Board: 1 Dealer: S Vul: None HCP: 12	<ul><li>1064</li><li>✓ Q432</li><li>A5</li><li>AQ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 21	<ul><li>★ K75</li><li>★ AK1095</li><li>★ KJ</li><li>★ AK10</li></ul>	The opponents are silent.  You bid first.
Board: 3 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q1096</li><li>♥ J104</li><li>◆ J52</li><li>♣ A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 20	<ul><li>▲ A8</li><li>♥ AJ7</li><li>◆ Q107</li><li>▲ AKQ73</li></ul>	The opponents are silent.  You bid first.
Board: 5 Dealer: S Vul: EW HCP: 10	<ul><li>♣ Q853</li><li>♥ J10</li><li>◆ Q92</li><li>♣ AJ64</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  • 1064  • Q432  • A5  • AQ98	South:  ♠ AK952  ♥ AK10  ♠ K72  ♠ K7	West Pass Pass 1. Stay	North  3♣¹  6NT  man	East Pass AP	2NT
Board: 2 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ K75  ✔ AK1095  ♠ KJ  ♣ AK10	South:  ♠ 10962  ♥ Q3  ♠ A82  ♣ Q632	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 3 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q1096  ♥ J104  ♦ J52  ♠ A64	South:  ♠ AKJ  ♥ KQ97  ♠ AK7  ♣ 1085	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 4 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A8  ♥ AJ7  • Q107  ♣ AKQ73	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 5 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 4♠ S	North:  ♠ Q853  ♥ J10  ♠ Q92  ♠ AJ64	South:  ♠ AKJ6  ♥ AQ7  ♠ AK7  ♠ 872	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 1 Dealer: S Vul: None HCP: 20	<ul><li>AK952</li><li>✓ AK10</li><li>✓ K72</li><li>✓ K7</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 8	<ul><li>10962</li><li>Q3</li><li>A82</li><li>Q632</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 20	<ul><li>★ AKJ</li><li>★ KQ97</li><li>◆ AK7</li><li>★ 1085</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 10	<ul><li>★ 102</li><li>★ K852</li><li>◆ AK65</li><li>★ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AKJ6</li><li>♥ AQ7</li><li>♠ AK7</li><li>♠ 872</li></ul>	The opponents are silent.  You bid first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  • 1064  • Q432  • A5  • AQ98	South:  ♠ AK952  ♥ AK10  ♠ K72  ♠ K7	West Pass Pass 1. Stay	North  3♣¹  6NT  man	East Pass AP	2NT
Board: 2 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ K75  ✔ AK1095  ♠ KJ  ♣ AK10	South:  ♠ 10962  ♥ Q3  ♠ A82  ♣ Q632	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 3 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q1096  ♥ J104  ♦ J52  ♠ A64	South:  ♠ AKJ  ♥ KQ97  ♠ AK7  ♣ 1085	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 4 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A8  ♥ AJ7  • Q107  ♣ AKQ73	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 5 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 4♠ S	North:  ♠ Q853  ♥ J10  ♠ Q92  ♠ AJ64	South:  ♠ AKJ6  ♥ AQ7  ♠ AK7  ♠ 872	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 6 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ</li><li>▼ AKQ76</li><li>◆ A4</li><li>◆ Q843</li></ul>	East Doubles Pass if possible. You bid first.
Board: 7 Dealer: S Vul: None HCP: 5	<ul><li>♣ Q1032</li><li>♥ Q853</li><li>◆ J982</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 21	<ul><li>AJ4</li><li>♥ Q102</li><li>◆ AQJ2</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q986</li><li>♥ Q87</li><li>◆ KQ105</li><li>♣ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 21	<ul><li>AJ8</li><li>★ K654</li><li>AK104</li><li>AQ</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6 VX N	North:  ♠ KQ  ♥ AKQ76  ♠ A4  ♣ Q843	South:  ♠ A9  ♥ 10953  ♠ K863  ♣ J76	Pass Pass 1. Stay	North 2NT 3♥ Pass man	East Pass Pass X	<b>3♣</b> ¹
Board: 7 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 44 S	North:  ♠ Q1032  ♥ Q853  ♦ J982  ♠ 7	South:  ♠ A984  ♥ AJ  ♠ K74  ♣ AKQ2	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 8 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AJ4  ♥ Q102  ♠ AQJ2  ♠ AK9	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 9 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ Q986  ♥ Q87  ♠ KQ105  ♠ J10	South:  ♠ KJ10  ♥ A62  ♠ A73  ♣ AKQ2	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 10 Dealer: N Vul: None North HCP: 21 South HCP: 11 Contract: 4 N	North:  ♠ AJ8  ♥ K654  ♠ AK104  ♣ AQ	South:  ♠ KQ7  ▼ AQ92  ♦ 532  ♣ 832	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹

Board: 6 Dealer: N Vul: Both HCP: 8	<ul><li>★ A9</li><li>▼ 10953</li><li>◆ K863</li><li>◆ J76</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 21	<ul><li>▲ A984</li><li>♥ AJ</li><li>♦ K74</li><li>▲ AKQ2</li></ul>	The opponents are silent.  You bid first.
Board: 8 Dealer: N Vul: Both HCP: 5	<ul><li>1098</li><li>J873</li><li>K63</li><li>J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 21	<ul><li>★ KJ10</li><li>★ A62</li><li>★ A73</li><li>★ AKQ2</li></ul>	The opponents are silent.  You bid first.
Board: 10 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ7</li><li>▼ AQ92</li><li>◆ 532</li><li>◆ 832</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6 VX N	North:  ♠ KQ  ♥ AKQ76  ♠ A4  ♣ Q843	South:  ♠ A9  ♥ 10953  ♠ K863  ♣ J76	Pass Pass 1. Stay	North 2NT 3♥ Pass man	East Pass Pass X	<b>3♣</b> ¹
Board: 7 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 44 S	North:  ♠ Q1032  ♥ Q853  ♦ J982  ♠ 7	South:  ♠ A984  ♥ AJ  ♠ K74  ♣ AKQ2	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 8 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AJ4  ♥ Q102  ♠ AQJ2  ♠ AK9	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 9 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ Q986  ♥ Q87  ♠ KQ105  ♠ J10	South:  ♠ KJ10  ♥ A62  ♠ A73  ♣ AKQ2	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 10 Dealer: N Vul: None North HCP: 21 South HCP: 11 Contract: 4 N	North:  ♠ AJ8  ♥ K654  ♠ AK104  ♣ AQ	South:  ♠ KQ7  ▼ AQ92  ♦ 532  ♣ 832	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹

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Board: 11	
Board: 12  ♠ K92 Dealer: N  ▼ AKQJ Vul: EW  ♦ QJ8 HCP: 21  ♣ AJ8  The opponents You bid first.	are silent.
Board: 13	
Board: 14	are silent.
Board: 15  ♣ A965 Dealer: S  ▼ K9 Vul: EW	

Board: 11 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ A92  ♥ K103  ♠ AK8  ♣ AK54			East Pass AP	2NT
Board: 12 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 4♥ N	North:  ♠ K92  ✔ AKQJ  ♠ QJ8  ♣ AJ8	South:  ♠ QJ65  ♥ 9764  ♠ A  ♣ 9742	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 13 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♥ S	North:  ♠ AQ42  ♥ A962  ♠ J  ♣ 9872	South:		North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 14 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A1054  ♥ AK10  ♠ A954  ♣ AJ	South:  ♠ Q96  ♥ QJ63  ♦ J32  ♠ K108	West Pass AP 1. Stay		Pass	
Board: 15 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 4N S	North:  ♠ A965  ♥ K9  ♠ A106  ♣ 10765	South:  ♠ KQ  ♥ AJ852  ♠ KQJ  ♣ AJ3	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 11 Dealer: S Vul: NS HCP: 21	<ul><li>★ A92</li><li>▼ K103</li><li>◆ AK8</li><li>◆ AK54</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: EW HCP: 7	<ul><li>♣ QJ65</li><li>♥ 9764</li><li>♦ A</li><li>♣ 9742</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 20	<ul><li>♣ 976</li><li>♥ KQJ3</li><li>♦ AK3</li><li>♣ AK4</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q96</li><li>♥ QJ63</li><li>◆ J32</li><li>♣ K108</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 21	<ul><li>★ KQ</li><li>▼ AJ852</li><li>◆ KQJ</li><li>◆ AJ3</li></ul>	The opponents are silent.  You bid first.

Board: 11 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ A92  ♥ K103  ♠ AK8  ♣ AK54			East Pass AP	2NT
Board: 12 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 4♥ N	North:  ♠ K92  ✔ AKQJ  ♠ QJ8  ♣ AJ8	South:  ♠ QJ65  ♥ 9764  ♠ A  ♣ 9742	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 13 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♥ S	North:  ♠ AQ42  ♥ A962  ♠ J  ♣ 9872	South:		North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 14 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A1054  ♥ AK10  ♠ A954  ♣ AJ	South:  ♠ Q96  ♥ QJ63  ♦ J32  ♠ K108	West Pass AP 1. Stay		Pass	
Board: 15 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 4N S	North:  ♠ A965  ♥ K9  ♠ A106  ♣ 10765	South:  ♠ KQ  ♥ AJ852  ♠ KQJ  ♣ AJ3	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 16 Dealer: N Vul: Both HCP: 20	<ul><li>★ K96</li><li>★ A3</li><li>◆ AQ43</li><li>◆ AK86</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 10	<ul><li>↑7542</li><li>↑2</li><li>↑ AK64</li><li>♠ QJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 20	<ul><li>AK943</li><li>✓ K94</li><li>A3</li><li>AQ5</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q92</li><li>♥ 10764</li><li>♦ K7</li><li>♣ AJ64</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 20	<ul><li>★ 32</li><li>★ AK102</li><li>★ AKQ10</li><li>★ A109</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K96  ♥ A3  ♠ AQ43  ♣ AK86	South:  ♠ Q854  ♥ K764  ♦ 965  ♠ 109	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 17 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ 7542  ♥ 2  ♠ AK64  ♠ QJ87	South:  ♠ KQJ9  ♥ AQ104  ♦ J5  ♣ AK5	Pass Pass Pass Pass 1. Stay	<b>6♠</b>	Pass Pass Pass AP	2NT 3♥ 4♠ 5♠³
Board: 18 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AK943  ♥ K94  ♠ A3  ♣ AQ5	South:  ♠ QJ2  ♥ 7653  ♦ 1096  ♠ K104	Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 19 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ Q92  ♥ 10764  ♠ K7  ♣ AJ64	South:  ♠ K5  ♥ AQJ  ♠ AQ82  ♣ KQ98	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:	South:  ♠ A  ♥ J843  ♦ 9763  ♣ J876	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 16 Dealer: N Vul: Both HCP: 5	◆ Q854 ▼ K764 ◆ 965 ◆ 109	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQJ9</li><li>★ AQ104</li><li>◆ J5</li><li>★ AK5</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 6	<ul><li>♣ QJ2</li><li>♥ 7653</li><li>◆ 1096</li><li>♣ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 21	<ul><li>★ K5</li><li>▼ AQJ</li><li>◆ AQ82</li><li>◆ KQ98</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 6	<ul><li>A</li><li>✓ J843</li><li>✓ 9763</li><li>✓ J876</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K96  ♥ A3  ♠ AQ43  ♣ AK86	South:  ♠ Q854  ♥ K764  ♦ 965  ♠ 109	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 17 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ 7542  ♥ 2  ♠ AK64  ♠ QJ87	South:  ♠ KQJ9  ♥ AQ104  ♦ J5  ♣ AK5	Pass Pass Pass Pass 1. Stay	<b>6♠</b>	Pass Pass Pass AP	2NT 3♥ 4♠ 5♠³
Board: 18 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AK943  ♥ K94  ♠ A3  ♣ AQ5	South:  ♠ QJ2  ♥ 7653  ♦ 1096  ♠ K104	Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 19 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ Q92  ♥ 10764  ♠ K7  ♣ AJ64	South:  ♠ K5  ♥ AQJ  ♠ AQ82  ♣ KQ98	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:	South:  ♠ A  ♥ J843  ♦ 9763  ♣ J876	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 21 Dealer: S Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 20	<ul><li>★ AQJ</li><li>★ K32</li><li>◆ AKQJ9</li><li>★ 43</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 14	<ul><li>▲ AJ54</li><li>♥ AJ6</li><li>◆ K92</li><li>▲ J85</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ1042</li><li>★ K4</li><li>◆ AK7</li><li>◆ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: NS HCP: 13	<ul><li> J84</li><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♣ J643  ♥ 542  ♣ KQ  ♣ J942	South:  ♠ AKQ  ♥ AJ109  ♠ A64  ♣ Q53	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 22 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:	South:  ♠ K543  ♥ 64  ♠ 7642  ♠ KQ10	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 23 Dealer: S Vul: EW North HCP: 14 South HCP: 20 Contract: 4N S	North:  ♠ AJ54  ♥ AJ6  ♠ K92  ♠ J85	South:  ♠ KQ3  ♥ KQ42  ♦ J5  ♣ AKQ6	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 24 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ KJ1042  ♥ K4  ♠ AK7  ♣ AQ5	South:  ♠ A987  ♥ J  ♦ 8543  ♣ 8743	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 25 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♣ J84  ♥ KQ42  ♠ KQ3  ♣ Q85	South:  ♠ AK63  ♥ AJ  ♠ AJ85  ♠ A73	West Pass Pass 1. Stay	6NT	East Pass AP	2NT

Board: 21 Dealer: S Vul: None HCP: 20	<ul><li>★ AKQ</li><li>▼ AJ109</li><li>★ A64</li><li>★ Q53</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 8	<ul><li>★ K543</li><li>♥ 64</li><li>◆ 7642</li><li>◆ KQ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ3</li><li>▼ KQ42</li><li>◆ J5</li><li>◆ AKQ6</li></ul>	The opponents are silent.  You bid first.
Board: 24 Dealer: N Vul: Both HCP: 5	<ul><li>▲ A987</li><li>♥ J</li><li>◆ 8543</li><li>◆ 8743</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AK63</li><li>♥ AJ</li><li>♠ AJ85</li><li>♠ A73</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♣ J643  ♥ 542  ♣ KQ  ♣ J942	South:  ♠ AKQ  ♥ AJ109  ♠ A64  ♣ Q53	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 22 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:	South:  ♠ K543  ♥ 64  ♠ 7642  ♠ KQ10	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 23 Dealer: S Vul: EW North HCP: 14 South HCP: 20 Contract: 4N S	North:  ♠ AJ54  ♥ AJ6  ♠ K92  ♠ J85	South:  ♠ KQ3  ♥ KQ42  ♦ J5  ♣ AKQ6	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 24 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ KJ1042  ♥ K4  ♠ AK7  ♣ AQ5	South:  ♠ A987  ♥ J  ♦ 8543  ♣ 8743	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 25 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♣ J84  ♥ KQ42  ♠ KQ3  ♣ Q85	South:  ♠ AK63  ♥ AJ  ♠ AJ85  ♠ A73	West Pass Pass 1. Stay	6NT	East Pass AP	2NT

Board: 26 Dealer: N Vul: Both HCP: 20	<ul><li>A5</li><li>✓ KQJ4</li><li>✓ AQ83</li><li>✓ A76</li></ul>	The opponents are silent.  You bid first.
Board: 27 Dealer: S Vul: EW HCP: 9	<ul><li>▶ J9</li><li>▼ 7654</li><li>◆ A92</li><li>◆ A1053</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 21	<ul><li>★ K4</li><li>▼ AJ10</li><li>◆ AKQ54</li><li>◆ A85</li></ul>	The opponents are silent.  You bid first.
Board: 29 Dealer: S Vul: None HCP: 8	<ul><li>10952</li><li>98</li><li>K63</li><li>KQ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AKQJ3</li><li>♥ J92</li><li>♠ AQ6</li><li>♠ A3</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♥ N	North:  ♠ A5  ♥ KQJ4  ♠ AQ83  ♠ A76	South:  ♠ QJ74  ♥ 9876  ♦ J4  ♠ Q84	West Pass AP 1. Stayı		East Pass Pass	<b>3♣</b> ¹
Board: 27 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 6♥ S	North:	South:  ♠ KQ7  ▼ AKJ98  ♠ KQ8  ♣ Q6		North 3♣¹ 6♥ man	East Pass AP	2NT
Board: 28 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ K4  ▼ AJ10  ♠ AKQ54  ♣ A85	South:  ◆ 852  ▼ K942  ◆ J109  ◆ K32	West Pass AP 1. Stayı		Pass	
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  • 10952  • 98  • K63  • KQ92	South:  ♠ AK6  ♥ AK5  ♠ AJ94  ♣ J63	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 30 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ AKQJ3  ♥ J92  ♠ AQ6  ♠ A3	South:  ♣ 4  ♥ A1086  ♦ K1092  ♣ K1075	West Pass AP 1. Stayı	North 2NT 3♠ man	Pass	

Board: 26 Dealer: N Vul: Both HCP: 6	<ul><li>♣ QJ74</li><li>♥ 9876</li><li>♦ J4</li><li>♣ Q84</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ7</li><li>▼ AKJ98</li><li>◆ KQ8</li><li>◆ Q6</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 7	♦ 852 ♥ K942 ♦ J109 ♣ K32	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 20	<ul><li>★ AK6</li><li>★ AK5</li><li>★ AJ94</li><li>★ J63</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 10	<ul><li>★4</li><li>★ A1086</li><li>★ K1092</li><li>★ K1075</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♥ N	North:  ♠ A5  ♥ KQJ4  ♠ AQ83  ♠ A76	South:  ♠ QJ74  ♥ 9876  ♦ J4  ♠ Q84	West Pass AP 1. Stayı		East Pass Pass	<b>3♣</b> ¹
Board: 27 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 6♥ S	North:	South:  ♠ KQ7  ▼ AKJ98  ♠ KQ8  ♣ Q6		North 3♣¹ 6♥ man	East Pass AP	2NT
Board: 28 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ K4  ▼ AJ10  ♠ AKQ54  ♣ A85	South:  ◆ 852  ▼ K942  ◆ J109  ◆ K32	West Pass AP 1. Stayı		Pass	
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  • 10952  • 98  • K63  • KQ92	South:  ♠ AK6  ♥ AK5  ♠ AJ94  ♣ J63	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 30 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ AKQJ3  ♥ J92  ♠ AQ6  ♠ A3	South:  ♣ 4  ♥ A1086  ♦ K1092  ♣ K1075	West Pass AP 1. Stayı	North 2NT 3♠ man	Pass	

Board: 31 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q3</li><li>♥ 7654</li><li>◆ 9652</li><li>♣ KQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 20	<ul><li>AKQ42</li><li>J93</li><li>A10</li><li>AQ10</li></ul>	The opponents are silent.  You bid first.
Board: 33 Dealer: S Vul: EW HCP: 8	<ul><li>▶ J64</li><li>♥ Q865</li><li>◆ A984</li><li>♣ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: None HCP: 20	<ul><li>♠ AK6</li><li>♥ 96</li><li>♠ AQ98</li><li>♠ AK86</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: NS HCP: 8	<ul><li>♠ AKJ4</li><li>♥ 963</li><li>♠ 963</li><li>♠ 954</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: Both	North: ♠ Q3	South: ♠ KJ4	West	North		2NT
North HCP: 7	<b>♥</b> 7654	♥ A983	Pass		Pass	3♥
South HCP: 21	♦ 9652 ♣ KQ3	◆ AKQ • A64	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<del>L</del> KQ3	<b>₩</b> A0 <del>4</del>	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	AKQ42	± 96		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: NS North HCP: 20	<b>♥</b> J93	<b>♥</b> AQ102	Pass	3♠	Pass	3NT
South HCP: 8	◆ A10	◆ J92	AP			
Contract: 3N N	<b>♣</b> AQ10	<b>♣</b> J754	1. Stay	man		
Board: 33 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> J64	<b>♠</b> A5 <b>♥</b> KJ7	Pass	<b>3♣</b> ¹	Pass	2NT
North HCP: 8	♥ Q865 ♦ A984	◆ K1065	Pass	3 <b>N</b> T	AP	<b>3</b>
South HCP: 20 Contract: 3N S	<b>♣</b> J3	♣ AKQ9	1. Stay		All	
			West	North	Foot	Couth
Board: 34 Dealer: N	North:	South:	West	North 2NT	Pass	
Vul: None	<b>♠</b> AK6 <b>♥</b> 96	<b>♦</b> J532	Pass	3 <b>♦</b>		3NT
North HCP: 20	◆ AQ98	<b>♥</b> AJ2 <b>♦</b> 1062	AP	<b>5</b> •	1 433	3111
South HCP: 7 Contract: 3N N	♣ AK86	♣ J75	1. Stay	man		
Board: 35	North:	South:	West	North	East	South
Dealer: S	AKJ4	<b>♦</b> Q2				2NT
Vul: NS North HCP: 8	<b>♥</b> 963	♥ AKQ42	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 21	<b>♦</b> 963	• QJ75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 954	<b>♣</b> AK	1. Stay	man		

Board: 31 Dealer: S Vul: Both HCP: 21	<ul><li>★ KJ4</li><li>▼ A983</li><li>◆ AKQ</li><li>◆ A64</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 8	<ul><li>♠ 96</li><li>♥ AQ102</li><li>♦ J92</li><li>♠ J754</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 20	<ul><li>♣ A5</li><li>♥ KJ7</li><li>◆ K1065</li><li>♣ AKQ9</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: None HCP: 7	<ul><li> ♣ J532</li><li> ♥ AJ2</li><li> ♦ 1062</li><li> ♣ J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 21	<ul><li>♣ Q2</li><li>♥ AKQ42</li><li>◆ QJ75</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both	North: ♠ Q3	South: ♠ KJ4	West	North		2NT
North HCP: 7	<b>♥</b> 7654	♥ A983	Pass		Pass	3♥
South HCP: 21	♦ 9652 ♣ KQ3	◆ AKQ • A64	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	₩ KQ3	<b>₩</b> A0 <del>4</del>	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	AKQ42	± 96		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: NS North HCP: 20	<b>♥</b> J93	<b>♥</b> AQ102	Pass	3♠	Pass	3NT
South HCP: 8	◆ A10	◆ J92	AP			
Contract: 3N N	<b>♣</b> AQ10	<b>♣</b> J754	1. Stay	man		
Board: 33 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> J64	<b>♠</b> A5 <b>♥</b> KJ7	Pass	<b>3♣</b> ¹	Pass	2NT
North HCP: 8	♥ Q865 ♦ A984	◆ K1065	Pass	3 <b>N</b> T	AP	<b>3</b>
South HCP: 20 Contract: 3N S	<b>♣</b> J3	♣ AKQ9	1. Stay		All	
			West	North	Foot	Couth
Board: 34 Dealer: N	North:	South:	West	North 2NT	Pass	
Vul: None	<b>♠</b> AK6 <b>♥</b> 96	<b>♦</b> J532	Pass	3 <b>♦</b>		3NT
North HCP: 20	◆ AQ98	<b>♥</b> AJ2 <b>♦</b> 1062	AP	<b>5</b> •	1 433	3111
South HCP: 7 Contract: 3N N	♣ AK86	♣ J75	1. Stay	man		
Board: 35	North:	South:	West	North	East	South
Dealer: S	AKJ4	<b>♦</b> Q2				2NT
Vul: NS North HCP: 8	<b>9</b> 63	♥ AKQ42	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 21	<b>♦</b> 963	• QJ75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 954	<b>♣</b> AK	1. Stay	man		

Board: 36 Dealer: N Vul: NS HCP: 20	<ul><li>★ A4</li><li>✓ AK87</li><li>◆ A82</li><li>◆ AJ76</li></ul>	The opponents are silent.  You bid first.
Board: 37 Dealer: S Vul: EW HCP: 5	<ul><li>10964</li><li>√ J752</li><li>√ Q98</li><li>♠ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 20	<ul><li>★ AK4</li><li>▼ K864</li><li>★ AQ9</li><li>★ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 8	<ul><li>↑7542</li><li>↑KQ5</li><li>↑Q106</li><li>♪J74</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 21	<ul><li>★ AKQ</li><li>▼ A104</li><li>◆ AKJ7</li><li>◆ 953</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A4  ♥ AK87  ♠ A82  ♠ AJ76	South:  ♠ K632  ♥ QJ6  ♠ K763  ♣ K8	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 37 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  • 10964  • J752  • Q98  • Q4	South:  ♠ AQJ3  ♥ AK6  ♠ K103  ♣ A86		72	East Pass AP	2NT
Board: 38 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ AK4  ♥ K864  ♠ AQ9  ♠ KJ8	South:  ♠ 6  ♥ QJ52  ♦ J752  ♠ A653	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 39 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♣ 7542  ♥ KQ5  ◆ Q106  ♣ J74	South:  ♠ AQ10  ♥ AJ10  ♠ AKJ3  ♣ Q93	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 40 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AKQ  ♥ A104  ♠ AKJ7  ♣ 953	South:	West Pass AP 1. Stay		Pass	

Board: 36 Dealer: N Vul: NS HCP: 12	<ul><li>★ K632</li><li>♥ QJ6</li><li>◆ K763</li><li>◆ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 21	<ul><li>AQJ3</li><li>AK6</li><li>K103</li><li>A86</li></ul>	The opponents are silent.  You bid first.
Board: 38 Dealer: N Vul: None HCP: 8	<ul><li>♠ 6</li><li>♥ QJ52</li><li>♦ J752</li><li>♠ A653</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 21	<ul><li>AQ10</li><li>✓ AJ10</li><li>AKJ3</li><li>Q93</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 7	<ul><li>♠ 642</li><li>♥ 9532</li><li>♦ 92</li><li>♠ AK86</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A4  ♥ AK87  ♠ A82  ♠ AJ76	South:  ♠ K632  ♥ QJ6  ♠ K763  ♣ K8	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 37 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  • 10964  • J752  • Q98  • Q4	South:  ♠ AQJ3  ♥ AK6  ♠ K103  ♣ A86		72	East Pass AP	2NT
Board: 38 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ AK4  ♥ K864  ♠ AQ9  ♠ KJ8	South:  ♠ 6  ♥ QJ52  ♦ J752  ♠ A653	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 39 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♣ 7542  ♥ KQ5  ◆ Q106  ♣ J74	South:  ♠ AQ10  ♥ AJ10  ♠ AKJ3  ♣ Q93	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 40 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AKQ  ♥ A104  ♠ AKJ7  ♣ 953	South:	West Pass AP 1. Stay		Pass	

Board: 41 Dealer: S Vul: NS HCP: 5	<ul><li>◆ 9842</li><li>♥ AJ75</li><li>◆ 7</li><li>◆ 9642</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 20	<ul><li>AQ5</li><li>AK76</li><li>K95</li><li>AS2</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: None HCP: 6	<ul><li>♠ 6432</li><li>♥ 9</li><li>♦ J1052</li><li>♠ AJ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 20	<ul><li>AJ832</li><li>♥ Q53</li><li>AKQ</li><li>A3</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 6	<ul><li>J942</li><li>KQ</li><li>10653</li><li>854</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4♠ S	North:	South:  ♠ AKQJ3  ♥ K8  ♠ QJ65  ♠ AJ	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	2NT
Board: 42 Dealer: N Vul: Both North HCP: 20 South HCP: 14 Contract: 6N N	North:  ♠ AQ5  ♥ AK76  ♠ K95  ♣ A52	South: ♠ KJ83 ♥ Q98 ♠ AQ87 ♣ Q4	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 43 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ8  ♥ AJ842  ♠ A86  ♠ KQ	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 44 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AJ832  ♥ Q53  ♠ AKQ  ♣ A3	South:  ♠ K6  ♥ J1072  ♦ 1076  ♣ J965	West Pass AP 1. Stay	North 2NT 3♠	Pass	
Board: 45 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North:	South:  ♠ A5  ♥ A6  ♠ AQJ84  ♠ AQ96	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 41 Dealer: S Vul: NS HCP: 21	<ul><li>★ AKQJ3</li><li>▼ K8</li><li>◆ QJ65</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ83</li><li>♥ Q98</li><li>◆ AQ87</li><li>◆ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 20	<ul><li>AQ8</li><li>✓ AJ842</li><li>A86</li><li>KQ</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 5	<ul><li>★ K6</li><li>▼ J1072</li><li>◆ 1076</li><li>◆ J965</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 21	<ul><li>A5</li><li>✓ A6</li><li>AQJ84</li><li>AQ96</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4♠ S	North:	South:  ♠ AKQJ3  ♥ K8  ♠ QJ65  ♠ AJ	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	2NT
Board: 42 Dealer: N Vul: Both North HCP: 20 South HCP: 14 Contract: 6N N	North:  ♠ AQ5  ♥ AK76  ♠ K95  ♣ A52	South: ♠ KJ83 ♥ Q98 ♠ AQ87 ♣ Q4	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 43 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ8  ♥ AJ842  ♠ A86  ♠ KQ	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 44 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AJ832  ♥ Q53  ♠ AKQ  ♣ A3	South:  ♠ K6  ♥ J1072  ♦ 1076  ♣ J965	West Pass AP 1. Stay	North 2NT 3♠	Pass	
Board: 45 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North:	South:  ♠ A5  ♥ A6  ♠ AQJ84  ♠ AQ96	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 46 Dealer: N Vul: None HCP: 21	<ul><li>♣ Q5</li><li>♥ AKQ8</li><li>◆ A74</li><li>♣ KQJ10</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 11	<ul><li>AQ107</li><li>KQ75</li><li>3</li><li>6532</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 20	<ul><li>AKQ2</li><li>K109</li><li>AJ2</li><li>K54</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ75</li><li>▼ Q863</li><li>◆ AJ3</li><li>◆ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 21	<ul><li>▶ J7</li><li>♥ AKJ6</li><li>◆ AJ1098</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ Q5  ♥ AKQ8  ♠ A74  ♠ KQJ10	South:  ♠ K974  ▼ 10532  ◆ QJ8  ♣ 84	West North 2NT Pass 3♥ AP 1. Stayman	East Pass Pass	<b>3</b> ♣¹
Board: 47 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AQ107  ♥ KQ75  ♦ 3  ♠ 6532	South:  ♠ K5  ♥ 109  ♠ AQJ5  ♣ AKQJ7	West North  Pass 3♣¹  Pass 6NT  1. Stayman	East Pass AP	South 2NT 3
Board: 48 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 4N N	North:  ♠ AKQ2  ♥ K109  ♠ AJ2  ♣ K54	South: <b>♠</b> J64 <b>♥</b> AJ64 <b>♦</b> KQ6 <b>♠</b> Q106	West North 2NT Pass 3♠ AP 1. Stayman 2. Quantitative	Pass Pass	
Board: 49 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 4N S	North:  ♠ KQ75  ♥ Q863  ♠ AJ3  ♣ 96	South:  ♠ A63  ♥ KJ  ♠ KQ86  ♣ AQJ10	West North  Pass 3♣¹  Pass 4NT²  1. Stayman  2. Quantitative	Pass AP	South 2NT 3.
Board: 50 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♣ J7  ♥ AKJ6  ♠ AJ1098  ♣ AK	South:  • 10643  • 7  • K743  • Q864	West North 2NT Pass 3▼ AP 1. Stayman	Pass	

Board: 46 Dealer: N Vul: None HCP: 6	<b>★</b> K974 <b>▼</b> 10532 <b>◆</b> QJ8 <b>♣</b> 84	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 20	<ul><li>★ K5</li><li>▼ 109</li><li>◆ AQJ5</li><li>◆ AKQJ7</li></ul>	The opponents are silent.  You bid first.
Board: 48 Dealer: N Vul: Both HCP: 13	<ul><li>▶ J64</li><li>♥ AJ64</li><li>♦ KQ6</li><li>▶ Q106</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 20	<ul><li>▲ A63</li><li>♥ KJ</li><li>◆ KQ86</li><li>▲ AQJ10</li></ul>	The opponents are silent.  You bid first.
Board: 50 Dealer: N Vul: None HCP: 5	<ul><li>10643</li><li>7</li><li>K743</li><li>Q864</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ Q5  ♥ AKQ8  ♠ A74  ♠ KQJ10	South:  ♠ K974  ▼ 10532  ◆ QJ8  ♣ 84	West North 2NT Pass 3♥ AP 1. Stayman	East Pass Pass	<b>3</b> ♣¹
Board: 47 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AQ107  ♥ KQ75  ♦ 3  ♠ 6532	South:  ♠ K5  ♥ 109  ♠ AQJ5  ♣ AKQJ7	West North  Pass 3♣¹  Pass 6NT  1. Stayman	East Pass AP	South 2NT 3
Board: 48 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 4N N	North:  ♠ AKQ2  ♥ K109  ♠ AJ2  ♣ K54	South: <b>♠</b> J64 <b>♥</b> AJ64 <b>♦</b> KQ6 <b>♠</b> Q106	West North 2NT Pass 3♠ AP 1. Stayman 2. Quantitative	Pass Pass	
Board: 49 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 4N S	North:  ♠ KQ75  ♥ Q863  ♠ AJ3  ♣ 96	South:  ♠ A63  ♥ KJ  ♠ KQ86  ♣ AQJ10	West North  Pass 3♣¹  Pass 4NT²  1. Stayman  2. Quantitative	Pass AP	South 2NT 3.
Board: 50 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♣ J7  ♥ AKJ6  ♠ AJ1098  ♣ AK	South:  • 10643  • 7  • K743  • Q864	West North 2NT Pass 3▼ AP 1. Stayman	Pass	

Board: 51 Dealer: S Vul: EW HCP: 8	<b>♦</b> K1096 <b>♥</b> QJ8 <b>♦</b> 9762 <b>♣</b> Q4	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AK</li><li>♥ AJ9</li><li>♠ AKQ9</li><li>♠ 9654</li></ul>	The opponents are silent.  You bid first.
Board: 53 Dealer: S Vul: None HCP: 7	<ul><li>A</li><li>♥ Q1062</li><li>♦ 10742</li><li>♣ J875</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A107</li><li>♥ AK9</li><li>◆ J6</li><li>▲ AKJ87</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: None HCP: 5	♦ 95 ▼ K532 ◆ Q1083 ♣ 653	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K1096  ♥ QJ8  ♦ 9762  ♠ Q4	South:  ♠ AJ4  ♥ A643  ♠ AK5  ♠ A102		North 3♣¹ 3NT man		2NT
Board: 52 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AK  ♥ AJ9  ♠ AKQ9  ♠ 9654	South:  ♠ Q972  ♥ 8652  ♦ J1042  ♠ Q	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 53 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ A  ♥ Q1062  ♦ 10742  ♣ J875	South:  ♠ Q52  ▼ AKJ87  ♠ A86  ♠ AK	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 54 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A107  ♥ AK9  ♦ J6  ♣ AKJ87	South: ♠ 953 ♥ Q1032 ♦ KQ9 ♠ Q92	West Pass AP 1. Stay		Pass	
Board: 55 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:  ◆ 95  ▼ K532  ◆ Q1083  ◆ 653	South:  ♠ AK 10  ♥ A96  ♠ A962  ♠ KQ10	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 51 Dealer: S Val: EW A643 Vul: EW AK5 HCP: 20 A102  Board: 52 Dealer: N Val: Both HCP: 5  Board: 53 Dealer: S Vul: None HCP: 21  Board: 54 Dealer: N Val: NS Dealer: N Val: NS Dealer: N Val: NS HCP: 9  AK10  AK5 You bid first.  The opponents are silent. Partner bids first.  The opponents are silent. You bid first.  Board: 54 Partner bids first.  Board: 55 AK10 Dealer: S Val: None A962 Vul: None A962 HCP: 20 AK010  The opponents are silent. You bid first.			
Dealer: N	Dealer: Vul: E	: S	••
Dealer: S Vul: None HCP: 21  AK  Vul: None HCP: 21  AK  AK  You bid first.  You bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.	Dealer: Vul: B	N ▼8652 oth ◆J1042	
Dealer: N	Dealer: Vul: N	S	
Dealer: S	Dealer: Vul: N	: N	
	Dealer: Vul: N	S	11

Board: 51 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K1096  ♥ QJ8  ♦ 9762  ♠ Q4	South:  ♠ AJ4  ♥ A643  ♠ AK5  ♠ A102		North 3♣¹ 3NT man		2NT
Board: 52 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AK  ♥ AJ9  ♠ AKQ9  ♠ 9654	South:  ♠ Q972  ♥ 8652  ♦ J1042  ♠ Q	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 53 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ A  ♥ Q1062  ♦ 10742  ♣ J875	South:  ♠ Q52  ▼ AKJ87  ♠ A86  ♠ AK	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 54 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A107  ♥ AK9  ♦ J6  ♣ AKJ87	South: ♠ 953 ♥ Q1032 ♦ KQ9 ♠ Q92	West Pass AP 1. Stay		Pass	
Board: 55 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:  ◆ 95  ▼ K532  ◆ Q1083  ◆ 653	South:  ♠ AK 10  ♥ A96  ♠ A962  ♠ KQ10	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 56 Dealer: N Vul: NS HCP: 20	<ul><li>★ KQ8</li><li>▼ KQJ9</li><li>◆ A107</li><li>◆ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ43</li><li>♥ K862</li><li>◆ Q10</li><li>♣ J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AKJ6</li><li>♥ A7</li><li>♦ K4</li><li>♠ AJ632</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A864</li><li>♥ AK9</li><li>◆ KJ93</li><li>▲ AJ</li></ul>	The opponents are silent.  You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 20 South HCP: 10	North:  ♠ KQ8  ♥ KQJ9  ♠ A107  ♣ AJ9	South:  ♠ A975  ♥ 54  ♠ K982  ♠ K84	West Pass AP 1. Stay	North 2NT 3♥	Pass	
Contract: 3N N  Board: 57  Dealer: S  Vul: EW  North HCP: 9  South HCP: 21  Contract: 3N S	North:  ♠ QJ43  ♥ K862  ♠ Q10  ♣ J82	South:  ♠ A6  ♥ AQ9  ♠ A42  ♣ AK963	West	North 3♣¹ 3NT		2NT
Board: 58 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 44 N	North:  ♠ AKJ6  ♥ A7  ♠ K4  ♣ AJ632	South:  ♠ Q985  ♥ K862  ♠ A83  ♣ 54	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 59 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♣ J85  ♥ A1093  ♠ K95  ♣ 1087	South:  ♠ AKQ7  ♥ KJ  ♦ J842  ♣ AK2	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 60 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A864  ♥ AK9  ♠ KJ93  ♠ AJ	South:  ♠ K2  ▼ 10873  ◆ 8652  ♠ Q104	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 56 Dealer: N Vul: NS HCP: 10	<ul><li>▲ A975</li><li>▼ 54</li><li>◆ K982</li><li>◆ K84</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 21	<ul><li>▲ A6</li><li>✓ AQ9</li><li>◆ A42</li><li>◆ AK963</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q985</li><li>♥ K862</li><li>◆ A83</li><li>♣ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 21	<ul><li>★ AKQ7</li><li>★ KJ</li><li>◆ J842</li><li>★ AK2</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 5	<ul><li>★K2</li><li>▼10873</li><li>◆8652</li><li>◆Q104</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 20 South HCP: 10	North:  ♠ KQ8  ♥ KQJ9  ♠ A107  ♣ AJ9	South:  ♠ A975  ♥ 54  ♠ K982  ♠ K84	West Pass AP 1. Stay	North 2NT 3♥	Pass	
Contract: 3N N  Board: 57  Dealer: S  Vul: EW  North HCP: 9  South HCP: 21  Contract: 3N S	North:  ♠ QJ43  ♥ K862  ♠ Q10  ♣ J82	South:  ♠ A6  ♥ AQ9  ♠ A42  ♣ AK963	West	North 3♣¹ 3NT		2NT
Board: 58 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 44 N	North:  ♠ AKJ6  ♥ A7  ♠ K4  ♣ AJ632	South:  ♠ Q985  ♥ K862  ♠ A83  ♣ 54	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 59 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♣ J85  ♥ A1093  ♠ K95  ♣ 1087	South:  ♠ AKQ7  ♥ KJ  ♦ J842  ♣ AK2	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 60 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A864  ♥ AK9  ♠ KJ93  ♠ AJ	South:  ♠ K2  ▼ 10873  ◆ 8652  ♠ Q104	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 61 Dealer: S Vul: Both HCP: 11	<ul><li>★ K642</li><li>★ K9</li><li>◆ Q983</li><li>★ K64</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 20	<ul><li>A1095</li><li>✓ AQ95</li><li>AK5</li><li>✓ K10</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 13	<ul><li>★ AK52</li><li>▼ 87</li><li>◆ K107</li><li>◆ QJ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 21	<ul><li>◆ 93</li><li>♥ AKJ8</li><li>◆ A742</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 5	<ul><li>♦ 9763</li><li>♥ K1084</li><li>♦ 76</li><li>♠ Q96</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: Both North HCP: 11 South HCP: 21 Contract: 4N S	North:  ♠ K642  ♥ K9  ♠ Q983  ♠ K64	South:  ♠ AQ10  ♠ AQJ7  ♠ AKJ7  ♣ 97	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 62 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A1095  ♥ AQ95  ♠ AK5  ♠ K10	South:  ♠ K864  ♥ K  ♠ Q432  ♠ AJ73	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 63 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6♠ S	North:  ♠ AK52  ♥ 87  ♠ K107  ♣ QJ74	South:  ♠ QJ93  ♥ A10  ♠ AQ5  ♠ AK53	West Pass Pass 1. Stay	North  3♣¹ 6♠ man	East Pass AP	2NT
Board: 64 Dealer: N Vul: NS North HCP: 21 South HCP: 11 Contract: 6N N	North:	South:  ♠ AJ104  ₱ 643  ♠ KQ10  ♣ J104	Pass Pass 1. Stay	North 2NT 3♥ 6NT man ntitative	Pass Pass AP	
Board: 65 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ◆ 9763  ▼ K1084  ◆ 76  ◆ Q96	South:  ♠ AKJ10  ♥ AJ72  ♠ A105  ♣ K7	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 61 Dealer: S Vul: Both HCP: 21	<ul><li>AQ10</li><li>AQJ7</li><li>AKJ7</li><li>97</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 13	<ul><li>★ K864</li><li>★ K</li><li>◆ Q432</li><li>◆ AJ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 20	<ul><li>♣ QJ93</li><li>♥ A10</li><li>◆ AQ5</li><li>♣ AK53</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: NS HCP: 11	<ul><li>★ AJ104</li><li>★ 643</li><li>★ KQ10</li><li>★ J104</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 20	<ul><li>★ AKJ10</li><li>▼ AJ72</li><li>◆ A105</li><li>♣ K7</li></ul>	The opponents are silent.  You bid first.

Board: 61 Dealer: S Vul: Both North HCP: 11 South HCP: 21 Contract: 4N S	North:  ♠ K642  ♥ K9  ♠ Q983  ♠ K64	South:  ♠ AQ10  ♠ AQJ7  ♠ AKJ7  ♣ 97	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 62 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A1095  ♥ AQ95  ♠ AK5  ♠ K10	South:  ♠ K864  ♥ K  ♠ Q432  ♠ AJ73	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 63 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6♠ S	North:  ♠ AK52  ♥ 87  ♠ K107  ♣ QJ74	South:  ♠ QJ93  ♥ A10  ♠ AQ5  ♠ AK53	West Pass Pass 1. Stay	North  3♣¹ 6♠ man	East Pass AP	2NT
Board: 64 Dealer: N Vul: NS North HCP: 21 South HCP: 11 Contract: 6N N	North:	South:  ♠ AJ104  ₱ 643  ♠ KQ10  ♣ J104	Pass Pass 1. Stay	North 2NT 3♥ 6NT man ntitative	Pass Pass AP	
Board: 65 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ◆ 9763  ▼ K1084  ◆ 76  ◆ Q96	South:  ♠ AKJ10  ♥ AJ72  ♠ A105  ♣ K7	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 66 Dealer: N Vul: EW HCP: 20	<ul><li>★ AKJ</li><li>★ K63</li><li>◆ AK92</li><li>◆ Q98</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 7	<ul><li>★ K983</li><li>♥ Q105</li><li>◆ Q42</li><li>◆ 732</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 20	<ul><li>◆ 94</li><li>♥ AKQ</li><li>◆ AK73</li><li>◆ A943</li></ul>	The opponents are silent.  You bid first.
Board: 69 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ93</li><li>★ A64</li><li>◆ J642</li><li>★ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 20	<ul><li>★ K63</li><li>★ AKQ9</li><li>★ AQ102</li><li>★ Q10</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AKJ  ♥ K63  ♠ AK92  ♠ Q98	South:  ♠ 64  ♥ QJ54  ♦ J76  ♣ A543	West Pass AP 1. Stay		Pass	
Board: 67 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K983  ♥ Q105  • Q42  ♣ 732	South:  ♠ AJ5  ♥ A9863  ♠ K7  ♠ AKJ	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 68 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ◆ 94 ▼ AKQ ◆ AK73 ◆ A943	South:  ♠ A876  ♥ 973  ♦ 108  ♣ J1052	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KJ93  ♥ A64  ♦ J642  ♣ J5	South:  ♠ A85  ♥ QJ853  ♠ AQ  ♠ AK9	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 70 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♥ N	North:  ♠ K63  ♥ AKQ9  ♠ AQ102  ♠ Q10	South:  ♠ AJ82  ♥ 7654  ♠ 6  ♠ 9765	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 66 Dealer: N Vul: EW HCP: 8	<ul><li>♠ 64</li><li>♥ QJ54</li><li>♦ J76</li><li>♠ A543</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 20	<ul><li>AJ5</li><li>✓ A9863</li><li>✓ K7</li><li>AKJ</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 5	<ul><li>★ A876</li><li>♥ 973</li><li>♦ 108</li><li>★ J1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 20	<ul><li>A85</li><li>♥ QJ853</li><li>AQ</li><li>AK9</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 5	<ul><li>AJ82</li><li>₹7654</li><li>6</li><li>₹9765</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AKJ  ♥ K63  ♠ AK92  ♠ Q98	South:  ♠ 64  ♥ QJ54  ♦ J76  ♣ A543	West Pass AP 1. Stay		Pass	
Board: 67 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K983  ♥ Q105  • Q42  ♣ 732	South:  ♠ AJ5  ♥ A9863  ♠ K7  ♠ AKJ	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 68 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ◆ 94 ▼ AKQ ◆ AK73 ◆ A943	South:  ♠ A876  ♥ 973  ♦ 108  ♣ J1052	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KJ93  ♥ A64  ♦ J642  ♣ J5	South:  ♠ A85  ♥ QJ853  ♠ AQ  ♠ AK9	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 70 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♥ N	North:  ♠ K63  ♥ AKQ9  ♠ AQ102  ♠ Q10	South:  ♠ AJ82  ♥ 7654  ♠ 6  ♠ 9765	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 71 Dealer: S Vul: None HCP: 5	<ul><li>♦ 9654</li><li>♥ KJ5</li><li>♦ 953</li><li>♣ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AK4</li><li>✓ AKQ65</li><li>◆ 86</li><li>◆ KJ4</li></ul>	The opponents are silent.  You bid first.
Board: 73 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ107</li><li>♥ K643</li><li>◆ J4</li><li>♣ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 20	<ul><li>AQ53</li><li>₹764</li><li>AK5</li><li>AQJ</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 8	<b>♠</b> KQJ10 <b>♥</b> Q975 <b>♦</b> 1065 <b>♣</b> 95	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ K8  ▼ A876  ♠ AKQ6  ♣ A98		North  3♣¹  3NT man	East Pass AP	2NT
Board: 72 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ AK4  ♥ AKQ65  ♠ 86  ♠ KJ4	South:  ♣ J965  ♥ 87  ♠ KQ73  ♣ AQ3	Pass AP 1. Stay	North 2NT 3▼ man ntitative	Pass Pass	
Board: 73 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ QJ107  ♥ K643  ♦ J4  ♠ Q53	South:  ♠ AK42  ♥ Q97  ♠ AQ63  ♠ AJ	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 74 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ53  ♥ 764  ♠ AK5  ♣ AQJ	South:  ♠ K942  ♥ A532  ♠ 73  ♣ K85	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
Board: 75 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ KQJ10  ♥ Q975  ♦ 1065  ♣ 95	South:  ♠ A873  ♥ KJ6  ♠ A8  ♣ AKJ2	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 71 Dealer: S Vul: None HCP: 20	<b>♦</b> K8 <b>♥</b> A876 <b>♦</b> AKQ6 <b>♣</b> A98	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 12	<ul><li>♣ J965</li><li>♥ 87</li><li>♦ KQ73</li><li>♣ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK42</li><li>♥ Q97</li><li>♦ AQ63</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 10	<ul><li>★ K942</li><li>★ A532</li><li>★ 73</li><li>★ K85</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 20	<ul><li>★ A873</li><li>♥ KJ6</li><li>★ A8</li><li>★ AKJ2</li></ul>	The opponents are silent.  You bid first.

Board: 71 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ K8  ▼ A876  ♠ AKQ6  ♣ A98		North  3♣¹  3NT man	East Pass AP	2NT
Board: 72 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ AK4  ♥ AKQ65  ♠ 86  ♠ KJ4	South:  ♣ J965  ♥ 87  ♠ KQ73  ♣ AQ3	Pass AP 1. Stay	North 2NT 3▼ man ntitative	Pass Pass	
Board: 73 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ QJ107  ♥ K643  ♦ J4  ♠ Q53	South:  ♠ AK42  ♥ Q97  ♠ AQ63  ♠ AJ	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 74 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ53  ♥ 764  ♠ AK5  ♣ AQJ	South:  ♠ K942  ♥ A532  ♠ 73  ♣ K85	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
Board: 75 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ KQJ10  ♥ Q975  ♦ 1065  ♣ 95	South:	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 76 Dealer: N Vul: NS HCP: 20	<ul><li>★ KQ</li><li>▼ A83</li><li>◆ K64</li><li>◆ AKJ53</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 9	<ul><li>▲ A754</li><li>♥ J85</li><li>◆ J4</li><li>▲ QJ109</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 20	<ul><li>AJ942</li><li>✓ AK7</li><li>A109</li><li>A3</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 9	<ul><li>★ K1098</li><li>♥ J74</li><li>◆ 32</li><li>◆ AJ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKQ9</li><li>★ AQJ</li><li>◆ J5</li><li>★ K1094</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ KQ  ♥ A83  ♠ K64  ♣ AKJ53	South:  ♠ A842  ♥ J96  ♠ A98  ♣ Q62	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 77 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ A754  ♥ J85  ♦ J4  ♠ QJ109	South:  ♠ KJ  ♠ AKQ63  ♠ A82  ♠ K53	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3▼
Board: 78 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AJ942  ♥ AK7  ♠ A109  ♠ A3	South:  ♠ Q1083  ♥ 52  ♠ 874  ♣ K987	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 79 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ♠ K1098  ♥ J74  ♦ 32  ♠ AJ76	South:  ♠ AQ65  ♥ 95  ♠ AKQ109  ♠ KQ	West Pass Pass 1. Stay	North 3♣¹ 6♠ man	East Pass AP	2NT
Board: 80 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKQ9  ♥ AQJ  ♦ J5  ♠ K1094	South:	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹

Board: 76 Dealer: N Vul: NS HCP: 11	<ul><li>A842</li><li>✓ J96</li><li>A98</li><li>Q62</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 20	<b>♦</b> KJ <b>♥</b> AKQ63 <b>♦</b> A82 <b>♣</b> K53	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 5	♦ Q1083 ♥ 52 ♦ 874 • K987	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 20	<ul><li>AQ65</li><li>♥ 95</li><li>AKQ109</li><li>KQ</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 5	<ul><li>★ 8643</li><li>▼ 1032</li><li>★ K93</li><li>★ Q76</li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ KQ  ♥ A83  ♠ K64  ♣ AKJ53	South:  ♠ A842  ♥ J96  ♠ A98  ♣ Q62	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 77 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ A754  ♥ J85  ♦ J4  ♠ QJ109	South:  ♠ KJ  ♠ AKQ63  ♠ A82  ♣ K53	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3▼
Board: 78 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AJ942  ♥ AK7  ♠ A109  ♠ A3	South:  ♠ Q1083  ♥ 52  ♠ 874  ♣ K987	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 79 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ♠ K1098  ♥ J74  ♦ 32  ♠ AJ76	South:  ♠ AQ65  ♥ 95  ♠ AKQ109  ♠ KQ	West Pass Pass 1. Stay	North 3♣¹ 6♠ man	East Pass AP	2NT
Board: 80 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKQ9  ♥ AQJ  ♦ J5  ♠ K1094	South:	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹

Board: 81 Dealer: S Vul: None HCP: 9	<ul><li>↑753</li><li>↑KQ52</li><li>↑A2</li><li>◆9854</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ5</li><li>▼ KJ109</li><li>◆ AK53</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 9	<ul><li>◆ 9864</li><li>♥ 105</li><li>◆ AJ82</li><li>◆ KJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 20	<ul><li>A4</li><li>✓ KQJ85</li><li>AK106</li><li>✓ K5</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q874</li><li>♥ J1053</li><li>◆ A3</li><li>♣ A75</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

Board: 81 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6♥ S	North:  ♣ 753  ♥ KQ52  ♠ A2  ♣ 9854	South:  ♠ KJ4  ♥ AJ843  ♠ K8  ♣ AKQ	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT
Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 4♥ N	North:  ♠ KQ5  ♥ KJ109  ♠ AK53  ♣ A4	South:  ◆ 942  ▼ AQ43  ◆ 84  ◆ KQ102	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 83 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:	South:  ♠ A10  ♥ AQJ8  ♠ K765  ♠ AQ3		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 84 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ KQJ85  ♠ AK106  ♣ K5	South:	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 4N S	North:  ♠ Q874  ♥ J1053  ♠ A3  ♣ A75	South:  ♠ AKJ3  ♥ AK6  ♠ QJ104  ♣ Q2	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	X AP	South 2NT 3♠

Board: 81 Dealer: S Vul: None HCP: 21	<ul><li>★ KJ4</li><li>★ AJ843</li><li>★ K8</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 11	<ul><li>♦ 942</li><li>♥ AQ43</li><li>♦ 84</li><li>♣ KQ102</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 20	<ul><li>★ A10</li><li>▼ AQJ8</li><li>◆ K765</li><li>★ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 8	<ul><li>↓ J52</li><li>↓ A1097</li><li>↓ Q53</li><li>♪ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AKJ3</li><li>♥ AK6</li><li>♠ QJ104</li><li>♠ Q2</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 81 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6♥ S	North:  ♣ 753  ♥ KQ52  ♠ A2  ♣ 9854	South:  ♠ KJ4  ♥ AJ843  ♠ K8  ♣ AKQ	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT
Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 4♥ N	North:  ♠ KQ5  ♥ KJ109  ♠ AK53  ♣ A4	South:  ◆ 942  ▼ AQ43  ◆ 84  ◆ KQ102	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 83 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:	South:  ♠ A10  ♥ AQJ8  ♠ K765  ♠ AQ3		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 84 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ KQJ85  ♠ AK106  ♣ K5	South:	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 4N S	North:  ♠ Q874  ♥ J1053  ♠ A3  ♣ A75	South:  ♠ AKJ3  ♥ AK6  ♠ QJ104  ♣ Q2	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	X AP	South 2NT 3♠

Board: 86 Dealer: N Vul: None HCP: 20	<ul><li>♣ QJ2</li><li>♥ AJ7</li><li>◆ AJ10</li><li>♣ AK65</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 7	<ul><li>1098</li><li>✓ KJ106</li><li>✓ K76</li><li>№ 976</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 21	<ul><li>★ AKQJ10</li><li>★ K94</li><li>★ KQ</li><li>★ QJ4</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: NS HCP: 7	<ul><li>★ A963</li><li>★ K93</li><li>◆ 964</li><li>★ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 21	<ul><li>A2</li><li>✓ AJ2</li><li>AKQ8</li><li>✓ K1098</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ QJ2  ♥ AJ7  ♠ AJ10  ♣ AK65	South:  ♠ A105  ♥ 10865  ♦ 953  ♠ Q97	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 87 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ 1098  ♥ KJ106  ♠ K76  ♠ 976	South:  ♠ AKQ  ♥ 85  ♠ AQ102  ♠ AJ105	West Pass Pass 1. Stay	North 3♣¹ 3NT man		2NT
Board: 88 Dealer: N Vul: None North HCP: 21 South HCP: 14 Contract: 6N N	North:  ♠ AKQJ10  ♥ K94  ♠ KQ  ♠ QJ4	South:	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A963  ♥ K93  ♦ 964  ♠ 1075	South:  ♠ Q52  ♥ QJ  ♠ AKQJ5  ♣ KQ4	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3◆
Board: 90 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A2  ♥ AJ2  ♠ AKQ8  ♣ K1098	South:  ♠ KQ87  ♥ K864  ♦ 105  ♣ J76	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 86 Dealer: N Vul: None HCP: 6	<ul><li>★ A105</li><li>▼ 10865</li><li>◆ 953</li><li>◆ Q97</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AKQ</li><li>♥ 85</li><li>♦ AQ102</li><li>♠ AJ105</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: None HCP: 14	<ul><li>★32</li><li>▼ AQJ7</li><li>◆ 972</li><li>♠ AK76</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 20	<ul><li>♣ Q52</li><li>♥ QJ</li><li>◆ AKQJ5</li><li>♣ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 9	<ul><li>★ KQ87</li><li>▼ K864</li><li>◆ 105</li><li>◆ J76</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ QJ2  ♥ AJ7  ♠ AJ10  ♣ AK65	South:  ♠ A105  ♥ 10865  ♦ 953  ♠ Q97	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 87 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ 1098  ♥ KJ106  ♠ K76  ♠ 976	South:  ♠ AKQ  ♥ 85  ♠ AQ102  ♠ AJ105	West Pass Pass 1. Stay	North 3♣¹ 3NT man		2NT
Board: 88 Dealer: N Vul: None North HCP: 21 South HCP: 14 Contract: 6N N	North:  ♠ AKQJ10  ♥ K94  ♠ KQ  ♠ QJ4	South:	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A963  ♥ K93  ♦ 964  ♠ 1075	South:  ♠ Q52  ♥ QJ  ♠ AKQJ5  ♣ KQ4	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3◆
Board: 90 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A2  ♥ AJ2  ♠ AKQ8  ♣ K1098	South:  ♠ KQ87  ♥ K864  ♦ 105  ♣ J76	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 91 Dealer: S Vul: Both HCP: 7	<ul><li>\$532</li><li>\$8653</li><li>\$J93</li><li>\$AQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 20	<ul><li>★ A4</li><li>✓ AKQ2</li><li>◆ K1092</li><li>◆ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: Both HCP: 9	<ul><li>♣ J75</li><li>♥ QJ95</li><li>♦ KQ64</li><li>♣ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 20	<ul><li>AQ9</li><li>✓ AKQ7</li><li>92</li><li>AJ63</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 11	<ul><li>A953</li><li>♥ Q974</li><li>↑ 75</li><li>♣ KQ7</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ94  ♥ AJ  ♠ AKQ104  ♣ 52		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 92 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ AKQ2  ♠ K1092  ♣ KJ10	South:  ♠ Q765  ♥ 10873  ♠ 8  ♠ AQ42	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 93 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ J75  ♥ QJ95  ♠ KQ64  ♣ 92	South:  ♠ AK108  ♥ AK72  ♠ A95  ♣ Q5	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 94 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ9  ♥ AKQ7  ♦ 92  ♣ AJ63	South:  ◆ J1087  ▼ 106  ◆ AK5  ◆ 10754	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 95 Dealer: S Vul: Both North HCP: 11 South HCP: 21 Contract: 6N S	North:  ♠ A953  ♥ Q974  ♠ 75  ♣ KQ7	South:  ♠ Q104  ♥ AK10  ♠ AK108  ♣ AJ5	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	2NT 3♦

Board: 91 Dealer: S Vul: Both HCP: 20	<ul><li>AQ94</li><li>✓ AJ</li><li>AKQ104</li><li>52</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q765</li><li>♥ 10873</li><li>♦ 8</li><li>♣ AQ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK108</li><li>▼ AK72</li><li>★ A95</li><li>★ Q5</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 21	<ul><li>♣ Q104</li><li>♥ AK10</li><li>◆ AK108</li><li>♣ AJ5</li></ul>	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ94  ♥ AJ  ♠ AKQ104  ♣ 52		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 92 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ AKQ2  ♠ K1092  ♣ KJ10	South:  ♠ Q765  ♥ 10873  ♠ 8  ♠ AQ42	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 93 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ J75  ♥ QJ95  ♠ KQ64  ♣ 92	South:  ♠ AK108  ♥ AK72  ♠ A95  ♣ Q5	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 94 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ9  ♥ AKQ7  ♦ 92  ♣ AJ63	South:  ◆ J1087  ▼ 106  ◆ AK5  ◆ 10754	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 95 Dealer: S Vul: Both North HCP: 11 South HCP: 21 Contract: 6N S	North:  ♠ A953  ♥ Q974  ♠ 75  ♣ KQ7	South:  ♠ Q104  ♥ AK10  ♠ AK108  ♣ AJ5	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	2NT 3♦

Board: 96 Dealer: N Vul: NS HCP: 21	<ul><li>★ AK10</li><li>▼ AQJ4</li><li>◆ Q10</li><li>◆ AJ104</li></ul>	The opponents are silent.  You bid first.
Board: 97 Dealer: S Vul: None HCP: 8	<b>♠</b> Q74 <b>♥</b> K1087 <b>♦</b> 965 <b>♠</b> K94	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ</li><li>▼ 76</li><li>◆ AK82</li><li>◆ AKQ62</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 5	<ul><li>♣ Q543</li><li>♥ Q92</li><li>◆ J73</li><li>♣ 1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 21	<ul><li>★ A102</li><li>▼ A104</li><li>◆ AK9</li><li>◆ KQJ4</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK10  ♥ AQJ4  ♦ Q10  ♣ AJ104	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 97 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q74  ♥ K1087  ♦ 965  ♠ K94	South: <b>♣</b> J6 <b>♥</b> Q43 <b>♦</b> AKQJ8 <b>♣</b> AQJ	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 98 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K.J  ♥ 76  ♠ AK82  ♣ AKQ62	South:  ♣ A54  ▼ A1092  ♣ 7543  ♣ 53	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 99 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q543  ♥ Q92  ♦ J73  ♣ 1032	South:  ♠ AK82  ♥ 843  ♠ AK  ♣ AK65	Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 100 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ A102  ♥ A104  ♠ AK9  ♣ KQJ4	South:  ♣ 73  ▼ KJ93  ◆ 543  ♣ A1083	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Dea Vu	ard: 96 aler: N l: NS P: 6	♦ 972 ♥ K1073 ♦ 9842 ♣ K6	The opponents are silent.  Partner bids first.
Dea Vu	ard: 97 aler: S l: None P: 20	<ul><li>♣ J6</li><li>♥ Q43</li><li>◆ AKQJ8</li><li>♣ AQJ</li></ul>	The opponents are silent.  You bid first.
Dea Vu	ard: 98 aler: N 1: EW P: 8	<ul><li>A54</li><li>✓ A1092</li><li>✓ 7543</li><li>✓ 53</li></ul>	The opponents are silent.  Partner bids first.
Dea Vu	ard: 99 aler: S l: None P: 21	<ul><li>♠ AK82</li><li>♥ 843</li><li>♠ AK</li><li>♠ AK65</li></ul>	The opponents are silent. You bid first.
Dea Vu	ard: 100 aler: N l: NS P: 8	<ul><li>★73</li><li>★ KJ93</li><li>★ 543</li><li>★ A1083</li></ul>	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK10  ♥ AQJ4  ♦ Q10  ♣ AJ104	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 97 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q74  ♥ K1087  ♦ 965  ♠ K94	South: <b>♣</b> J6 <b>♥</b> Q43 <b>♦</b> AKQJ8 <b>♣</b> AQJ	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 98 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K.J  ♥ 76  ♠ AK82  ♣ AKQ62	South:  ♣ A54  ▼ A1092  ♣ 7543  ♣ 53	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 99 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q543  ♥ Q92  ♦ J73  ♣ 1032	South:  ♠ AK82  ♥ 843  ♠ AK  ♣ AK65	Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 100 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ A102  ♥ A104  ♠ AK9  ♣ KQJ4	South:  ♣ 73  ▼ KJ93  ◆ 543  ♣ A1083	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 101 Dealer: S Vul: EW HCP: 5	<ul><li>♦ 8742</li><li>♥ J32</li><li>♦ KJ5</li><li>♠ 753</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ5</li><li>★ A103</li><li>★ AQJ4</li><li>★ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 6	<ul><li>◆ Q86</li><li>◆ 9865</li><li>◆ KJ9</li><li>◆ 765</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AQ</li><li>♥ J94</li><li>♦ AKQ</li><li>♠ KJ875</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 13	<ul><li>★ KJ86</li><li>★ AJ8</li><li>★ A943</li><li>★ 53</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S	North: <b>♠</b> 8742	South:	West	North	East	South 2NT
Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	♥ J32 ♦ KJ5 ♣ 753	◆ AK10 ◆ AQ87 ◆ AK2	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	
Board: 102 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KJ5  ♥ A103  ♠ AQJ4  ♣ KQ7	South:  ♠ Q87  ♥ 9764  ♦ 65  ♠ A1043	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 103 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 4♥ S	North:  ♠ Q86  ♥ 9865  ♠ KJ9  ♠ 765	South:  ♠ AJ5  ♥ AKQJ  ♠ A876  ♠ Q10	West Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	2NT
Board: 104 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ J94  ♠ AKQ  ♣ KJ875	South:  ♣ 732  ♥ Q1062  ♦ 987  ♣ A103	West Pass AP 1. Stay		Pass	
Board: 105 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 4N S	North:  ♠ KJ86  ♥ AJ8  ♠ A943  ♣ 53	South:  ♠ A73  ♥ Q75  ♠ KQJ7  ♣ AKJ	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 101 Dealer: S Vul: EW HCP: 21	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 6	<ul><li>◆ Q87</li><li>◆ 9764</li><li>◆ 65</li><li>◆ A1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 21	<ul><li>▲ AJ5</li><li>▼ AKQJ</li><li>◆ A876</li><li>▲ Q10</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 6	<ul><li>★732</li><li>♥Q1062</li><li>◆987</li><li>★A103</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 20	<ul><li>♠ A73</li><li>♥ Q75</li><li>♠ KQJ7</li><li>♠ AKJ</li></ul>	The opponents are silent. You bid first.

Board: 101 Dealer: S	North: <b>♠</b> 8742	South:	West	North	East	South 2NT
Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	♥ J32 ♦ KJ5 ♣ 753	◆ AK10 ◆ AQ87 ◆ AK2	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	
Board: 102 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KJ5  ♥ A103  ♠ AQJ4  ♣ KQ7	South:  ♠ Q87  ♥ 9764  ♦ 65  ♠ A1043	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 103 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 4♥ S	North:  ♠ Q86  ♥ 9865  ♠ KJ9  ♠ 765	South:  ♠ AJ5  ♥ AKQJ  ♠ A876  ♠ Q10	West Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	2NT
Board: 104 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ J94  ♠ AKQ  ♣ KJ875	South:  ♣ 732  ♥ Q1062  ♦ 987  ♣ A103	West Pass AP 1. Stay		Pass	
Board: 105 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 4N S	North:  ♠ KJ86  ♥ AJ8  ♠ A943  ♣ 53	South:  ♠ A73  ♥ Q75  ♠ KQJ7  ♣ AKJ	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 106 Dealer: N Vul: None HCP: 20	<ul><li>AKJ</li><li>✓ AQ4</li><li>AQ6</li><li>₹ 7643</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q73</li><li>♥ KJ97</li><li>◆ 10643</li><li>♣ AJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: None HCP: 20	<ul><li>A5</li><li>✓ AK</li><li>✓ AQJ74</li><li>✓ Q763</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q984</li><li>♥ Q3</li><li>◆ J976</li><li>♣ 542</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: Both HCP: 20	<ul><li>▲ A97</li><li>✓ K4</li><li>◆ AKQ2</li><li>▲ A987</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:	South:	West Pass AP 1. Stay		Pass	
Board: 107 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ Q73  ♥ KJ97  • 10643  ♣ AJ	South:  ♠ AK2  ♥ A10  ♠ AQ72  ♠ K762	Pass Pass AP 1. Stay	1111	Pass Pass	2NT 3♦
Board: 108 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A5  ♥ AK  ♠ AQJ74  ♠ Q763	South:  ♦ 8632  ♥ Q87  ♦ K52  ♣ AK10	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 109 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ Q984  ♥ Q3  ♦ J976  ♣ 542	South:  ♠ A102  ♥ AJ109  ♠ Q2  ♣ AKQ10	Pass		East Pass AP	2NT
Board: 110 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A97  ♥ K4  ♠ AKQ2  ♣ A987	South:  ♣ J1063  ♥ A105  ♦ 94  ♣ J642	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 106 Dealer: N Vul: None HCP: 7	<ul><li>♦ 9543</li><li>♥ K983</li><li>♦ 8754</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK2</li><li>♥ A10</li><li>♠ AQ72</li><li>♠ K762</li></ul>	The opponents are silent.  You bid first.
Board: 108 Dealer: N Vul: None HCP: 12	♦ 8632 ♥ Q87 ♦ K52 ♠ AK10	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: NS HCP: 20	<ul><li>★ A102</li><li>▼ AJ109</li><li>◆ Q2</li><li>★ AKQ10</li></ul>	The opponents are silent.  You bid first.
Board: 110 Dealer: N Vul: Both HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:	South:	West Pass AP 1. Stay		Pass	
Board: 107 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ Q73  ♥ KJ97  • 10643  ♣ AJ	South:  ♠ AK2  ♥ A10  ♠ AQ72  ♠ K762	Pass Pass AP 1. Stay	1111	Pass Pass	2NT 3♦
Board: 108 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A5  ♥ AK  ♠ AQJ74  ♠ Q763	South:  ♦ 8632  ♥ Q87  ♦ K52  ♣ AK10	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 109 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ Q984  ♥ Q3  ♦ J976  ♣ 542	South:  ♠ A102  ♥ AJ109  ♠ Q2  ♣ AKQ10	Pass		East Pass AP	2NT
Board: 110 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A97  ♥ K4  ♠ AKQ2  ♣ A987	South:  ♣ J1063  ♥ A105  ♦ 94  ♣ J642	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 111 Dealer: S Vul: None HCP: 10	<ul><li>★ KQ42</li><li>★ K642</li><li>◆ Q1098</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 20	<ul><li>AK7</li><li>✓ AK76</li><li>A84</li><li>♠ Q94</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 5	<ul><li>10973</li><li>K763</li><li>Q4</li><li>1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 20	<ul><li>★ K104</li><li>★ AQ109</li><li>◆ AK</li><li>★ A762</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 5	<ul><li>▶ J86</li><li>♥ J963</li><li>◆ QJ95</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 6N S	North:  ♠ KQ42  ♥ K642  ♦ Q1098  ♣ 5	South:  ♠ A9  ♥ AQ93  ♠ A763  ♠ AK3	West Pass Pass 1. Stay	6NT	East Pass AP	2NT
Board: 112 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK7  ♥ AK76  ♠ A84  ♠ Q94	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 113 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ2  ♥ A104  ♠ AK87  ♠ K43	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ K104  ♥ AQ109  ♠ AK  ♣ A762	South:  ♠ A873  ♥ K7  ♦ 1052  ♠ QJ98	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ A104  ♥ AK2  ♠ A2  ♠ AJ763	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 111 Dealer: S Vul: None HCP: 21	<ul><li>♠ A9</li><li>♥ AQ93</li><li>♠ A763</li><li>♠ AK3</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 6	<ul><li>♣ J104</li><li>♥ Q842</li><li>♦ K653</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 20	<ul><li>AQ2</li><li>✓ A104</li><li>AK87</li><li>✓ K43</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 10	<ul><li>★ A873</li><li>★ K7</li><li>★ 1052</li><li>★ QJ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 20	<ul><li>★ A104</li><li>★ AK2</li><li>★ A2</li><li>★ AJ763</li></ul>	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 6N S	North:  ♠ KQ42  ♥ K642  ♦ Q1098  ♣ 5	South:  ♠ A9  ♥ AQ93  ♠ A763  ♠ AK3	West Pass Pass 1. Stay	6NT	East Pass AP	2NT
Board: 112 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK7  ♥ AK76  ♠ A84  ♠ Q94	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 113 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ2  ♥ A104  ♠ AK87  ♠ K43	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ K104  ♥ AQ109  ♠ AK  ♣ A762	South:  ♠ A873  ♥ K7  ♦ 1052  ♠ QJ98	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ A104  ♥ AK2  ♠ A2  ♠ AJ763	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 116 Dealer: N Vul: Both HCP: 20	<ul><li>AKQ93</li><li>✓ A53</li><li>✓ K6</li><li>A72</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q754</li><li>♥ Q104</li><li>◆ QJ9</li><li>♣ J63</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 21	<ul><li>♠ AKJ53</li><li>♥ KQ</li><li>♠ KJ</li><li>♠ A874</li></ul>	The opponents are silent.  You bid first.
Board: 119 Dealer: S Vul: Both HCP: 10	<ul><li>◆ Q82</li><li>◆ K876</li><li>◆ QJ103</li><li>◆ Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 21	<ul><li>AQ62</li><li>✓ A42</li><li>A8</li><li>AK97</li></ul>	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ93  ♥ A53  ♠ K6  ♣ A72	South:	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q754  ♥ Q104  ♦ QJ9  ♣ J63	South:  ♠ AKJ  ♥ AJ62  ♠ AK8  ♣ 874			East X AP	South 2NT 3♥
Board: 118 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 44 N	North:  ♠ AKJ53  ♥ KQ  ♠ KJ  ♣ A874	South:  ♠ Q1096  ♥ A873  ♠ 1043  ♣ J10	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ Q82  ♥ K876  ♦ QJ103  ♣ Q2	South:  ♠ AK  ♥ AQ3  ♠ A42  ♠ KJ973	Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 120 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4♠ N	North:	South:  ♠ K974  ♥ J1053  ♦ Q74  ♣ 106	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹

Board: 116 Dealer: N Vul: Both HCP: 9	<ul><li>♦ 8652</li><li>♥ J10</li><li>♦ A43</li><li>♠ KJ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 20	<ul><li>★ AKJ</li><li>▼ AJ62</li><li>◆ AK8</li><li>◆ 874</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 118 Dealer: N Vul: None HCP: 7	◆ Q1096 ▼ A873 ◆ 1043 ◆ J10	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AK</li><li>♥ AQ3</li><li>♠ A42</li><li>♠ KJ973</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: None HCP: 6	<ul><li>★K974</li><li>▼J1053</li><li>◆Q74</li><li>◆106</li></ul>	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ93  ♥ A53  ♠ K6  ♣ A72	South:	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q754  ♥ Q104  ♦ QJ9  ♣ J63	South:  ♠ AKJ  ♥ AJ62  ♠ AK8  ♣ 874			East X AP	South 2NT 3♥
Board: 118 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 44 N	North:  ♠ AKJ53  ♥ KQ  ♠ KJ  ♣ A874	South:  ♠ Q1096  ♥ A873  ♠ 1043  ♣ J10	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ Q82  ♥ K876  ♦ QJ103  ♣ Q2	South:  ♠ AK  ♥ AQ3  ♠ A42  ♠ KJ973	Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 120 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4♠ N	North:	South:  ♠ K974  ♥ J1053  ♦ Q74  ♣ 106	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹

Board: 121 Dealer: S Vul: None HCP: 9	<ul><li>AJ82</li><li>✓ 107</li><li>✓ J943</li><li>✓ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 20	<ul><li>★ K84</li><li>★ AQ65</li><li>★ A1072</li><li>★ AK</li></ul>	The opponents are silent.  You bid first.
Board: 123 Dealer: S Vul: None HCP: 9	<ul><li>1086</li><li>KQ76</li><li>Q64</li><li>Q63</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AK</li><li>♥ AJ6</li><li>♠ AKJ</li><li>♠ 108753</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 5	<ul><li>♣ J1084</li><li>♥ 7632</li><li>♦ K854</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ AJ82  ♥ 107  ♦ J943  ♠ K75	South:  ♠ K7  ♥ KQJ8  ♠ AK107  ♣ A103		North  3♣¹  3NT man	East Pass AP	2NT
Board: 122 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K84  ♥ AQ65  ♠ A1072  ♣ AK	South:  ♠ A1053  ♥ 10  ♦ J864  ♠ 8652	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 123 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ 1086  ♥ KQ76  ♠ Q64  ♣ Q63	South:  ♠ AQ7  ♥ J4  ♠ AK53  ♠ AK82	West Pass Pass 1. Stay	North  3♣¹  3NT man	East Pass AP	2NT
Board: 124 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AK  ♥ AJ6  ♠ AKJ  ♣ 108753	South:  ♠ Q1065  ♥ 8742  ♠ 2  ♠ AKQ6	West Pass AP 1. Stay		Pass	
Board: 125 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North: <b>♣</b> J1084 <b>♥</b> 7632 <b>♦</b> K854 <b>♣</b> J	South:  ♠ KQ96  ♥ KJ54  ♠ A3  ♣ AK10	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: Dealer: Vul: No HCP: 2	S VKC	QJ8 K107	The opponents are silent. You bid first.
Board: Dealer: Vul: EV HCP: 5	N ▼ 10 W ◆ J86	64	The opponents are silent.  Partner bids first.
Board: Dealer: Vul: No HCP: 2	S V J4 one Ak	<b>K</b> 53	The opponents are silent.  You bid first.
Board: Dealer: Vul: Bo HCP: 1	N	42	The opponents are silent.  Partner bids first.
Board: Dealer: Vul: EV HCP: 2	S	54	The opponents are silent.  You bid first.

Board: 121 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ AJ82  ♥ 107  ♦ J943  ♠ K75	South:  ♠ K7  ♥ KQJ8  ♠ AK107  ♣ A103		North  3♣¹  3NT man	East Pass AP	2NT
Board: 122 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K84  ♥ AQ65  ♠ A1072  ♣ AK	South:  ♠ A1053  ♥ 10  ♦ J864  ♠ 8652	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 123 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ 1086  ♥ KQ76  ♠ Q64  ♣ Q63	South:  ♠ AQ7  ♥ J4  ♠ AK53  ♠ AK82	West Pass Pass 1. Stay	North  3♣¹  3NT man	East Pass AP	2NT
Board: 124 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AK  ♥ AJ6  ♠ AKJ  ♣ 108753	South:  ♠ Q1065  ♥ 8742  ♠ 2  ♠ AKQ6	West Pass AP 1. Stay		Pass	
Board: 125 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North: <b>♣</b> J1084 <b>♥</b> 7632 <b>♦</b> K854 <b>♣</b> J	South:  ♠ KQ96  ♥ KJ54  ♠ A3  ♣ AK10	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 126 Dealer: N Vul: Both HCP: 21	<ul><li>AJ</li><li>✓ AKQ92</li><li>✓ 73</li><li>✓ AK63</li></ul>	The opponents are silent.  You bid first.
Board: 127 Dealer: S Vul: None HCP: 8	<ul><li>★ KJ32</li><li>★ A102</li><li>★ 10653</li><li>★ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 20	<ul><li>AQ7</li><li>✓ AQ4</li><li>AJ8</li><li>✓ K853</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 7	<ul><li>★ KJ42</li><li>♥ Q432</li><li>◆ J82</li><li>◆ 73</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 130 Dealer: N Vul: None HCP: 21	<ul><li>♠ AK8</li><li>♥ KJ7</li><li>♦ AQ84</li><li>♠ KJ3</li></ul>	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ AJ  ♥ AKQ92  ♠ 73  ♣ AK63	South:  ♠ Q96  ♥ 8753  ♠ AQJ  ♠ Q92	Pass Pass 1. Stay	North 2NT 3 V 6NT man ntitative	Pass Pass AP	
Board: 127 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ KJ32  ♥ A102  • 10653  ♣ 76	South:  ♠ AQ10  ♥ K643  ♠ AK9  ♠ A93			East Pass AP	2NT
Board: 128 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AQ7  ♥ AQ4  ♠ AJ8  ♣ K853	South:	West Pass AP 1. Stay		Pass	
Board: 129 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ KJ42  ♥ Q432  ♦ J82  ♣ 73	South:  ♠ AQ6  ♥ AJ975  ♠ AK3  ♠ Q9			East X AP	South 2NT 3♥
Board: 130 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ AK8  ♥ KJ7  ♠ AQ84  ♠ KJ3	South:  ♠ Q75  ♥ Q1065  ♠ K72  ♠ Q52	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 126 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q96</li><li>♥ 8753</li><li>◆ AQJ</li><li>♣ Q92</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 20	<ul><li>AQ10</li><li>K643</li><li>AK9</li><li>A93</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 6	<ul><li>10643</li><li>652</li><li>Q1096</li><li>A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AQ6</li><li>♥ AJ975</li><li>♠ AK3</li><li>♠ Q9</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 130 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q75</li><li>♥ Q1065</li><li>♦ K72</li><li>♣ Q52</li></ul>	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ AJ  ♥ AKQ92  ♠ 73  ♣ AK63	South:  ♠ Q96  ♥ 8753  ♠ AQJ  ♠ Q92	Pass Pass 1. Stay	North 2NT 3 V 6NT man ntitative	Pass Pass AP	
Board: 127 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ KJ32  ♥ A102  • 10653  ♣ 76	South:  ♠ AQ10  ♥ K643  ♠ AK9  ♠ A93			East Pass AP	2NT
Board: 128 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AQ7  ♥ AQ4  ♠ AJ8  ♣ K853	South:	West Pass AP 1. Stay		Pass	
Board: 129 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ KJ42  ♥ Q432  ♦ J82  ♣ 73	South:  ♠ AQ6  ♥ AJ975  ♠ AK3  ♠ Q9			East X AP	South 2NT 3♥
Board: 130 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ AK8  ♥ KJ7  ♠ AQ84  ♠ KJ3	South:  ♠ Q75  ♥ Q1065  ♠ K72  ♠ Q52	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 131 Dealer: S Vul: EW HCP: 8	<ul><li>AQ109</li><li>♥ 972</li><li>♦ 65</li><li>♠ Q1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 21	<ul><li>★ AKQ10</li><li>★ AK62</li><li>★ K92</li><li>★ Q8</li></ul>	The opponents are silent.  You bid first.
Board: 133 Dealer: S Vul: Both HCP: 5	<b>♦</b> Q832 <b>♥</b> 10952 <b>♦</b> J <b>♣</b> Q843	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 21	<ul><li>▲ AJ74</li><li>✔ AK7</li><li>◆ A9</li><li>▲ KQ65</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 7	<b>♦</b> 63 <b>♥</b> KJ76 <b>♦</b> 1063 <b>♣</b> K1042	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S Vul: EW	North: ♠ AQ109 ♥ 972	South:	West Pass	North 3♣¹	East Pass	2NT
North HCP: 8 South HCP: 20 Contract: 3N S	♦ 65 ♣ Q1073	◆ AKQ2 ◆ AJ62	Pass 1. Stay	3NT man	AP	
Board: 132 Dealer: N Vul: None North HCP: 21	North: ♠ AKQ10 ♥ AK62 ♦ K92	South:  ♣ J962  ♥ J54  ♣ AJ7	Pass	North 2NT 3♥	Pass Pass	_
South HCP: 7 Contract: 4♠ N	♣ Q8	<b>♣</b> 532	Pass 1. Stay		AP	
Board: 133 Dealer: S Vul: Both	North: ♠ Q832	South: ♠ AK74	West	North	East	South 2NT
North HCP: 5	♥ 10952 ♦ J	<b>♥</b> AK6 <b>♦</b> K87	Pass	-	Pass	3♠
South HCP: 20 Contract: 4♠ S	♣ Q843	<b>♦</b> K96	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 134 Dealer: N	North: ♠ AJ74	South: ♠ K932	West	North 2NT	East Pass	_
Vul: Both North HCP: 21 South HCP: 12	<b>♥</b> AK7 <b>♦</b> A9 <b>♣</b> KQ65	♥ 53 ♦ KQ106 ♣ A94	Pass AP	3♠	Pass	6♠
Contract: 6♠ N			1. Stay	man		
Board: 135 Dealer: S Vul: Both	North: ♠ 63	South: ♠ AKJ72	West	North	East	South 2NT
North HCP: 7	♥ KJ76	♥ Q5	Pass	-	Pass	3♠
South HCP: 20 Contract: 3N S	◆ 1063 ◆ K1042	◆ AQ54 ◆ A5	Pass 1. Stay	3NT man	AP	

Board: 131 Dealer: S Vul: EW HCP: 20	<ul><li>♦ 85</li><li>♥ KQJ</li><li>♦ AKQ2</li><li>♠ AJ62</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK74</li><li>★ AK6</li><li>★ K87</li><li>★ K96</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 12	<ul><li>★ K932</li><li>★ 53</li><li>★ KQ106</li><li>★ A94</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AKJ72</li><li>♥ Q5</li><li>♠ AQ54</li><li>♠ A5</li></ul>	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: EW	North: ♠ AQ109 ♥ 972	South:	West Pass	North 3♣¹	East Pass	2NT
North HCP: 8 South HCP: 20 Contract: 3N S	♦ 65 ♣ Q1073	◆ AKQ2 ◆ AJ62	Pass 1. Stay	3NT man	AP	
Board: 132 Dealer: N Vul: None North HCP: 21	North: ♠ AKQ10 ♥ AK62 ♦ K92	South:  ♣ J962  ♥ J54  ♣ AJ7	Pass	North 2NT 3♥	Pass Pass	_
South HCP: 7 Contract: 4♠ N	♣ Q8	<b>♣</b> 532	Pass 1. Stay		AP	
Board: 133 Dealer: S Vul: Both	North: ♠ Q832	South: ♠ AK74	West	North	East	South 2NT
North HCP: 5	♥ 10952 ♦ J	<b>♥</b> AK6 <b>♦</b> K87	Pass	-	Pass	3♠
South HCP: 20 Contract: 4♠ S	♣ Q843	<b>♦</b> K96	Pass 4♠ AP 1. Stayman			
Board: 134 Dealer: N	North: ♠ AJ74	South: ♠ K932	West	North 2NT	East Pass	_
Vul: Both North HCP: 21 South HCP: 12	<b>♥</b> AK7 <b>♦</b> A9 <b>♣</b> KQ65	♥ 53 ♦ KQ106 ♣ A94	Pass AP	3♠	Pass	6♠
Contract: 6♠ N			1. Stay	man		
Board: 135 Dealer: S Vul: Both	North: ♠ 63	South: ♠ AKJ72	West	North	East	South 2NT
North HCP: 7	♥ KJ76	♥ Q5	Pass	-	Pass	3♠
South HCP: 20 Contract: 3N S	◆ 1063 ◆ K1042	◆ AQ54 ◆ A5	Pass 1. Stay	3NT man	AP	

Board: 136 Dealer: N Vul: None HCP: 20	<ul><li>★ KJ5</li><li>♥ Q52</li><li>◆ AKQJ2</li><li>◆ A8</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 6	<ul><li>★ KJ85</li><li>▼ 1087</li><li>◆ 96</li><li>◆ Q765</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AJ7</li><li>✓ AQ5</li><li>◆ AKJ105</li><li>▲ J6</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: None HCP: 10	<b>♦</b> 3	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AQ</li><li>♥ AK72</li><li>♠ AK752</li><li>♠ J10</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KJ5  ♥ Q52  ♠ AKQJ2  ♣ A8	South:  ♠ AQ107  ♥ J64  ♦ 10853  ♠ 103	West Pass AP 1. Stay		Pass	
Board: 137 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ KJ85  ♥ 1087  ♦ 96  ♠ Q765	South:  ♠ Q102  ♥ A52  ♠ AK2  ♣ AK82		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 138 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AJ7  ♥ AQ5  ♠ AKJ105  ♣ J6	South:  ♠ K43  ♥ K762  ♠ 74  ♣ Q732	West Pass AP 1. Stay		Pass	
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK72  ♥ KJ6  ♠ KQ  ♠ A1086	West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT
Board: 140 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ AQ  ♥ AK72  ♠ AK752  ♣ J10	South:  ♣ 765  ♥ QJ109  ◆ Q984  ♣ 93	Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹

Board: 136 Dealer: N Vul: None HCP: 7	<ul><li>AQ107</li><li>✓ J64</li><li>10853</li><li>♣ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 20	<ul><li>♣ Q102</li><li>★ A52</li><li>◆ AK2</li><li>♣ AK82</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 8	<ul><li>★ K43</li><li>★ K762</li><li>★ 74</li><li>★ Q732</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 20	<ul><li>★ AK72</li><li>★ KJ6</li><li>★ KQ</li><li>★ A1086</li></ul>	The opponents are silent.  You bid first.
Board: 140 Dealer: N Vul: NS HCP: 5	<ul><li>★765</li><li>♥QJ109</li><li>◆Q984</li><li>★93</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KJ5  ♥ Q52  ♠ AKQJ2  ♣ A8	South:  ♠ AQ107  ♥ J64  ♦ 10853  ♠ 103	West Pass AP 1. Stay		Pass	
Board: 137 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ KJ85  ♥ 1087  ♦ 96  ♠ Q765	South:  ♠ Q102  ♥ A52  ♠ AK2  ♣ AK82		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 138 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AJ7  ♥ AQ5  ♠ AKJ105  ♣ J6	South:  ♠ K43  ♥ K762  ♠ 74  ♣ Q732	West Pass AP 1. Stay		Pass	
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK72  ♥ KJ6  ♠ KQ  ♠ A1086	West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT
Board: 140 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ AQ  ♥ AK72  ♠ AK752  ♣ J10	South:  ♣ 765  ♥ QJ109  ◆ Q984  ♣ 93	Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹

Board: 141 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q6</li><li>♥ KJ74</li><li>◆ Q652</li><li>♣ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 20	<ul><li>AQJ2</li><li>✓ AJ3</li><li>✓ K10</li><li>✓ KQ94</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 7	♣ Q2 ♥ K842 ♦ J106 ♣ J654	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ</li><li>▼ AQJ96</li><li>◆ KJ84</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J753</li><li>♥ A4</li><li>♦ J654</li><li>♣ A94</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S Vul: EW North HCP: 9 South HCP: 21	North: ♠ Q6 ♥ KJ74 ♦ Q652	South:  ♠ AKJ4  ♥ Q962  ♠ AK3	West Pass Pass	North 3♣¹ 4♥	East Pass AP	2NT
Contract: 4♥ S	<b>♣</b> J97	<b>♣</b> A5	1. Stay	man		
Board: 142	NI d	C 4	West	North	Fast	South
Dealer: N	North: ♠ AQJ2	South: ♠ K873	West	2NT	Pass	
Vul: Both	♥ AJ3	<b>♥</b> K98	Pass	3♠	Pass	
North HCP: 20 South HCP: 9	<b>♦</b> K10	<b>♦</b> QJ97	AP			
Contract: 4♠ N	<b>♣</b> KQ94	<b>♣</b> 75	1. Stay	man		
Board: 143	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> Q2	<b>♦</b> AK1063				2NT
North HCP: 7	<b>♥</b> K842	♥ AJ	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ J106 ♣ J654	◆ A2 ◆ A983	Pass	3NT	AP	
Contract: 3N S	¥ 303 i	¥1003	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQ	50un. ♠ J865		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 20	<b>♥</b> AQJ96	<b>♥</b> K	Pass	3♥	Pass	3NT
South HCP: 6	<b>♦</b> KJ84	<b>♦</b> 10952	AP			
Contract: 3N N	<b>♣</b> A3	<b>♣</b> Q1086	1. Stay	man		
Board: 145	North:	South:	West	North	East	South
Dealer: S	4 J753	AQ6				2NT
Vul: Both North HCP: 10	<b>♥</b> A4	<b>♥</b> KQ	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 20	◆ J654	• AK32	Pass	3NT	AP	
Contract: 3N S	♣ A94	<b>♣</b> Q1076	1. Stay	man		

Board: 141 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AKJ4</li><li>♥ Q962</li><li>♠ AK3</li><li>♠ A5</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 9	<ul><li>★ K873</li><li>★ K98</li><li>◆ QJ97</li><li>★ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK1063</li><li>♥ AJ</li><li>★ A2</li><li>★ A983</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 20	<ul><li>AQ6</li><li>KQ</li><li>AK32</li><li>Q1076</li></ul>	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: EW North HCP: 9 South HCP: 21	North: ♠ Q6 ♥ KJ74 ♦ Q652	South:  ♠ AKJ4  ♥ Q962  ♠ AK3	West Pass Pass	North 3♣¹ 4♥	East Pass AP	2NT
Contract: 4♥ S	<b>♣</b> J97	<b>♣</b> A5	1. Stay	man		
Board: 142	NI d	C 4	West	North	Fast	South
Dealer: N	North: ♠ AQJ2	South: ♠ K873	West	2NT	Pass	
Vul: Both	♥ AJ3	<b>♥</b> K98	Pass	3♠	Pass	
North HCP: 20 South HCP: 9	<b>♦</b> K10	<b>♦</b> QJ97	AP			
Contract: 4♠ N	<b>♣</b> KQ94	<b>♣</b> 75	1. Stay	man		
Board: 143	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> Q2	<b>♦</b> AK1063				2NT
North HCP: 7	<b>♥</b> K842	♥ AJ	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ J106 ♣ J654	◆ A2 ◆ A983	Pass	3NT	AP	
Contract: 3N S	¥ 303 i	¥1003	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQ	50un. ♠ J865		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 20	<b>♥</b> AQJ96	<b>♥</b> K	Pass	3♥	Pass	3NT
South HCP: 6	<b>♦</b> KJ84	<b>♦</b> 10952	AP			
Contract: 3N N	<b>♣</b> A3	<b>♣</b> Q1086	1. Stay	man		
Board: 145	North:	South:	West	North	East	South
Dealer: S	4 J753	AQ6				2NT
Vul: Both North HCP: 10	<b>♥</b> A4	<b>♥</b> KQ	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 20	◆ J654	• AK32	Pass	3NT	AP	
Contract: 3N S	♣ A94	<b>♣</b> Q1076	1. Stay	man		

Board: 146 Dealer: N Vul: None HCP: 20	<ul><li>★ AK54</li><li>♥ AJ</li><li>★ A6</li><li>★ A9832</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: EW HCP: 13	<ul><li>▲ AJ103</li><li>♥ AQ4</li><li>◆ Q74</li><li>◆ 1072</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AK</li><li>♥ AK7</li><li>♦ 1073</li><li>♠ AK1097</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: None HCP: 10	<ul><li>★ 54</li><li>▼ KQ94</li><li>◆ K872</li><li>◆ Q42</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 21	<ul><li>A5</li><li>✓ AK765</li><li>AQ64</li><li>A3</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AK54  ♥ AJ  ♠ A6  ♣ A9832	South:  ♣ 762  ♥ KQ108  ◆ 52  ♣ KQJ4	Pass Pass 1. Stay	North 2NT 3♣ 6NT man ntitative	Pass Pass AP	
Board: 147 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AJ103  ♥ AQ4  ♠ Q74  ♣ 1072	South:  ♣ 72  ♥ K10753  ♠ AK  ♣ AKQJ		North  3♣¹  6NT man		South 2NT 3▼
Board: 148 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ AK7  ♦ 1073  ♣ AK1097	South:  ♠ 7642  ♥ J1085  ♠ AKJ4  ♠ 6	West Pass AP 1. Stay		Pass	
Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:	South:  ♠ AJ103  ♥ J10  ♠ AQ94  ♣ AKJ	Pass	51 (1	East Pass AP	2NT
Board: 150 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ A5  ♥ AK765  ♠ AQ64  ♠ A3	South:  ♠ K742  ♥ 9  ♦ 7532  ♣ KQ108	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	

Board: 146 Dealer: N Vul: None HCP: 11	<ul><li>★ 762</li><li>▼ KQ108</li><li>★ 52</li><li>★ KQJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 20	<ul><li>★ 72</li><li>▼ K10753</li><li>◆ AK</li><li>◆ AKQJ</li></ul>	The opponents are silent.  You bid first.
Board: 148 Dealer: N Vul: Both HCP: 9	<ul><li>★ 7642</li><li>♥ J1085</li><li>◆ AKJ4</li><li>♠ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: None HCP: 20	<ul><li>▲ AJ103</li><li>♥ J10</li><li>◆ AQ94</li><li>♣ AKJ</li></ul>	The opponents are silent.  You bid first.
Board: 150 Dealer: N Vul: NS HCP: 8	<ul><li>★ K742</li><li>♥ 9</li><li>◆ 7532</li><li>◆ KQ108</li></ul>	The opponents are silent.  Partner bids first.

Board: 146 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AK54  ♥ AJ  ♠ A6  ♣ A9832	South:  ♣ 762  ♥ KQ108  ◆ 52  ♣ KQJ4	Pass Pass 1. Stay	North 2NT 3♣ 6NT man ntitative	Pass Pass AP	
Board: 147 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AJ103  ♥ AQ4  ♠ Q74  ♣ 1072	South:  ♣ 72  ♥ K10753  ♠ AK  ♣ AKQJ		North  3♣¹  6NT man		South 2NT 3▼
Board: 148 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ AK7  ♦ 1073  ♣ AK1097	South:  ♠ 7642  ♥ J1085  ♠ AKJ4  ♠ 6	West Pass AP 1. Stay		Pass	
Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:	South:  ♠ AJ103  ♥ J10  ♠ AQ94  ♣ AKJ	Pass	51 (1	East Pass AP	2NT
Board: 150 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ A5  ♥ AK765  ♠ AQ64  ♠ A3	South:  ♠ K742  ♥ 9  ♦ 7532  ♣ KQ108	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	

Board: 151 Dealer: S Vul: None HCP: 9	<ul><li>★ K976</li><li>♥ QJ85</li><li>◆ 94</li><li>◆ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 20	<ul><li>★ K52</li><li>★ A1085</li><li>★ KQ</li><li>★ AKJ5</li></ul>	The opponents are silent.  You bid first.
Board: 153 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 20	<ul><li>★ K62</li><li>★ KJ5</li><li>★ KQ6</li><li>★ AKJ3</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 9	<ul><li>★ KJ98</li><li>★ K6</li><li>◆ Q754</li><li>◆ 1096</li></ul>	The opponents are silent.  Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 4♥ S	North:  ♠ K976  ♥ QJ85  ♦ 94  ♣ K52	South:  ♠ A8  ♥ AK92  ♠ KQ106  ♠ AJ8	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 152 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K52  ▼ A1085  ♠ KQ  ♠ AKJ5	South:  ♠ AJ9  ♥ J932  ♦ J1098  ♣ 84	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 153 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S	North:	South:  ♠ A9  ♥ K1075  ♠ AKQ  ♠ A973	West Pass Pass 1. Stay	<b>4♥</b>	East X AP	South 2NT 3▼
Board: 154 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ K62  ♥ KJ5  ♠ KQ6  ♣ AKJ3	South:  ♠ Q1097  ♥ A10  ♦ 10532  ♣ 1072	West Pass AP 1. Stay		Pass	
Board: 155 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ KJ98  ♥ K6  ♠ Q754  ♣ 1096	South:  ♠ Q3  ♥ AJ3  ♠ AK962  ♠ AK8	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 151 Dealer: S Vul: None HCP: 21	<ul><li>▲ A8</li><li>▼ AK92</li><li>◆ KQ106</li><li>▲ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 7	<ul><li>▲ AJ9</li><li>▼ J932</li><li>◆ J1098</li><li>◆ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A9</li><li>▼ K1075</li><li>◆ AKQ</li><li>▲ A973</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 154 Dealer: N Vul: NS HCP: 6	◆ Q1097 ▼ A10 ◆ 10532 ◆ 1072	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 21	<ul><li>♣ Q3</li><li>♥ AJ3</li><li>♦ AK962</li><li>♣ AK8</li></ul>	The opponents are silent. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 4♥ S	North:  ♠ K976  ♥ QJ85  ♦ 94  ♣ K52	South:  ♠ A8  ♥ AK92  ♠ KQ106  ♠ AJ8	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 152 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K52  ▼ A1085  ♠ KQ  ♠ AKJ5	South:  ♠ AJ9  ♥ J932  ♦ J1098  ♣ 84	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 153 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S	North:	South:  ♠ A9  ♥ K1075  ♠ AKQ  ♠ A973	West Pass Pass 1. Stay	<b>4♥</b>	East X AP	South 2NT 3▼
Board: 154 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ K62  ♥ KJ5  ♠ KQ6  ♣ AKJ3	South:  ♠ Q1097  ♥ A10  ♦ 10532  ♣ 1072	West Pass AP 1. Stay		Pass	
Board: 155 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ KJ98  ♥ K6  ♠ Q754  ♣ 1096	South:  ♠ Q3  ♥ AJ3  ♠ AK962  ♠ AK8	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 156 Dealer: N Vul: NS HCP: 20	<ul><li>★ K3</li><li>★ AK63</li><li>◆ QJ9</li><li>★ AK105</li></ul>	East Doubles 6NT if possible. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 6	<b>♦</b> 6 <b>♥</b> KJ84 <b>♦</b> Q875 <b>♣</b> 10982	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: Both HCP: 21	<ul><li>★ AK</li><li>▼ AJ532</li><li>◆ AQ9</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q10</li><li>♥ AQ75</li><li>♦ KQ87</li><li>♣ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK32</li><li>♥ 32</li><li>♠ AK5</li><li>♠ AQ65</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> K3 <b>♥</b> AK63	<b>♠</b> QJ5 <b>♥</b> QJ98	Pass	3♥	Pass	$4NT^2$
North HCP: 20	<b>♦</b> QJ9	• K43	Pass	6NT	X	AP
South HCP: 11 Contract: 6NX N	♣ AK105	<b>♣</b> Q98	1. Stay	man		
Contract, on A in			2. Quai	ntitative	4NT	
Board: 157 Dealer: S	North: ♠ 6	South: ♠ AKJ3	West	North	East	South 2NT
Vul: EW	<b>♥</b> KJ84	♥ Q752	Pass	<b>3</b> ♣¹	Pass	3♥
North HCP: 6 South HCP: 20	◆ Q875	<b>♦</b> K9	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<b>♣</b> 10982	♣ AK3	1. Stay	man		
Board: 158	North:	South:	West	North	Fast	South
Dealer: N	Norui.	50uii. ♠ J943	,,,	2NT	Pass	
Vul: Both	<b>♥</b> AJ532	<b>♥</b> K984	Pass	3♥	Pass	
North HCP: 21 South HCP: 7	<b>♦</b> AQ9	<b>♦</b> K6	AP			
Contract: 4♥ N	<b>♣</b> QJ10	<b>♣</b> 862	1. Stayman			
Board: 159 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: None	<b>♠</b> Q10 <b>♥</b> AQ75	<b>♦</b> AK93	Pass	<b>3</b> ♣¹	Pass	3 <b>♠</b>
North HCP: 14	◆ KQ87	<b>♥</b> KJ3	Pass	6NT	AP	0.1
South HCP: 20	<b>♣</b> J64	◆ AJ62 ◆ A7				
Contract: 6N S		<b>2</b> 11/	1. Stay	man		
Board: 160	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ AK32	South: ♠ QJ4	** CSL	2NT	Pass	
Vul: EW	<b>♥</b> 32	<b>♥</b> QJ4 <b>♥</b> AK85	Pass	21 <b>\1</b> 3♠		3NT
North HCP: 20	◆ AK5	<ul><li>9432</li></ul>	AP	J#	1 433	2111
South HCP: 10 Contract: 3N N	<b>♣</b> AQ65	<b>♣</b> 82	1. Stay	man		

Board: 156 Dealer: N Vul: NS HCP: 11	<ul><li>♣ QJ5</li><li>♥ QJ98</li><li>♦ K43</li><li>♣ Q98</li></ul>	East Doubles 6NT if possible.  Partner bids first.
Board: 157 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AKJ3</li><li>♥ Q752</li><li>♠ K9</li><li>♠ AK3</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK93</li><li>♥ KJ3</li><li>♠ AJ62</li><li>♠ A7</li></ul>	The opponents are silent.  You bid first.
Board: 160 Dealer: N Vul: EW HCP: 10	<ul><li>◆ QJ4</li><li>◆ AK85</li><li>◆ 9432</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> K3 <b>♥</b> AK63	<b>♠</b> QJ5 <b>♥</b> QJ98	Pass	3♥	Pass	$4NT^2$
North HCP: 20	<b>♦</b> QJ9	• K43	Pass	6NT	X	AP
South HCP: 11 Contract: 6NX N	♣ AK105	<b>♣</b> Q98	1. Stay	man		
Contract, on A in			2. Quai	ntitative	4NT	
Board: 157 Dealer: S	North: ♠ 6	South: ♠ AKJ3	West	North	East	South 2NT
Vul: EW	<b>♥</b> KJ84	♥ Q752	Pass	<b>3</b> ♣¹	Pass	3♥
North HCP: 6 South HCP: 20	◆ Q875	<b>♦</b> K9	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<b>♣</b> 10982	♣ AK3	1. Stay	man		
Board: 158	North:	South:	West	North	Fast	South
Dealer: N	Norui.	50uii. ♠ J943	,,,	2NT	Pass	
Vul: Both	<b>♥</b> AJ532	<b>♥</b> K984	Pass	3♥	Pass	
North HCP: 21 South HCP: 7	<b>♦</b> AQ9	<b>♦</b> K6	AP			
Contract: 4♥ N	<b>♣</b> QJ10	<b>♣</b> 862	1. Stayman			
Board: 159 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: None	<b>♠</b> Q10 <b>♥</b> AQ75	<b>♦</b> AK93	Pass	<b>3</b> ♣¹	Pass	3 <b>♠</b>
North HCP: 14	◆ KQ87	<b>♥</b> KJ3	Pass	6NT	AP	0.1
South HCP: 20	<b>♣</b> J64	◆ AJ62 ◆ A7				
Contract: 6N S		<b>2</b> 11/	1. Stay	man		
Board: 160	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ AK32	South: ♠ QJ4	** CSL	2NT	Pass	
Vul: EW	<b>♥</b> 32	<b>♥</b> QJ4 <b>♥</b> AK85	Pass	21 <b>\1</b> 3♠		3NT
North HCP: 20	◆ AK5	<ul><li>9432</li></ul>	AP	J#	1 433	2111
South HCP: 10 Contract: 3N N	<b>♣</b> AQ65	<b>♣</b> 82	1. Stay	man		

Board: 161 Dealer: S Vul: Both HCP: 9	<ul><li>A1086</li><li>♥ Q4</li><li>864</li><li>★ K754</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 21	<ul><li> ♣ J98</li><li> ♥ AKQ</li><li> ♠ A108</li><li> ♣ AQJ5</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 6	<ul><li>♣ Q97</li><li>♥ 10753</li><li>◆ J104</li><li>♣ K42</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 21	<ul><li>A92</li><li>✓ AJ</li><li>AQ543</li><li>AQ9</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: NS HCP: 8	<ul><li>★ KQJ9</li><li>♥ Q764</li><li>◆ 874</li><li>◆ 72</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: Both	North: ♠ A1086	South: ♠ KQ93		North		2NT
North HCP: 9 South HCP: 21 Contract: 6♠ S	♥ Q4 ♦ 864 ♣ K754	<b>♥</b> KJ5 <b>♦</b> AJ <b>♣</b> AQJ9	Pass Pass 1. Stay	6♠	Pass AP	3♠
Board: 162 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♣ J98  ✔ AKQ  ♠ A108  ♣ AQJ5	South:  ♠ Q103  ♥ J876  ♦ QJ92  ♠ K7	West Pass AP 1. Stay		Pass	_
Board: 163 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ◆ Q97  ▼ 10753  ◆ J104  ◆ K42	South:  ♠ AK86  ♥ AK86  ♠ K86  ♠ QJ	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 164 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ A92  ♥ AJ  ♠ AQ543  ♣ AQ9	South:  ◆ 75  ▼ K876  ◆ KJ72  ◆ K86	West Pass AP 1. Stay	North 2NT 3  man	East Pass Pass	<b>3</b> ♣¹
Board: 165 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ KQJ9  ♥ Q764  ♠ 874  ♣ 72	South:  ♠ A32  ♥ AK9  ♠ AQ93  ♠ QJ3	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 161 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ93</li><li>▼ KJ5</li><li>◆ AJ</li><li>◆ AQJ9</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q103</li><li>♥ J876</li><li>◆ QJ92</li><li>♣ K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK86</li><li>★ AK86</li><li>★ K86</li><li>★ QJ</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: None HCP: 10	<ul><li>★ 75</li><li>★ K876</li><li>★ KJ72</li><li>★ K86</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: NS HCP: 20	<ul><li>★ A32</li><li>★ AK9</li><li>★ AQ93</li><li>★ QJ3</li></ul>	The opponents are silent. You bid first.

Board: 161 Dealer: S Vul: Both	North: ♠ A1086	South: ♠ KQ93		North		2NT
North HCP: 9 South HCP: 21 Contract: 6♠ S	♥ Q4 ♦ 864 ♣ K754	<b>♥</b> KJ5 <b>♦</b> AJ <b>♣</b> AQJ9	Pass Pass 1. Stay	6♠	Pass AP	3♠
Board: 162 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♣ J98  ✔ AKQ  ♠ A108  ♣ AQJ5	South:  ♠ Q103  ♥ J876  ♦ QJ92  ♠ K7	West Pass AP 1. Stay		Pass	_
Board: 163 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ◆ Q97  ▼ 10753  ◆ J104  ◆ K42	South:  ♠ AK86  ♥ AK86  ♠ K86  ♠ QJ	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 164 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ A92  ♥ AJ  ♠ AQ543  ♣ AQ9	South:  ♣ 75  ♥ K876  ♠ KJ72  ♣ K86	West Pass AP 1. Stay	North 2NT 3  man	East Pass Pass	<b>3</b> ♣¹
Board: 165 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ KQJ9  ♥ Q764  ♠ 874  ♣ 72	South:  ♠ A32  ♥ AK9  ♠ AQ93  ♠ QJ3	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 166 Dealer: N Vul: EW HCP: 20	<ul><li>★ AQ84</li><li>★ K9</li><li>★ AJ752</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: None HCP: 14	<ul><li>AQ3</li><li>✓ A1083</li><li>✓ Q108</li><li>✓ Q97</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 20	<ul><li>★ KJ4</li><li>♥ Q32</li><li>★ A32</li><li>★ AKQJ</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: EW HCP: 11	<ul><li>♣87</li><li>✔AJ43</li><li>★KQ5</li><li>♣J865</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: Both HCP: 20	<ul><li>AQ2</li><li>KQ10</li><li>A982</li><li>AJ6</li></ul>	The opponents are silent. You bid first.

Board: 166 Dealer: N Vul: EW	North: ♠ AQ84	South: ♠ K962 ♥ 6		North 2NT	Pass	<b>3♣</b> <sup>1</sup>
North HCP: 20 South HCP: 9 Contract: 6♠ N	<ul><li>★ K9</li><li>★ AJ752</li><li>★ AQ</li></ul>	♦ K1084 • K875	Pass AP 1. Stay	3♠ man	Pass	0 <b>≙</b>
Board: 167 Dealer: S Vul: None	North: ♠ AQ3	South: ♠ 62	West	North	East	South 2NT
North HCP: 14	♥ A1083	<b>♥</b> KQ75		3 <b>♣</b> ¹	Pass	3♥
South HCP: 20 Contract: 6♥ S	◆ Q108 <b>◆</b> Q97	◆ AK ◆ AKJ108	Pass 1. Stay	6♥ man	AP	
Board: 168 Dealer: N Vul: NS	North: ♠ KJ4	South: <b>♠</b> Q1076	West	North 2NT	East Pass	
North HCP: 20 South HCP: 7	<ul><li>♥ Q32</li><li>♦ A32</li><li>♠ AKQJ</li></ul>	<ul><li><b>♥</b> AJ108</li><li><b>♦</b> 64</li><li><b>♣</b> 942</li></ul>	Pass AP		Pass	3NT
Contract: 3N N		-	1. Stayman			
Board: 169 Dealer: S	North:	South: ♠ KQJ	West	North	East	South 2NT
Vul: EW	<b>♠</b> 87 <b>♥</b> AJ43	♥ K72	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 11	<ul><li>✓ AJ43</li><li>✓ KQ5</li></ul>	<b>♦</b> AJ6	Pass	$4NT^2$	AP	
South HCP: 21 Contract: 4N S	<b>♣</b> J865	♣ AK43	1. Stay 2. Quai	man ntitative	4NT	
Board: 170 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: Both North HCP: 20	<ul><li>♠ AQ2</li><li>♥ KQ10</li><li>♠ A982</li></ul>	<ul><li></li></ul>	Pass AP	3 <b>♦</b>		4NT <sup>2</sup>
South HCP: 11 Contract: 4N N	♣ AJ6 ♣ KQ105		<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>			

Board: 166 Dealer: N Vul: EW HCP: 9	<ul><li>★ K962</li><li>♥ 6</li><li>♦ K1084</li><li>★ K875</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 20	<ul><li>♠ 62</li><li>♥ KQ75</li><li>♠ AK</li><li>♠ AKJ108</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 7	<ul><li>♣ Q1076</li><li>♥ AJ108</li><li>♦ 64</li><li>♣ 942</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: EW HCP: 21	<ul><li>★ KQJ</li><li>▼ K72</li><li>◆ AJ6</li><li>◆ AK43</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: Both HCP: 11	<ul><li>♣ J10</li><li>♥ AJ82</li><li>♦ 743</li><li>♣ KQ105</li></ul>	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: EW	North: ♠ AQ84	South: ♠ K962 ♥ 6		North 2NT	Pass	<b>3♣</b> <sup>1</sup>
North HCP: 20 South HCP: 9 Contract: 6♠ N	<ul><li>★ K9</li><li>★ AJ752</li><li>★ AQ</li></ul>	♦ K1084 • K875	Pass AP 1. Stay	3♠ man	Pass	0 <b>≙</b>
Board: 167 Dealer: S Vul: None	North: ♠ AQ3	South: ♠ 62	West	North	East	South 2NT
North HCP: 14	♥ A1083	<b>♥</b> KQ75		3 <b>♣</b> ¹	Pass	3♥
South HCP: 20 Contract: 6♥ S	◆ Q108 <b>◆</b> Q97	◆ AK ◆ AKJ108	Pass 1. Stay	6♥ man	AP	
Board: 168 Dealer: N Vul: NS	North: ♠ KJ4	South: <b>♠</b> Q1076	West	North 2NT	East Pass	
North HCP: 20 South HCP: 7	<ul><li>♥ Q32</li><li>♦ A32</li><li>♠ AKQJ</li></ul>	<ul><li><b>♥</b> AJ108</li><li><b>♦</b> 64</li><li><b>♣</b> 942</li></ul>	Pass AP		Pass	3NT
Contract: 3N N		-	1. Stayman			
Board: 169 Dealer: S	North:	South: ♠ KQJ	West	North	East	South 2NT
Vul: EW	<b>♠</b> 87 <b>♥</b> AJ43	♥ K72	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 11	<ul><li>✓ AJ43</li><li>✓ KQ5</li></ul>	<b>♦</b> AJ6	Pass	$4NT^2$	AP	
South HCP: 21 Contract: 4N S	<b>♣</b> J865	♣ AK43	1. Stay 2. Quai	man ntitative	4NT	
Board: 170 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: Both North HCP: 20	<ul><li>♠ AQ2</li><li>♥ KQ10</li><li>♠ A982</li></ul>	<ul><li></li></ul>	Pass AP	3 <b>♦</b>		4NT <sup>2</sup>
South HCP: 11 Contract: 4N N	♣ AJ6 ♣ KQ105		<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>			

Board: 171 Dealer: S Vul: NS HCP: 7	<ul><li>★K1082</li><li>♥ 973</li><li>◆ Q106</li><li>◆ Q104</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 20	<ul><li>★ A10</li><li>♥ Q9</li><li>◆ AKQ97</li><li>★ AJ108</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 11	<ul><li>★ A86</li><li>★ A1065</li><li>◆ Q104</li><li>★ J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 20	<ul><li>★ A10</li><li>★ KQJ95</li><li>★ K10</li><li>★ AK82</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ72</li><li>★ A96</li><li>◆ 974</li><li>◆ 972</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ★ K1082  ▼ 973  ◆ Q106  ♣ Q104	South:  ♠ AQ43  ♥ Q6  ♠ AKJ  ♣ A973	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 172 Dealer: N Vul: EW North HCP: 20 South HCP: 14 Contract: 6N N	North:  ♠ A10  ♥ Q9  ♠ AKQ97  ♠ AJ108	South:  ♠ QJ4  ♥ AJ83  ♦ J62  ♠ KQ2	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 173 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 4N S	North:  ♠ A86  ♥ A1065  ♠ Q104  ♠ J82	South:  ♠ KQJ  ♥ K98  ♠ AJ2  ♣ AQ104	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 174 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A10  ♥ KQJ95  ♠ K10  ♠ AK82	South:  ◆ 9752  ▼ 108  ◆ A53  ◆ QJ75	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 175 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ KJ72  ▼ A96  ♦ 974  ♣ 972	South:  ♠ A6  ♥ K83  ♠ KQ10  ♠ AKJ105	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 171 Dealer: S Vul: NS HCP: 20	<ul><li>AQ43</li><li>Q6</li><li>AKJ</li><li>A973</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 14	<ul><li>♣ QJ4</li><li>♥ AJ83</li><li>◆ J62</li><li>♣ KQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQJ</li><li>▼ K98</li><li>◆ AJ2</li><li>◆ AQ104</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 7	<ul><li>♦ 9752</li><li>♥ 108</li><li>♦ A53</li><li>♠ QJ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 20	<ul><li>★ A6</li><li>▼ K83</li><li>◆ KQ10</li><li>◆ AKJ105</li></ul>	The opponents are silent.  You bid first.

Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ★ K1082  ▼ 973  ◆ Q106  ♣ Q104	South:  ♠ AQ43  ♥ Q6  ♠ AKJ  ♣ A973	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 172 Dealer: N Vul: EW North HCP: 20 South HCP: 14 Contract: 6N N	North:  ♠ A10  ♥ Q9  ♠ AKQ97  ♠ AJ108	South:  ♠ QJ4  ♥ AJ83  ♦ J62  ♠ KQ2	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 173 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 4N S	North:  ♠ A86  ♥ A1065  ♠ Q104  ♠ J82	South:  ♠ KQJ  ♥ K98  ♠ AJ2  ♣ AQ104	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 174 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A10  ♥ KQJ95  ♠ K10  ♠ AK82	South:  ◆ 9752  ▼ 108  ◆ A53  ◆ QJ75	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 175 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ KJ72  ▼ A96  ♦ 974  ♣ 972	South:  ♠ A6  ♥ K83  ♠ KQ10  ♠ AKJ105	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 176 Dealer: N Vul: None HCP: 20	<ul><li>★ A102</li><li>★ AKQJ8</li><li>★ A93</li><li>★ Q8</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 8	<ul><li>1084</li><li>₹8542</li><li>AJ</li><li>QJ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 20	<ul><li>♣ A72</li><li>♥ AK652</li><li>♦ K32</li><li>♣ AQ</li></ul>	The opponents are silent.  You bid first.
Board: 179 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q52</li><li>♥ AJ75</li><li>◆ 96</li><li>♣ K753</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: EW HCP: 20	<ul><li>♠ A7</li><li>♥ AJ96</li><li>♠ AK73</li><li>♠ KJ7</li></ul>	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ A102  ♥ AKQJ8  ♠ A93  ♠ Q8	South:  ♠ K964  ♥ 107  • 1075  ♣ AKJ7	Pass AP 1. Stay	North 2NT 3▼ man ntitative	Pass Pass	
Board: 177 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ 1084  ♥ 8542  ♠ AJ  ♠ QJ92	South:  ♠ AKQ97  ♥ KJ7  ♦ 95  ♣ AK5		North  3♣¹  3NT man	East Pass AP	2NT
Board: 178 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ A72  ♥ AK652  ♠ K32  ♠ AQ	South:  ♠ K104  ♥ Q1097  ♠ AQ8  ♣ 1073	Pass AP 1. Stay	North 2NT 3  man ntitative	Pass Pass	
Board: 179 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ Q52  ♥ AJ75  ♦ 96  ♠ K753	South:  ♠ AJ  ♥ K9  ♠ AKQ104  ♣ QJ104	Pass	North 3♣¹ 3NT man		South 2NT 3♦
Board: 180 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A7  ♥ AJ96  ♠ AK73  ♣ KJ7	South:	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	

Board: 176 Dealer: N Vul: None HCP: 11	<ul><li>★ K964</li><li>▼ 107</li><li>◆ 1075</li><li>◆ AKJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 20	<ul><li>AKQ97</li><li>✓ KJ7</li><li>◆ 95</li><li>◆ AK5</li></ul>	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 11	<ul><li>★K104</li><li>♥Q1097</li><li>◆AQ8</li><li>◆1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: None HCP: 20	<b>♣</b> AJ <b>♥</b> K9 <b>♦</b> AKQ104 <b>♣</b> QJ104	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: EW HCP: 6	<ul><li>▲ J1043</li><li>▼ 42</li><li>◆ J854</li><li>♣ A62</li></ul>	The opponents are silent.  Partner bids first.

Board: 176 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ A102  ♥ AKQJ8  ♠ A93  ♠ Q8	South:  ♠ K964  ♥ 107  • 1075  ♣ AKJ7	Pass AP 1. Stay	North 2NT 3▼ man ntitative	Pass Pass	
Board: 177 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ 1084  ♥ 8542  ♠ AJ  ♠ QJ92	South:  ♠ AKQ97  ♥ KJ7  ♦ 95  ♣ AK5		North  3♣¹  3NT man	East Pass AP	2NT
Board: 178 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ A72  ♥ AK652  ♠ K32  ♠ AQ	South:  ♠ K104  ♥ Q1097  ♠ AQ8  ♣ 1073	Pass AP 1. Stay	North 2NT 3  man ntitative	Pass Pass	
Board: 179 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ Q52  ♥ AJ75  ♦ 96  ♠ K753	South:  ♠ AJ  ♥ K9  ♠ AKQ104  ♣ QJ104	Pass	North 3♣¹ 3NT man		South 2NT 3♦
Board: 180 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A7  ♥ AJ96  ♠ AK73  ♣ KJ7	South:	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	

Board: 181 Dealer: S Vul: None HCP: 6	<ul><li>♣ QJ94</li><li>♥ 32</li><li>◆ Q92</li><li>♣ J1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 21	<ul><li>A84</li><li>✓ A54</li><li>AKQ82</li><li>A7</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: Both HCP: 7	<ul><li>★ KJ9</li><li>★ K973</li><li>◆ 8642</li><li>◆ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 20	<ul><li>★ KQ7</li><li>★ AKJ73</li><li>◆ AK7</li><li>★ 52</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: EW HCP: 10	<ul><li>★ K763</li><li>★ K92</li><li>★ K32</li><li>★ J53</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ QJ94  ♥ 32  ♦ Q92  ♣ J1062	South:  ♠ K107  ♥ AK5  ♦ J1075  ♠ AKQ		North  3♣¹  3NT  man	East Pass AP	2NT
Board: 182 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:  ◆ A84  ▼ A54  ◆ AKQ82  ◆ A7	South:  ♠ Q652  ♥ 962  ♦ 109  ♠ K1098	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 183 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ KJ9  ♥ K973  ♦ 8642  ♣ 107	South:  ♠ A72  ♥ AQ86  ♠ AK9  ♠ A42		North  3♣¹  4♥ man	East Pass AP	2NT
Board: 184 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ KQ7  ♥ AKJ73  ♠ AK7  ♣ 52	South:  ♠ 6542  ♥ Q986  ♠ Q95  ♣ KQ	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 185 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ K763  ♥ K92  ♠ K32  ♣ J53	South:  ♠ A9  ♥ A84  ♠ AJ94  ♣ AK84	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 181 Dealer: S Vul: None HCP: 20	<ul><li>★ K107</li><li>★ AK5</li><li>◆ J1075</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: NS HCP: 5	<ul><li>♣ Q652</li><li>♥ 962</li><li>♦ 109</li><li>♣ K1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: Both HCP: 21	<ul><li>A72</li><li>✓ AQ86</li><li>AK9</li><li>A42</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 9	<ul><li>♠ 6542</li><li>♥ Q986</li><li>♦ Q95</li><li>♠ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: EW HCP: 20	<ul><li>♠ A9</li><li>♥ A84</li><li>♠ AJ94</li><li>♠ AK84</li></ul>	The opponents are silent.  You bid first.

Board: 181 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ QJ94  ♥ 32  ♦ Q92  ♣ J1062	South:  ♠ K107  ♥ AK5  ♦ J1075  ♠ AKQ		North  3♣¹  3NT  man	East Pass AP	2NT
Board: 182 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:  ◆ A84  ▼ A54  ◆ AKQ82  ◆ A7	South:  ♠ Q652  ♥ 962  ♦ 109  ♠ K1098	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 183 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ KJ9  ♥ K973  ♦ 8642  ♣ 107	South:  ♠ A72  ♥ AQ86  ♠ AK9  ♠ A42		North  3♣¹  4♥ man	East Pass AP	2NT
Board: 184 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ KQ7  ♥ AKJ73  ♠ AK7  ♣ 52	South:  ♠ 6542  ♥ Q986  ♠ Q95  ♣ KQ	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 185 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ K763  ♥ K92  ♠ K32  ♣ J53	South:  ♠ A9  ♥ A84  ♠ AJ94  ♣ AK84	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 186 Dealer: N Vul: EW HCP: 21	<ul><li>★ AKQ105</li><li>▼ AQ10</li><li>◆ QJ</li><li>◆ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: Both HCP: 20	<ul><li>★ A54</li><li>▼ AKJ7</li><li>◆ A102</li><li>◆ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: None HCP: 9	<b>♦</b> KQ74 <b>♥</b> 53 <b>♦</b> 1052 <b>♣</b> A952	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 21	<ul><li>♠ AKJ4</li><li>♥ AQ7</li><li>♠ A85</li><li>♠ K93</li></ul>	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AKQ105  ♥ AQ10  ♠ QJ  ♠ QJ8	South:	Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 187 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:	South:  ♠ A53  ♥ AK4  ♠ AK9  ♣ K1053	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3◆
Board: 188 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ A54  ♥ AKJ7  ♠ A102  ♠ KJ3	South:  ♠ K82  ♥ Q862  ♦ 843  ♣ AQ4	Pass AP 1. Stay	North 2NT 3♥ man ntitative	Pass Pass	
Board: 189 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ KQ74  ♥ 53  • 1052  ♣ A952	South:  ♠ A95  ♥ K97  ♠ AKQJ  ♣ KJ8	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 190 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AKJ4  ♥ AQ7  ♠ A85  ♠ K93	South:  ♠ Q109  ♥ J986  ♦ J7  ♠ QJ87	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 186 Dealer: N Vul: EW HCP: 8	<ul><li>◆94</li><li>◆ KJ72</li><li>◆852</li><li>◆ A1095</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 21	<ul><li>A53</li><li>✓ AK4</li><li>AK9</li><li>▲ K1053</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: Both HCP: 11	<ul><li>★ K82</li><li>★ Q862</li><li>★ 843</li><li>★ AQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: None HCP: 21	<ul><li>▲ A95</li><li>♥ K97</li><li>◆ AKQJ</li><li>▲ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: None HCP: 7	<ul><li>♣ Q109</li><li>♥ J986</li><li>♦ J7</li><li>♣ QJ87</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AKQ105  ♥ AQ10  ♠ QJ  ♠ QJ8	South:	Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 187 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:	South:  ♠ A53  ♥ AK4  ♠ AK9  ♣ K1053	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3◆
Board: 188 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ A54  ♥ AKJ7  ♠ A102  ♠ KJ3	South:  ♠ K82  ♥ Q862  ♦ 843  ♣ AQ4	Pass AP 1. Stay	North 2NT 3♥ man ntitative	Pass Pass	
Board: 189 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ KQ74  ♥ 53  • 1052  ♣ A952	South:  ♠ A95  ♥ K97  ♠ AKQJ  ♣ KJ8	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 190 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AKJ4  ♥ AQ7  ♠ A85  ♠ K93	South:  ♠ Q109  ♥ J986  ♦ J7  ♠ QJ87	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 191 Dealer: S Vul: NS HCP: 10	<ul><li>★ K98</li><li>▼ K1063</li><li>◆ 96</li><li>◆ KJ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 21	<ul><li>★ KQ9</li><li>▼ AK1064</li><li>◆ AKQ</li><li>◆ 95</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: Both HCP: 5	<ul><li>♠ 642</li><li>♥ A632</li><li>♦ 104</li><li>♠ J765</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 21	<ul><li>★ AKQ104</li><li>▼ A4</li><li>◆ AJ7</li><li>◆ K62</li></ul>	The opponents are silent.  You bid first.
Board: 195 Dealer: S Vul: EW HCP: 6	<ul><li>♦ 853</li><li>♥ Q874</li><li>♦ KJ5</li><li>♠ 752</li></ul>	The opponents are silent.  Partner bids first.

Board: 191 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ K98  ♥ K1063  ♦ 96  ♣ KJ94	South:  ♠ A104  ♥ AJ  ♠ AQ53  ♣ AQ85	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 192 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ KQ9  ♥ AK1064  ♠ AKQ  ♣ 95	South:  ♠ A1063  ♥ 98  ♠ 832  ♠ Q1076	Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 193 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ 642  ♥ A632  ♦ 104  ♣ J765	South:  ♠ AKJ  ♥ K107  ♠ KQ976  ♣ A2	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 194 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AKQ104  ♥ A4  ♠ AJ7  ♣ K62	South:	Pass AP 1. Stay	North 2NT 3♠	Pass	_
Board: 195 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ 853  ♥ Q874  ♠ KJ5  ♣ 752	South:  ♠ K1076  ♥ A3  ♠ AQ  ♣ AQJ64	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 191 Dealer: S Vul: NS HCP: 21	<ul><li>A104</li><li>✓ AJ</li><li>AQ53</li><li>AQ85</li></ul>	The opponents are silent.  You bid first.
Board: 192 Dealer: N Vul: EW HCP: 6	<ul><li>★ A1063</li><li>♥ 98</li><li>◆ 832</li><li>★ Q1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: Both HCP: 20	<ul><li>★ AKJ</li><li>▼ K107</li><li>◆ KQ976</li><li>★ A2</li></ul>	West Doubles 3♦ if possible. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 6	<ul><li>★86</li><li>♥Q632</li><li>◆Q985</li><li>★Q93</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: EW HCP: 20	<ul><li>★ K1076</li><li>★ A3</li><li>★ AQ</li><li>★ AQJ64</li></ul>	The opponents are silent.  You bid first.

Board: 191 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♠ K98  ♥ K1063  ♦ 96  ♣ KJ94	South:  ♠ A104  ♥ AJ  ♠ AQ53  ♣ AQ85	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 192 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ KQ9  ♥ AK1064  ♠ AKQ  ♣ 95	South:  ♠ A1063  ♥ 98  ♠ 832  ♠ Q1076	Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 193 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ 642  ♥ A632  ♦ 104  ♣ J765	South:  ♠ AKJ  ♥ K107  ♠ KQ976  ♣ A2	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 194 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AKQ104  ♥ A4  ♠ AJ7  ♣ K62	South:	Pass AP 1. Stay	North 2NT 3♠	Pass	_
Board: 195 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ 853  ♥ Q874  ♠ KJ5  ♣ 752	South:  ♠ K1076  ♥ A3  ♠ AQ  ♣ AQJ64	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 196 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK94</li><li>▼ AK63</li><li>◆ AQ8</li><li>◆ 85</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 197 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q105</li><li>♥ A642</li><li>◆ J86</li><li>♣ A104</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 20	<ul><li>★ A8</li><li>♥ KJ62</li><li>★ AQ</li><li>★ AQ976</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: None HCP: 10	<ul><li>♣ AJ7</li><li>♥ 8763</li><li>◆ J832</li><li>♣ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: NS HCP: 20	<ul><li>★ AK10</li><li>▼ KQJ107</li><li>◆ 93</li><li>◆ AK6</li></ul>	The opponents are silent.  You bid first.

Board: 196 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ AK94  ♥ AK63  ♠ AQ8  ♠ 85	South:  ♣ 72  ♥ Q985  ♠ K1075  ♣ Q93	West  X  AP  1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 197 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ Q105  ♥ A642  ♠ J86  ♠ A104	South:  ♠ A8  ♥ Q3  ♠ AKQ2  ♣ KQ653			Pass Pass	2NT 3◆
Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6♥ N	North:  ♠ A8  ♥ KJ62  ♠ AQ  ♣ AQ976	South:  ♠ 2  ♥ Q753  ♦ K1098  ♠ K1042	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 199 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♥ S	North:  ♠ AJ7  ♥ 8763  ♦ J832  ♠ A5	South:  ♠ KQ  ♥ AQJ2  ♠ AK105  ♣ J84	Pass Pass 1. Stay		East Pass AP	2NT
Board: 200 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ AK10  ♥ KQJ107  ♦ 93  ♣ AK6	South:  ♣ J52  ♥ A832  ♦ A54  ♣ 983	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 196 Dealer: N Vul: Both HCP: 7	<ul><li>♣72</li><li>♥ Q985</li><li>♦ K1075</li><li>♣ Q93</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 20	<ul><li>★ A8</li><li>♥ Q3</li><li>◆ AKQ2</li><li>◆ KQ653</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 8	♦2 ♥ Q753 ♦ K1098 ♣ K1042	The opponents are silent.  Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ</li><li>▼ AQJ2</li><li>◆ AK105</li><li>◆ J84</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: NS HCP: 9	<ul><li>↓ J52</li><li>↓ A832</li><li>↓ A54</li><li>♠ 983</li></ul>	The opponents are silent.  Partner bids first.

Board: 196 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ AK94  ♥ AK63  ♠ AQ8  ♠ 85	South:  ♣ 72  ♥ Q985  ♠ K1075  ♣ Q93	West  X  AP  1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 197 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ Q105  ♥ A642  ♠ J86  ♠ A104	South:  ♠ A8  ♥ Q3  ♠ AKQ2  ♣ KQ653			Pass Pass	2NT 3◆
Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6♥ N	North:  ♠ A8  ♥ KJ62  ♠ AQ  ♣ AQ976	South:  ♠ 2  ♥ Q753  ♦ K1098  ♠ K1042	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 199 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♥ S	North:  ♠ AJ7  ♥ 8763  ♦ J832  ♠ A5	South:  ♠ KQ  ♥ AQJ2  ♠ AK105  ♣ J84	Pass Pass 1. Stay		East Pass AP	2NT
Board: 200 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ AK10  ♥ KQJ107  ♦ 93  ♣ AK6	South:  ♣ J52  ♥ A832  ♦ A54  ♣ 983	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 201 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 21	<ul><li>AQ832</li><li>K10</li><li>KQ3</li><li>AK10</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK3</li><li>♥ Q7</li><li>♠ AKQ</li><li>♠ Q10542</li></ul>	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: EW HCP: 7	<ul><li>★ 32</li><li>▼ 8643</li><li>◆ AQ95</li><li>♣ J32</li></ul>	The opponents are silent.  Partner bids first.

Board: 201 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♣ J764  ♥ 1073  ♠ A643  ♣ 98	South:  ♠ AK  ♥ J84  ♠ KQ75  ♠ AK76	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 202 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AQ832  ♥ K10  ♠ KQ3  ♣ AK10	South:  ♠ 104  ♥ Q843  ♠ A105  ♠ 9754	Pass AP 1. Stay	North 2NT 3♠	Pass	
Board: 203 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 4N S	North: <b>♠</b> J974 <b>♥</b> Q86 <b>♠</b> AQJ5 <b>♣</b> J4	South:  ♠ AQ32  ♥ AK4  ♠ K932  ♠ A8	Pass Pass 1. Stay	4NT <sup>2</sup>	Pass AP	2NT
Board: 204 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AK3  ♥ Q7  ♠ AKQ  ♠ Q10542	South:  ♠ QJ74  ▼ A1052  ♠ 6543  ♣ J	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 205 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A9  ♥ A107  ♠ K632  ♠ AKQ8	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 201 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK</li><li>▼ J84</li><li>◆ KQ75</li><li>◆ AK76</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: NS HCP: 6	<ul><li>104</li><li>✓ Q843</li><li>✓ A105</li><li>✓ 9754</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: EW HCP: 20	<ul><li>AQ32</li><li>✓ AK4</li><li>✓ K932</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 8	◆ QJ74 ▼ A1052 ◆ 6543 ◆ J	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: EW HCP: 20	<ul><li>★ A9</li><li>▼ A107</li><li>◆ K632</li><li>◆ AKQ8</li></ul>	The opponents are silent. You bid first.

Board: 201 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♣ J764  ♥ 1073  ♠ A643  ♣ 98	South:  ♠ AK  ♥ J84  ♠ KQ75  ♠ AK76	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 202 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AQ832  ♥ K10  ♠ KQ3  ♣ AK10	South:  ♠ 104  ♥ Q843  ♠ A105  ♠ 9754	Pass AP 1. Stay	North 2NT 3♠	Pass	
Board: 203 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 4N S	North: <b>♠</b> J974 <b>♥</b> Q86 <b>♠</b> AQJ5 <b>♣</b> J4	South:  ♠ AQ32  ♥ AK4  ♠ K932  ♠ A8	Pass Pass 1. Stay	4NT <sup>2</sup>	Pass AP	2NT
Board: 204 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AK3  ♥ Q7  ♠ AKQ  ♠ Q10542	South:  ♠ QJ74  ▼ A1052  ♠ 6543  ♣ J	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 205 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A9  ♥ A107  ♠ K632  ♠ AKQ8	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 2 Dealer: N Vul: Bot HCP: 20	N ♥KJ h ♦AJ	The opponents are silent.  You bid first.
Board: 2 Dealer: S Vul: Nor HCP: 8	S ♥ J864	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 20	V 53 ♦ AQ8	The opponents are silent. You bid first.
Board: 2 Dealer: S Vul: Nor HCP: 8	§ <b>▼</b> 10	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 21	V <b>∀</b> A64	The opponents are silent.  You bid first.

Board: 206 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North:	South:  ◆ 9652  ▼ A103  ◆ 10743  ◆ Q3	West Pass AP 1. Stayı	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 207 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:	South:  ♠ AKQ53  ♥ A107  ♠ AQ  ♠ Q108	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 208 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ◆ A54  ▼ 53  ◆ AQ8  ◆ AKQJ3	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 209 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♣ J1052  ▼ 10  ◆ QJ42  ♣ KJ54	South:  ♠ Q94  ♥ AK863  ♠ AK  ♣ A86	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 210 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A1042  ♥ A64  ♠ KJ3  ♣ AKQ	South:  ♣ 73  ♥ KQJ10  ◆ 972  ♣ 7654	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 206 Dealer: N Vul: Both HCP: 6	<ul><li>♦ 9652</li><li>♥ A103</li><li>♦ 10743</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: None HCP: 21	<ul><li>★ AKQ53</li><li>▼ A107</li><li>◆ AQ</li><li>◆ Q108</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: EW HCP: 9	<ul><li>◆ 9762</li><li>♥ AKQ10</li><li>◆ 6532</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 20	<ul><li>◆ Q94</li><li>◆ AK863</li><li>◆ AK</li><li>◆ A86</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: NS HCP: 6	<ul><li>★ 73</li><li>▼ KQJ10</li><li>◆ 972</li><li>★ 7654</li></ul>	The opponents are silent.  Partner bids first.

Board: 206 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North:	South:  ◆ 9652  ▼ A103  ◆ 10743  ◆ Q3	West Pass AP 1. Stayı	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 207 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:	South:  ♠ AKQ53  ♥ A107  ♠ AQ  ♠ Q108	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 208 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ◆ A54  ▼ 53  ◆ AQ8  ◆ AKQJ3	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 209 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♣ J1052  ▼ 10  ◆ QJ42  ♣ KJ54	South:  ♠ Q94  ♥ AK863  ♠ AK  ♣ A86	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 210 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A1042  ♥ A64  ♠ KJ3  ♣ AKQ	South:  ♣ 73  ♥ KQJ10  ♦ 972  ♣ 7654	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 211 Dealer: S Vul: Both HCP: 7	<ul><li>★ K932</li><li>♥ J86</li><li>◆ J986</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 21	<ul><li>★ AK952</li><li>★ AK</li><li>◆ AQ3</li><li>◆ J73</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 6	<ul><li>♣832</li><li>♥AQ105</li><li>♦975</li><li>♣762</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: None HCP: 21	<ul><li>★ AKQ73</li><li>★ AJ2</li><li>◆ J7</li><li>★ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: NS HCP: 5	<ul><li>♦ 873</li><li>♥ Q1097</li><li>♦ 98</li><li>♠ K532</li></ul>	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ K932  ♥ J86  ♦ J986  ♠ Q10	South:  ♠ AQJ5  ♥ K932  ♠ AK4  ♣ A2		North 3♣¹ 3NT	East Pass Pass	2NT 3♥
Contract. 42 S			1. Stay	man		
Board: 212 Dealer: N Vul: NS North HCP: 21	North:  ♠ AK952  ♥ AK	South: ♠ Q873 ♥ 965	Pass	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
South HCP: 9 Contract: 4♠ N	◆ AQ3 ◆ J73	<b>♦</b> KJ <b>♣</b> K1094	AP 1. Stay	man		
Board: 213 Dealer: S Vul: EW North HCP: 6 South HCP: 20	North:  ♦ 832  V AQ105  • 975	South: ♠ A74 ♥ K96 ♦ A86		North 3♣¹ 3NT	East Pass AP	2NT
Contract: 3N S	<b>♣</b> 762	♣ AKQ4	1. Stay	man		
Board: 214 Dealer: N	North: ♠ AKQ73	South: ♣ J109	West	North 2NT	East Pass	
Vul: None North HCP: 21 South HCP: 8 Contract: 3N N	<ul><li>✓ AJ2</li><li>✓ J7</li><li>♠ AQ3</li></ul>	<ul><li>★ K1054</li><li>★ A53</li><li>★ 984</li></ul>	Pass AP 1. Stay	3♠ man	Pass	3NT
Board: 215 Dealer: S	North: <b>★</b> 873	South: ♠ AK92	West	North	East	South 2NT
Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	♥ Q1097 ♦ 98 ♣ K532	<ul><li>✓ AJ5</li><li>◆ AJ76</li><li>◆ A8</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	3♠

Board: 211 Dealer: S Vul: Both HCP: 21	<ul><li>♣ AQJ5</li><li>♥ K932</li><li>◆ AK4</li><li>♣ A2</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: NS HCP: 9	<ul><li>◆ Q873</li><li>◆ 965</li><li>◆ KJ</li><li>◆ K1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 20	<ul><li>♣ A74</li><li>♥ K96</li><li>◆ A86</li><li>♣ AKQ4</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: None HCP: 8	<ul><li>★ J109</li><li>★ K1054</li><li>★ A53</li><li>★ 984</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AK92</li><li>♥ AJ5</li><li>♠ AJ76</li><li>♠ A8</li></ul>	The opponents are silent. You bid first.

Board: 211 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ K932  ♥ J86  ♦ J986  ♠ Q10	South:  ♠ AQJ5  ♥ K932  ♠ AK4  ♣ A2		North 3♣¹ 3NT	East Pass Pass	2NT 3♥
Contract. 42 S			1. Stay	man		
Board: 212 Dealer: N Vul: NS North HCP: 21	North:  ♠ AK952  ♥ AK	South: ♠ Q873 ♥ 965	Pass	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
South HCP: 9 Contract: 4♠ N	◆ AQ3 ◆ J73	<b>♦</b> KJ <b>♣</b> K1094	AP 1. Stay	man		
Board: 213 Dealer: S Vul: EW North HCP: 6 South HCP: 20	North:  ♦ 832  V AQ105  • 975	South: ♠ A74 ♥ K96 ♦ A86		North 3♣¹ 3NT	East Pass AP	2NT
Contract: 3N S	<b>♣</b> 762	♣ AKQ4	1. Stay	man		
Board: 214 Dealer: N	North: ♠ AKQ73	South: ♣ J109	West	North 2NT	East Pass	
Vul: None North HCP: 21 South HCP: 8 Contract: 3N N	<ul><li>✓ AJ2</li><li>✓ J7</li><li>♠ AQ3</li></ul>	<ul><li>★ K1054</li><li>★ A53</li><li>★ 984</li></ul>	Pass AP 1. Stay	3♠ man	Pass	3NT
Board: 215 Dealer: S	North: <b>★</b> 873	South: ♠ AK92	West	North	East	South 2NT
Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	♥ Q1097 ♦ 98 ♣ K532	<ul><li>✓ AJ5</li><li>◆ AJ76</li><li>◆ A8</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	3♠

Board: 216 Dealer: N Vul: Both HCP: 20	<ul><li>AQ102</li><li>♥ Q532</li><li>A2</li><li>AKJ</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: NS HCP: 12	<ul><li>★ A987</li><li>★ K875</li><li>◆ Q10</li><li>★ K53</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ8</li><li>♥ J4</li><li>◆ AQ2</li><li>◆ AKJ96</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: Both HCP: 10	<ul><li>★ K543</li><li>♥ 93</li><li>◆ Q83</li><li>◆ KQ97</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 20	<ul><li>★ A74</li><li>▼ KJ9</li><li>◆ KQ9</li><li>★ AK93</li></ul>	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ AQ102  ♥ Q532  ♠ A2  ♣ AKJ	South:  ♠ KJ54  ♥ A6  ♠ K43  ♣ 10974	Pass AP 1. Stay	North 2NT 3  man ntitative	Pass Pass	
Board: 217 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ A987  ♥ K875  ♦ Q10  ♠ K53	South:  ♠ KQ6  ♥ AQ6  ♠ AK875  ♣ Q7		North 3♣¹ 6NT man		2NT
Board: 218 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ8  ♥ J4  ♠ AQ2  ♠ AKJ96	South:  ♣ J7  ▼ KQ95  • 1054  ♣ Q875	West Pass AP 1. Stay		Pass	
Board: 219 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 4♠ S	North:  ♠ K543  ♥ 93  ♠ Q83  ♣ KQ97	South:  ◆ A962  ▼ AK10  ◆ A74  ◆ AJ5	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 220 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A74  ♥ KJ9  ♠ KQ9  ♠ AK93	South:  ♠ QJ109  ▼ 742  ♠ AJ5  ♠ Q62	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 216 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ54</li><li>★ A6</li><li>★ K43</li><li>★ 10974</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ6</li><li>★ AQ6</li><li>★ AK875</li><li>★ Q7</li></ul>	The opponents are silent.  You bid first.
Board: 218 Dealer: N Vul: EW HCP: 8	<ul><li>▶ J7</li><li>♥ KQ95</li><li>◆ 1054</li><li>◆ Q875</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: Both HCP: 20	<ul><li>★ A962</li><li>★ AK10</li><li>★ A74</li><li>★ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: None HCP: 10	<ul><li>◆ QJ109</li><li>◆ 742</li><li>◆ AJ5</li><li>◆ Q62</li></ul>	The opponents are silent.  Partner bids first.

Board: 216 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N	North:  ♠ AQ102  ♥ Q532  ♠ A2  ♣ AKJ	South:  ♠ KJ54  ♥ A6  ♠ K43  ♣ 10974	Pass AP 1. Stay	North 2NT 3  man ntitative	Pass Pass	
Board: 217 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ A987  ♥ K875  ♦ Q10  ♠ K53	South:  ♠ KQ6  ♥ AQ6  ♠ AK875  ♣ Q7		North 3♣¹ 6NT man		2NT
Board: 218 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ8  ♥ J4  ♠ AQ2  ♠ AKJ96	South:  ♣ J7  ▼ KQ95  • 1054  ♣ Q875	West Pass AP 1. Stay		Pass	
Board: 219 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 4♠ S	North:  ♠ K543  ♥ 93  ♠ Q83  ♣ KQ97	South:  ◆ A962  ▼ AK10  ◆ A74  ◆ AJ5	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 220 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A74  ♥ KJ9  ♠ KQ9  ♠ AK93	South:  ♠ QJ109  ▼ 742  ♠ AJ5  ♠ Q62	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 221 Dealer: S Vul: Both HCP: 6	<ul><li>◆98</li><li>▼ K964</li><li>◆ 6543</li><li>◆ K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 20	<ul><li>★ K5</li><li>★ AKQ103</li><li>★ A65</li><li>★ A32</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 6	<ul><li>1074</li><li>✓ Q1096</li><li>854</li><li>▲ A97</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ4</li><li>★ AK3</li><li>★ KJ9</li><li>★ KQ96</li></ul>	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: None HCP: 6	<ul><li>★ K1082</li><li>★ K763</li><li>★ 1052</li><li>★ 73</li></ul>	The opponents are silent.  Partner bids first.

Board: 221 Dealer: S Vul: Both	North: ◆ 98	South: ♠ AKQ	West	North	East	South 2NT
North HCP: 6	<b>♥</b> K964	♥ AQJ10	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 21	♦ 6543 <b>♣</b> K43	♦ A8 ♣ J652	Pass	4♥	AP	
Contract: 4♥ S	<b>₹</b> N43	<b>₩</b> 1032	1. Stay	man		
Board: 222	North:	South:	West	North	East	South
Dealer: N	• K5	<b>♦</b> J1084		2NT	Pass	
Vul: None North HCP: 20	<b>♥</b> AKQ103	<b>y</b> 986	Pass	3♥		3NT
South HCP: 6	♦ A65	<b>♦</b> QJ7	AP			
Contract: 3N N	♣ A32	<b>♣</b> Q65	1. Stay	man		
Board: 223 Dealer: S	North: <b>♠</b> 1074	South: ◆ 98	West	North	East	South 2NT
Vul: NS North HCP: 6	<b>♥</b> Q1096	<b>♥</b> AK	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 20	<b>♦</b> 854	♦ AKQ63	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> A97	<b>♣</b> KJ104	1. Stay	man		
Board: 224	North:	G 4	West	North	East	South
Dealer: N	• KJ4	South: <b>♠</b> 10873		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: EW	<b>♥</b> AK3	♥ 1065	Pass	3♦	Pass	3NT
North HCP: 20	<b>♦</b> KJ9	<b>♦</b> Q64	AP			
South HCP: 6 Contract: 3N N	<b>♣</b> KQ96	♣ A42	1. Stay	man		
Board: 225		~ .	Wost	North	Foot	South
Dealer: S	North:	South:	west	INOTUI	East	South 2NT
Vul: None	<b>★</b> K1082 <b>∀</b> K763	<b>♠</b> AJ65 <b>♥</b> AQ8	Pass	<b>3♣</b> ¹	Pass	
North HCP: 6	<ul><li>1052</li></ul>	◆ AQ84	Pass	3 <b>₹</b> 4 <b>♠</b>	AP	
South HCP: 21 Contract: 4♠ S	<b>♣</b> 73	<b>♣</b> A6	1. Stay		<i>1</i> <b>11</b>	

Board: 221 Dealer: S Vul: Both HCP: 21	<ul><li>AKQ</li><li>AQJ10</li><li>A8</li><li>J652</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: None HCP: 6	<ul><li>♣ J1084</li><li>♥ 986</li><li>◆ QJ7</li><li>♣ Q65</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 20	<ul><li>♠ 98</li><li>♥ AK</li><li>♦ AKQ63</li><li>♠ KJ104</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 6	<ul><li>10873</li><li>1065</li><li>Q64</li><li>A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: None HCP: 21	<ul><li>AJ65</li><li>✓ AQ8</li><li>AQ84</li><li>A6</li></ul>	The opponents are silent. You bid first.

Board: 221 Dealer: S Vul: Both	North: ◆ 98	South: ♠ AKQ	West	North	East	South 2NT
North HCP: 6	<b>♥</b> K964	♥ AQJ10	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 21	♦ 6543 <b>♣</b> K43	♦ A8 ♣ J652	Pass	4♥	AP	
Contract: 4♥ S	<b>₹</b> N43	<b>₩</b> 1032	1. Stay	man		
Board: 222	North:	South:	West	North	East	South
Dealer: N	• K5	<b>♦</b> J1084		2NT	Pass	
Vul: None North HCP: 20	<b>♥</b> AKQ103	<b>y</b> 986	Pass	3♥		3NT
South HCP: 6	♦ A65	<b>♦</b> QJ7	AP			
Contract: 3N N	♣ A32	<b>♣</b> Q65	1. Stay	man		
Board: 223 Dealer: S	North: <b>♠</b> 1074	South: ◆ 98	West	North	East	South 2NT
Vul: NS North HCP: 6	<b>♥</b> Q1096	<b>♥</b> AK	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 20	<b>♦</b> 854	♦ AKQ63	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> A97	<b>♣</b> KJ104	1. Stay	man		
Board: 224	North:	G 4	West	North	East	South
Dealer: N	• KJ4	South: <b>♠</b> 10873		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: EW	<b>♥</b> AK3	♥ 1065	Pass	3♦	Pass	3NT
North HCP: 20	<b>♦</b> KJ9	<b>♦</b> Q64	AP			
South HCP: 6 Contract: 3N N	<b>♣</b> KQ96	♣ A42	1. Stay	man		
Board: 225		~ .	Wost	North	Foot	South
Dealer: S	North:	South:	west	INOTUI	East	South 2NT
Vul: None	<b>★</b> K1082 <b>∀</b> K763	<b>♠</b> AJ65 <b>♥</b> AQ8	Pass	<b>3♣</b> ¹	Pass	
North HCP: 6	<ul><li>1052</li></ul>	◆ AQ84	Pass	3 <b>₹</b> 4 <b>♠</b>	AP	
South HCP: 21 Contract: 4♠ S	<b>♣</b> 73	<b>♣</b> A6	1. Stay		<i>1</i> <b>11</b>	

Board: 226 Dealer: N Vul: Both HCP: 20	<ul><li>★ A4</li><li>✓ A3</li><li>◆ KQ85</li><li>◆ AQJ32</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AKJ93</li><li>♥ AK</li><li>♦ QJ5</li><li>♠ Q63</li></ul>	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: Both HCP: 6	<ul><li>♦ 932</li><li>♥ K987</li><li>♦ J2</li><li>♠ Q543</li></ul>	The opponents are silent.  Partner bids first.
Board: 230 Dealer: N Vul: None HCP: 20	<ul><li>★ AKQ7</li><li>★ K8</li><li>★ K972</li><li>★ KQ6</li></ul>	West Bids 4♥ if possible.  You bid first.

Board: 226 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A4  ♥ A3  ♠ KQ85  ♣ AQJ32	South:  ♣ J1087  ♥ Q87  • A742  ♣ 94	West Pass AP 1. Stay		Pass	
Board: 227 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♣ J87  ♥ KQ109  • Q6  ♣ J1074	South:  ♠ AK4  ♥ A54  ♠ A103  ♣ AQ96	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 228 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ93  ♥ AK  ♠ QJ5  ♣ Q63	South:  ♣ 764  ♥ J943  ♦ 983  ♣ AJ5	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 229 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:	South:  ♠ K1087  ♥ A104  ♠ AK105  ♣ AK	West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT
Board: 230 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 V W	North:  ♠ AKQ7  ♥ K8  ♠ K972  ♣ KQ6	South:  ♠ 6543  ♥ 109  ♠ A865  ♣ J42	West  4♥  AP  1. Stay	North 2NT Pass	East Pass Pass	<b>3</b> ♣¹

Board: 226 Dealer: N Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 21	<ul><li>AK4</li><li>✓ A54</li><li>✓ A103</li><li>✓ AQ96</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: EW HCP: 6	<ul><li>★ 764</li><li>♥ J943</li><li>◆ 983</li><li>★ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: Both HCP: 21	<ul><li>★ K1087</li><li>★ A104</li><li>◆ AK105</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: None HCP: 5	<ul><li>♠ 6543</li><li>♥ 109</li><li>♠ A865</li><li>♠ J42</li></ul>	West Bids 4♥ if possible.  Partner bids first.

Board: 226 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A4  ♥ A3  ♠ KQ85  ♣ AQJ32	South:  ♣ J1087  ♥ Q87  • A742  ♣ 94	West Pass AP 1. Stay		Pass	
Board: 227 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♣ J87  ♥ KQ109  • Q6  ♣ J1074	South:  ♠ AK4  ♥ A54  ♠ A103  ♣ AQ96	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 228 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ93  ♥ AK  ♠ QJ5  ♣ Q63	South:  ♣ 764  ♥ J943  ♦ 983  ♣ AJ5	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 229 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:	South:  ♠ K1087  ♥ A104  ♠ AK105  ♣ AK	West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT
Board: 230 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 V W	North:  ♠ AKQ7  ♥ K8  ♠ K972  ♣ KQ6	South:  ♠ 6543  ♥ 109  ♠ A865  ♣ J42	West  4♥  AP  1. Stay	North 2NT Pass	East Pass Pass	<b>3</b> ♣¹

Board: 231 Dealer: S Vul: None HCP: 11	<ul><li>105</li><li>✓ AQ106</li><li>✓ A106</li><li>✓ J964</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 21	<ul><li>★ KJ6</li><li>▼ AQ7</li><li>◆ KQ</li><li>★ AQ973</li></ul>	The opponents are silent.  You bid first.
Board: 233 Dealer: S Vul: NS HCP: 5	<ul><li>★ K1064</li><li>▼ 1093</li><li>◆ Q843</li><li>◆ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 21	<ul><li>♠ AK6</li><li>♥ 10632</li><li>♠ AK10</li><li>♠ AK9</li></ul>	The opponents are silent. You bid first.
Board: 235 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ85</li><li>♥ QJ5</li><li>◆ J75</li><li>◆ Q92</li></ul>	The opponents are silent.  Partner bids first.

Board: 231 Dealer: S Vul: None	North: ♠ 105	South: ♠ AQ2	West	North	East	South 2NT
North HCP: 11 South HCP: 21 Contract: 5♥ S	<ul><li>✓ AQ106</li><li>◆ A106</li><li>◆ J964</li></ul>	<ul><li>★ K9754</li><li>◆ KQ</li><li>◆ AK5</li></ul>	Pass Pass 1. Stay	3 <b>♣</b> ¹ 5 <b>♥</b> man	Pass AP	3♥
Board: 232 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ KJ6  ♥ AQ7  ♠ KQ  ♠ AQ973	South:  ♠ A987  ♥ 1065  ♠ A92  ♣ KJ6	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 233 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ K1064  ♥ 1093  ♠ Q843  ♣ 105	South:  ♣ 87  ♥ KJ7  • AK2  ♣ AKQ96	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 234 Dealer: N Vul: None North HCP: 21 South HCP: 17 Contract: 6N N	North:  ♠ AK6  ▼ 10632  ♠ AK10  ♠ AK9	South:  ♠ QJ2  ♥ AKQ8  ♠ QJ5  ♣ Q107	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 235 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KJ85  ♥ QJ5  ♦ J75  ♣ Q92	South:  ♠ Q9  ♥ AK98  ♠ A962  ♣ AK8	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 231 Dealer: S Vul: None HCP: 21	<ul><li>AQ2</li><li>K9754</li><li>KQ</li><li>AK5</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A987</li><li>▼ 1065</li><li>◆ A92</li><li>▲ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 20	<ul><li>♣ 87</li><li>♥ KJ7</li><li>◆ AK2</li><li>♣ AKQ96</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: None HCP: 17	<ul><li>♣ QJ2</li><li>♥ AKQ8</li><li>◆ QJ5</li><li>♣ Q107</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: S Vul: Both HCP: 20	<ul><li>♠ Q9</li><li>♥ AK98</li><li>♠ A962</li><li>♠ AK8</li></ul>	The opponents are silent. You bid first.

Board: 231 Dealer: S Vul: None	North: ♠ 105	South: ♠ AQ2	West	North	East	South 2NT
North HCP: 11 South HCP: 21 Contract: 5♥ S	<ul><li>✓ AQ106</li><li>◆ A106</li><li>◆ J964</li></ul>	<ul><li>★ K9754</li><li>◆ KQ</li><li>◆ AK5</li></ul>	Pass Pass 1. Stay	3 <b>♣</b> ¹ 5 <b>♥</b> man	Pass AP	3♥
Board: 232 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ KJ6  ♥ AQ7  ♠ KQ  ♠ AQ973	South:  ♠ A987  ♥ 1065  ♠ A92  ♣ KJ6	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 233 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ K1064  ♥ 1093  ♠ Q843  ♣ 105	South:  ♣ 87  ♥ KJ7  • AK2  ♣ AKQ96	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 234 Dealer: N Vul: None North HCP: 21 South HCP: 17 Contract: 6N N	North:  ♠ AK6  ▼ 10632  ♠ AK10  ♠ AK9	South:  ♠ QJ2  ♥ AKQ8  ♠ QJ5  ♣ Q107	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 235 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KJ85  ♥ QJ5  ♦ J75  ♣ Q92	South:  ♠ Q9  ♥ AK98  ♠ A962  ♣ AK8	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 236 Dealer: N Vul: Both HCP: 20	<ul><li>A65</li><li>✓ AK43</li><li>Q75</li><li>AK2</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQJ85</li><li>▼ AK9</li><li>◆ KJ</li><li>◆ K85</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 239 Dealer: S Vul: None HCP: 6	<ul><li>♦ 94</li><li>♥ QJ53</li><li>♦ 9732</li><li>♠ K83</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: NS HCP: 20	<ul><li>AJ6</li><li>✓ AK8</li><li>A632</li><li>A103</li></ul>	The opponents are silent. You bid first.

Board: 236 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A65  ♥ AK43  ♠ Q75  ♣ AK2	South:  ♠ Q874  ♥ 62  ♠ K986  ♣ 987	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 237 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK3  ♥ AKQ95  ♠ 732  ♠ A7	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East X AP	South 2NT 3♥
Board: 238 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ KQJ85  ♥ AK9  ♠ KJ  ♣ K85	South:  ♠ A104  ♥ J875  ♠ A5  ♠ QJ64	X AP 1. Stay	North 2NT 3  man ntitative	Pass Pass	
Board: 239 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♥ S	North: ♠ 94 ♥ QJ53 ♠ 9732 ♠ K83	South:  ♠ K62  ♥ AK104  ♠ KQ4  ♠ AJ4	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 240 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ AJ6  ♥ AK8  ♠ A632  ♠ A103	South:  ♠ K7  ♥ 9654  ♠ K108  ♣ KJ97	West Pass AP 1. Stay	North 2NT 3 man	Pass	

Board: 236 Dealer: N Vul: Both HCP: 5	<ul><li>♣ Q874</li><li>♥ 62</li><li>♦ K986</li><li>♣ 987</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 20	<ul><li>AK3</li><li>✓ AKQ95</li><li>✓ 732</li><li>♠ A7</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 238 Dealer: N Vul: Both HCP: 12	<ul><li>★ A104</li><li>♥ J875</li><li>◆ A5</li><li>◆ QJ64</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 239 Dealer: S Vul: None HCP: 20	<ul><li>★ K62</li><li>★ AK104</li><li>★ KQ4</li><li>★ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: NS HCP: 10	<b>♦</b> K7 <b>♥</b> 9654 <b>♦</b> K108 <b>♣</b> KJ97	The opponents are silent.  Partner bids first.

Board: 236 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A65  ♥ AK43  ♠ Q75  ♣ AK2	South:  ♠ Q874  ♥ 62  ♠ K986  ♣ 987	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 237 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK3  ♥ AKQ95  ♠ 732  ♠ A7	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East X AP	South 2NT 3♥
Board: 238 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ KQJ85  ♥ AK9  ♠ KJ  ♣ K85	South:  ♠ A104  ♥ J875  ♠ A5  ♠ QJ64	X AP 1. Stay	North 2NT 3  man ntitative	Pass Pass	
Board: 239 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♥ S	North: ♠ 94 ♥ QJ53 ♠ 9732 ♠ K83	South:  ♠ K62  ♥ AK104  ♠ KQ4  ♠ AJ4	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 240 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ AJ6  ♥ AK8  ♠ A632  ♠ A103	South:  ♠ K7  ♥ 9654  ♠ K108  ♣ KJ97	West Pass AP 1. Stay	North 2NT 3 man	Pass	

Board: 241 Dealer: S Vul: NS HCP: 7	<ul><li>A4</li><li>▼ 10853</li><li>◆ K1086</li><li>◆ 1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 20	<ul><li>AQ109</li><li>✓ A10</li><li>K7</li><li>AK532</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: EW HCP: 6	♦ 9 ♥ 8532 ♦ KJ32 ♣ Q873	East Doubles 3♣ if possible.  Partner bids first.
Board: 244 Dealer: N Vul: Both HCP: 21	<ul><li>★ AKQ</li><li>★ A65</li><li>★ AQ74</li><li>★ Q108</li></ul>	The opponents are silent.  You bid first.
Board: 245 Dealer: S Vul: EW HCP: 10	<ul><li>★ K874</li><li>★ K8</li><li>◆ QJ82</li><li>◆ J82</li></ul>	The opponents are silent.  Partner bids first.

Board: 241 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A4  ▼ 10853  ◆ K1086  ♣ 1043	South:  ♠ Q52  ♥ AKJ  ♠ AQ9  ♠ KJ96		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 242 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ109  ♥ A10  ♠ K7  ♣ AK532	South:	West Pass AP 1. Stay		Pass	
Board: 243 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North: ♠ 9 ♥ 8532 ♠ KJ32 ♠ Q873	South:  ♠ AK85  ♥ KQ97  ♠ A94  ♣ A6		North  3♣¹  4♥ man	East X AP	South 2NT 3♥
Board: 244 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AKQ  ▼ A65  ♠ AQ74  ♣ Q108	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 245 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 6♠ S	North:  ♠ K874  ▼ K8  ◆ QJ82  ♣ J82	South:  ♠ AJ65  ♥ AJ53  ♠ A3  ♣ AK10	Pass Pass Pass AP 1. Stay	3NT 5♦³	Pass Pass Pass	2NT 3♥ 4NT <sup>2</sup> 6♠

Board: 241 Dealer: S Vul: NS HCP: 20	<ul><li>♣ Q52</li><li>♥ AKJ</li><li>◆ AQ9</li><li>♣ KJ96</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 9	<ul><li>♠ 632</li><li>♥ KQ54</li><li>♦ J1042</li><li>♠ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK85</li><li>▼ KQ97</li><li>★ A94</li><li>★ A6</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 244 Dealer: N Vul: Both HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: EW HCP: 21	<ul><li>▲ AJ65</li><li>♥ AJ53</li><li>◆ A3</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.

Board: 241 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A4  ▼ 10853  ◆ K1086  ♣ 1043	South:  ♠ Q52  ♥ AKJ  ♠ AQ9  ♠ KJ96		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 242 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ109  ♥ A10  ♠ K7  ♣ AK532	South:	West Pass AP 1. Stay		Pass	
Board: 243 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North: ♠ 9 ♥ 8532 ♠ KJ32 ♠ Q873	South:  ♠ AK85  ♥ KQ97  ♠ A94  ♣ A6		North  3♣¹  4♥ man	East X AP	South 2NT 3♥
Board: 244 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AKQ  ▼ A65  ♠ AQ74  ♣ Q108	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 245 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 6♠ S	North:  ♠ K874  ▼ K8  ◆ QJ82  ♣ J82	South:  ♠ AJ65  ♥ AJ53  ♠ A3  ♣ AK10	Pass Pass Pass AP 1. Stay	3NT 5♦³	Pass Pass Pass	2NT 3♥ 4NT <sup>2</sup> 6♠

Board: 246 Dealer: N Vul: Both HCP: 20	<ul><li>AJ2</li><li>AQ8</li><li>KQJ105</li><li>K4</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: None HCP: 5	<ul><li>★ K64</li><li>▼ J875</li><li>◆ 1053</li><li>◆ J85</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 20	<ul><li>AKJ104</li><li>✓ A2</li><li>A862</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: Both HCP: 5	<ul><li>♣87</li><li>♥ J972</li><li>◆9764</li><li>♣ A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 21	<ul><li>★ KQ</li><li>▼ AQJ</li><li>◆ KQ764</li><li>◆ A32</li></ul>	The opponents are silent. You bid first.

Board: 246 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AJ2  ♥ AQ8  ♠ KQJ105  ♣ K4	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 247 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ K64  ▼ J875  • 1053  ♣ J85	South:  ♠ AJ53  ♥ AKQ4  ♠ K84  ♠ K2	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3▼
Board: 248 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AKJ104  ♥ A2  ♠ A862  ♣ A8	South:  ♠ Q987  ▼ 1094  ♦ K7  ♣ 9763	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 249 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♣ 87  ▼ J972  ◆ 9764  ♣ A64	South:  ♠ AKJ105  ♥ AK3  ♦ J108  ♣ KQ	West Pass Pass 1. Stay	North  3♣¹  3NT  man	East Pass AP	2NT
Board: 250 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ KQ  ♥ AQJ  ♠ KQ764  ♣ A32	South:  ♠ A1082  ♥ K63  ♦ 108  ♠ Q974	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 246 Dealer: N Vul: Both HCP: 6	<ul><li>10963</li><li>7542</li><li>A</li><li>Q765</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 20	<ul><li>AJ53</li><li>AKQ4</li><li>K84</li><li>K2</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 5	<ul><li>♣ Q987</li><li>♥ 1094</li><li>♦ K7</li><li>♣ 9763</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AKJ105</li><li>♥ AK3</li><li>♦ J108</li><li>♠ KQ</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: None HCP: 9	<ul><li>★ A1082</li><li>★ K63</li><li>★ 108</li><li>★ Q974</li></ul>	The opponents are silent.  Partner bids first.

Board: 246 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AJ2  ♥ AQ8  ♠ KQJ105  ♣ K4	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 247 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ K64  ▼ J875  • 1053  ♣ J85	South:  ♠ AJ53  ♥ AKQ4  ♠ K84  ♠ K2	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3▼
Board: 248 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AKJ104  ♥ A2  ♠ A862  ♣ A8	South:  ♠ Q987  ▼ 1094  ♦ K7  ♣ 9763	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 249 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♣ 87  ▼ J972  ◆ 9764  ♣ A64	South:  ♠ AKJ105  ♥ AK3  ♦ J108  ♣ KQ	West Pass Pass 1. Stay	North  3♣¹  3NT man	East Pass AP	2NT
Board: 250 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ KQ  ♥ AQJ  ♠ KQ764  ♣ A32	South:  ♠ A1082  ♥ K63  ♦ 108  ♠ Q974	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 251 Dealer: S Vul: Both HCP: 9	♣ QJ ♥ 10743 ♦ A962 ♣ Q103	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: None HCP: 20	<ul><li>★ KQ4</li><li>▼ AJ875</li><li>◆ AK5</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: EW HCP: 20	<ul><li>A63</li><li>AK5</li><li>AJ6</li><li>A1082</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: None HCP: 6	<ul><li>▶ J96</li><li>♥ J1085</li><li>♦ K7</li><li>▶ J652</li></ul>	The opponents are silent.  Partner bids first.

Board: 251 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4♥ S	North:  ♠ QJ  ▼ 10743  ♠ A962  ♠ Q103	South:  ♠ AK10  ♥ AKQJ  ♠ QJ3  ♠ 842	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 252 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQ4  ♥ AJ875  ♠ AK5  ♣ K9	South:  ♠ A63  ♥ Q962  ♦ J87  ♠ Q63	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 253 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK63  ♥ K97  ♠ AK4  ♠ K82	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 254 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A63  ▼ AK5  ♠ AJ6  ♠ A1082	South:  ♣ 75  ♥ QJ103  ♦ 932  ♣ QJ93	West Pass AP 1. Stay		Pass	
Board: 255 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♣ J96  ♥ J1085  ♠ K7  ♣ J652	South:  ♠ AK10  ♥ AQ932  ♠ 85  ♣ AK10	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 251 Dealer: S Vul: Both HCP: 20	<ul><li>AK10</li><li>✓ AKQJ</li><li>QJ3</li><li>◆ 842</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: None HCP: 9	<ul><li>★ A63</li><li>♥ Q962</li><li>◆ J87</li><li>◆ Q63</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: NS HCP: 20	<ul><li>AK63</li><li>✓ K97</li><li>AK4</li><li>✓ K82</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: EW HCP: 6	<ul><li>♣75</li><li>♥QJ103</li><li>◆932</li><li>♣QJ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: None HCP: 20	<ul><li>AK10</li><li>✓ AQ932</li><li>◆ 85</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.

Board: 251 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4♥ S	North:  ♠ QJ  ▼ 10743  ♠ A962  ♠ Q103	South:  ♠ AK10  ♥ AKQJ  ♠ QJ3  ♠ 842	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 252 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQ4  ♥ AJ875  ♠ AK5  ♣ K9	South:  ♠ A63  ♥ Q962  ♦ J87  ♠ Q63	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 253 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK63  ♥ K97  ♠ AK4  ♠ K82	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 254 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A63  ▼ AK5  ♠ AJ6  ♠ A1082	South:  ♣ 75  ♥ QJ103  ♦ 932  ♣ QJ93	West Pass AP 1. Stay		Pass	
Board: 255 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♣ J96  ♥ J1085  ♠ K7  ♣ J652	South:  ♠ AK10  ♥ AQ932  ♠ 85  ♣ AK10	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 256 Dealer: N Vul: NS HCP: 20	<b>★</b> K9 <b>♥</b> AKQJ <b>♦</b> AK106 <b>♣</b> 1082	West Doubles 3♣ if possible.  You bid first.
Board: 257 Dealer: S Vul: EW HCP: 7	<ul><li>▲ J765</li><li>♥ KJ8</li><li>◆ Q853</li><li>♣ 74</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 258 Dealer: N Vul: Both HCP: 20	<ul><li>▲ AJ</li><li>▼ K6</li><li>◆ AKQ76</li><li>▲ QJ93</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 259 Dealer: S Vul: None HCP: 7	<ul><li>J972</li><li>♥ Q1096</li><li>85</li><li>A109</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 21	<ul><li>AQ3</li><li>✓ AK104</li><li>✓ KJ86</li><li>▲ A9</li></ul>	The opponents are silent. You bid first.

Board: 256 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K9  ♥ AKQJ  ♠ AK106  ♣ 1082	South:  ♠ A1087  ♥ 9643  ♠ 75  ♠ K93	West  X  AP  1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 257 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♣ J765  ♥ KJ8  • Q853  ♣ 74	South:  ♠ Q82  ♥ AQ9  ♠ AKJ  ♣ A963		North 3♣¹ 3♠ man	X	South 2NT Pass 3NT
Board: 258 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AJ  ♥ K6  ♠ AKQ76  ♠ QJ93	South:  • 10432  • AQ4  • J932  • 87	West  X  AP  1. Stay	North 2NT 3  man	Pass	
Board: 259 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK 1085  ♥ AK  ♠ KJ32  ♠ Q3	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 260 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ AQ3  ♥ AK104  ♠ KJ86  ♠ A9	South:  ♠ KJ42  ♥ J6  ♠ Q53  ♣ K1065	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	

Board: 256 Dealer: N Vul: NS HCP: 7	<ul><li>★ A1087</li><li>♥ 9643</li><li>♦ 75</li><li>★ K93</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 20	<ul><li>♠ Q82</li><li>♥ AQ9</li><li>♦ AKJ</li><li>♠ A963</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 258 Dealer: N Vul: Both HCP: 7	<ul><li>10432</li><li>✓ AQ4</li><li>✓ J932</li><li>✓ 87</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 20	<ul><li>★ AK1085</li><li>★ AK</li><li>◆ KJ32</li><li>◆ Q3</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ42</li><li>♥ J6</li><li>◆ Q53</li><li>◆ K1065</li></ul>	The opponents are silent.  Partner bids first.

Board: 256 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K9  ♥ AKQJ  ♠ AK106  ♣ 1082	South:  ♠ A1087  ♥ 9643  ♠ 75  ♠ K93	West  X  AP  1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 257 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♣ J765  ♥ KJ8  • Q853  ♣ 74	South:  ♠ Q82  ♥ AQ9  ♠ AKJ  ♣ A963		North 3♣¹ 3♠ man	X	South 2NT Pass 3NT
Board: 258 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AJ  ♥ K6  ♠ AKQ76  ♠ QJ93	South:  • 10432  • AQ4  • J932  • 87	West  X  AP  1. Stay	North 2NT 3  man	Pass	
Board: 259 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK 1085  ♥ AK  ♠ KJ32  ♠ Q3	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 260 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ AQ3  ♥ AK104  ♠ KJ86  ♠ A9	South:  ♠ KJ42  ♥ J6  ♠ Q53  ♣ K1065	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	

Board: 261 Dealer: S Vul: NS HCP: 5	<ul><li>47432</li><li>√ J75</li><li>764</li><li>4 A76</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AKJ6</li><li>♥ J5</li><li>♦ KJ63</li><li>♠ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: None HCP: 7	<ul><li>♠ 643</li><li>♥ Q1075</li><li>♠ A976</li><li>♠ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 20	<ul><li>AKJ52</li><li>♥ 86</li><li>KQ5</li><li>AK5</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ10</li><li>♥ J1073</li><li>◆ A10</li><li>♣ J932</li></ul>	The opponents are silent.  Partner bids first.

Board: 261 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	North:	South:  ♣ AK  ▼ AK32  ♣ KJ1032  ♣ K9		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 262 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6♠ N	North:  ♠ AKJ6  ♥ J5  ♠ KJ63  ♠ AKJ	South:  ♠ Q982  ♥ AQ62  ♠ A1082  ♣ 3	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 263 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ AKJ  ♥ A6  ♠ KQJ10  ♠ Q842		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 264 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ AKJ52  ♥ 86  ♠ KQ5  ♠ AK5	South:  ♠ 1076  ♥ AKJ9  ♦ J107  ♣ J74	Pass AP 1. Stay		Pass	
Board: 265 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ QJ10  ♥ J1073  ♠ A10  ♣ J932	South:  ♠ AK862  ♥ K9  ♠ Q98  ♣ AKQ		North  3♣¹  3NT  man	East Pass AP	2NT

Board: 261 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AK</li><li>♥ AK32</li><li>♠ KJ1032</li><li>♠ K9</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q982</li><li>★ AQ62</li><li>◆ A1082</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 20	<ul><li>♠ AKJ</li><li>♥ A6</li><li>♠ KQJ10</li><li>♠ Q842</li></ul>	The opponents are silent.  You bid first.
Board: 264 Dealer: N Vul: NS HCP: 10	<ul><li>1076</li><li>✓ AKJ9</li><li>✓ J107</li><li>✓ J74</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: EW HCP: 21	<ul><li>★ AK862</li><li>★ K9</li><li>◆ Q98</li><li>★ AKQ</li></ul>	The opponents are silent.  You bid first.

Board: 261 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	North:	South:  ♣ AK  ▼ AK32  ♣ KJ1032  ♣ K9		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 262 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6♠ N	North:  ♠ AKJ6  ♥ J5  ♠ KJ63  ♠ AKJ	South:  ♠ Q982  ♥ AQ62  ♠ A1082  ♣ 3	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 263 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ AKJ  ♥ A6  ♠ KQJ10  ♠ Q842		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 264 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ AKJ52  ♥ 86  ♠ KQ5  ♠ AK5	South:  ♠ 1076  ♥ AKJ9  ♦ J107  ♣ J74	Pass AP 1. Stay		Pass	
Board: 265 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ QJ10  ♥ J1073  ♠ A10  ♣ J932	South:  ♠ AK862  ♥ K9  ♠ Q98  ♣ AKQ		North  3♣¹  3NT  man	East Pass AP	2NT

Board: 266 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK</li><li>♥ A643</li><li>♦ QJ43</li><li>♠ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: None HCP: 21	<ul><li>▲ AJ8</li><li>♥ A65</li><li>◆ A7</li><li>♣ AKJ108</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: EW HCP: 10	<b>♦</b> 3 <b>♥</b> J874 <b>♦</b> AK104 <b>♣</b> Q865	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: None HCP: 20	<ul><li>★ KJ7</li><li>★ AKQ</li><li>★ A73</li><li>★ K843</li></ul>	The opponents are silent. You bid first.

Board: 266 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ AK  ♥ A643  ♠ QJ43  ♣ AQ2	South:  ♣ J8  ♥ 10985  ♦ K876  ♣ K106	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> <sup>1</sup>
Board: 267 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ J1075  ♥ KQJ5  ♠ 642  ♠ 108	South:  ♠ K63  ♥ A3  ♠ AK103  ♣ KQJ7	West Pass Pass 1. Stay	North 3♣¹ 3NT man		2NT
Board: 268 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AJ8  ♥ A65  ♠ A7  ♠ AKJ108	South:  ♠ Q964  ♥ K42  ♦ 83  ♠ 9765	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 269 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:	South:  ♠ AKQ54  ♥ KQ2  ♠ Q8  ♠ A43	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 270 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KJ7  ♥ AKQ  ♠ A73  ♣ K843	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 266 Dealer: N Vul: NS HCP: 7	♣ J8 ♥ 10985 ♦ K876 ♣ K106	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: EW HCP: 20	<ul><li>★ K63</li><li>★ A3</li><li>◆ AK103</li><li>★ KQJ7</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: None HCP: 5	<ul><li>◆ Q964</li><li>◆ K42</li><li>◆ 83</li><li>◆ 9765</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: EW HCP: 20	<ul><li>AKQ54</li><li>KQ2</li><li>Q8</li><li>A43</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: None HCP: 7	<ul><li>♣ 32</li><li>♥ 9642</li><li>♦ KJ54</li><li>♣ QJ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 266 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ AK  ♥ A643  ♠ QJ43  ♣ AQ2	South:  ♣ J8  ♥ 10985  ♦ K876  ♣ K106	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> <sup>1</sup>
Board: 267 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ J1075  ♥ KQJ5  ♠ 642  ♠ 108	South:  ♠ K63  ♥ A3  ♠ AK103  ♣ KQJ7	West Pass Pass 1. Stay	North 3♣¹ 3NT man		2NT
Board: 268 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AJ8  ♥ A65  ♠ A7  ♠ AKJ108	South:  ♠ Q964  ♥ K42  ♦ 83  ♠ 9765	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 269 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:	South:  ♠ AKQ54  ♥ KQ2  ♠ Q8  ♠ A43	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 270 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KJ7  ♥ AKQ  ♠ A73  ♣ K843	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 271 Dealer: S Vul: NS HCP: 10	<ul><li>★ K954</li><li>★ 6543</li><li>★ K</li><li>★ A1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 21	<ul><li>♣ Q97</li><li>♥ AK6</li><li>♦ K62</li><li>♣ AKQ2</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: NS HCP: 8	<ul><li>★ K52</li><li>★ A974</li><li>◆ J6</li><li>◆ 7543</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 274 Dealer: N Vul: EW HCP: 21	<ul><li>♣ Q8</li><li>♥ KJ75</li><li>◆ AKQ10</li><li>♣ AQ8</li></ul>	The opponents are silent.  You bid first.
Board: 275 Dealer: S Vul: None HCP: 8	<ul><li>★ 5</li><li>★ K864</li><li>★ K865</li><li>★ Q964</li></ul>	The opponents are silent.  Partner bids first.

Board: 271 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6♥ S	North:  ♠ K954  ♥ 6543  ♠ K  ♣ A1076	South:  ♠ AQ62  ♥ AKQJ  ♠ 107  ♣ KJ3	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT
Board: 272 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ Q97  ♥ AK6  ♦ K62  ♠ AKQ2	South:  ♠ 10863  ♥ QJ5  ♠ Q10  ♣ 10976	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 273 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ★ K52  ▼ A974  ◆ J6  ♣ 7543	South:  ♠ AQ10  ♥ KQ2  ♠ A42  ♣ AJ86	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 274 Dealer: N Vul: EW North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ Q8  ♥ KJ75  ♠ AKQ10  ♠ AQ8	South:  ♠ AK94  ♥ 1092  ♠ 864  ♣ KJ7	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 275 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:	South:  ♠ A103  ♥ AQ2  ♠ A1043  ♣ AK8	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 271 Dealer: S Vul: NS HCP: 20	<ul><li>AQ62</li><li>✓ AKQJ</li><li>107</li><li>✓ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: Both HCP: 5	<ul><li>10863</li><li>✓ QJ5</li><li>✓ Q10</li><li>№ 10976</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: NS HCP: 20	<ul><li>AQ10</li><li>KQ2</li><li>A42</li><li>AJ86</li></ul>	West Doubles 3♦ if possible. You bid first.
Board: 274 Dealer: N Vul: EW HCP: 11	<ul><li>★ AK94</li><li>▼ 1092</li><li>◆ 864</li><li>◆ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 21	<ul><li>★ A103</li><li>★ AQ2</li><li>★ A1043</li><li>★ AK8</li></ul>	The opponents are silent.  You bid first.

Board: 271 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6♥ S	North:  ♠ K954  ♥ 6543  ♠ K  ♣ A1076	South:  ♠ AQ62  ♥ AKQJ  ♠ 107  ♣ KJ3	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT
Board: 272 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ Q97  ♥ AK6  ♦ K62  ♠ AKQ2	South:  ♠ 10863  ♥ QJ5  ♠ Q10  ♣ 10976	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 273 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ★ K52  ▼ A974  ◆ J6  ♣ 7543	South:  ♠ AQ10  ♥ KQ2  ♠ A42  ♣ AJ86	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 274 Dealer: N Vul: EW North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ Q8  ♥ KJ75  ♠ AKQ10  ♠ AQ8	South:  ♠ AK94  ♥ 1092  ♠ 864  ♣ KJ7	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 275 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:	South:  ♠ A103  ♥ AQ2  ♠ A1043  ♣ AK8	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 276 Dealer: N	<b>♠</b> AQ9 <b>♥</b> A5	The opponents are silent.
Vul: NS	◆ Q106	Van hid finat
HCP: 21	♣ AKQ98	You bid first.
Board: 277	<b>♦</b> K1074	
Dealer: S	▼ K1074	The opponents are silent.
Vul: EW	<b>♦</b> 876	Partner bids first.
HCP: 7	<b>♣</b> J85	Turner ords mst.
Board: 278	♠KQ8	
Dealer: N	♥ AK6	The opponents are silent.
Vul: Both	◆ AJ3	You bid first.
HCP: 21	♣ A942	
Board: 279	<b>♦</b> 864	TT1 4 11 4
Dealer: S	<b>♥</b> K974	The opponents are silent.
Vul: NS	♦ 96 • 0874	Partner bids first.
HCP: 5	<b>♣</b> Q874	
Board: 280	<b>♦</b> AK103	The emements are allest
Dealer: N	<b>▼</b> A1043	The opponents are silent.
Vul: EW	◆ K4	You bid first.
HCP: 21	♣ AK7	

Board: 276 Dealer: N Vul: NS	North: ♠ AQ9  ▼ A5	South: <b>★</b> 10743 <b>♥</b> Q83	West Pass	North 2NT 3	Pass	
North HCP: 21 South HCP: 6 Contract: 3N N	◆ Q106 ◆ AKQ98	◆ A987 ◆ 103	AP 1. Stay		1 435	5111
Board: 277 Dealer: S Vul: EW	North: <b>♠</b> K1074	South: ♠ AQ952	West	North	East	South 2NT
North HCP: 7 South HCP: 21 Contract: 4♠ S	<ul><li>★ K104</li><li>◆ 876</li><li>◆ J85</li></ul>	<ul><li>✓ A76</li><li>◆ AK9</li><li>◆ A10</li></ul>	Pass Pass 1. Stay	3♣¹ 4♠ man	Pass AP	3♠
Board: 278 Dealer: N Vul: Both North HCP: 21	North:  ♠ KQ8  ♥ AK6	South:  ♠ J532  ♥ 942  ♠ KO63	Pass	North 2NT 3	Pass	
South HCP: 9 Contract: 3N N	◆ AJ3 ◆ A942	◆ KQ62 ◆ K10	AP 1. Stayı	man		
Board: 279 Dealer: S	North: ♠ 864	South: ♠ AKQ	West	North	East	South 2NT
Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	♥ K974 ♦ 96 ♣ Q874	<ul><li>✓ J103</li><li>◆ AKQ3</li><li>◆ J52</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	3♦
Board: 280 Dealer: N Vul: EW North HCP: 21	North: ♠ AK103 ♥ A1043 ♠ K4	South:  ♠ Q764  ♥ Q75  ♦ J1092	West Pass Pass Pass	North 2NT 3♥ 4NT <sup>2</sup>	Pass Pass	3 <b>♣</b> ¹ 3NT
South HCP: 5 Contract: 6♠ N	♣ AK7	<b>★</b> 32	<ol> <li>Stayman</li> <li>Blackwood 0314, for ♠</li> <li>A=0/5 or 3/5</li> </ol>			for <b>◆</b>

Board: 276 Dealer: N Vul: NS HCP: 6	<ul><li>10743</li><li>♥ Q83</li><li>◆ A987</li><li>♣ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: EW HCP: 21	<ul><li>AQ952</li><li>A76</li><li>AK9</li><li>A10</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 9	<ul><li>J532</li><li>942</li><li>KQ62</li><li>K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AKQ</li><li>♥ J103</li><li>♦ AKQ3</li><li>♠ J52</li></ul>	The opponents are silent.  You bid first.
Board: 280 Dealer: N Vul: EW HCP: 5	<ul><li>♣ Q764</li><li>♥ Q75</li><li>◆ J1092</li><li>♣ 32</li></ul>	The opponents are silent.  Partner bids first.

Board: 276 Dealer: N Vul: NS	North: ♠ AQ9  ▼ A5	South: <b>★</b> 10743 <b>♥</b> Q83	West Pass	North 2NT 3	Pass	
North HCP: 21 South HCP: 6 Contract: 3N N	◆ Q106 ◆ AKQ98	◆ A987 ◆ 103	AP 1. Stay		1 435	5111
Board: 277 Dealer: S Vul: EW	North: <b>♠</b> K1074	South: ♠ AQ952	West	North	East	South 2NT
North HCP: 7 South HCP: 21 Contract: 4♠ S	<ul><li>★ K104</li><li>◆ 876</li><li>◆ J85</li></ul>	♥ A76 ♦ AK9 ♣ A10	Pass Pass 1. Stay	3♣¹ 4♠ man	Pass AP	3♠
Board: 278 Dealer: N Vul: Both North HCP: 21	North:  ♠ KQ8  ♥ AK6	South:  ♠ J532  ♥ 942  ♠ KO63	Pass	North 2NT 3	Pass	
South HCP: 9 Contract: 3N N	◆ AJ3 ◆ A942	◆ KQ62 ◆ K10	AP 1. Stayı	man		
Board: 279 Dealer: S	North: ♠ 864	South: ♠ AKQ	West	North	East	South 2NT
Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	♥ K974 ♦ 96 ♣ Q874	<ul><li>✓ J103</li><li>◆ AKQ3</li><li>◆ J52</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	3♦
Board: 280 Dealer: N Vul: EW North HCP: 21	North: ♠ AK103 ♥ A1043 ♠ K4	South:  ♠ Q764  ♥ Q75  ♦ J1092	West Pass Pass Pass	North 2NT 3♥ 4NT <sup>2</sup>	Pass Pass	3 <b>♣</b> ¹ 3NT
South HCP: 5 Contract: 6♠ N	♣ AK7	<b>★</b> 32	<ol> <li>Stayman</li> <li>Blackwood 0314, for ♠</li> <li>A=0/5 or 3/5</li> </ol>			for <b>◆</b>

Board: 281 Dealer: S Vul: Both HCP: 7	<ul><li>★ KQ42</li><li>▼ J10</li><li>◆ 1096</li><li>◆ J942</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: None HCP: 20	<ul><li>A8</li><li>✓ AJ</li><li>✓ KQ94</li><li>▲ AQ862</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 283 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ95</li><li>★ 6532</li><li>◆ QJ</li><li>♣ KQ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 21	<ul><li>♠ A8</li><li>♥ AQJ8</li><li>♦ KQJ94</li><li>♠ KJ</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: None HCP: 7	<ul><li></li></ul>	East Doubles 3♣ if possible.  Partner bids first.

Board: 281 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ KQ42  ♥ J10  • 1096  ♣ J942	South:  ♠ A86  ♥ A54  ♠ KQ32  ♠ AK8		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 282 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ AJ  ♠ KQ94  ♠ AQ862	South:	West Pass AP 1. Stay	North 2NT 3  man	East Pass X	
Board: 283 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6N S	North:  ♠ QJ95  ♥ 6532  ♠ QJ  ♣ KQ9	South:  ♠ A3  ♥ AQ  ♠ AK854  ♣ A742	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	2NT 3♦
Board: 284 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ AQJ8  ♠ KQJ94  ♣ KJ	South:  ♠ QJ94  ♥ 1072  ♠ A2  ♠ 6543	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	_
Board: 285 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North: <b>▲</b> J1052 <b>♥</b> KQJ <b>♦</b> 743 <b>♣</b> 984	South:  ♠ K3  ♥ A1052  ♠ AKJ5  ♣ AJ6	West Pass Pass 1. Stay	3NT	East X AP	South 2NT 3♥

Board: 281 Dealer: S Vul: Both HCP: 20	<ul><li>A86</li><li>✓ A54</li><li>✓ KQ32</li><li>AK8</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: None HCP: 7	<ul><li>◆ 9642</li><li>▼ K105</li><li>◆ 1086</li><li>◆ KJ7</li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 283 Dealer: S Vul: NS HCP: 21	<ul><li>★ A3</li><li>★ AQ</li><li>★ AK854</li><li>★ A742</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 7	◆ QJ94 ▼ 1072 ◆ A2 ◆ 6543	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: None HCP: 20	<ul><li>★ K3</li><li>★ A1052</li><li>◆ AKJ5</li><li>♣ AJ6</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 281 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ KQ42  ♥ J10  • 1096  ♣ J942	South:  ♠ A86  ♥ A54  ♠ KQ32  ♠ AK8		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 282 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ AJ  ♠ KQ94  ♠ AQ862	South:	West Pass AP 1. Stay	North 2NT 3  man	East Pass X	
Board: 283 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6N S	North:  ♠ QJ95  ♥ 6532  ♠ QJ  ♣ KQ9	South:  ♠ A3  ♥ AQ  ♠ AK854  ♣ A742	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	2NT 3♦
Board: 284 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ AQJ8  ♠ KQJ94  ♣ KJ	South:  ♠ QJ94  ♥ 1072  ♠ A2  ♠ 6543	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	_
Board: 285 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North: <b>▲</b> J1052 <b>♥</b> KQJ <b>♦</b> 743 <b>♣</b> 984	South:  ♠ K3  ♥ A1052  ♠ AKJ5  ♣ AJ6	West Pass Pass 1. Stay	3NT	East X AP	South 2NT 3♥

Board: 286 Dealer: N Vul: NS HCP: 20	<ul><li>AK</li><li>✓ A542</li><li>✓ J94</li><li>✓ AKJ5</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 287 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: None HCP: 21	<ul><li>A7</li><li>✓ AKQ94</li><li>A8</li><li>▲ A952</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: EW HCP: 9	<ul><li>★ A543</li><li>★ 63</li><li>★ K53</li><li>★ Q1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ8</li><li>▼ KQJ64</li><li>◆ KQ2</li><li>◆ AJ</li></ul>	The opponents are silent.  You bid first.

Board: 286 Dealer: N Vul: NS	North: ♠ AK	South:  ♠ 102	West	North 2NT	East Pass	
North HCP: 20	<b>∨</b> A542 <b>♦</b> J94	♥ KJ87 ♦ K853	4♠	X	AP	31
South HCP: 7 Contract: 4♠X W  AKJ5	◆ 1087	1. Stay	man			
Board: 287 Dealer: S	North: <b>♠</b> J543	South: ♠ AK	West	North	East	South 2NT
Vul: EW North HCP: 6	<b>♥</b> KJ54	<b>♥</b> AQ10	Pass	<b>3♣</b> ¹	Pass	3♦
South HCP: 20	• J4	◆ Q75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1093	<b>♣</b> AJ742	1. Stay	man		
			West	North	East	South
Board: 288	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N	• A7	<b>♦</b> Q98	Pass	3♥	Pass	
Vul: None North HCP: 21	♥ AKQ94	<b>▼</b> 10765	Pass	$4NT^2$		5 <b>♣</b> <sup>3</sup>
South HCP: 5	<b>♦</b> A8	<b>◆</b> 105	Pass	<b>5♥</b>	AP	
Contract: 5♥ N	♣ A952	<b>♣</b> K743	<ol> <li>Stayman</li> <li>Blackwood 0314, for ▼</li> <li>A=0/5 or 3/5</li> </ol>			
Board: 289 Dealer: S	North: <b>♠</b> A543	South:	West	North	East	South 2NT
Vul: EW	<b>♥</b> 63	<b>♠</b> KQJ9 <b>♥</b> A87	Pass	<b>3♣</b> ¹	Pass	3♠
North HCP: 9	♦ K53	◆ AQ7	Pass	4♠	AP	
South HCP: 20 Contract: 4♠ S	<b>♣</b> Q1094	♣ A87	1. Stay	man		
Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	<b>♦</b> Q974		2NT	Pass	3 <b>♣</b> ¹
Vul: Both North HCP: 20	♥ KQJ64	<b>y</b> 983	Pass	3♥	Pass	3NT
South HCP: 5	• KQ2	♦ J954 • O5	AP			
Contract: 3N N	<b>♣</b> AJ	<b>♣</b> Q5	1. Stay	man		

Board: 286 Dealer: N Vul: NS HCP: 7	<ul><li>102</li><li>KJ87</li><li>K853</li><li>1087</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ AQ10</li><li>♠ Q75</li><li>♠ AJ742</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q98</li><li>♥ 10765</li><li>♦ 105</li><li>♣ K743</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQJ9</li><li>★ A87</li><li>★ AQ7</li><li>★ A87</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: Both HCP: 5	<ul><li>♣ Q974</li><li>♥ 983</li><li>◆ J954</li><li>♣ Q5</li></ul>	The opponents are silent.  Partner bids first.

Board: 286 Dealer: N Vul: NS	North: ♠ AK	South:  ♠ 102	West	North 2NT	East Pass	
North HCP: 20	<b>∨</b> A542 <b>♦</b> J94	♥ KJ87 ♦ K853	4♠	X	AP	31
South HCP: 7 Contract: 4♠X W  AKJ5	◆ 1087	1. Stay	man			
Board: 287 Dealer: S	North: <b>♠</b> J543	South: ♠ AK	West	North	East	South 2NT
Vul: EW North HCP: 6	<b>♥</b> KJ54	<b>♥</b> AQ10	Pass	<b>3♣</b> ¹	Pass	3♦
South HCP: 20	• J4	◆ Q75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1093	<b>♣</b> AJ742	1. Stay	man		
			West	North	East	South
Board: 288	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N	• A7	<b>♦</b> Q98	Pass	3♥	Pass	
Vul: None North HCP: 21	♥ AKQ94	<b>▼</b> 10765	Pass	$4NT^2$		5 <b>♣</b> <sup>3</sup>
South HCP: 5	<b>♦</b> A8	<b>◆</b> 105	Pass	<b>5♥</b>	AP	
Contract: 5♥ N	♣ A952	<b>♣</b> K743	<ol> <li>Stayman</li> <li>Blackwood 0314, for ▼</li> <li>A=0/5 or 3/5</li> </ol>			
Board: 289 Dealer: S	North: <b>♠</b> A543	South:	West	North	East	South 2NT
Vul: EW	<b>♥</b> 63	<b>♠</b> KQJ9 <b>♥</b> A87	Pass	<b>3♣</b> ¹	Pass	3♠
North HCP: 9	♦ K53	◆ AQ7	Pass	4♠	AP	
South HCP: 20 Contract: 4♠ S	<b>♣</b> Q1094	♣ A87	1. Stay	man		
Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	<b>♦</b> Q974		2NT	Pass	3 <b>♣</b> ¹
Vul: Both North HCP: 20	♥ KQJ64	<b>y</b> 983	Pass	3♥	Pass	3NT
South HCP: 5	• KQ2	♦ J954 • O5	AP			
Contract: 3N N	<b>♣</b> AJ	<b>♣</b> Q5	1. Stay	man		

Board: 291 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ54</li><li>★ K943</li><li>◆ KJ8</li><li>★ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: EW HCP: 20	<ul><li>AKQ82</li><li>✓ A8</li><li>◆ A92</li><li>◆ K65</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: Both HCP: 10	<ul><li>★ A43</li><li>★ K954</li><li>◆ Q65</li><li>★ J74</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: N Vul: None HCP: 20	<ul><li>★ K876</li><li>★ AQ10</li><li>★ AQ93</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: EW HCP: 12	<ul><li>★ K973</li><li>★ A43</li><li>◆ K109</li><li>★ Q62</li></ul>	The opponents are silent.  Partner bids first.

Board: 291 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ54  ♥ K943  ♠ KJ8  ♣ 52	South:  ♠ A1076  ♥ Q10  ♠ A94  ♣ AKQJ	West Pass Pass 1. Stay	6♠	East Pass AP	2NT
Board: 292 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ◆ AKQ82  ▼ A8  ◆ A92  ◆ K65	South:  ♠ 10963  ♥ QJ  ♠ Q108  ♣ J1094	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 293 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 3N S	North:  ◆ A43  ▼ K954  ◆ Q65  ◆ J74	South:  ♠ QJ5  ♥ A3  ♠ A73  ♠ AKQ105	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 294 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 4♠ N	North:  ♠ K876  ♥ AQ10  ♠ AQ93  ♣ AJ	South:  ♠ AQ94  ♥ 986  ♠ KJ87  ♣ 82	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 295 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ K973  ♥ A43  ♠ K109  ♣ Q62	South:  ♠ AJ  ♥ KJ1072  ♠ A42  ♠ AK10	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 291 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A1076</li><li>♥ Q10</li><li>◆ A94</li><li>▲ AKQJ</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: EW HCP: 6	<ul><li>10963</li><li>✓ QJ</li><li>✓ Q108</li><li>✓ J1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: Both HCP: 20	<ul><li>♣ QJ5</li><li>♥ A3</li><li>◆ A73</li><li>♣ AKQ105</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: None HCP: 10	<ul><li>AQ94</li><li>♥ 986</li><li>KJ87</li><li>♣ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 20	<ul><li>AJ</li><li>KJ1072</li><li>A42</li><li>AK10</li></ul>	The opponents are silent.  You bid first.

Board: 291 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ54  ♥ K943  ♠ KJ8  ♣ 52	South:  ♠ A1076  ♥ Q10  ♠ A94  ♣ AKQJ	West Pass Pass 1. Stay	6♠	East Pass AP	2NT
Board: 292 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ◆ AKQ82  ▼ A8  ◆ A92  ◆ K65	South:  ♠ 10963  ♥ QJ  ♠ Q108  ♣ J1094	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 293 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 3N S	North:  ◆ A43  ▼ K954  ◆ Q65  ◆ J74	South:  ♠ QJ5  ♥ A3  ♠ A73  ♠ AKQ105	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 294 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 4♠ N	North:  ♠ K876  ♥ AQ10  ♠ AQ93  ♣ AJ	South:  ♠ AQ94  ♥ 986  ♠ KJ87  ♣ 82	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 295 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ K973  ♥ A43  ♠ K109  ♣ Q62	South:  ♠ AJ  ♥ KJ1072  ♠ A42  ♠ AK10	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 296 Dealer: N Vul: Both HCP: 21	<ul><li>AK105</li><li>✓ AJ64</li><li>A3</li><li>✓ KQ9</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: None HCP: 6	<ul><li>★ 10643</li><li>★ KJ</li><li>★ Q943</li><li>★ 1095</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: NS HCP: 20	<ul><li>AQ93</li><li>103</li><li>AKJ</li><li>AQ104</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q106</li><li>♥ Q764</li><li>◆ 987</li><li>♣ QJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: None HCP: 20	<ul><li>★ K5</li><li>▼ AK984</li><li>◆ A2</li><li>◆ AQ43</li></ul>	The opponents are silent. You bid first.

Board: 296 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♠ N	North:  ◆ AK105  ▼ AJ64  ◆ A3  ◆ KQ9	South:	West Pass Pass 1. Stay		Pass	
Board: 297 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AQ92  ♥ AQ5  ♠ AKJ10  ♣ 86			East Pass AP	2NT
Board: 298 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AQ93  ♥ 103  ♠ AKJ  ♣ AQ104	South:  ◆ 876  ▼ AK94  ◆ Q942  ◆ K7	West Pass AP 1. Stay		Pass	
Board: 299 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ Q106  ♥ Q764  ♦ 987  ♠ QJ9	South:  ♣ J872  ♥ AK10  ♠ AKJ2  ♣ A8	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 300 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 6 N	North:  ♠ K5  ♥ AK984  ♠ A2  ♠ AQ43	South: ♠ 6 ♥ QJ105 ♦ K1076 ♠ K1098	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 296 Dealer: N Vul: Both HCP: 5	<ul><li>♣ J762</li><li>♥ 32</li><li>♦ 984</li><li>♣ A1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: None HCP: 20	<ul><li>AQ92</li><li>AQ5</li><li>AKJ10</li><li>86</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: NS HCP: 12	<b>♦</b> 876 <b>♥</b> AK94 <b>♦</b> Q942 <b>♣</b> K7	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: Both HCP: 20	<ul><li> ♣ J872</li><li> ♥ AK10</li><li> ♠ AKJ2</li><li> ♣ A8</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: None HCP: 9	♣6 ♥ QJ105 ♦ K1076 ♣ K1098	The opponents are silent.  Partner bids first.

Board: 296 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♠ N	North:  ◆ AK105  ▼ AJ64  ◆ A3  ◆ KQ9	South:	West Pass Pass 1. Stay		Pass	
Board: 297 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AQ92  ♥ AQ5  ♠ AKJ10  ♣ 86			East Pass AP	2NT
Board: 298 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AQ93  ♥ 103  ♠ AKJ  ♣ AQ104	South:  ◆ 876  ▼ AK94  ◆ Q942  ◆ K7	West Pass AP 1. Stay		Pass	
Board: 299 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ Q106  ♥ Q764  ♦ 987  ♠ QJ9	South:  ♣ J872  ♥ AK10  ♠ AKJ2  ♣ A8	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 300 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 6 N	North:  ♠ K5  ♥ AK984  ♠ A2  ♠ AQ43	South: ♠ 6 ♥ QJ105 ♦ K1076 ♠ K1098	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 301 Dealer: S Vul: EW HCP: 8	<ul><li>♣ QJ72</li><li>♥ K753</li><li>◆ 3</li><li>♣ Q954</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKQ</li><li>♥ Q1085</li><li>♠ AK</li><li>♠ Q1096</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: NS HCP: 7	<ul><li>▲ 10643</li><li>♥ A532</li><li>◆ J653</li><li>♣ Q</li></ul>	East Doubles 6♠ if possible.  Partner bids first.
Board: 304 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AQ</li><li>♥ AQJ74</li><li>♠ KJ8</li><li>♠ K52</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK5</li><li>♥ Q876</li><li>♠ KQ7</li><li>♠ J63</li></ul>	The opponents are silent.  Partner bids first.

Board: 301 Dealer: S Vul: EW	North: ♠ QJ72	South: ♠ 86	.,	North		2NT
North HCP: 8 South HCP: 20 Contract: 3N S	<ul><li>★ K753</li><li>★ 3</li><li>★ Q954</li></ul>	<b>♦</b> AQ4 <b>♦</b> AKQ109 <b>♣</b> AJ6	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♦
Board: 302 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AKQ  ♥ Q1085  ♠ AK  ♠ Q1096	South:  ♣ J103  ♥ KJ74  ♦ 10542  ♣ J4	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 303 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6•X S	North:	South:  ♠ AKQ8  ♥ KJ  ♠ AQ8  ♣ J1083	West Pass Pass 1. Stay	<b>6</b> ♠	East Pass X	2NT
Board: 304 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ  ♥ AQJ74  ♠ KJ8  ♣ K52	South:  ♠ K974  ♥ 832  ♠ Q5  ♣ A1094	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 305 Dealer: S Vul: NS North HCP: 15 South HCP: 20 Contract: 6N S	North:  ♠ AK5  ♥ Q876  ♠ KQ7  ♣ J63	South:  ◆ J9762  ◆ AK2  ◆ AJ  ◆ AK7	West Pass Pass 1. Stay	6NT	East Pass AP	2NT

Board: 301 Dealer: S Vul: EW HCP: 20	<ul><li>♣ 86</li><li>♥ AQ4</li><li>◆ AKQ109</li><li>♣ AJ6</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: None HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: NS HCP: 20	<ul><li>★ AKQ8</li><li>▼ KJ</li><li>★ AQ8</li><li>★ J1083</li></ul>	East Doubles 6♠ if possible.  You bid first.
Board: 304 Dealer: N Vul: EW HCP: 9	<ul><li>★ K974</li><li>▼ 832</li><li>◆ Q5</li><li>◆ A1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: S Vul: NS HCP: 20	<ul><li>♣ J9762</li><li>♥ AK2</li><li>◆ AJ</li><li>♣ AK7</li></ul>	The opponents are silent. You bid first.

Board: 301 Dealer: S Vul: EW	North: ♠ QJ72	South: ♠ 86	.,	North		2NT
North HCP: 8 South HCP: 20 Contract: 3N S	<ul><li>★ K753</li><li>★ 3</li><li>★ Q954</li></ul>	<b>♦</b> AQ4 <b>♦</b> AKQ109 <b>♣</b> AJ6	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♦
Board: 302 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AKQ  ♥ Q1085  ♠ AK  ♠ Q1096	South:  ♣ J103  ♥ KJ74  ♦ 10542  ♣ J4	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 303 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6•X S	North:	South:  ♠ AKQ8  ♥ KJ  ♠ AQ8  ♣ J1083	West Pass Pass 1. Stay	<b>6</b> ♠	East Pass X	2NT
Board: 304 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ  ♥ AQJ74  ♠ KJ8  ♣ K52	South:  ♠ K974  ♥ 832  ♠ Q5  ♣ A1094	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 305 Dealer: S Vul: NS North HCP: 15 South HCP: 20 Contract: 6N S	North:  ♠ AK5  ♥ Q876  ♠ KQ7  ♣ J63	South:  ◆ J9762  ◆ AK2  ◆ AJ  ◆ AK7	West Pass Pass 1. Stay	6NT	East Pass AP	2NT

Board: 306 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AJ7</li><li>▼ K63</li><li>◆ KQ75</li><li>▲ AK4</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 6	<ul><li>♣ J765</li><li>♥ J82</li><li>◆ 53</li><li>♣ A1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: None HCP: 20	<ul><li>★ A62</li><li>★ AKQJ5</li><li>★ K10</li><li>★ K76</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 309 Dealer: S Vul: EW HCP: 6	<ul><li>★ A62</li><li>♥ Q652</li><li>◆ 432</li><li>◆ 1092</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 310 Dealer: N Vul: Both HCP: 20	<ul><li>A64</li><li>K7</li><li>AQ1082</li><li>AK3</li></ul>	The opponents are silent. You bid first.

Board: 306 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AJ7  ♥ K63  ♠ KQ75  ♣ AK4	South:  ♠ 62  ♥ AQ94  ♠ AJ43  ♣ 1063	Pass Pass 1. Stayı	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 307 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♣ J765  ♥ J82  • 53  ♣ A1093	South:  ♠ AK10  ♥ KQ6  ♠ AQJ107  ♣ Q8		North  3♣¹  3NT man		South 2NT 3
Board: 308 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A62  ♥ AKQJ5  ♠ K10  ♠ K76	South:  ♠ K1093  ♥ 42  ♦ J982  ♣ J42	West  3♦ AP 1. Stayı	North 2NT 3♥ man	Pass	
Board: 309 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ A62  ♥ Q652  ♦ 432  ♣ 1092	South:  ♠ Q98  ♥ A9  ♠ AJ6  ♣ AKQJ5	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 310 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A64  ♥ K7  ♠ AQ1082  ♣ AK3	South:  ♠ K1085  ♥ AQJ8  ♦ 6  ♣ 9862	West Pass AP 1. Stayı	North 2NT 3•	Pass	

Board: 306 Dealer: N Vul: EW HCP: 11	<ul><li>♠ 62</li><li>♥ AQ94</li><li>♠ AJ43</li><li>♠ 1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 21	<ul><li>★ AK10</li><li>▼ KQ6</li><li>◆ AQJ107</li><li>◆ Q8</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: None HCP: 5	<ul><li>★ K1093</li><li>▼ 42</li><li>◆ J982</li><li>◆ J42</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 309 Dealer: S Vul: EW HCP: 21	<ul><li>♣ Q98</li><li>♥ A9</li><li>◆ AJ6</li><li>♣ AKQJ5</li></ul>	West Doubles 3♦ if possible. You bid first.
Board: 310 Dealer: N Vul: Both HCP: 10	<ul><li>★ K1085</li><li>▼ AQJ8</li><li>◆ 6</li><li>◆ 9862</li></ul>	The opponents are silent.  Partner bids first.

Board: 306 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AJ7  ♥ K63  ♠ KQ75  ♣ AK4	South:  ♠ 62  ♥ AQ94  ♠ AJ43  ♣ 1063	Pass Pass 1. Stayı	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 307 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♣ J765  ♥ J82  • 53  ♣ A1093	South:  ♠ AK10  ♥ KQ6  ♠ AQJ107  ♣ Q8		North  3♣¹  3NT man		South 2NT 3
Board: 308 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A62  ♥ AKQJ5  ♠ K10  ♠ K76	South:  ♠ K1093  ♥ 42  ♦ J982  ♣ J42	West  3♦ AP 1. Stayı	North 2NT 3♥ man	Pass	
Board: 309 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ A62  ♥ Q652  ♦ 432  ♣ 1092	South:  ♠ Q98  ♥ A9  ♠ AJ6  ♣ AKQJ5	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 310 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A64  ♥ K7  ♠ AQ1082  ♣ AK3	South:  ♠ K1085  ♥ AQJ8  ♦ 6  ♣ 9862	West Pass AP 1. Stayı	North 2NT 3•	Pass	

Board: 311 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q3</li><li>♥ J542</li><li>♦ A742</li><li>♣ Q74</li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 20	<ul><li>★ AK64</li><li>★ AK3</li><li>★ K1064</li><li>★ K2</li></ul>	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 6	<ul><li>★ KJ65</li><li>♥ Q543</li><li>◆ 74</li><li>◆ 762</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: None HCP: 20	<ul><li>AK104</li><li>✓ A5</li><li>AK95</li><li>Q87</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: EW HCP: 6	<ul><li>10832</li><li>✓ AQ87</li><li>1096</li><li>107</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

D1 211						
Board: 311 Dealer: S	North: ♠ Q3	South: ♠ AKJ7	West	North	East	South 2NT
Vul: NS	<b>♥</b> J542	<b>♥</b> K108	Pass	<b>3</b> ♣¹	Pass	3♠
North HCP: 9	◆ A742	<b>♦</b> K95	Pass	3NT	AP	
South HCP: 21 Contract: 3N S	<b>♣</b> Q74	♣ AK6	1. Stay			
0011111011011						
Board: 312	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AK64	<b>♠</b> Q103		2NT	Pass	<b>3♣</b> ¹
Vul: None North HCP: 20	♥ AK3	<b>♥</b> QJ65	Pass	3♠	Pass	3NT
South HCP: 7	♦ K1064	<b>♦</b> Q32	AP			
Contract: 3N N	<b>♣</b> K2	<b>♣</b> 874	1. Stay	man		
Board: 313 Dealer: S	North: ♠ KJ65	South: ♠ AQ7	West	North	East	South 2NT
Vul: NS	♥ Q543	♥ AK96	Pass	<b>3</b> ♣¹	Pass	
North HCP: 6	<b>♦</b> 74	♦ AJ	Pass	<b>4</b> ♥	AP	
South HCP: 21 Contract: 4♥ S	<b>♣</b> 762	<b>♣</b> K854	1. Stay		7 <b>M</b>	
Conduct. 1 V S			·			
Board: 314		South:	West	North	East	South
Dealer: N	North:	50un. <b>♦</b> 972		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♦</b> AK104	♥ KQ104	Pass	3♠	Pass	$4NT^2$
North HCP: 20	<b>♥</b> A5 <b>♦</b> AK95	♦ Q63	Pass	6NT	AP	
South HCP: 11	• AR53 • Q87	♣ A94	1. Stay	man		
Contract: 6N N	<b>1 Q</b> 0/		2. Qua	ntitative	4NT	
D 1215						
Board: 315 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 10832	<b>♠</b> AK				2NT
North HCP: 6	<b>♥</b> AQ87	<b>♥</b> J1042	Pass	3 <b>♣</b> ¹	X	3♥
South HCP: 20	♦ 1096 • 107	◆ AKQJ4	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 107	<b>♣</b> Q9	1. Stay	man		

Board: 311 Dealer: S Vul: NS HCP: 21	<ul><li>★ AKJ7</li><li>▼ K108</li><li>◆ K95</li><li>★ AK6</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: None HCP: 7	<ul><li>◆ Q103</li><li>◆ QJ65</li><li>◆ Q32</li><li>◆ 874</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 21	<ul><li>AQ7</li><li>✓ AK96</li><li>AJ</li><li>✓ K854</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: None HCP: 11	<ul><li>♦ 972</li><li>♥ KQ104</li><li>♦ Q63</li><li>♠ A94</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ J1042</li><li>♦ AKQJ4</li><li>♠ Q9</li></ul>	East Doubles 3♣ if possible.  You bid first.

D1 211						
Board: 311 Dealer: S	North: ♠ Q3	South: ♠ AKJ7	West	North	East	South 2NT
Vul: NS	<b>♥</b> J542	<b>♥</b> K108	Pass	<b>3</b> ♣¹	Pass	3♠
North HCP: 9	◆ A742	<b>♦</b> K95	Pass	3NT	AP	
South HCP: 21 Contract: 3N S	<b>♣</b> Q74	♣ AK6	1. Stay			
0011111011011						
Board: 312	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AK64	<b>♠</b> Q103		2NT	Pass	<b>3♣</b> ¹
Vul: None North HCP: 20	♥ AK3	<b>♥</b> QJ65	Pass	3♠	Pass	3NT
South HCP: 7	♦ K1064	<b>♦</b> Q32	AP			
Contract: 3N N	<b>♣</b> K2	<b>♣</b> 874	1. Stay	man		
Board: 313 Dealer: S	North: ♠ KJ65	South: ♠ AQ7	West	North	East	South 2NT
Vul: NS	♥ Q543	♥ AK96	Pass	<b>3</b> ♣¹	Pass	
North HCP: 6	<b>♦</b> 74	♦ AJ	Pass	<b>4</b> ♥	AP	
South HCP: 21 Contract: 4♥ S	<b>♣</b> 762	<b>♣</b> K854	1. Stay		7 <b>M</b>	
Conduct. 1 V S			·			
Board: 314		South:	West	North	East	South
Dealer: N	North:	50un. <b>♦</b> 972		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♦</b> AK104	♥ KQ104	Pass	3♠	Pass	$4NT^2$
North HCP: 20	<b>♥</b> A5 <b>♦</b> AK95	♦ Q63	Pass	6NT	AP	
South HCP: 11	• AR53 • Q87	♣ A94	1. Stay	man		
Contract: 6N N	<b>1 Q</b> 0/		2. Qua	ntitative	4NT	
D 1215						
Board: 315 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 10832	<b>♠</b> AK				2NT
North HCP: 6	<b>♥</b> AQ87	<b>♥</b> J1042	Pass	3 <b>♣</b> ¹	X	3♥
South HCP: 20	♦ 1096 • 107	◆ AKQJ4	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 107	<b>♣</b> Q9	1. Stay	man		

Board: 316 Dealer: N Vul: Both HCP: 21	<ul><li>A7</li><li>★ A976</li><li>★ AQ109</li><li>★ AK3</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: NS HCP: 6	<ul><li>10962</li><li>K63</li><li>J1082</li><li>Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ9</li><li>★ AK8</li><li>★ KQ65</li><li>★ A94</li></ul>	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: EW HCP: 8	◆ Q765 ▼ K10 ◆ K63 ◆ 10532	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 20	<ul><li>▲ A94</li><li>✓ KQ76</li><li>◆ AJ6</li><li>▲ AQ4</li></ul>	The opponents are silent. You bid first.

Board: 316 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4♥ N	North:  ♠ A7  ♥ A976  ♠ AQ109  ♠ AK3	South:  ♠ Q1064  ♥ QJ82  ♠ K54  ♣ 102	Pass AP 1. Stay		East Pass Pass	<b>3♣</b> ¹
Board: 317 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ 10962  ♥ K63  ♦ J1082  ♣ Q6	South:  ♠ AK5  ♥ AQ9  ♠ AK9  ♣ 7542	West Pass Pass 1. Stay	3NT		2NT
Board: 318 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KJ9  ♥ AK8  ♠ KQ65  ♣ A94	South:  ♠ A108  ♥ 9753  ♦ 1093  ♠ Q106	West Pass AP 1. Stay		Pass	
Board: 319 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ Q765  ♥ K10  ♦ K63  ♠ 10532	South:  ♠ A98  ♥ A87  ♠ AQ2  ♠ AK97	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 320 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A94  ♥ KQ76  ♠ AJ6  ♣ AQ4	South:  ♠ K753  ♥ 98  ♠ K1052  ♠ K102	Pass AP 1. Stay		Pass	

	Board: 316 Dealer: N Vul: Both HCP: 8	<ul><li>◆ Q1064</li><li>♥ QJ82</li><li>◆ K54</li><li>◆ 102</li></ul>	The opponents are silent.  Partner bids first.
	Board: 317 Dealer: S Vul: NS HCP: 20	<ul><li>AK5</li><li>✓ AQ9</li><li>AK9</li><li>✓ 7542</li></ul>	The opponents are silent. You bid first.
	Board: 318 Dealer: N Vul: Both HCP: 6	<ul><li>▲ A108</li><li>♥ 9753</li><li>♦ 1093</li><li>♣ Q106</li></ul>	The opponents are silent.  Partner bids first.
	Board: 319 Dealer: S Vul: EW HCP: 21	<ul><li>A98</li><li>✓ A87</li><li>AQ2</li><li>AK97</li></ul>	The opponents are silent. You bid first.
	Board: 320 Dealer: N Vul: Both HCP: 9	<ul><li>★ K753</li><li>♥ 98</li><li>◆ K1052</li><li>◆ K102</li></ul>	The opponents are silent.  Partner bids first.
1			

Board: 316 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4♥ N	North:  ♠ A7  ♥ A976  ♠ AQ109  ♠ AK3	South:  ♠ Q1064  ♥ QJ82  ♠ K54  ♣ 102	Pass AP 1. Stay		East Pass Pass	<b>3♣</b> ¹
Board: 317 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ 10962  ♥ K63  ♦ J1082  ♣ Q6	South:  ♠ AK5  ♥ AQ9  ♠ AK9  ♣ 7542	West Pass Pass 1. Stay	3NT		2NT
Board: 318 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KJ9  ♥ AK8  ♠ KQ65  ♣ A94	South:  ♠ A108  ♥ 9753  ♦ 1093  ♠ Q106	West Pass AP 1. Stay		Pass	
Board: 319 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ Q765  ♥ K10  ♦ K63  ♠ 10532	South:  ♠ A98  ♥ A87  ♠ AQ2  ♠ AK97	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 320 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A94  ♥ KQ76  ♠ AJ6  ♣ AQ4	South:  ♠ K753  ♥ 98  ♠ K1052  ♠ K102	Pass AP 1. Stay		Pass	

Board: 321 Dealer: S Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKJ8</li><li>♥ QJ3</li><li>♠ AQ62</li><li>♠ K8</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: NS HCP: 6	<ul><li>▶ J943</li><li>♥ Q32</li><li>◆ 532</li><li>▶ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: EW HCP: 20	<ul><li>AJ5</li><li>✓ AJ74</li><li>✓ AQ3</li><li>✓ A107</li></ul>	The opponents are silent.  You bid first.
Board: 325 Dealer: S Vul: NS HCP: 8	<ul><li>★ KJ97</li><li>♥ J103</li><li>◆ Q632</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.

Board: 321 Dealer: S	North: <b>♠</b> J643	South: ♠ AKQ95	West	North	East	South 2NT
Vul: NS North HCP: 9	<b>♥</b> Q752	<b>♥</b> A8	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	<b>♦</b> KJ8	♦ A6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q2	<b>♣</b> K954	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N	AKJ8	<b>\$632 ★</b> 632		2NT	Pass	<b>3</b> ♣¹
Vul: None	<b>♥</b> QJ3	<b>♥</b> AK72	Pass	3♠		3NT
North HCP: 20 South HCP: 10	◆ AQ62	<b>♦</b> J75	AP			
Contract: 3N N	<b>♣</b> K8	<b>♣</b> Q76	1. Stay	man		
Board: 323 Dealer: S	North: ♠ J943	South: ♠ KQ	West	North	East	South 2NT
Vul: NS North HCP: 6	<b>♥</b> Q32	<b>♥</b> KJ64	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 21	<b>♦</b> 532	<b>♦</b> KQ10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K102	♣ AQJ3	1. Stay	man		
Board: 324	No setla	South:	West	North	East	South
Dealer: N	North: ♠ AJ5	Soum: ♠ K64		2NT	Pass	<b>3</b> ♣¹
Vul: EW	<b>♥</b> AJ74	<b>▼</b> 10932	Pass	3♥	Pass	4♥
North HCP: 20 South HCP: 8	♦ AQ3	<b>♦</b> KJ5	AP			
Contract: 4♥ N	♣ A107	<b>♣</b> J82	1. Stay	man		
Board: 325	North:	South:	West	North	East	South
Dealer: S	• KJ97	<b>A</b> AQ105				2NT
Vul: NS North HCP: 8	<b>♥</b> J103	<b>♥</b> AQ	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21	♦ Q632	♦ AK4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> J3	<b>♣</b> Q965	1. Stay	man		

Board: 321 Dealer: S Vul: NS HCP: 20	<ul><li>AKQ95</li><li>✓ A8</li><li>A6</li><li>★ K954</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: None HCP: 10	<ul><li>♠ 632</li><li>♥ AK72</li><li>♦ J75</li><li>♠ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ</li><li>▼ KJ64</li><li>◆ KQ10</li><li>◆ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 8	<ul><li>★ K64</li><li>▼ 10932</li><li>◆ KJ5</li><li>◆ J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 21	<ul><li>AQ105</li><li>✓ AQ</li><li>AK4</li><li>Q965</li></ul>	The opponents are silent. You bid first.

Board: 321 Dealer: S	North: <b>♠</b> J643	South: ♠ AKQ95	West	North	East	South 2NT
Vul: NS North HCP: 9	<b>♥</b> Q752	<b>♥</b> A8	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	<b>♦</b> KJ8	♦ A6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q2	<b>♣</b> K954	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N	AKJ8	<b>\$632 ★</b> 632		2NT	Pass	<b>3</b> ♣¹
Vul: None	<b>♥</b> QJ3	<b>♥</b> AK72	Pass	3♠		3NT
North HCP: 20 South HCP: 10	◆ AQ62	<b>♦</b> J75	AP			
Contract: 3N N	<b>♣</b> K8	<b>♣</b> Q76	1. Stay	man		
Board: 323 Dealer: S	North: ♠ J943	South: ♠ KQ	West	North	East	South 2NT
Vul: NS North HCP: 6	<b>♥</b> Q32	<b>♥</b> KJ64	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 21	<b>♦</b> 532	<b>♦</b> KQ10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K102	♣ AQJ3	1. Stay	man		
Board: 324	No setla	South:	West	North	East	South
Dealer: N	North: ♠ AJ5	Soum: ♠ K64		2NT	Pass	<b>3</b> ♣¹
Vul: EW	<b>♥</b> AJ74	<b>▼</b> 10932	Pass	3♥	Pass	4♥
North HCP: 20 South HCP: 8	♦ AQ3	<b>♦</b> KJ5	AP			
Contract: 4♥ N	♣ A107	<b>♣</b> J82	1. Stay	man		
Board: 325	North:	South:	West	North	East	South
Dealer: S	• KJ97	<b>A</b> AQ105				2NT
Vul: NS North HCP: 8	<b>♥</b> J103	<b>♥</b> AQ	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21	♦ Q632	♦ AK4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> J3	<b>♣</b> Q965	1. Stay	man		

Board: 326 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A4</li><li>✓ AKQ5</li><li>◆ A7</li><li>▲ KJ872</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: Both HCP: 7	<ul><li>10652</li><li>109</li><li>1096</li><li>AK54</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: NS HCP: 20	<ul><li>♣ A9</li><li>♥ AJ107</li><li>◆ AK98</li><li>♣ A42</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: Both HCP: 6	<ul><li>↓ J42</li><li>♥ Q1073</li><li>↓ 109</li><li>♠ QJ52</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AJ</li><li>▼ AK1063</li><li>◆ KJ</li><li>▲ KJ96</li></ul>	The opponents are silent. You bid first.

Board: 326 Dealer: N Vul: EW North HCP: 21 South HCP: 6	North:  ♠ A4  ♥ AKQ5  ♠ A7  ♣ KJ872	South:  ♠ J1083  ♥ 9632  ♠ K963  ♠ Q	Pass AP	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
Contract: 4♥ N	₩ KJ0/2	<b>₹</b> (	1. Stay	man		
Board: 327 Dealer: S	North: <b>♠</b> 10652	South: ♠ AKQ	West	North	East	South 2NT
Vul: Both North HCP: 7	<b>v</b> 109	♥ KQJ8	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	♦ 1096	• QJ7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> AK54	<b>♣</b> Q86	1. Stay	man		
Board: 328	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A9	<b>♦</b> KJ107		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> AJ107 <b>♦</b> AK98	<b>♥</b> K954 <b>♦</b> 104	Pass	3♥	Pass	4♥
South HCP: 8	◆ AK98 ◆ A42	▼ 104 ♣ J73	AP			
Contract: 4♥ N	111.2	1075	1. Stay	man		
Board: 329 Dealer: S	North: ♠ J42	South: ♠ K876	West	North	East	South 2NT
Vul: Both	♥ Q1073	♥ AK2	Pass	<b>3♣</b> ¹	Pass	3♠
North HCP: 6	<b>♦</b> 109	◆ AK76	Pass	3NT	AP	
South HCP: 20 Contract: 3N S	<b>♣</b> QJ52	<b>♣</b> K10	1. Stay	man		
Board: 330	Nouth	Conthu	West	North	Fast	South
Dealer: N	North: ♠ AJ	South: ♠ KQ54	,, est	2NT	Pass	
Vul: EW	▼ AK1063	♥ Q	Pass	3♥		7NT
North HCP: 20 South HCP: 17	♦ KJ	♦ A985	AP			
Contract: 7N N	<b>♣</b> KJ96	<b>♣</b> AQ108	1. Stay	man		

Board: 326 Dealer: N Vul: EW HCP: 6		The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AKQ</li><li>♥ KQJ8</li><li>♦ QJ7</li><li>♠ Q86</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ107</li><li>▼ K954</li><li>◆ 104</li><li>◆ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: Both HCP: 20	<ul><li>★ K876</li><li>★ AK2</li><li>◆ AK76</li><li>★ K10</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ54</li><li>♥ Q</li><li>◆ A985</li><li>◆ AQ108</li></ul>	The opponents are silent.  Partner bids first.

Board: 326 Dealer: N Vul: EW North HCP: 21 South HCP: 6	North:  ♠ A4  ♥ AKQ5  ♠ A7  ♣ KJ872	South:  ♠ J1083  ♥ 9632  ♠ K963  ♠ Q	Pass AP	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
Contract: 4♥ N	₩ KJ0/2	<b>₹</b> (	1. Stay	man		
Board: 327 Dealer: S	North: <b>♠</b> 10652	South: ♠ AKQ	West	North	East	South 2NT
Vul: Both North HCP: 7	<b>v</b> 109	♥ KQJ8	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	♦ 1096	• QJ7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> AK54	<b>♣</b> Q86	1. Stay	man		
Board: 328	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A9	<b>♦</b> KJ107		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> AJ107 <b>♦</b> AK98	<b>♥</b> K954 <b>♦</b> 104	Pass	3♥	Pass	4♥
South HCP: 8	◆ AK98 ◆ A42	▼ 104 ♣ J73	AP			
Contract: 4♥ N	111.2	1075	1. Stay	man		
Board: 329 Dealer: S	North: ♠ J42	South: ♠ K876	West	North	East	South 2NT
Vul: Both	♥ Q1073	♥ AK2	Pass	<b>3♣</b> ¹	Pass	3♠
North HCP: 6	<b>♦</b> 109	◆ AK76	Pass	3NT	AP	
South HCP: 20 Contract: 3N S	<b>♣</b> QJ52	<b>♣</b> K10	1. Stay	man		
Board: 330	Nouth	Conthu	West	North	Fast	South
Dealer: N	North: ♠ AJ	South: ♠ KQ54	,, est	2NT	Pass	
Vul: EW	▼ AK1063	♥ Q	Pass	3♥		7NT
North HCP: 20 South HCP: 17	♦ KJ	♦ A985	AP			
Contract: 7N N	<b>♣</b> KJ96	<b>♣</b> AQ108	1. Stay	man		

Board: 331 Dealer: S Vul: Both HCP: 6	<ul><li>10742</li><li>✓ A43</li><li>1086</li><li>✓ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: N Vul: NS HCP: 21	<ul><li>43</li><li>✓ KQJ</li><li>◆ AKQJ6</li><li>♠ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: Both HCP: 9	<ul><li>♠ AQ97</li><li>♥ Q53</li><li>♦ J92</li><li>♠ 986</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: N Vul: None HCP: 20	<ul><li>★ K4</li><li>★ AK</li><li>★ K1074</li><li>★ AQJ102</li></ul>	The opponents are silent. You bid first.
Board: 335 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ9</li><li>♥ KQ106</li><li>◆ J2</li><li>♣ A1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 331 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  • 10742  • A43  • 1086  • Q96	South:  ♠ AK85  ♥ QJ9  ♠ AKQ  ♣ J72	West Pass Pass 1. Stay	North  3♣¹  4♠ man	East Pass AP	2NT
Board: 332 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:	South:  ♠ KJ85  ♥ 8432  • 102  ♣ A92	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 333 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ AQ97  ♥ Q53  ♦ J92  ♣ 986	South:	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 334 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ K4  ♥ AK  ♠ K1074  ♣ AQJ102	South:  ♠ Q86  ♥ 8632  ♦ J85  ♣ K87		North 2NT 3  man	Pass	
Board: 335 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♠ QJ9  ♥ KQ106  ♦ J2  ♣ A1032	South:  ♠ AK862  ♥ A5  ♠ AQ87  ♠ KJ	Pass Pass AP 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass Pass	2NT 3♠

Board: 331 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK85</li><li>♥ QJ9</li><li>♠ AKQ</li><li>♠ J72</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ85</li><li>▼ 8432</li><li>◆ 102</li><li>◆ A92</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: Both HCP: 20	<ul><li>J2</li><li>✓ A9</li><li>AQ65</li><li>AKQ75</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: None HCP: 6	<ul><li>♣ Q86</li><li>♥ 8632</li><li>♦ J85</li><li>♣ K87</li></ul>	The opponents are silent.  Partner bids first.
Board: 335 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AK862</li><li>♥ A5</li><li>♠ AQ87</li><li>♠ KJ</li></ul>	The opponents are silent. You bid first.

Board: 331 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  • 10742  • A43  • 1086  • Q96	South:  ♠ AK85  ♥ QJ9  ♠ AKQ  ♣ J72	West Pass Pass 1. Stay	North  3♣¹  4♠ man	East Pass AP	2NT
Board: 332 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:	South:  ♠ KJ85  ♥ 8432  • 102  ♣ A92	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 333 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ AQ97  ♥ Q53  ♦ J92  ♣ 986	South:	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 334 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ K4  ♥ AK  ♠ K1074  ♣ AQJ102	South:  ♠ Q86  ♥ 8632  ♦ J85  ♣ K87		North 2NT 3  man	Pass	
Board: 335 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♠ QJ9  ♥ KQ106  ♦ J2  ♣ A1032	South:  ♠ AK862  ♥ A5  ♠ AQ87  ♠ KJ	Pass Pass AP 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass Pass	2NT 3♠

Board: 336 Dealer: N Vul: EW HCP: 21	<ul><li>♣ Q2</li><li>♥ AK84</li><li>◆ AQJ3</li><li>♣ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: NS HCP: 6	<ul><li>★84</li><li>★A1095</li><li>★J872</li><li>★J76</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 20	<ul><li>★ 762</li><li>▼ AK106</li><li>◆ AKQ5</li><li>★ A9</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: NS HCP: 10	<ul><li>A952</li><li>₹7652</li><li>₹3</li><li>AQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: EW HCP: 21	<ul><li>♣ AJ3</li><li>♥ AKQ</li><li>◆ AJ7</li><li>♣ Q632</li></ul>	The opponents are silent. You bid first.

Board: 336 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ Q2  ♥ AK84  ♠ AQJ3  ♣ KQ5	South:  ♠ AKJ5  ♥ 952  ♠ 75  ♣ J764	Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 337 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ◆ 84  ▼ A1095  ◆ J872  ◆ J76	South:  ♠ A105  ♥ Q2  ♠ AK1094  ♣ AK4	West Pass Pass 1. Stay	3NT		2NT
Board: 338 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♣ 762  ✔ AK106  ♣ AKQ5  ♣ A9	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 6♥ S	North:  ◆ A952  ▼ 7652  ◆ 3  ◆ AQ54	South:  ♠ KQ6  ♥ AQJ4  ♠ AQ6  ♠ K103	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 340 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AJ3  ♥ AKQ  ♠ AJ7  ♠ Q632	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 336 Dealer: N Vul: EW HCP: 9	<ul><li>♠ AKJ5</li><li>♥ 952</li><li>♦ 75</li><li>♠ J764</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: NS HCP: 20	<ul><li>★ A105</li><li>♥ Q2</li><li>◆ AK1094</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 5	<ul><li>◆ 983</li><li>♥ J542</li><li>◆ J7</li><li>◆ K872</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ6</li><li>▼ AQJ4</li><li>◆ AQ6</li><li>◆ K103</li></ul>	The opponents are silent.  You bid first.
Board: 340 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 8742</li><li>♥ J53</li><li>♦ K92</li><li>♣ J75</li></ul>	The opponents are silent.  Partner bids first.

Board: 336 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ Q2  ♥ AK84  ♠ AQJ3  ♣ KQ5	South:  ♠ AKJ5  ♥ 952  ♠ 75  ♣ J764	Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 337 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ◆ 84  ▼ A1095  ◆ J872  ◆ J76	South:  ♠ A105  ♥ Q2  ♠ AK1094  ♣ AK4	West Pass Pass 1. Stay	3NT		2NT
Board: 338 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♣ 762  ✔ AK106  ♣ AKQ5  ♣ A9	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 6♥ S	North:  ◆ A952  ▼ 7652  ◆ 3  ◆ AQ54	South:  ♠ KQ6  ♥ AQJ4  ♠ AQ6  ♠ K103	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 340 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AJ3  ♥ AKQ  ♠ AJ7  ♠ Q632	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 341 Dealer: S Vul: None HCP: 5	<ul><li>★ K854</li><li>▼ 1092</li><li>◆ 85</li><li>◆ Q643</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: EW HCP: 21	<ul><li>AQJ6</li><li>✓ A1084</li><li>A5</li><li>AQ5</li></ul>	The opponents are silent.  You bid first.
Board: 343 Dealer: S Vul: Both HCP: 6	<ul><li>Q42</li><li>▼ 10952</li><li>◆ Q3</li><li>◆ Q984</li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ</li><li>★ AKQ9</li><li>★ 8532</li><li>★ AK6</li></ul>	The opponents are silent.  You bid first.
Board: 345 Dealer: S Vul: None HCP: 10	<ul><li>109</li><li>K763</li><li>KQ3</li><li>Q842</li></ul>	The opponents are silent.  Partner bids first.

Board: 341 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♠ K854  ♥ 1092  ♠ 85  ♣ Q643	South:  ♠ AQJ3  ♥ KQ63  ♠ KJ  ♠ A105	Pass Pass AP 1. Stay	North  3♣¹  3NT	East Pass Pass	2NT 3♥
Board: 342 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ AQJ6  ♥ A1084  ♠ A5  ♣ AQ5	South:  ♣ 8  ♥ Q532  • Q862  ♣ J1093	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 343 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ Q42  ♥ 10952  ♦ Q3  ♠ Q984	South:  ◆ A95  ▼ AQJ73  ◆ A8  ◆ AJ2	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 344 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KJ  ♥ AKQ9  ♠ 8532  ♠ AK6	South:  ♠ Q654  ♥ J53  ♠ QJ106  ♣ 52	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	_
Board: 345 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ 109  ♥ K763  ♠ KQ3  ♠ Q842	South:  ♠ AK83  ♥ J2  ♠ AJ96  ♣ AK7	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 341 Dealer: S Vul: None HCP: 20	<ul><li>♠ AQJ3</li><li>♥ KQ63</li><li>♠ KJ</li><li>♠ A105</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: EW HCP: 5	♣8 ♥ Q532 ♦ Q862 ♣ J1093	The opponents are silent.  Partner bids first.
Board: 343 Dealer: S Vul: Both HCP: 20	<ul><li>▲ A95</li><li>✓ AQJ73</li><li>◆ A8</li><li>▲ AJ2</li></ul>	The opponents are silent.  You bid first.
Board: 344 Dealer: N Vul: Both HCP: 6	<ul><li>♣ Q654</li><li>♥ J53</li><li>◆ QJ106</li><li>♣ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK83</li><li>♥ J2</li><li>♠ AJ96</li><li>♠ AK7</li></ul>	The opponents are silent. You bid first.

Board: 341 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♠ K854  ♥ 1092  ♠ 85  ♣ Q643	South:  ♠ AQJ3  ♥ KQ63  ♠ KJ  ♠ A105	Pass Pass AP 1. Stay	North  3♣¹  3NT	East Pass Pass	2NT 3♥
Board: 342 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ AQJ6  ♥ A1084  ♠ A5  ♣ AQ5	South:  ♣ 8  ♥ Q532  • Q862  ♣ J1093	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 343 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ Q42  ♥ 10952  ♦ Q3  ♠ Q984	South:  ◆ A95  ▼ AQJ73  ◆ A8  ◆ AJ2	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 344 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KJ  ♥ AKQ9  ♠ 8532  ♠ AK6	South:  ♠ Q654  ♥ J53  ♠ QJ106  ♣ 52	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	_
Board: 345 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ 109  ♥ K763  ♠ KQ3  ♠ Q842	South:  ♠ AK83  ♥ J2  ♠ AJ96  ♣ AK7	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 346 Dealer: N Vul: NS HCP: 21	<ul><li>AKQ42</li><li>74</li><li>K94</li><li>AKQ</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: EW HCP: 8	<ul><li>★ K975</li><li>★ A98</li><li>◆ 9653</li><li>★ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: N Vul: None HCP: 20	<ul><li>★ AK93</li><li>★ K3</li><li>★ KJ106</li><li>★ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 9	<b>♠</b> K <b>♥</b> 10632 <b>♦</b> QJ108 <b>♣</b> K975	The opponents are silent.  Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 21	<ul><li>AQ86</li><li>✓ AK7</li><li>A109</li><li>A106</li></ul>	West Doubles 3♣ if possible.  You bid first.

Board: 346 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AKQ42  ♥ 74  ♠ K94  ♣ AKQ	South:  ♠ 1086  ♥ AJ86  ♦ 85  ♠ 9765	Pass AP 1. Stay		Pass	
Board: 347 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K975  ♥ A98  ♦ 9653  ♣ J5	South:  ♠ AQ8  ♥ K7  ♠ Q104  ♠ AKQ103		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 348 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AK93  ♥ K3  ♠ KJ106  ♣ AQ3	South:  ♠ 1065  ♥ J875  ♠ A9  ♣ J764	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 349 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ K  ▼ 10632  ◆ QJ108  ♣ K975	South:  ♠ QJ9  ♥ AK  ♠ AK975  ♠ A103	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 350 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 4 N	North:  ♠ AQ86  ♥ AK7  ♠ A109  ♠ A106	South:  ♠ KJ74  ♥ J965  ♠ KQ7  ♣ 85	West  X  AP  1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹

Board: 346 Dealer: N Vul: NS HCP: 5	<ul><li>1086</li><li>✓ AJ86</li><li>◆ 85</li><li>◆ 9765</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 20	<ul><li>AQ8</li><li>K7</li><li>Q104</li><li>AKQ103</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: None HCP: 6	<ul><li>1065</li><li>✓ J875</li><li>✓ A9</li><li>✓ J764</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 21	<ul><li>♣ QJ9</li><li>★ AK</li><li>◆ AK975</li><li>♣ A103</li></ul>	The opponents are silent. You bid first.
Board: 350 Dealer: N Vul: EW HCP: 10	<ul><li>★ KJ74</li><li>▼ J965</li><li>◆ KQ7</li><li>◆ 85</li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 346 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AKQ42  ♥ 74  ♠ K94  ♣ AKQ	South:  ♠ 1086  ♥ AJ86  ♦ 85  ♠ 9765	Pass AP 1. Stay		Pass	
Board: 347 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K975  ♥ A98  ♦ 9653  ♣ J5	South:  ♠ AQ8  ♥ K7  ♠ Q104  ♠ AKQ103		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 348 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AK93  ♥ K3  ♠ KJ106  ♣ AQ3	South:  ♠ 1065  ♥ J875  ♠ A9  ♣ J764	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 349 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ K  ▼ 10632  ◆ QJ108  ♣ K975	South:  ♠ QJ9  ♥ AK  ♠ AK975  ♠ A103	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 350 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 4 N	North:  ♠ AQ86  ♥ AK7  ♠ A109  ♠ A106	South:  ♠ KJ74  ♥ J965  ♠ KQ7  ♣ 85	West  X  AP  1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹

#### 20-21 Notrump with Puppet and any Response.

Board: 351 ♠ 876

Dealer: S ♥ KJ43

Vul: Both ◆ J102

HCP: 7 ♣ Q108

The opponents are silent.

Partner bids first.

Board: 351 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>★</b> 876	<b>♦</b> KQ52				2NT
North HCP: 7	<b>♥</b> KJ43	<b>♥</b> AQ	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 21	<b>♦</b> J102	<b>♦</b> AQ93	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q108	♣ KJ2	1. Stay	man		

#### 20-21 Notrump with Puppet and any Response.

Board: 351 ♠ KQ52

Dealer: S ▼ AQ

The opponents are silent.

Vul: Both HCP: 21

AQ93★ KJ2

You bid first.

Board: 351 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>★</b> 876	<b>♦</b> KQ52				2NT
North HCP: 7	<b>♥</b> KJ43	<b>♥</b> AQ	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 21	<b>♦</b> J102	<b>♦</b> AQ93	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q108	♣ KJ2	1. Stay	man		