. Stay	man		
Board: 371 Dealer: S	North: ◆ 875	South: ♠ AKJ9	West	North	East	South 1NT
Vul: EW	♥ K543	▼ A1098	Pass	2 ♣ ¹	3♦	Pass
North HCP: 9 South HCP: 15	♦ 72	♦ 953	Pass	X	AP	
Contract: 3♦X E	♣ AQ72	♣ K6	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N	• AK108	♠ Q762		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ 84	♥ K65	4♥	Pass	Pass	X
South HCP: 10	◆ QJ6	♦ 95 ♣ AJ62	AP			
Contract: 4♥X W	♣ KQ103	₩ AJ02	1. Stay	man		
Board: 373	North:	South:	West	North	East	South
Dealer: S	Norui; ♦ 98	soum: • 64				1NT
Vul: None	♥ A875	♥ J2	Pass	2 ♣ ¹	3♠	Pass
North HCP: 9 South HCP: 15	♦ KQ3	◆ AJ1097	Pass	X	AP	
Contract: 3♠X E	♣ 10986	♣ AKQ2	1. Stay	man		

Board: 374 Dealer: N Vul: NS HCP: 15	▲ 10762♥ AK64◆ AJ3♣ K6	West Bids 2♦ if possible. You bid first.
Board: 375 Dealer: S Vul: Both HCP: 9	★ 82▼ K1042★ KQJ6★ 763	East Bids 2♠ if possible. Partner bids first.
Board: 376 Dealer: N Vul: None HCP: 15	★ A76♥ KJ42◆ K7★ A1084	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 377 Dealer: S Vul: NS HCP: 10	▲ AJ95♥ AJ97◆ 83▲ 942	East Bids 3♦ if possible. Partner bids first.
Board: 378 Dealer: N Vul: EW HCP: 15	★ K87★ A65★ AKJ108★ 108	West Bids 2♥ if possible. You bid first.

Board: 374 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ 10762 ♥ AK64 ♠ AJ3 ♣ K6	South:	11	forth East NT Pass ass Pass	2 ♣ ¹
Board: 375 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ 82 ♥ K1042 ♠ KQJ6 ♣ 763	South: ♠ K109 ♥ Q6 ♠ A953 ♣ AQ84	West N Pass 2. Pass X AP 1. Stayman	Pass	1NT Pass
Board: 376 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ A76 ♥ KJ42 ♠ K7 ♣ A1084	South: ♠ Q1083 ♥ 1053 ♠ 43 ♣ KQJ5	11	♣ 3 ♦ AP	
Board: 377 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ AJ95 ♥ AJ97 ♠ 83 ♠ 942	South: ♠ Q4 ♥ KQ62 ♠ Q962 ♠ AQJ	West N Pass 24 Pass X 1. Stayman	AP	South 1NT Pass
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ K87 ▼ A65 ♠ AKJ108 ♣ 108	South: ♠ A1092 ♥ 2 ♠ 764 ♣ AJ753	11		2 ♣ ¹

Board: 374 Dealer: N Vul: NS HCP: 8	♦ 84 ♥ Q852 • 97 • AQ1074	West Bids 2♦ if possible. Partner bids first.
Board: 375 Dealer: S Vul: Both HCP: 15	★ K109♥ Q6◆ A953◆ AQ84	East Bids 2♠ if possible. You bid first.
Board: 376 Dealer: N Vul: None HCP: 8	◆ Q1083▼ 1053◆ 43◆ KQJ5	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 377 Dealer: S Vul: NS HCP: 16	♠ Q4♥ KQ62♠ Q962♠ AQJ	East Bids 3♦ if possible. You bid first.
Board: 378 Dealer: N Vul: EW HCP: 9	▲ A1092♥ 2♦ 764▲ AJ753	West Bids 2♥ if possible. Partner bids first.

Board: 374 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ 10762 ♥ AK64 ♠ AJ3 ♣ K6	South:	11	forth East NT Pass ass Pass	2 ♣ ¹
Board: 375 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ 82 ♥ K1042 ♠ KQJ6 ♣ 763	South: ♠ K109 ♥ Q6 ♠ A953 ♣ AQ84	West N Pass 2. Pass X AP 1. Stayman	Pass	1NT Pass
Board: 376 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ A76 ♥ KJ42 ♠ K7 ♣ A1084	South: ♠ Q1083 ♥ 1053 ♠ 43 ♣ KQJ5	11	♣ 3 ♦ AP	
Board: 377 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ AJ95 ♥ AJ97 ♠ 83 ♠ 942	South: ♠ Q4 ♥ KQ62 ♠ Q962 ♠ AQJ	West N Pass 24 Pass X 1. Stayman	AP	South 1NT Pass
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ K87 ▼ A65 ♠ AKJ108 ♣ 108	South: ♠ A1092 ♥ 2 ♠ 764 ♣ AJ753	11		2 ♣ ¹

Board: 379 Dealer: S Vul: None HCP: 11	♠ A965♥ KJ7♦ 107♠ K732	East Bids 2♦ if possible. Partner bids first.
Board: 380 Dealer: N Vul: NS HCP: 15	▶ J84♥ KJ6◆ AQ5◆ A1097	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 381 Dealer: S Vul: EW HCP: 12	★ AK106★ AJ8★ 10872★ 82	East Bids 2♦ if possible. Partner bids first.
Board: 382 Dealer: N Vul: Both HCP: 15	★ AKJ6★ K54◆ 93★ KJ32	West Bids 2♦ if possible. You bid first.

Board: 379 Dealer: S Vul: None North HCP: 11	North: ♠ A965 ♥ KJ7 ♦ 107	South: ♠ J8 ♥ AQ1085 ♠ KJ9	Pass	North 2♣¹	2•	South 1NT 2♥
South HCP: 16 Contract: 4♥ S	♣ K732	♣ AJ8	Pass 1. Stay	4 ♥ man	AP	
D 1.200			West	North 1NT	East Pass	
Board: 380 Dealer: N Vul: NS	North: ♠ J84	South: ♠ AQ72	2♦ Pass	Pass 3.	Pass Pass	X
North HCP: 15 South HCP: 10	✓ KJ6✓ AQ5✓ A1097	♥ 953 ♦ 108 ♠ KJ82	X AP	Pass	Pass	
Contract: 4♣ S			1. Stay 2. limit	man raise or	better	in 🏖
Board: 381 Dealer: S	North: ♠ AK106	South: ♠ QJ54	West	North	East	South 1NT
Vul: EW North HCP: 12	♥ AJ8	∨ K764	Pass	2 ♣ ¹	2•	Pass
South HCP: 15 Contract: 3♠ N	1087282	◆ 64 ◆ AKQ	Pass 1. Stay	3♠ man	AP	
			West	North		
			2•	1NT Pass	Pass Pass	
Board: 382	Mouth	Courtle	Pass	3 ♦ ²	Pass	
Dealer: N	North: ♠ AKJ6	South: ♠ Q9532	Pass	4 ♣ ⁴	Pass	4 ♥ ⁵
Vul: Both North HCP: 15	♥ K54	♥ AQ107	Pass	4♠	AP	
South HCP: 11	♦ 93	♦ QJ	1. Stay			
Contract: 4♠ S	♣ KJ32	♣ 104		raise or		
				bid, a ♥ bid, a ♣		
				bid, sur		V 1

Board: 379 Dealer: S Vul: None HCP: 16		East Bids 2♦ if possible. You bid first.
Board: 380 Dealer: N Vul: NS HCP: 10	♣ AQ72♥ 953♦ 108♣ KJ82	West Bids 2♦ if possible. West Doubles 3♦ if possible. Partner bids first.
Board: 381 Dealer: S Vul: EW HCP: 15	♣ QJ54♥ K764♦ 64♣ AKQ	East Bids 2♦ if possible. You bid first.
Board: 382 Dealer: N Vul: Both HCP: 11	♣ Q9532♥ AQ107◆ QJ♣ 104	West Bids 2♦ if possible. Partner bids first.

Board: 379 Dealer: S Vul: None North HCP: 11	North: ♠ A965 ♥ KJ7 ♦ 107	South: ♠ J8 ♥ AQ1085 ♠ KJ9	Pass	North 2♣¹	2•	South 1NT 2♥
South HCP: 16 Contract: 4♥ S	♣ K732	♣ AJ8	Pass 1. Stay	4 ♥ man	AP	
D 1.200			West	North 1NT	East Pass	
Board: 380 Dealer: N Vul: NS	North: ♠ J84	South: ♠ AQ72	2♦ Pass	Pass 3.	Pass Pass	X
North HCP: 15 South HCP: 10	✓ KJ6✓ AQ5✓ A1097	♥ 953 ♦ 108 ♠ KJ82	X AP	Pass	Pass	
Contract: 4♣ S			1. Stay 2. limit	man raise or	better	in 🏖
Board: 381 Dealer: S	North: ♠ AK106	South: ♠ QJ54	West	North	East	South 1NT
Vul: EW North HCP: 12	♥ AJ8	∨ K764	Pass	2 ♣ ¹	2•	Pass
South HCP: 15 Contract: 3♠ N	1087282	◆ 64 ◆ AKQ	Pass 1. Stay	3♠ man	AP	
			West	North		
			2•	1NT Pass	Pass Pass	
Board: 382	Mouth	Courtle	Pass	3 ♦ ²	Pass	
Dealer: N	North: ♠ AKJ6	South: ♠ Q9532	Pass	4 ♣ ⁴	Pass	4 ♥ ⁵
Vul: Both North HCP: 15	♥ K54	♥ AQ107	Pass	4♠	AP	
South HCP: 11	♦ 93	♦ QJ	1. Stay			
Contract: 4♠ S	♣ KJ32	♣ 104		raise or		
				bid, a ♥ bid, a ♣		
				bid, sur		V 1

Board: 383 Dealer: S Vul: NS HCP: 8	★ KQJ54 ♥ Q1076 ♦ 32 ♣ 104	East Bids 2♥ if possible. Partner bids first.
Board: 384 Dealer: N Vul: Both HCP: 15	♣97✔AQ93◆A83♣AJ92	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 385 Dealer: S Vul: None HCP: 11	◆ QJ109▼ 753◆ QJ6◆ KQ5	East Bids 2♥ if possible. Partner bids first.
Board: 386 Dealer: N Vul: EW HCP: 16	♠ 62♥ K93♦ KJ106♠ AKQ7	West Bids 2♥ if possible. You bid first.
Board: 387 Dealer: S Vul: Both HCP: 9	★ A1073★ KJ10◆ 942★ J85	East Bids 2♦ if possible. Partner bids first.

Board: 383 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 N	North: ♠ KQJ54 ♥ Q1076 ♦ 32 ♣ 104	South:	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT 2NT
Board: 384 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ◆ 97 ▼ AQ93 ◆ A83 ♣ AJ92	South:	West 2♠ Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	
Board: 385 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ109 ♥ 753 ♠ QJ6 ♣ KQ5	South: ♠ AK3 ♥ A6 ♠ A9432 ♣ 1032	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	2♥	1NT Pass
Board: 386 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ 62 ♥ K93 ♦ KJ106 ♠ AKQ7	South: ♠ KJ74 ♥ 862 ♠ A93 ♣ J104	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 387 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North: ♠ A1073 ♥ KJ10 ♦ 942 ♣ J85	South: ♠ KQ85 ♥ AQ87 • Q10 ♣ Q97	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT Pass

Board: 383 Dealer: S Vul: NS HCP: 17	♦ 983♥ K9♦ AKQ10♠ KQ53	East Bids 2♥ if possible. You bid first.
Board: 384 Dealer: N Vul: Both HCP: 8	♦ 65 ♥ K1064 ♦ KQ1094 ♣ 86	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 385 Dealer: S Vul: None HCP: 15	♠ AK3♥ A6♠ A9432♠ 1032	East Bids 2♥ if possible. You bid first.
Board: 386 Dealer: N Vul: EW HCP: 9	★ KJ74▼ 862◆ A93◆ J104	West Bids 2♥ if possible. Partner bids first.
Board: 387 Dealer: S Vul: Both HCP: 15	★ KQ85▼ AQ87◆ Q10◆ Q97	East Bids 2♦ if possible. You bid first.

Board: 383 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 N	North: ♠ KQJ54 ♥ Q1076 ♦ 32 ♣ 104	South:	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT 2NT
Board: 384 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ◆ 97 ▼ AQ93 ◆ A83 ♣ AJ92	South:	West 2♠ Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	
Board: 385 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ109 ♥ 753 ♠ QJ6 ♣ KQ5	South: ♠ AK3 ♥ A6 ♠ A9432 ♣ 1032	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	2♥	1NT Pass
Board: 386 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ 62 ♥ K93 ♦ KJ106 ♠ AKQ7	South: ♠ KJ74 ♥ 862 ♠ A93 ♣ J104	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 387 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North: ♠ A1073 ♥ KJ10 ♦ 942 ♣ J85	South: ♠ KQ85 ♥ AQ87 • Q10 ♣ Q97	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT Pass

Board: 388 Dealer: N Vul: None HCP: 15		West Bids 2♦ if possible. You bid first.
Board: 389 Dealer: S Vul: NS HCP: 11	♠ A73♥ A762♠ Q983♠ J9	East Bids 3♠ if possible. Partner bids first.
Board: 390 Dealer: N Vul: Both HCP: 15	♣ Q52♥ AK1094◆ Q3♣ A82	West Bids 2♦ if possible. You bid first.
Board: 391 Dealer: S Vul: None HCP: 8	★ A843▼ 76◆ K106◆ J1093	East Bids 2♥ if possible. Partner bids first.
Board: 392 Dealer: N Vul: NS HCP: 16	AQ5QJ85AK9363	West Bids 2♥ if possible. You bid first.

Board: 388 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North:	South: ♠ Q72 ♥ K854 ♦ 3 ♣ K9876	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 389 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A73 ♥ A762 ♠ Q983 ♣ J9	South:		North 2.1 3NT man	East 3♠ AP	South 1NT Pass
Board: 390 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 5 S	North: ♠ Q52 ♥ AK1094 ♠ Q3 ♠ A82	South: ♠ K963 ♥ J8 ♦ J6 ♠ KQJ54	West 2 Pass Pass Pass 1. Stayr	North 1NT 2♥ 4♣ 5♣ man	East Pass Pass Pass AP	2♣¹ 3♣
Board: 391 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 N	North: ♠ A843 ♥ 76 ♠ K106 ♣ J1093	South: ♠ K10 ♥ 932 ♠ AQ73 ♣ AK64	Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ Pass	1NT Pass
Board: 392 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQ5 ♥ QJ85 ♠ AK93 ♠ 63	South: ♠ KJ97 ♥ 973 ♠ Q86 ♣ A72	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	

Board: 388 Dealer: N Vul: None HCP: 8	♣ Q72♥ K854◆ 3♣ K9876	West Bids 2♦ if possible. Partner bids first.
Board: 389 Dealer: S Vul: NS HCP: 17	★ 54★ KQJ4★ AJ10★ AQ76	East Bids 3♠ if possible. You bid first.
Board: 390 Dealer: N Vul: Both HCP: 11	★ K963▼ J8◆ J6◆ KQJ54	West Bids 2♦ if possible. Partner bids first.
Board: 391 Dealer: S Vul: None HCP: 16	★ K10★ 932★ AQ73★ AK64	East Bids 2♥ if possible. You bid first.
Board: 392 Dealer: N Vul: NS HCP: 10	★ KJ97▼ 973◆ Q86★ A72	West Bids 2♥ if possible. Partner bids first.

Board: 388 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North:	South: ♠ Q72 ♥ K854 ♦ 3 ♣ K9876	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 389 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A73 ♥ A762 ♠ Q983 ♣ J9	South:		North 2.1 3NT man	East 3♠ AP	South 1NT Pass
Board: 390 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 5 S	North: ♠ Q52 ♥ AK1094 ♠ Q3 ♠ A82	South: ♠ K963 ♥ J8 ♦ J6 ♠ KQJ54	West 2 Pass Pass Pass 1. Stayr	North 1NT 2♥ 4♣ 5♣ man	East Pass Pass Pass AP	2♣¹ 3♣
Board: 391 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 N	North: ♠ A843 ♥ 76 ♠ K106 ♣ J1093	South: ♠ K10 ♥ 932 ♠ AQ73 ♣ AK64	Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ Pass	1NT Pass
Board: 392 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQ5 ♥ QJ85 ♠ AK93 ♠ 63	South: ♠ KJ97 ♥ 973 ♠ Q86 ♣ A72	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	

Board: 393 Dealer: S Vul: EW HCP: 9	♣7 ♥ A853 ♦ K32 ♣ Q10763	East Bids 2♠ if possible. Partner bids first.
Board: 394 Dealer: N Vul: None HCP: 15	★ KJ1064♥ J2◆ AQ9◆ A87	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 395 Dealer: S Vul: NS HCP: 10	♠ 10♥ A972♠ Q73♠ KJ987	East Bids 3♠ if possible. Partner bids first.
Board: 396 Dealer: N Vul: EW HCP: 16	♣ QJ6♥ AQ106◆ Q7♣ KQ85	West Bids 4♦ if possible. You bid first.
Board: 397 Dealer: S Vul: Both HCP: 9	▲ A963♥ J1032◆ 98▲ A107	East Bids 3♦ if possible. Partner bids first.

Board: 393 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5♣ N	North: ♣ 7 ♥ A853 ♠ K32 ♣ Q10763	South: ♣ J108 ♥ QJ • QJ84 ♣ AKJ4	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3♠² 5♣ man raise or	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 394 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ KJ1064 ♥ J2 ♠ AQ9 ♠ A87	South: ♠ A75 ♥ K854 ♦ 4 ♣ J9643	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass 3.	
Board: 395 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♠ AP	South 1NT Pass
Board: 396 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4•X W	North: ♠ QJ6 ♥ AQ106 ♠ Q7 ♠ KQ85	South: ♠ K984 ♥ KJ8 ♦ 109 ♣ A632	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 397 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ A963 ♥ J1032 ♠ 98 ♣ A107	South: ♠ KQ10 ♥ AKQ5 ♦ 43 ♣ J654	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass

Board: 393 Dealer: S Vul: EW HCP: 15	♣ J108♥ QJ◆ QJ84♣ AKJ4	East Bids 2♠ if possible. You bid first.
Board: 394 Dealer: N Vul: None HCP: 8	A75✓ K854✓ 4✓ J9643	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 395 Dealer: S Vul: NS HCP: 15	★ 53★ KQ43★ A62★ AQ104	East Bids 3♠ if possible. You bid first.
Board: 396 Dealer: N Vul: EW HCP: 11	★ K984★ KJ8★ 109★ A632	West Bids 4♦ if possible. Partner bids first.
Board: 397 Dealer: S Vul: Both HCP: 15	★ KQ10★ AKQ5★ 43★ J654	East Bids 3♦ if possible. You bid first.

Board: 393 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5♣ N	North: ♣ 7 ♥ A853 ♠ K32 ♣ Q10763	South: ♣ J108 ♥ QJ • QJ84 ♣ AKJ4	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3♠² 5♣ man raise or	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 394 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ KJ1064 ♥ J2 ♠ AQ9 ♠ A87	South: ♠ A75 ♥ K854 ♦ 4 ♣ J9643	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass 3.	
Board: 395 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♠ AP	South 1NT Pass
Board: 396 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4•X W	North: ♠ QJ6 ♥ AQ106 ♠ Q7 ♠ KQ85	South: ♠ K984 ♥ KJ8 ♦ 109 ♣ A632	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 397 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ A963 ♥ J1032 ♠ 98 ♣ A107	South: ♠ KQ10 ♥ AKQ5 ♦ 43 ♣ J654	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass

Board: 398 Dealer: N Vul: NS HCP: 15	AQ3✓ AJ9✓ 762▲ A973	West Bids 3♥ if possible. You bid first.
Board: 399 Dealer: S Vul: EW HCP: 9	♣ Q1093♥ A653♦ J7♣ Q93	East Bids 2♦ if possible. Partner bids first.
Board: 400 Dealer: N Vul: Both HCP: 16	★ A64★ A97★ K105★ KQ76	West Bids 2♦ if possible. You bid first.
Board: 401 Dealer: S Vul: None HCP: 11	♠ AQJ6♥ 84♠ A85♠ 7543	East Bids 2♥ if possible. Partner bids first.
Board: 402 Dealer: N Vul: EW HCP: 16	★ KQ4★ K86◆ Q874★ AQ2	West Bids 3♥ if possible. You bid first.

Board: 398 Dealer: N Vul: NS North HCP: 15 South HCP: 13	North: ♠ AQ3 ♥ AJ9 ♦ 762 ♣ A973	South: ♠ KJ52 ♥ 6 ♠ AKQ83 ♠ 1065	3♥ AP	North 1NT Pass	Pass	
Contract: 3N N Board: 399 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4\(\) S	North: ♠ Q1093 ♥ A653 ♠ J7 ♣ Q93	South: ♠ AK842 ♥ KJ ♠ A102 ♣ 852	1. Stay	North 2♣¹ 4♠	East 2 AP	South 1NT 2♠
Board: 400 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ A64 ♥ A97 ♠ K105 ♣ KQ76	South:	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹
Board: 401 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AQJ6 ♥ 84 ♠ A85 ♣ 7543	South: ♣ 732 ♥ A63 ♦ Q1092 ♣ AKQ	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	South 1NT Pass 3
Board: 402 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 VX	North: ♠ KQ4 ♥ K86 ♠ Q874 ♣ AQ2	South: ♠ A753 ♥ 53 ♠ KJ6 ♣ 10874	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 398 Dealer: N Vul: NS HCP: 13	★ KJ52★ 6★ AKQ83★ 1065	West Bids 3♥ if possible. Partner bids first.
Board: 399 Dealer: S Vul: EW HCP: 15	★ AK842★ KJ★ A102★ 852	East Bids 2♦ if possible. You bid first.
Board: 400 Dealer: N Vul: Both HCP: 9		West Bids 2♦ if possible. Partner bids first.
Board: 401 Dealer: S Vul: None HCP: 15	★732★ A63★ Q1092★ AKQ	East Bids 2♥ if possible. You bid first.
Board: 402 Dealer: N Vul: EW HCP: 8	♣ A753♥ 53♦ KJ6♣ 10874	West Bids 3♥ if possible. Partner bids first.

Board: 398 Dealer: N Vul: NS North HCP: 15 South HCP: 13	North: ♠ AQ3 ♥ AJ9 ♦ 762 ♣ A973	South: ♠ KJ52 ♥ 6 ♠ AKQ83 ♠ 1065	3♥ AP	North 1NT Pass	Pass	
Contract: 3N N Board: 399 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4\(\) S	North: ♠ Q1093 ♥ A653 ♠ J7 ♣ Q93	South: ♠ AK842 ♥ KJ ♠ A102 ♣ 852	1. Stay	North 2♣¹ 4♠	East 2 AP	South 1NT 2♠
Board: 400 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ A64 ♥ A97 ♠ K105 ♣ KQ76	South:	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹
Board: 401 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AQJ6 ♥ 84 ♠ A85 ♣ 7543	South: ♣ 732 ♥ A63 ♦ Q1092 ♣ AKQ	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	South 1NT Pass 3
Board: 402 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 VX	North: ♠ KQ4 ♥ K86 ♠ Q874 ♣ AQ2	South: ♠ A753 ♥ 53 ♠ KJ6 ♣ 10874	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 403 Dealer: S Vul: Both HCP: 10	♣ 7 ♥ A432 ♦ KJ5 ♣ Q10953	East Bids 2♠ if possible. Partner bids first.
Board: 404 Dealer: N Vul: None HCP: 15	♠ 64♥ AKJ♠ AQ95♠ J983	West Bids 4♠ if possible. You bid first.
Board: 405 Dealer: S Vul: NS HCP: 10	♣ Q52♥ AK109♦ 1072♣ J82	East Bids 2♦ if possible. Partner bids first.
Board: 406 Dealer: N Vul: Both HCP: 15	★ KQ102★ A65★ A76★ Q107	West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 407 Dealer: S Vul: NS HCP: 10	★ 742♥ QJ63◆ AQJ6◆ 92	East Bids 2♠ if possible. Partner bids first.

Board: 403 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 S	North: ♣ 7 ▼ A432 ♠ KJ5 ♣ Q10953	South: ♠ K10 ♥ KQJ6 ♠ Q42 ♣ AJ82	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♥ man	East 2♠ Pass AP	1NT 2NT
Board: 404 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4•X W	North:	South: ♣ J2 ♥ Q853 ♠ K106 ♣ KQ64	West 4♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 405 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ Q52 ♥ AK109 ♦ 1072 ♣ J82	South: ♠ AJ1043 ♥ Q4 ♠ A63 ♠ A103	Pass Pass Pass 1. Stay	North 2♣¹ 3♠² 4♠ man agth cue	2♦ Pass AP	South 1NT 2• 3NT
Board: 406 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ S	North: ♠ KQ102 ♥ A65 ♠ A76 ♣ Q107	South: ♣ J863 ♥ KQ842 ◆ 2 ♣ A93	West 2♦ 3♦ 4♦ 1. Stay	North 1NT Pass Pass 4♥	East Pass Pass Pass AP	2 ♣ ¹ X
Board: 407 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 2N S	North: ♠ 742 ♥ QJ63 ♠ AQJ6 ♠ 92	South: ♠ A63 ♥ K74 ♦ 1054 ♣ AKQ3		North 2♣¹ man	East 2♠	South 1NT 2NT

Board: 403 Dealer: S Vul: Both HCP: 16	★ K10★ KQJ6◆ Q42◆ AJ82	East Bids 2♠ if possible. You bid first.
Board: 404 Dealer: N Vul: None HCP: 11	J2♥ Q853★ K106★ KQ64	West Bids 4♠ if possible. Partner bids first.
Board: 405 Dealer: S Vul: NS HCP: 15	AJ1043♥ Q4A63A103	East Bids 2♦ if possible. You bid first.
Board: 406 Dealer: N Vul: Both HCP: 10		West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 407 Dealer: S Vul: NS HCP: 16	★ A63★ K74★ 1054★ AKQ3	East Bids 2♠ if possible. You bid first.

Board: 403 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 S	North: ♣ 7 ▼ A432 ♠ KJ5 ♣ Q10953	South: ♠ K10 ♥ KQJ6 ♠ Q42 ♣ AJ82	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♥ man	East 2♠ Pass AP	1NT 2NT
Board: 404 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4•X W	North:	South: ♣ J2 ♥ Q853 ♠ K106 ♣ KQ64	West 4♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 405 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ S	North: ♠ Q52 ♥ AK109 ♦ 1072 ♣ J82	South: ♠ AJ1043 ♥ Q4 ♠ A63 ♠ A103	Pass Pass Pass 1. Stay	North 2♣¹ 3♠² 4♠ man agth cue	2♦ Pass AP	South 1NT 2• 3NT
Board: 406 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ S	North: ♠ KQ102 ♥ A65 ♠ A76 ♣ Q107	South: ♣ J863 ♥ KQ842 ◆ 2 ♣ A93	West 2♦ 3♦ 4♦ 1. Stay	North 1NT Pass Pass 4♥	East Pass Pass Pass AP	2 ♣ ¹ X
Board: 407 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 2N S	North: ♠ 742 ♥ QJ63 ♠ AQJ6 ♠ 92	South: ♠ A63 ♥ K74 ♦ 1054 ♣ AKQ3		North 2♣¹ man	East 2♠	South 1NT 2NT

Board: 408 Dealer: N Vul: EW HCP: 17	♣ Q74★ AK83◆ A105♣ A73	West Bids 2♥ if possible. You bid first.
Board: 409 Dealer: S Vul: None HCP: 11	♠ 62♥ AJ75♦ KJ9♠ Q863	East Bids 2♠ if possible. Partner bids first.
Board: 410 Dealer: N Vul: NS HCP: 16	★ KQ7★ AK32★ 72★ A852	West Bids 3♦ if possible. You bid first.
Board: 411 Dealer: S Vul: EW HCP: 8	AJ62₹7210543K82	East Bids 2♥ if possible. Partner bids first.
Board: 412 Dealer: N Vul: Both HCP: 15	 ♣ J93 ♥ AQJ82 ♦ A4 ♣ K108	West Bids 2♦ if possible. You bid first.

Board: 408 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ Q74 ♥ AK83 ♠ A105 ♠ A73	South: ♠ KJ53 ♥ 65 ♠ KJ987 ♠ 86	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 409 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 2N S	North: ♠ 62 ♥ AJ75 ♦ KJ9 ♠ Q863	South: ♠ A4 ▼ KQ98 ◆ Q743 ♠ AJ10		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 410 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ KQ7 ▼ AK32 ♠ 72 ♣ A852	South: ◆ 84 ▼ QJ65 ◆ 63 ◆ KQ1064	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 411 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ AJ62 ♥ 72 ♦ 10543 ♣ K82	South: ♠ Q7 ♥ Q1053 ♠ KQJ6 ♠ AJ3	Pass Pass Pass AP 1. Stay	X 3 v ²	2♥ Pass Pass	1NT Pass 3♦ 4♦
Board: 412 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North: ♣ J93 ♥ AQJ82 ♠ A4 ♣ K108	South: ♠ K106 ♥ K976 ♠ 75 ♣ AQ65	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Dealer: N Vos	Bids 2♥ if possible. bids first.
Board: 409	ids 2♠ if possible. d first.
Vul. NS 63	Bids 3♦ if possible. The bids first.
Board: 411	ids 2♥ if possible. d first.
Vul. Roth \checkmark K9/0	Bids 2♦ if possible. bids first.

Board: 408 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ Q74 ♥ AK83 ♠ A105 ♠ A73	South: ♠ KJ53 ♥ 65 ♠ KJ987 ♠ 86	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 409 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 2N S	North: ♠ 62 ♥ AJ75 ♦ KJ9 ♠ Q863	South: ♠ A4 ▼ KQ98 ◆ Q743 ♠ AJ10		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 410 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ KQ7 ▼ AK32 ♠ 72 ♣ A852	South: ◆ 84 ▼ QJ65 ◆ 63 ◆ KQ1064	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 411 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ AJ62 ♥ 72 ♦ 10543 ♣ K82	South: ♠ Q7 ♥ Q1053 ♠ KQJ6 ♠ AJ3	Pass Pass Pass AP 1. Stay	X 3 v ²	2♥ Pass Pass	1NT Pass 3♦ 4♦
Board: 412 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North: ♣ J93 ♥ AQJ82 ♠ A4 ♣ K108	South: ♠ K106 ♥ K976 ♠ 75 ♣ AQ65	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 413 Dealer: S Vul: NS HCP: 10	♣ QJ87 ▼ 1093 ◆ 2 ♣ AK875	East Bids 3♦ if possible. Partner bids first.
Board: 414 Dealer: N Vul: EW HCP: 16	★ AKJ3▼ KQ74◆ QJ7◆ 43	West Bids 2♦ if possible. You bid first.
Board: 415 Dealer: S Vul: Both HCP: 9	♦ 852♥ AQ53♦ QJ752♠ 2	East Bids 3♠ if possible. Partner bids first.
Board: 416 Dealer: N Vul: None HCP: 15	AQ10✓ AQ1043✓ Q6✓ J42	West Bids 2♦ if possible. You bid first.
Board: 417 Dealer: S Vul: EW HCP: 10	★ A1098★ A7653★ —★ Q1043	East Bids 3♦ if possible. Partner bids first.

Board: 413 Dealer: S Vul: NS	North: ♠ QJ87	South: ♠ AK10	West	North	East	South 1NT
North HCP: 10	v 1093	♥ AKQ7	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 16	◆ 2 ◆ AK875	♦ 9864 ♣ 93	Pass	3NT	AP	
Contract: 3N S	AR6/3	9 93	1. Stay	man		
Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	◆ 762		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ KQ74	▼ AJ53	2•	2NT	Pass	3NT
South HCP: 10	◆ QJ7	♦ 963	AP			
Contract: 3N N	♣ 43	♣ KQ10	1. Stay	man		
Board: 415 Dealer: S	North: ♠ 852	South: ♠ 109	West	North	East	South 1NT
Vul: Both North HCP: 9	♥ AQ53	♥ K9764	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	♦ QJ752	♦ A106	Pass	X	AP	
Contract: 3♠X E	♣ 2	♣ AKQ	1. Stay	man		
Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♦ KJ65		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ1043	♥ 75	2♦	2♥	Pass	3NT
South HCP: 11	♦ Q6	♦ K95	AP			
Contract: 3N N	♣ J42	♣ A1076	1. Stay	man		
Board: 417 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ A1098	♦ KQ3	Pass	2 ♣ ¹	3♦	Pass
North HCP: 10	♥ A7653	∀ K98	Pass	2 ₹ 3 ♥	Pass	
South HCP: 15	◆— • Q1043	♦ K94 ♣ A762	AP		_ 2255	- •
Contract: 4♥ N	± 61042	¥ 11/02	1. Stay	man		

Board: 413 Dealer: S Vul: NS HCP: 16	★ AK10★ AKQ7◆ 9864◆ 93	East Bids 3♦ if possible. You bid first.
Board: 414 Dealer: N Vul: EW HCP: 10	★ 762★ AJ53★ 963★ KQ10	West Bids 2♦ if possible. Partner bids first.
Board: 415 Dealer: S Vul: Both HCP: 16	★ 109★ K9764★ A106★ AKQ	East Bids 3♠ if possible. You bid first.
Board: 416 Dealer: N Vul: None HCP: 11	★ KJ65▼ 75◆ K95★ A1076	West Bids 2♦ if possible. Partner bids first.
Board: 417 Dealer: S Vul: EW HCP: 15	★ KQ3★ K98★ K94★ A762	East Bids 3♦ if possible. You bid first.

Board: 413 Dealer: S Vul: NS	North: ♠ QJ87	South: ♠ AK10	West	North	East	South 1NT
North HCP: 10	v 1093	♥ AKQ7	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 16	◆ 2 ◆ AK875	♦ 9864 ♣ 93	Pass	3NT	AP	
Contract: 3N S	AR6/3	9 93	1. Stay	man		
Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	◆ 762		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ KQ74	▼ AJ53	2•	2NT	Pass	3NT
South HCP: 10	◆ QJ7	♦ 963	AP			
Contract: 3N N	♣ 43	♣ KQ10	1. Stay	man		
Board: 415 Dealer: S	North: ♠ 852	South: ♠ 109	West	North	East	South 1NT
Vul: Both North HCP: 9	♥ AQ53	♥ K9764	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	♦ QJ752	♦ A106	Pass	X	AP	
Contract: 3♠X E	♣ 2	♣ AKQ	1. Stay	man		
Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♦ KJ65		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ1043	♥ 75	2♦	2♥	Pass	3NT
South HCP: 11	♦ Q6	♦ K95	AP			
Contract: 3N N	♣ J42	♣ A1076	1. Stay	man		
Board: 417 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ A1098	♦ KQ3	Pass	2 ♣ ¹	3♦	Pass
North HCP: 10	♥ A7653	∀ K98	Pass	2 ₹ 3 ♥	Pass	
South HCP: 15	◆— • Q1043	♦ K94 ♣ A762	AP		_ 2255	- •
Contract: 4♥ N	± 61042	¥ 11/02	1. Stay	man		

Board: 418 Dealer: N Vul: Both HCP: 15	★ KQJ8★ A102★ K102★ Q107	West Bids 2♦ if possible. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 9	♠ 65♥ K762♦ QJ83♠ QJ4	East Bids 2♠ if possible. Partner bids first.
Board: 420 Dealer: N Vul: Both HCP: 16	▲ A104♥ KQ765◆ KJ3♣ K5	West Bids 2♦ if possible. You bid first.
Board: 421 Dealer: S Vul: EW HCP: 11	★ KJ108★ K2★ 1053★ KJ108	East Bids 2♥ if possible. Partner bids first.
Board: 422 Dealer: N Vul: None HCP: 15	★ K73▼ KJ974◆ AJ◆ K96	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.

Board: 418 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQJ8 ♥ A102 ♠ K102 ♣ Q107	South: ♠ A942 ♥ 764 ♠ Q96 ♣ A32	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 419 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ 65 ♥ K762 ♦ QJ83 ♠ QJ4	South: ♠ A84 ♥ AQJ3 ♠ A2 ♣ 10952		North 2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 420 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\nabla\) N	North: ♠ A104 ♥ KQ765 ♠ KJ3 ♠ K5	South: ♠ K732 ▼ A82 ♦ 52 ♠ Q763	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 421 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ KJ108 ♥ K2 ♦ 1053 ♠ KJ108	South: ♠ AQ943 ♥ 43 ♠ AJ7 ♣ A75	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2♥ AP	South 1NT 24
Board: 422 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4♥ N	North: ♠ K73 ♥ KJ974 ♠ AJ ♣ K96	South: ♠ Q865 ♥ AQ86 ♦ 1075 ♣ Q5	2 ♦ X AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass Pass	2 ♠ ¹ 3 ♦ ²

Board: 418 Dealer: N Vul: Both HCP: 10	★ A942▼ 764◆ Q96★ A32	West Bids 2♦ if possible. Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 15	★ A84★ AQJ3★ A2★ 10952	East Bids 2♠ if possible. You bid first.
Board: 420 Dealer: N Vul: Both HCP: 9	★ K732★ A82★ 52★ Q763	West Bids 2♦ if possible. Partner bids first.
Board: 421 Dealer: S Vul: EW HCP: 15	AQ943↓43AJ7A75	East Bids 2♥ if possible. You bid first.
Board: 422 Dealer: N Vul: None HCP: 10	♣ Q865♥ AQ86♦ 1075♣ Q5	West Bids 2♦ if possible. West Doubles 3♦ if possible. Partner bids first.

Board: 418 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQJ8 ♥ A102 ♠ K102 ♣ Q107	South: ♠ A942 ♥ 764 ♠ Q96 ♣ A32	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 419 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ 65 ♥ K762 ♦ QJ83 ♠ QJ4	South: ♠ A84 ♥ AQJ3 ♠ A2 ♣ 10952		North 2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 420 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\nabla\) N	North: ♠ A104 ♥ KQ765 ♠ KJ3 ♠ K5	South: ♠ K732 ▼ A82 ♦ 52 ♠ Q763	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 421 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ KJ108 ♥ K2 ♦ 1053 ♠ KJ108	South: ♠ AQ943 ♥ 43 ♠ AJ7 ♣ A75	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2♥ AP	South 1NT 24
Board: 422 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4♥ N	North: ♠ K73 ♥ KJ974 ♠ AJ ♣ K96	South: ♠ Q865 ♥ AQ86 ♦ 1075 ♣ Q5	2 ♦ X AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass Pass	2 ♠ ¹ 3 ♦ ²

Board: 423 Dealer: S Vul: NS HCP: 10	★ K43♥ Q1064◆ 3◆ KQ843	East Bids 3♦ if possible. Partner bids first.
Board: 424 Dealer: N Vul: Both HCP: 16	AJ8✓ AQ107✓ 98▲ AJ42	West Bids 3♦ if possible. You bid first.
Board: 425 Dealer: S Vul: NS HCP: 10	★ KQ983★ KQ105★ —★ 9853	East Bids 2♦ if possible. Partner bids first.
Board: 426 Dealer: N Vul: EW HCP: 15	★ K2▼ 542◆ AK643◆ AJ6	West Bids 2♥ if possible. You bid first.
Board: 427 Dealer: S Vul: Both HCP: 12	★ KJ84▼ KJ762◆ Q4◆ Q6	East Bids 2♦ if possible. Partner bids first.

Board: 423 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K43 ♥ Q1064 ♦ 3 ♠ KQ843	South: ♠ AJ86 ♥ AJ82 ♦ J5 ♠ A106	West Pass Pass 1. Stay	3NT	East 3♦ AP	South 1NT Pass
Board: 424 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AJ8 ♥ AQ107 ♦ 98 ♣ AJ42	South: ♠ Q72 ♥ KJ63 ♠ Q7 ♠ K863	West 3♦ AP 1. Stay	North 1NT Pass man	Pass	
Board: 425 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ KQ983 ♥ KQ105 ♦— ♣ 9853	South: ♠ A52 ♥ AJ ♠ A1095 ♠ QJ107	Pass Pass Pass 1. Stay	North 2♣¹ 3♠ 4♠ man raise or	2♦ Pass AP	1NT 2NT 4• ²
Board: 426 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ K2 ♥ 542 ♠ AK643 ♣ AJ6	South: ♠ QJ73 ♥ Q3 ♦ QJ852 ♠ Q7	2♥ Pass AP 1. Stay	North 1NT Pass 3♥ ² man raise or	Pass Pass Pass	2 ♣ ¹ 3 ♦ 4 ♦
Board: 427 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 \(\mathbb{V} \) N	North: ♠ KJ84 ♥ KJ762 ♦ Q4 ♣ Q6	South: ♠ Q93 ♥ AQ103 ♠ K7 ♣ A742		North 2♣¹ 3♥ man	East 2 Pass	1NT Pass

Board: 423 Dealer: S Vul: NS HCP: 15	♣ AJ86♥ AJ82♦ J5♣ A106	East Bids 3♦ if possible. You bid first.
Board: 424 Dealer: N Vul: Both HCP: 11	♣ Q72♥ KJ63◆ Q7♣ K863	West Bids 3♦ if possible. Partner bids first.
Board: 425 Dealer: S Vul: NS HCP: 16	A52✓ AJ✓ A1095✓ QJ107	East Bids 2♦ if possible. You bid first.
Board: 426 Dealer: N Vul: EW HCP: 10	♣ QJ73♥ Q3◆ QJ852♣ Q7	West Bids 2♥ if possible. Partner bids first.
Board: 427 Dealer: S Vul: Both HCP: 15	♣ Q93♥ AQ103♦ K7♣ A742	East Bids 2♦ if possible. You bid first.

Board: 423 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K43 ♥ Q1064 ♦ 3 ♠ KQ843	South: ♣ AJ86 ♥ AJ82 ♦ J5 ♣ A106	West Pass Pass 1. Stay	3NT	East 3♦ AP	South 1NT Pass
Board: 424 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AJ8 ♥ AQ107 ♦ 98 ♣ AJ42	South: ♠ Q72 ♥ KJ63 ♠ Q7 ♠ K863	West 3♦ AP 1. Stay	North 1NT Pass man	Pass	
Board: 425 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ KQ983 ♥ KQ105 ♦— ♣ 9853	South: ♠ A52 ♥ AJ ♠ A1095 ♠ QJ107	Pass Pass Pass 1. Stay	North 2♣¹ 3♠ 4♠ man raise or	2♦ Pass AP	1NT 2NT 4• ²
Board: 426 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ K2 ♥ 542 ♠ AK643 ♣ AJ6	South: ♠ QJ73 ♥ Q3 ♦ QJ852 ♠ Q7	2♥ Pass AP 1. Stay	North 1NT Pass 3♥ ² man raise or	Pass Pass Pass	2 ♣ ¹ 3 ♦ 4 ♦
Board: 427 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 \(\mathbb{V} \) N	North: ♠ KJ84 ♥ KJ762 ♦ Q4 ♣ Q6	South: ♠ Q93 ♥ AQ103 ♠ K7 ♣ A742		North 2♣¹ 3♥ man	East 2 Pass	1NT Pass

Board: 428 Dealer: N Vul: None HCP: 16	♣ AJ10♥ KQ9◆ QJ98♣ K72	West Bids 2♥ if possible. You bid first.
Board: 429 Dealer: S Vul: EW HCP: 8	★ A1084▼ 8◆ KJ764◆ 963	East Bids 2♥ if possible. Partner bids first.
Board: 430 Dealer: N Vul: Both HCP: 15	AQ82Q109Q86AJ9	West Bids 2♦ if possible. You bid first.
Board: 431 Dealer: S Vul: None HCP: 8	♣ Q64♥ KJ92♦ 7♣ Q10932	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 432 Dealer: N Vul: None HCP: 17	★ A104♥ AJ92◆ AQ♣ Q652	West Bids 2♦ if possible. You bid first.

Board: 428 Dealer: N	North: ♠ AJ10	South: ♠ KQ43	West	North			
Vul: None North HCP: 16	♥ KQ9	♥ 1085	200	1NT	Pass	2 ♣ ¹	
South HCP: 11	♦ QJ98	◆ 107	2 ♥	2NT	AP		
Contract: 2N N	♣ K72	♣ AQ86	1. Stay	man			
			West	North	East		
Board: 429	North:	South:	ъ.	. 1	2	1NT	
Dealer: S	♦ A1084	♦ J63	Pass	2 ♣ ¹	2♥	Pass	
Vul: EW	v 8	♥ KJ4	Pass	X	Pass		
North HCP: 8 South HCP: 15	♦ KJ764	♦ AQ832	Pass	3 ♥ ²	Pass	4♦	
South HCP: 15 Contract: 5 S	♣ 963	♣ A4	Pass	5 ♦	AP		
			1. Stay		1 44		
			2. limit	raise or	better	ın ♦	
Board: 430	North:	South:	West	North	East	South	
Dealer: N Vul: Both	♠ AQ82	★ K976		1NT	Pass	2 ♣ ¹	
North HCP: 15	♥ Q109	♥ A43	2♦	Pass	Pass	X	
South HCP: 9	◆ Q86	♦ 97 • 0022	AP				
Contract: 2♦X W	♣ AJ9	♣ Q832	1. Stayman				
Board: 431	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: None	♦ Q64	♦ AJ7	Pass	2 ♣ ¹	2•	Pass	
North HCP: 8	♥ KJ92	♥ Q53	Pass	X	Pass		
South HCP: 15	◆ 7 ♣ Q10932	♦ K86 ♣ AJ84	3 ♦	4♣	AP		
Contract: 4♣ N	Q 10932	₹ AJ0 1	1. Stay				
			1. Stay	11 Ku11			
Board: 432	North:	South:	West	North	East	South	
Dealer: N	• A104	♦ J872		1NT	Pass	2 ♣ ¹	
Vul: None	♥ AJ92	♥ KQ54	2♦	2NT		3NT	
North HCP: 17 South HCP: 9	◆ AQ	♦ 93	AP				
Contract: 3N N	♣ Q652	♣ K83	1. Stay	man			

Board: 428 Dealer: N Vul: None HCP: 11	★ KQ43 ★ 1085 ★ 107 ♣ AQ86	West Bids 2♥ if possible. Partner bids first.
Board: 429 Dealer: S Vul: EW HCP: 15		East Bids 2♥ if possible. You bid first.
Board: 430 Dealer: N Vul: Both HCP: 9	★ K976▼ A43◆ 97◆ Q832	West Bids 2♦ if possible. Partner bids first.
Board: 431 Dealer: S Vul: None HCP: 15	▲ AJ7♥ Q53♦ K86▲ AJ84	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 432 Dealer: N Vul: None HCP: 9		West Bids 2♦ if possible. Partner bids first.

Board: 428 Dealer: N	North: ♠ AJ10	South: ♠ KQ43	West	North			
Vul: None North HCP: 16	♥ KQ9	♥ 1085	200	1NT	Pass	2 ♣ ¹	
South HCP: 11	♦ QJ98	◆ 107	2 ♥	2NT	AP		
Contract: 2N N	♣ K72	♣ AQ86	1. Stay	man			
			West	North	East		
Board: 429	North:	South:	ъ.	. 1	2	1NT	
Dealer: S	♦ A1084	♦ J63	Pass	2 ♣ ¹	2♥	Pass	
Vul: EW	v 8	♥ KJ4	Pass	X	Pass		
North HCP: 8 South HCP: 15	♦ KJ764	♦ AQ832	Pass	3 ♥ ²	Pass	4♦	
South HCP: 15 Contract: 5 S	♣ 963	♣ A4	Pass	5 ♦	AP		
			1. Stay		1 44		
			2. limit	raise or	better	ın ♦	
Board: 430	North:	South:	West	North	East	South	
Dealer: N Vul: Both	♠ AQ82	★ K976		1NT	Pass	2 ♣ ¹	
North HCP: 15	♥ Q109	♥ A43	2♦	Pass	Pass	X	
South HCP: 9	◆ Q86	♦ 97 • 0022	AP				
Contract: 2♦X W	♣ AJ9	♣ Q832	1. Stayman				
Board: 431	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: None	♦ Q64	♦ AJ7	Pass	2 ♣ ¹	2•	Pass	
North HCP: 8	♥ KJ92	♥ Q53	Pass	X	Pass		
South HCP: 15	◆ 7 ♣ Q10932	♦ K86 ♣ AJ84	3 ♦	4♣	AP		
Contract: 4♣ N	Q 10932	₹ AJ0 1	1. Stay				
			1. Stay	11 Ku11			
Board: 432	North:	South:	West	North	East	South	
Dealer: N	• A104	♦ J872		1NT	Pass	2 ♣ ¹	
Vul: None	♥ AJ92	♥ KQ54	2♦	2NT		3NT	
North HCP: 17 South HCP: 9	◆ AQ	♦ 93	AP				
Contract: 3N N	♣ Q652	♣ K83	1. Stay	man			

Board: 433 Dealer: S Vul: NS HCP: 11	AJ32✓ A9732✓ 7✓ Q75	East Bids 2♦ if possible. Partner bids first.
Board: 434 Dealer: N Vul: EW HCP: 16	★ KJ4♥ QJ7◆ AKJ85◆ J7	West Bids 2♥ if possible. You bid first.
Board: 435 Dealer: S Vul: None HCP: 11	★ A973★ A94★ K1043★ 52	East Bids 2♥ if possible. Partner bids first.
Board: 436 Dealer: N Vul: NS HCP: 16	★ 32★ AKJ★ A7532★ A86	West Bids 2♠ if possible. You bid first.
Board: 437 Dealer: S Vul: EW HCP: 11	▲ AJ73▼ A93◆ Q5◆ 9732	East Bids 2♦ if possible. East Doubles 3♦ if possible. Partner bids first.

Board: 433 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 \(\bar{V} \) N	North: ♠ AJ32 ♥ A9732 ♠ 7 ♠ Q75	South: ♠ K65 ♥ KJ106 ♦ J5 ♣ AK92	Pass Pass Pass AP	North 2♣¹ X 3♥	East 2 Pass Pass Pass	1NT Pass 3♣
			1. Stay	man		
Board: 434 Dealer: N Vul: EW North HCP: 16	North: ♠ KJ4 ♥ QJ7 ♠ AKJ85	South: ♠ AQ72 ♥ K2 ♦ 107	2♥	North 1NT 2NT	Pass Pass	2 ♣ ¹
South HCP: 11 Contract: 3N N	♣ J7	♣ Q5432	Pass 1. Stay	3NT man	AP	
Board: 435 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A973 ♥ A94 ♠ K1043 ♣ 52	South: ♠ KQ102 ♥ J106 • Q7 ♣ AKJ10		North 2.1 3NT man	East 2♥ AP	South 1NT Pass
Board: 436 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3 S	North: ♣ 32 ✔ AKJ ♣ A7532 ♣ A86	South: ♠ Q10 ♥ Q853 ♦ 96 ♠ KQ972	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 437 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ AJ73 ♥ A93 ♠ Q5 ♠ 9732	South: ♠ KQ654 ♥ 86 ♠ K102 ♣ AK6	Pass Pass Pass 1. Stay	3◆ ² 4♠	2♦ X AP	South 1NT 2♠ 3NT

Board: 433 Dealer: S Vul: NS HCP: 15	★ K65♥ KJ106◆ J5◆ AK92	East Bids 2♦ if possible. You bid first.
Board: 434 Dealer: N Vul: EW HCP: 11	AQ72K2107Q5432	West Bids 2♥ if possible. Partner bids first.
Board: 435 Dealer: S Vul: None HCP: 16	★ KQ102♥ J106◆ Q7◆ AKJ10	East Bids 2♥ if possible. You bid first.
Board: 436 Dealer: N Vul: NS HCP: 9	♣ Q10♥ Q853◆ 96♣ KQ972	West Bids 2♠ if possible. Partner bids first.
Board: 437 Dealer: S Vul: EW HCP: 15	★ KQ654▼ 86◆ K102◆ AK6	East Bids 2♦ if possible. East Doubles 3♦ if possible. You bid first.

Board: 433 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 \(\bar{V} \) N	North: ♠ AJ32 ♥ A9732 ♠ 7 ♠ Q75	South: ♠ K65 ♥ KJ106 ♦ J5 ♣ AK92	Pass Pass Pass AP	North 2♣¹ X 3♥	East 2 Pass Pass Pass	1NT Pass 3♣
			1. Stay	man		
Board: 434 Dealer: N Vul: EW North HCP: 16	North: ♠ KJ4 ♥ QJ7 ♠ AKJ85	South: ♠ AQ72 ♥ K2 ♦ 107	2♥	North 1NT 2NT	Pass Pass	2 ♣ ¹
South HCP: 11 Contract: 3N N	♣ J7	♣ Q5432	Pass 1. Stay	3NT man	AP	
Board: 435 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A973 ♥ A94 ♠ K1043 ♣ 52	South: ♠ KQ102 ♥ J106 • Q7 ♣ AKJ10		North 2.1 3NT man	East 2♥ AP	South 1NT Pass
Board: 436 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3 S	North: ♣ 32 ✔ AKJ ♣ A7532 ♣ A86	South: ♠ Q10 ♥ Q853 ♦ 96 ♠ KQ972	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 437 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ AJ73 ♥ A93 ♠ Q5 ♠ 9732	South: ♠ KQ654 ♥ 86 ♠ K102 ♣ AK6	Pass Pass Pass 1. Stay	3◆ ² 4♠	2♦ X AP	South 1NT 2♠ 3NT

Board: 438 Dealer: N Val: Both HCP: 16 A873 Vul: Both HCP: 16 KQJ4 Board: 439 Dealer: S Val: NS Val: EW Val: NS V			
Dealer: S Vul: NS Vul: NS HCP: 10 AQ102 Board: 440 Dealer: N Vul: EW Vul: EW HCP: 15 AJ106 Board: 441 Dealer: S Val: Both HCP: 9 AJ104 Vul: Both HCP: 9 AJ83 Dealer: N Val: None Val: AS7 Vul: None AQ102 East Bids 2♥ if possible. Partner bids first. East Bids 2♥ if possible. Partner bids first. West Bids 2♥ if possible. Partner bids first. West Bids 2♥ if possible. You bid first. West Bids 2♥ if possible. You bid first. Val: Partner bids first. Val: Partner bids first. Val: Partner bids first.	Dealer: N Vul: Both	▼ A873 ◆ J8	_
Dealer: N Vul: EW HCP: 15 AK1065 HCP: 15 AJ106 West Bids 2♥ if possible. You bid first. Fast Bids 2♥ if possible. You bid first. East Bids 2♥ if possible. You bid first. East Bids 2♥ if possible. You bid first. Board: 441 Partner bids first. Board: 442 AJ83 Partner bids first. West Bids 2♥ if possible. You bid first. Vol. None Vol. None You bid first.	Dealer: S Vul: NS	▼ 105 → 1065	•
Dealer: S	Dealer: N Vul: EW	∨ K6 • AK1065	-
Dealer: N Vul: None West Bids 2 ◆ if possible. Vou bid first	Dealer: S Vul: Both	▼ AJ104 ◆ 43	•
	Dealer: N Vul: None	∨ A87 → K10	•

Board: 438 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AJ2 ♥ A873 ♦ J8 ♣ KQJ4	South: ♠ Q865 ♥ KQ62 ♠ 62 ♠ A86	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 439 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A985 ♥ 105 • 1065 ♣ AQ102	South: ♠ KJ2 ♥ KJ ♠ QJ93 ♣ KJ84	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 440 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 5♣ S	North: ♠ 102 ♥ K6 ♠ AK1065 ♣ AJ106	South: ♠ QJ53 ♥ 32 ♦ 42 ♠ KQ532	2♥ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 3♣ 5♣
Board: 441 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 N	North:	South: ♠ 72 ♥ KQ75 ♠ AJ62 ♣ AQ9	Pass Pass 1. Stay	North 2♣¹ 3♣ man	East 2♣ AP	South 1NT Pass
Board: 442 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AJ83 ♥ A87 ♠ K10 ♠ K765	South: ♠ Q96 ♥ K1043 ♠ 84 ♠ A932	West 2 Pass AP 1. Stay	North 1NT Pass 3.	Pass Pass	2 ♣ ¹

Board: 438 Dealer: N Vul: Both HCP: 11	◆ Q865♥ KQ62◆ 62◆ A86	West Bids 2♦ if possible. Partner bids first.
Board: 439 Dealer: S Vul: NS HCP: 15	★ KJ2▼ KJ◆ QJ93◆ KJ84	East Bids 2♥ if possible. You bid first.
Board: 440 Dealer: N Vul: EW HCP: 8	♣ QJ53♥ 32♦ 42♣ KQ532	West Bids 2♥ if possible. Partner bids first.
Board: 441 Dealer: S Vul: Both HCP: 16	♣ 72♥ KQ75♦ AJ62♣ AQ9	East Bids 2♠ if possible. You bid first.
Board: 442 Dealer: N Vul: None HCP: 9	♣ Q96♥ K1043◆ 84♣ A932	West Bids 2♦ if possible. Partner bids first.

Board: 438 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AJ2 ♥ A873 ♦ J8 ♣ KQJ4	South: ♠ Q865 ♥ KQ62 ♠ 62 ♠ A86	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 439 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A985 ♥ 105 • 1065 ♣ AQ102	South: ♠ KJ2 ♥ KJ ♠ QJ93 ♣ KJ84	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 440 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 5♣ S	North: ♠ 102 ♥ K6 ♠ AK1065 ♣ AJ106	South: ♠ QJ53 ♥ 32 ♦ 42 ♠ KQ532	2♥ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 3♣ 5♣
Board: 441 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 N	North:	South: ♠ 72 ♥ KQ75 ♠ AJ62 ♣ AQ9	Pass Pass 1. Stay	North 2♣¹ 3♣ man	East 2♣ AP	South 1NT Pass
Board: 442 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AJ83 ♥ A87 ♠ K10 ♠ K765	South: ♠ Q96 ♥ K1043 ♠ 84 ♠ A932	West 2 Pass AP 1. Stay	North 1NT Pass 3.	Pass Pass	2 ♣ ¹

Board: 443 Dealer: S Vul: EW HCP: 10	♣87654♥ AJ87◆ AJ54♣ —	East Bids 2♦ if possible. Partner bids first.
Board: 444 Dealer: N Vul: Both HCP: 15	A52✓ AQ62✓ QJ74✓ Q7	West Bids 2♠ if possible. You bid first.
Board: 445 Dealer: S Vul: None HCP: 11	▲ 106♥ KQ96◆ A94♣ Q752	East Bids 4♠ if possible. Partner bids first.
Board: 446 Dealer: N Vul: NS HCP: 17	▲ A1098♥ QJ8♦ KQ▲ KQ94	West Bids 2♦ if possible. You bid first.
Board: 447 Dealer: S Vul: Both HCP: 9	♣ Q865♥ J3♦ 764♣ KQJ4	East Bids 4♥ if possible. Partner bids first.

Board: 443 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ◆ 87654 ◆ AJ87 ◆ AJ54 ◆	South: ♠ KQ2 ♥ KQ42 ♦ 73 ♣ AK65			2•	South 1NT Pass 3NT
Board: 444 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ A52 ♥ AQ62 ♠ QJ74 ♠ Q7	South: ◆ 94 ▼ K1085 ◆ 32 ◆ AJ1042	West 2♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 445 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North:	South: ♠ A8 ▼ A843 ♠ QJ63 ♣ KJ9	Pass	North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 446 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ A1098 ♥ QJ8 ♠ KQ ♠ KQ94	South: ♠ KJ65 ♥ K1074 ♦ 53 ♣ J108	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 447 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 VX E	North: ♠ Q865 ♥ J3 ♦ 764 ♠ KQJ4	South: ♠ AKJ9 ♥ 82 ♠ KQ52 ♣ A62		North 2♣¹ X man	East 4♥ AP	South 1NT Pass

Board: 443 Dealer: S Vul: EW	♦ KQ2 ♥ KQ42 • 73	East Bids 2♦ if possible. You bid first.
HCP: 17 Board: 444 Dealer: N	♣ AK65♠ 94♥ K1085	West Bids 2♠ if possible.
Vul: Both HCP: 8 Board: 445	32AJ1042A8	Partner bids first.
Dealer: S Vul: None HCP: 15	★ A843◆ QJ63◆ KJ9	East Bids 4♠ if possible. You bid first.
Board: 446 Dealer: N Vul: NS HCP: 8	★ KJ65▼ K1074◆ 53◆ J108	West Bids 2♦ if possible. Partner bids first.
Board: 447 Dealer: S Vul: Both HCP: 17	★ AKJ9▼ 82◆ KQ52★ A62	East Bids 4♥ if possible. You bid first.

Board: 443 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ◆ 87654 ◆ AJ87 ◆ AJ54 ◆	South: ♠ KQ2 ♥ KQ42 ♦ 73 ♣ AK65			2•	South 1NT Pass 3NT
Board: 444 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ A52 ♥ AQ62 ♠ QJ74 ♠ Q7	South: ◆ 94 ▼ K1085 ◆ 32 ◆ AJ1042	West 2♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 445 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North:	South: ♠ A8 ▼ A843 ♠ QJ63 ♣ KJ9	Pass	North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 446 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ A1098 ♥ QJ8 ♠ KQ ♠ KQ94	South: ♠ KJ65 ♥ K1074 ♦ 53 ♣ J108	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 447 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 VX E	North: ♠ Q865 ♥ J3 ♦ 764 ♠ KQJ4	South: ♠ AKJ9 ♥ 82 ♠ KQ52 ♣ A62		North 2♣¹ X man	East 4♥ AP	South 1NT Pass

Board: 448 Dealer: N Vul: None HCP: 15	1096✓ J93AK3AK108	West Bids 2♠ if possible. You bid first.
Board: 449 Dealer: S Vul: NS HCP: 10	♣ 73♥ AQJ9◆ J83♣ Q1052	East Bids 2♠ if possible. Partner bids first.
Board: 450 Dealer: N Vul: EW HCP: 16	♠ 62♥ Q975♠ A87♠ AKQJ	West Bids 2♠ if possible. You bid first.
Board: 451 Dealer: S Vul: None HCP: 10	♣ QJ87♥ 9◆ AJ1062♣ Q93	East Bids 4♥ if possible. Partner bids first.
Board: 452 Dealer: N Vul: NS HCP: 17	A52✓ J10✓ K963✓ AKQ4	West Bids 2♥ if possible. You bid first.

♠ 1096 ♥ J93	South: ♠ K82 ♥ K542		1NT	Pass	South 2♣¹ 2NT
◆ AK3 ◆ AK108	◆ Q1064 ◆ J9	AP		1 405	21(1
North:	South:	West	North	East	South 1NT
♥ AQJ9	♥ K7542	Pass	2 ♣ ¹	2♠	Pass
		Pass	X	AP	
₹ Q1032	₩ A03	1. Stay	man		
North:	South:	West	North	East	South
★ 62	♠ QJ7		1NT	Pass	2 ♣ ¹
•	♥ AK63	2 ♠	Pass	Pass	3NT
♣ AKQJ	♣ 10985	AP 1. Stayman			
North:	South:	West	North	East	South 1NT
•		Pass	2 ♣ ¹	4♥	Pass
◆ AJ1062	◆ KQ87	Pass	X	AP	
♣ Q93	♣ A65	1. Stay	man		
NI o selos	Condle	West	North	Fast	South
		,, est	1NT	Pass	
♥ J10	♥ 93	2♥	Pass	Pass	
♦ K963	◆ AJ7	Pass	3♣	AP	
	 AK3 AK108 North: 73 AQJ9 J83 Q1052 North: 62 Q975 A87 AKQJ North: QJ87 9 AJ1062 Q93 North: A52 J10 	 AK3 Q1064 AK108 J9 North: Y3 J9 K7542 J83 AK9 Q1052 A63 North: 62 QJ7 Q975 AK63 A87 92 AKQJ Y0985 North: QJ87 AK6 Y9 J62 AJ1062 KQ87 Q93 A65 North: Q93 K963 AJ7 	◆ AK3 ◆ Q1064 AP ♠ AK108 ♠ J9 1. Stay North: ♠ J9 West ♠ 73 ♠ J9 West ♠ AQJ9 ♠ K7542 Pass ♠ J83 ♠ AK9 Pass ♠ Q1052 ♠ A63 1. Stay North: ♠ QJ7 ♠ AK63 2♠ ♠ A87 ♠ 92 AP ♠ AKQJ ♠ 10985 1. Stay North: ♠ AK6 Pass ♠ AJ1062 ♠ KQ87 Pass ♠ AJ1062 ♠ KQ87 Pass ♠ A65 1. Stay North: ♠ A65 1. Stay North: ♠ QJ64 ♠ J10987 ♠ AF04 ♠ AJ7 Pass	◆ AK3 ◆ Q1064 AP ♠ AK108 ♠ J9 1. Stayman North: ♠ J9 West North ♠ 73 ♠ J9 ♥ K7542 Pass 2♠¹ ♠ J83 ♠ AK9 Pass X 1. Stayman North: ♠ AK9 Pass X 1. Stayman North: ♠ QJ7 INT INT ♠ 62 ♠ QJ7 INT INT ♠ Q975 ♠ AK63 2♠ Pass AP ♠ AK7 ♠ 92 AP 1. Stayman North: ♠ AK6 Pass 2♠¹ 1. Stayman North: ♠ AK6 Pass 2♠¹ 1. Stayman North: ♠ AK65 Pass X 1. Stayman North: ♠ QJ64 INT ♠ A52 ♠ QJ64 Pass ♠ A52 ♠ QJ64 Pass ♠ A53 ♠ AJ7 <td< td=""><td>◆ AK3 ◆ Q1064 AP ♠ AK108 ♣ J9 I. Stayman North: ♣ J9 West North East ♠ AJ9 ♥ K7542 Pass 2♠¹ 2♠ ♠ J83 ♠ AK9 Pass X AP ♠ Q1052 ♠ A63 I. Stayman North: ♣ QJ7 INT Pass ♠ AR7 ♠ 92 AP ♠ AKQJ ♠ 10985 I. Stayman North: ♣ QJ87 ♠ AK6 ♥ 9 ♥ J62 Pass 2♠¹ 4♥ ♠ AJ1062 ♠ KQ87 Pass X AP I. Stayman I. Stayman North: ♣ A65 I. Stayman North: ♠ A52 ♠ QJ64 ♠ QJ64 INT Pass ♥ J10 ♥ 93 ♠ AF04 ♠ AF04</td></td<>	◆ AK3 ◆ Q1064 AP ♠ AK108 ♣ J9 I. Stayman North: ♣ J9 West North East ♠ AJ9 ♥ K7542 Pass 2♠¹ 2♠ ♠ J83 ♠ AK9 Pass X AP ♠ Q1052 ♠ A63 I. Stayman North: ♣ QJ7 INT Pass ♠ AR7 ♠ 92 AP ♠ AKQJ ♠ 10985 I. Stayman North: ♣ QJ87 ♠ AK6 ♥ 9 ♥ J62 Pass 2♠¹ 4♥ ♠ AJ1062 ♠ KQ87 Pass X AP I. Stayman I. Stayman North: ♣ A65 I. Stayman North: ♠ A52 ♠ QJ64 ♠ QJ64 INT Pass ♥ J10 ♥ 93 ♠ AF04 ♠ AF04

Board: 448 Dealer: N Vul: None HCP: 9	★ K82★ K542◆ Q1064◆ J9	West Bids 2♠ if possible. Partner bids first.
Board: 449 Dealer: S Vul: NS HCP: 15	▶ J9♥ K7542◆ AK9◆ A63	East Bids 2♠ if possible. You bid first.
Board: 450 Dealer: N Vul: EW HCP: 10	♣ QJ7 ♥ AK63 ♦ 92 ♣ 10985	West Bids 2♠ if possible. Partner bids first.
Board: 451 Dealer: S Vul: None HCP: 17	♠ AK6♥ J62♦ KQ87♠ A65	East Bids 4♥ if possible. You bid first.
Board: 452 Dealer: N Vul: NS HCP: 8	◆ QJ64◆ 93◆ AJ7◆ 10987	West Bids 2♥ if possible. Partner bids first.

♠ 1096 ♥ J93	South: ♠ K82 ♥ K542		1NT	Pass	South 2♣¹ 2NT
◆ AK3 ◆ AK108	◆ Q1064 ◆ J9	AP		1 405	21(1
North:	South:	West	North	East	South 1NT
♥ AQJ9	♥ K7542	Pass	2 ♣ ¹	2♠	Pass
		Pass	X	AP	
₹ Q1032	₩ A03	1. Stay	man		
North:	South:	West	North	East	South
★ 62	♠ QJ7		1NT	Pass	2 ♣ ¹
•	▼ AK63	2 ♠	Pass	Pass	3NT
♣ AKQJ	♣ 10985	AP 1. Stayman			
North:	South:	West	North	East	South 1NT
•		Pass	2 ♣ ¹	4♥	Pass
◆ AJ1062	◆ KQ87	Pass	X	AP	
♣ Q93	♣ A65	1. Stay	man		
NI o selos	Condle	West	North	Fast	South
		,, est	1NT	Pass	
♥ J10	♥ 93	2♥	Pass	Pass	
♦ K963	◆ AJ7	Pass	3♣	AP	
	 AK3 AK108 North: 73 AQJ9 J83 Q1052 North: 62 Q975 A87 AKQJ North: QJ87 9 AJ1062 Q93 North: A52 J10 	 AK3 Q1064 AK108 J9 North: Y3 J9 K7542 J83 AK9 Q1052 A63 North: 62 QJ7 Q975 AK63 A87 92 AKQJ Y0985 North: QJ87 AK6 Y9 J62 AJ1062 KQ87 Q93 A65 North: Q93 K963 AJ7 	◆ AK3 ◆ Q1064 AP ♠ AK108 ♠ J9 1. Stay North: ♠ J9 West ♠ 73 ♠ J9 West ♠ AQJ9 ♠ K7542 Pass ♠ J83 ♠ AK9 Pass ♠ Q1052 ♠ A63 1. Stay North: ♠ QJ7 ♠ AK63 2♠ ♠ A87 ♠ 92 AP ♠ AKQJ ♠ 10985 1. Stay North: ♠ AK6 Pass ♠ AJ1062 ♠ KQ87 Pass ♠ AJ1062 ♠ KQ87 Pass ♠ A65 1. Stay North: ♠ A65 1. Stay North: ♠ QJ64 ♠ J10987 ♠ AF04 ♠ AJ7 Pass	◆ AK3 ◆ Q1064 AP ♠ AK108 ♠ J9 1. Stayman North: ♠ J9 West North ♠ 73 ♠ J9 ♥ K7542 Pass 2♠¹ ♠ J83 ♠ AK9 Pass X 1. Stayman North: ♠ AK9 Pass X 1. Stayman North: ♠ QJ7 INT INT ♠ 62 ♠ QJ7 INT INT ♠ Q975 ♠ AK63 2♠ Pass AP ♠ AK7 ♠ 92 AP 1. Stayman North: ♠ AK6 Pass 2♠¹ 1. Stayman North: ♠ AK6 Pass 2♠¹ 1. Stayman North: ♠ AK65 Pass X 1. Stayman North: ♠ QJ64 INT ♠ A52 ♠ QJ64 Pass ♠ A52 ♠ QJ64 Pass ♠ A53 ♠ AJ7 <td< td=""><td>◆ AK3 ◆ Q1064 AP ♠ AK108 ♣ J9 I. Stayman North: ♣ J9 West North East ♠ AJ9 ♥ K7542 Pass 2♠¹ 2♠ ♠ J83 ♠ AK9 Pass X AP ♠ Q1052 ♠ A63 I. Stayman North: ♣ QJ7 INT Pass ♠ AR7 ♠ 92 AP ♠ AKQJ ♠ 10985 I. Stayman North: ♣ QJ87 ♠ AK6 ♥ 9 ♥ J62 Pass 2♠¹ 4♥ ♠ AJ1062 ♠ KQ87 Pass X AP I. Stayman I. Stayman North: ♣ A65 I. Stayman North: ♠ A52 ♠ QJ64 ♠ QJ64 INT Pass ♥ J10 ♥ 93 ♠ AF04 ♠ AF04</td></td<>	◆ AK3 ◆ Q1064 AP ♠ AK108 ♣ J9 I. Stayman North: ♣ J9 West North East ♠ AJ9 ♥ K7542 Pass 2♠¹ 2♠ ♠ J83 ♠ AK9 Pass X AP ♠ Q1052 ♠ A63 I. Stayman North: ♣ QJ7 INT Pass ♠ AR7 ♠ 92 AP ♠ AKQJ ♠ 10985 I. Stayman North: ♣ QJ87 ♠ AK6 ♥ 9 ♥ J62 Pass 2♠¹ 4♥ ♠ AJ1062 ♠ KQ87 Pass X AP I. Stayman I. Stayman North: ♣ A65 I. Stayman North: ♠ A52 ♠ QJ64 ♠ QJ64 INT Pass ♥ J10 ♥ 93 ♠ AF04 ♠ AF04

Board: 453 Dealer: S Vul: EW HCP: 9	♣ Q108♥ Q865♦ 1085♣ AJ6	East Bids 2♦ if possible. Partner bids first.
Board: 454 Dealer: N Vul: Both HCP: 16	AQ6K10AQ95J875	West Bids 2♥ if possible. You bid first.

Board: 453 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ Q108 ♥ Q865 ♦ 1085 ♣ AJ6	South: ♠ J943 ♥ AK9 ♠ KJ ♣ K952	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT
Board: 454 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3N N	North: ♠ AQ6 ♥ K10 ♠ AQ95 ♣ J875	South: ♠ K974 ♥ 3 ♦ 1086 ♠ KQ1043	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	

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HCP: 8

Board: 453 **♦** J943 East Bids 2♦ if possible. Dealer: S ♥ AK9 Vul: EW ♦ KJ You bid first. HCP: 15 **♣** K952 Board: 454 **★** K974 West Bids 2♥ if possible. Dealer: N **v** 3 Vul: Both **♦** 1086 Partner bids first.

♣ KQ1043

Board: 453 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ Q108 ♥ Q865 ♦ 1085 ♣ AJ6	South: ♠ J943 ♥ AK9 ♠ KJ ♣ K952	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT
Board: 454 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3N N	North: ♠ AQ6 ♥ K10 ♠ AQ95 ♣ J875	South: ♠ K974 ♥ 3 ♦ 1086 ♠ KQ1043	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	