Board: 1 Dealer: S Vul: None HCP: 14	<ul><li>★ A64</li><li>★ AK76</li><li>★ 72</li><li>★ QJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ2</li><li>▼ 10642</li><li>◆ K2</li><li>★ A92</li></ul>	The opponents are silent.  You bid first.
Board: 3 Dealer: S Vul: EW HCP: 14	<ul><li>♠ 962</li><li>♥ A943</li><li>♦ KQ</li><li>♠ AJ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ5</li><li>♥ Q96</li><li>◆ 76</li><li>◆ AKQ92</li></ul>	The opponents are silent.  You bid first.
Board: 5 Dealer: S Vul: EW HCP: 9	<ul><li>♦ 952</li><li>♥ 8753</li><li>♦ 1064</li><li>♠ AKQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S	North: ♠ A64	South: ♠ KQJ	West	North	East	South 1NT
Vul: None	<b>♥</b> AK76	♥ Q832	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 14 South HCP: 15	<b>♦</b> 72	♦ QJ	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ106	♣ A872	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	AKQ2	50un. ♠ J86		1NT	Pass	
Vul: NS North HCP: 16	<b>♥</b> 10642	<b>♥</b> KJ95	Pass	2♥	Pass	
South HCP: 8	◆ K2	<b>♦</b> 10987	AP			
Contract: 4♥ N	♣ A92	<b>♣</b> QJ	1. Stay	man		
Board: 3 Dealer: S	North: ♠ 962	South: ♠ KJ84	West	North	East	South 1NT
Vul: EW North HCP: 14	<b>♥</b> A943	<b>♥</b> KQ65	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ KQ	♦ A62	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> AJ76	<b>♣</b> Q2	1. Stay	man		
Board: 4			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> KJ5 <b>♥</b> Q96	<b>♠</b> AQ963 <b>♥</b> K854	Pass	<b>2</b> ♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	<b>♦</b> 76	◆ J53	Pass	4♠	AP	
South HCP: 10 Contract: 4♠ N	♣ AKQ92	<b>♣</b> 5	1. Stay			
Commun. 1111			2. SM(	JLEN		
Board: 5	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♦</b> 952	♠ AKJ8				1NT
North HCP: 9	<b>♥</b> 8753	<b>♥</b> KJ10	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ 1064 • AVO	◆ Q5 <b>♣</b> J1094	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> AKQ	₹ J1U9 <del>4</del>	1. Stay	man		

Board: 1 Dealer: S Vul: None HCP: 15	<ul><li>★ KQJ</li><li>▼ Q832</li><li>◆ QJ</li><li>◆ A872</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 8	<ul><li>▶ J86</li><li>♥ KJ95</li><li>♦ 10987</li><li>♠ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ84</li><li>▼ KQ65</li><li>★ A62</li><li>★ Q2</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 10	<ul><li>★ AQ963</li><li>▼ K854</li><li>◆ J53</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKJ8</li><li>♥ KJ10</li><li>◆ Q5</li><li>◆ J1094</li></ul>	The opponents are silent.  You bid first.

Board: 1 Dealer: S	North: ♠ A64	South: ♠ KQJ	West	North	East	South 1NT
Vul: None	<b>♥</b> AK76	♥ Q832	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 14 South HCP: 15	<b>♦</b> 72	♦ QJ	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ106	♣ A872	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	AKQ2	50un. ♠ J86		1NT	Pass	
Vul: NS North HCP: 16	<b>♥</b> 10642	<b>♥</b> KJ95	Pass	2♥	Pass	
South HCP: 8	◆ K2	<b>♦</b> 10987	AP			
Contract: 4♥ N	♣ A92	<b>♣</b> QJ	1. Stay	man		
Board: 3 Dealer: S	North: ♠ 962	South: ♠ KJ84	West	North	East	South 1NT
Vul: EW North HCP: 14	<b>♥</b> A943	<b>♥</b> KQ65	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ KQ	♦ A62	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> AJ76	<b>♣</b> Q2	1. Stay	man		
Board: 4			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> KJ5 <b>♥</b> Q96	<b>♠</b> AQ963 <b>♥</b> K854	Pass	<b>2</b> ♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	<b>♦</b> 76	◆ J53	Pass	4♠	AP	
South HCP: 10 Contract: 4♠ N	♣ AKQ92	<b>♣</b> 5	1. Stay			
Commun. 1111			2. SM(	JLEN		
Board: 5	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♦</b> 952	♠ AKJ8				1NT
North HCP: 9	<b>♥</b> 8753	<b>♥</b> KJ10	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ 1064 • AVO	◆ Q5 <b>♣</b> J1094	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> AKQ	₹ J1U9 <del>4</del>	1. Stay	man		

Board: 6 Dealer: N Vul: Both HCP: 16	♣ AQ7 ♥ KQ76 • Q9 ♣ K1097	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 17	<ul><li>★ A103</li><li>★ A7</li><li>◆ AKJ8</li><li>★ J752</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 10	<ul><li>10962</li><li>K72</li><li>AQJ9</li><li>95</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 16	<ul><li>▲ A105</li><li>▼ KQ3</li><li>◆ K975</li><li>◆ KJ10</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both	North: ♠ AQ7	South: <b>♠</b> J1083	West	North 1NT	East Pass		
North HCP: 16 South HCP: 8	<b>∨</b> KQ76 <b>♦</b> Q9 <b>♣</b> K1097	♥ 984 ♦ AK87 ♣ 54	Pass AP	2♥	Pass	2NT	
Contract: 2N N	<b>₹ K</b> 1097	<b>4</b> 54	1. Stay	man			
Board: 7 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: None	<b>♠</b> J653 <b>♥</b> AQJ7	<b>♠</b> A2 <b>♥</b> K865	Pass	2 <b>♣</b> ¹	Pass	2 🗸	
North HCP: 9 South HCP: 16	<b>♦</b> J7	<b>♦</b> AQ9	Pass	<b>4</b> ♥	AP		
Contract: 4♥ S	<b>♣</b> 1098	<b>♣</b> QJ62	1. Stay	man			
Board: 8	North:	South:	West	North	Fast	South	
Dealer: N	• A103	& Q652	,,,,,,,	1NT	Pass		
Vul: EW North HCP: 17	<b>♥</b> A7	<b>♥</b> KJ82	Pass	2•	Pass	3NT	
South HCP: 10	♦ AKJ8	◆ Q102	AP				
Contract: 3N N	<b>♣</b> J752	1752 <b>♣</b> Q6		1. Stayman			
Board: 9 Dealer: S	North: <b>♠</b> 10962	South: ♠ KQ5	West	North	East	South 1NT	
Vul: Both North HCP: 10	<b>♥</b> K72	<b>♥</b> AJ104	Pass	2 <b>♣</b> ¹	Pass	2♥	
South HCP: 15	♦ AQJ9	♦ K654	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> 95	<b>♣</b> Q3	1. Stay	man			
Board: 10	North:	Courth	West	North	East	South	
Dealer: N	Norun: <b>♠</b> A105	South: <b>★</b> K8632	,, 050	1NT	Pass		
Vul: None	<b>♥</b> KQ3	♥ A984	Pass	2•	Pass		
North HCP: 16 South HCP: 9	♦ K975	◆ Q32	Pass		AP	-	
Contract: 4♠ S	<b>♣</b> KJ10	<b>♣</b> 3	1. Stay	man			

Board: 6 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 16	<ul><li>★ A2</li><li>▼ K865</li><li>★ AQ9</li><li>★ QJ62</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q652</li><li>♥ KJ82</li><li>◆ Q102</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ5</li><li>▼ AJ104</li><li>◆ K654</li><li>◆ Q3</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: None HCP: 9	<ul><li>★ K8632</li><li>★ A984</li><li>◆ Q32</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: Both	North: ♠ AQ7	South: <b>♠</b> J1083	West	North 1NT	East Pass		
North HCP: 16 South HCP: 8	<b>∨</b> KQ76 <b>♦</b> Q9 <b>♣</b> K1097	♥ 984 ♦ AK87 ♣ 54	Pass AP	2♥	Pass	2NT	
Contract: 2N N	<b>₹ K</b> 1097	<b>4</b> 54	1. Stay	man			
Board: 7 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: None	<b>♠</b> J653 <b>♥</b> AQJ7	<b>♠</b> A2 <b>♥</b> K865	Pass	2 <b>♣</b> ¹	Pass	2 🗸	
North HCP: 9 South HCP: 16	<b>♦</b> J7	<b>♦</b> AQ9	Pass	<b>4</b> ♥	AP		
Contract: 4♥ S	<b>♣</b> 1098	<b>♣</b> QJ62	1. Stay	man			
Board: 8	North:	South:	West	North	Fast	South	
Dealer: N	• A103	& Q652	,,,,,,,	1NT	Pass		
Vul: EW North HCP: 17	<b>♥</b> A7	<b>♥</b> KJ82	Pass	2•	Pass	3NT	
South HCP: 10	♦ AKJ8	◆ Q102	AP				
Contract: 3N N	<b>♣</b> J752	1752 <b>♣</b> Q6		1. Stayman			
Board: 9 Dealer: S	North: <b>♠</b> 10962	South: ♠ KQ5	West	North	East	South 1NT	
Vul: Both North HCP: 10	<b>♥</b> K72	<b>♥</b> AJ104	Pass	2 <b>♣</b> ¹	Pass	2♥	
South HCP: 15	♦ AQJ9	♦ K654	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> 95	<b>♣</b> Q3	1. Stay	man			
Board: 10	North:	Courth	West	North	East	South	
Dealer: N	Norun: <b>♠</b> A105	South: <b>★</b> K8632	,, 050	1NT	Pass		
Vul: None	<b>♥</b> KQ3	♥ A984	Pass	2•	Pass		
North HCP: 16 South HCP: 9	♦ K975	◆ Q32	Pass		AP	-	
Contract: 4♠ S	<b>♣</b> KJ10	<b>♣</b> 3	1. Stay	man			

Board: 11 Dealer: S Vul: NS HCP: 15	<ul><li>★ K1064</li><li>♥ QJ4</li><li>◆ A73</li><li>◆ KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q1032</li><li>♥ KQ94</li><li>◆ K32</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: None HCP: 8	<ul><li>1085</li><li>6532</li><li>QJ4</li><li>KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 15	<ul><li>★ K96</li><li>★ AK</li><li>◆ J1075</li><li>◆ KJ54</li></ul>	The opponents are silent.  You bid first.
Board: 15 Dealer: S Vul: EW HCP: 9	<ul><li>★ A9432</li><li>▼ A1043</li><li>◆ J2</li><li>♣ 96</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: NS	North: <b>♠</b> K1064	South: ♠ QJ3	West	North	East	South 1NT
North HCP: 15	♥ QJ4	<b>♥</b> AK87	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ A73	• Q109	Pass	3NT	AP	
Contract: 3N S	♣ KQ8	♣ A95	1. Stay	man		
Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	<b>♦</b> AK64		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> KQ94	<b>v</b> 1085	Pass	2♥	Pass	3NT
South HCP: 10	<b>♦</b> K32	<b>♦</b> Q4	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> AK	<b>♣</b> J952	1. Stay	man		
Board: 13 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>★</b> 1085 <b>♥</b> 6532	<b>♠</b> A76 <b>♥</b> AJ	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8	◆ QJ4	◆ A10975	Pass	2NT	Pass	3NT
South HCP: 17 Contract: 3N S	♣ KQ8	♣ A42	AP			
Contract. 31v S			1. Stay	man		
Board: 14	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K96	<b>♠</b> QJ75		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> AK	<b>♥</b> J75	Pass	<b>2</b>	Pass	3NT
North HCP: 15 South HCP: 11	♦ J1075	◆ K96	AP			
Contract: 3N N	<b>♣</b> KJ54	♣ A63	1. Stay	man		
Board: 15	N. 1	G 4	Wast	North	Fact	South
Dealer: S	North: <b>♠</b> A9432	South:	WEST	INOIUI	Lasi	1NT
Vul: EW	◆ A9432 ▼ A1043	<b>♠</b> QJ87 <b>♥</b> QJ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	◆ J2	◆ A1043	Pass		AP	<b>4</b> %
South HCP: 17 Contract: 4♠ S	<b>♣</b> 96	♣ AK3	1. Stay		<i>1</i> <b>11</b>	

Board: 11 Dealer: S Vul: NS HCP: 16	<ul><li>♣ QJ3</li><li>♥ AK87</li><li>◆ Q109</li><li>♣ A95</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 10	<ul><li>★ AK64</li><li>▼ 1085</li><li>◆ Q4</li><li>◆ J952</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 17	<ul><li>A76</li><li>✓ AJ</li><li>✓ A10975</li><li>✓ A42</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 11	<ul><li>♣ QJ75</li><li>♥ J75</li><li>◆ K96</li><li>♣ A63</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 17	<ul><li>◆ QJ87</li><li>♥ QJ</li><li>◆ A1043</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: NS	North: <b>♠</b> K1064	South: ♠ QJ3	West	North	East	South 1NT
North HCP: 15	♥ QJ4	<b>♥</b> AK87	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ A73	• Q109	Pass	3NT	AP	
Contract: 3N S	♣ KQ8	♣ A95	1. Stay	man		
Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	<b>♦</b> AK64		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> KQ94	<b>v</b> 1085	Pass	2♥	Pass	3NT
South HCP: 10	<b>♦</b> K32	<b>♦</b> Q4	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> AK	<b>♣</b> J952	1. Stay	man		
Board: 13 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>★</b> 1085 <b>♥</b> 6532	<b>♠</b> A76 <b>♥</b> AJ	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8	◆ QJ4	◆ A10975	Pass	2NT	Pass	3NT
South HCP: 17 Contract: 3N S	♣ KQ8	♣ A42	AP			
Contract. 31v S			1. Stay	man		
Board: 14	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K96	<b>♠</b> QJ75		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> AK	<b>♥</b> J75	Pass	<b>2</b>	Pass	3NT
North HCP: 15 South HCP: 11	♦ J1075	◆ K96	AP			
Contract: 3N N	<b>♣</b> KJ54	♣ A63	1. Stay	man		
Board: 15	N. 1	G 4	Wast	North	Fact	South
Dealer: S	North: <b>♠</b> A9432	South:	WEST	INOIUI	Lasi	1NT
Vul: EW	◆ A9432 ▼ A1043	<b>♠</b> QJ87 <b>♥</b> QJ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	◆ J2	◆ A1043	Pass		AP	<b>4</b> %
South HCP: 17 Contract: 4♠ S	<b>♣</b> 96	♣ AK3	1. Stay		<i>1</i> <b>11</b>	

Board: 16 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q97</li><li>♥ AK75</li><li>◆ 853</li><li>♣ AK7</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 17	<ul><li>♣ J1085</li><li>♥ AK9</li><li>♠ AQ</li><li>♣ K1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 17	<ul><li>♣ AQ3</li><li>♥ A32</li><li>♦ KJ6</li><li>♣ K1053</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 12	<ul><li>◆ QJ63</li><li>◆ Q54</li><li>◆ —</li><li>◆ AK9875</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 15	<ul><li>★ A10</li><li>★ AJ83</li><li>★ A93</li><li>★ Q1064</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N	North: ♠ Q97	South: ♠ A863	West	North 1NT	East Pass	
Vul: NS North HCP: 16	▼ AK75 ◆ 853	♥ Q92 ♦ Q92	Pass AP	2♥		2NT
South HCP: 9 Contract: 2N N	♣ AK7	<b>♣</b> J53	1. Stay	man		
Board: 17 Dealer: S	North: <b>♠</b> J1085	South: ♠ AK32	West	North	East	South 1NT
Vul: EW North HCP: 17	<b>♥</b> AK9	<b>4</b> 2	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16 Contract: 6♠ S	◆ AQ ◆ K1052	◆ K98 <b>♣</b> AQ43	Pass 1. Stay	6 <b>∳</b> man	AP	
Board: 18			<b>-</b>		_	
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> AQ3 <b>♥</b> A32	<b>♦</b> 9764 <b>∀</b> K65	Pass	1NT 2♦	Pass	2♣¹ 3NT
North HCP: 17	◆ KJ6	<ul><li>NO3</li><li>A8</li></ul>	Pass AP	2♥	Pass	31N I
South HCP: 11 Contract: 3N N	<b>♣</b> K1053	<b>♣</b> A876	1. Stay	man		
			West	North	East	South 1NT
Board: 19 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Vul: NS North HCP: 12	<b>♠</b> QJ63 <b>♥</b> Q54 <b>♦</b> —	<b>★</b> K1074 <b>♥</b> A102 <b>♦</b> AQ7	Pass AP	<b>4</b> ◆ <sup>2</sup>	Pass	4♠
South HCP: 15 Contract: 4♠ S	♣ AK9875	♣ Q63	1. Stay 2. Splir			
Board: 20	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♠</b> A10	soum: ♠ KQJ6		1NT	Pass	
Vul: Both North HCP: 15	<b>♥</b> AJ83	<b>♥</b> K54	Pass	2♥	Pass	3NT
South HCP: 12	♦ A93	◆ QJ8	AP			
Contract: 3N N	<b>♣</b> Q1064	<b>♣</b> 875	1. Stay	man		

Board: 16 Dealer: N Vul: NS HCP: 9	<ul><li>★ A863</li><li>♥ Q92</li><li>◆ Q92</li><li>◆ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK32</li><li>★ 42</li><li>★ K98</li><li>★ AQ43</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 11	<ul><li>◆ 9764</li><li>♥ K65</li><li>◆ A8</li><li>◆ A876</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 15	<ul><li>★ K1074</li><li>★ A102</li><li>★ AQ7</li><li>★ Q63</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQJ6</li><li>★ K54</li><li>◆ QJ8</li><li>◆ 875</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N	North: ♠ Q97	South: ♠ A863	West	North 1NT	East Pass	
Vul: NS North HCP: 16	▼ AK75 ◆ 853	♥ Q92 ♦ Q92	Pass AP	2♥		2NT
South HCP: 9 Contract: 2N N	♣ AK7	<b>♣</b> J53	1. Stay	man		
Board: 17 Dealer: S	North: <b>♠</b> J1085	South: ♠ AK32	West	North	East	South 1NT
Vul: EW North HCP: 17	<b>♥</b> AK9	<b>4</b> 2	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16 Contract: 6♠ S	◆ AQ ◆ K1052	◆ K98 <b>♣</b> AQ43	Pass 1. Stay	6 <b>∳</b> man	AP	
Board: 18			<b>-</b>		_	
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> AQ3 <b>♥</b> A32	<b>♦</b> 9764 <b>∀</b> K65	Pass	1NT 2♦	Pass	2♣¹ 3NT
North HCP: 17	◆ KJ6	<ul><li>NO3</li><li>A8</li></ul>	Pass AP	2♥	Pass	31N I
South HCP: 11 Contract: 3N N	<b>♣</b> K1053	<b>♣</b> A876	1. Stay	man		
			West	North	East	South 1NT
Board: 19 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Vul: NS North HCP: 12	<b>♠</b> QJ63 <b>♥</b> Q54 <b>♦</b> —	<b>★</b> K1074 <b>♥</b> A102 <b>♦</b> AQ7	Pass AP	<b>4</b> ◆ <sup>2</sup>	Pass	4♠
South HCP: 15 Contract: 4♠ S	♣ AK9875	♣ Q63	1. Stay 2. Splir			
Board: 20	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♠</b> A10	soum: ♠ KQJ6		1NT	Pass	
Vul: Both North HCP: 15	<b>♥</b> AJ83	<b>♥</b> K54	Pass	2♥	Pass	3NT
South HCP: 12	♦ A93	◆ QJ8	AP			
Contract: 3N N	<b>♣</b> Q1064	<b>♣</b> 875	1. Stay	man		

Board: 21 Dealer: S Vul: None HCP: 9	<ul><li>★ A1065</li><li>★ 852</li><li>★ KQ943</li><li>★ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 16	<ul><li>★ K4</li><li>★ KQJ7</li><li>★ K62</li><li>★ A973</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: NS HCP: 12	<ul><li> ♣ J86</li><li> ♥ A432</li><li> ♦ Q43</li><li> ♣ KQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q1032</li><li>♥ QJ</li><li>◆ AKJ4</li><li>♣ Q84</li></ul>	The opponents are silent.  You bid first.
Board: 25 Dealer: S Vul: None HCP: 11	<ul><li>★ AK73</li><li>★ K92</li><li>★ J87</li><li>★ 863</li></ul>	East Bids 3♦ if possible.  Partner bids first.

D 101						
Board: 21	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> A1065	<b>★</b> K32				1NT
Vul: None	<b>▼</b> 852	♥ AK	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	♦ KQ943	♦ A62		2NT	AP	
South HCP: 15	<b>♣</b> 4	<b>♣</b> J9862	1. Stay		<i>1</i> <b>11</b>	
Contract: 2N S			1. Stay	IIIaII		
Board: 22	NT 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	WEST			
Vul: NS	<b>♦</b> K4	<b>♠</b> QJ96		1NT	Pass	
North HCP: 16	♥ KQJ7	<b>♥</b> 532	Pass	2♥	Pass	2NT
South HCP: 9	♦ K62	♦ A108	AP			
Contract: 2N N	♣ A973	<b>♣</b> Q84	1. Stay	man		
D 122						
Board: 23	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J86	<b>♦</b> K105				1NT
Vul: NS	<b>♥</b> A432	<b>♥</b> KQ96	Pass	$2 \clubsuit^1$	Pass	2♥
North HCP: 12	<b>♦</b> Q43	♦ A972	Pass	4♥	AP	
South HCP: 16	♣ KQ2	♣ A9	1. Stay			
Contract: 4♥ S			1. Suly	11411		
			West	North	East	South
				1NT	Pass	2 <b>♣</b> ¹
Board: 24	North:	South:	Pass	2♠	Pass	
Dealer: N	• Q1032	soun. ♠ AJ94				
Vul: EW	<b>♥</b> QI032	♥ A872	Pass	4♠		4NT <sup>3</sup>
North HCP: 15	• AKJ4	◆ 5	Pass	<b>5</b> •	Pass	6♠
South HCP: 13	• Q84	♣ A952	AP			
Contract: 6♠ N	¥ Q01	11032	1. Stay			
			2. Splir			_
			3. Blac	kwood (	0314,	for <b>♠</b>
Board: 25			<b>33</b> 7 .	NT 4	Г .	G .4
	North:	South:	West	North	East	
Dealer S	<b>♠</b> AK73	<b>♠</b> QJ8				1NT
Dealer: S Vul: None			Dagg	$2 \clubsuit^1$	3♦	Pass
Vul: None	<b>♥</b> K92	<b>♥</b> QJ84	Pass	2 <b>T</b>	<i>J</i> 🔻	- 0000
	<b>♥</b> K92 <b>♦</b> J87	♥ QJ84 • Q5	Pass	X	AP	1 000

Board: 21 Dealer: S Vul: None HCP: 15	<ul><li>★ K32</li><li>★ AK</li><li>★ A62</li><li>★ J9862</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 9	<ul><li>◆ QJ96</li><li>◆ 532</li><li>◆ A108</li><li>◆ Q84</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 16	<ul><li>★ K105</li><li>★ KQ96</li><li>★ A972</li><li>★ A9</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 13	<ul><li>▲ AJ94</li><li>✔ A872</li><li>◆ 5</li><li>▲ A952</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 15	<ul><li>♣ QJ8</li><li>♥ QJ84</li><li>◆ Q5</li><li>♣ AQJ10</li></ul>	East Bids 3♦ if possible.  You bid first.

D 101						
Board: 21	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> A1065	<b>★</b> K32				1NT
Vul: None	<b>▼</b> 852	♥ AK	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	♦ KQ943	♦ A62		2NT	AP	
South HCP: 15	<b>♣</b> 4	<b>♣</b> J9862	1. Stay		<i>1</i> <b>11</b>	
Contract: 2N S			1. Stay	IIIaII		
Board: 22	NT 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	WEST			
Vul: NS	<b>♦</b> K4	<b>♠</b> QJ96		1NT	Pass	
North HCP: 16	♥ KQJ7	<b>♥</b> 532	Pass	2♥	Pass	2NT
South HCP: 9	♦ K62	♦ A108	AP			
Contract: 2N N	♣ A973	<b>♣</b> Q84	1. Stay	man		
D 122						
Board: 23	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J86	<b>♦</b> K105				1NT
Vul: NS	<b>♥</b> A432	<b>♥</b> KQ96	Pass	$2 \clubsuit^1$	Pass	2♥
North HCP: 12	<b>♦</b> Q43	♦ A972	Pass	4♥	AP	
South HCP: 16	♣ KQ2	♣ A9	1. Stay			
Contract: 4♥ S			1. Suly	11411		
			West	North	East	South
				1NT	Pass	2 <b>♣</b> ¹
Board: 24	North:	South:	Pass	2♠	Pass	
Dealer: N	• Q1032	soun. ♠ AJ94				
Vul: EW	<b>♥</b> QI032	♥ A872	Pass	4♠		4NT <sup>3</sup>
North HCP: 15	• AKJ4	◆ 5	Pass	<b>5</b> •	Pass	6♠
South HCP: 13	• Q84	♣ A952	AP			
Contract: 6♠ N	¥ Q01	11032	1. Stay			
			2. Splir			_
			3. Blac	kwood (	0314,	for <b>♠</b>
Board: 25			<b>33</b> 7 .	NT 4	Г .	G .4
	North:	South:	West	North	East	
Dealer S	<b>♠</b> AK73	<b>♠</b> QJ8				1NT
Dealer: S Vul: None			Dagg	$2 \clubsuit^1$	3♦	Pass
Vul: None	<b>♥</b> K92	<b>♥</b> QJ84	Pass	2 <b>T</b>	<i>J</i> 🔻	- 0000
	<b>♥</b> K92 <b>♦</b> J87	♥ QJ84 • Q5	Pass	X	AP	1 000

Board: 26 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q862</li><li>♥ AJ</li><li>◆ AQ42</li><li>♣ Q96</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 9	<ul><li>10874</li><li>KQ9</li><li>A72</li><li>1072</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 15	<ul><li>★ A10</li><li>▼ AQ5</li><li>★ K1096</li><li>★ Q964</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ109</li><li>✔ AK54</li><li>◆ QJ106</li><li>▲ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AK8</li><li>♥ 653</li><li>♠ AJ104</li><li>♠ KQ4</li></ul>	The opponents are silent.  You bid first.

Board: 26 Dealer: N Vul: NS	North: <b>♠</b> Q862	South: ♠ J43	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> AJ	<b>♥</b> 9542	Pass	2♠	Pass	2NT
South HCP: 8	◆ AQ42	♦ 85 • AV 42	AP			
Contract: 2N N	<b>♣</b> Q96	♣ AK42	1. Stay	man		
Board: 27	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 10874	<b>♠</b> AJ9				1NT
Vul: EW North HCP: 9	<b>♥</b> KQ9	<b>♥</b> 762	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ A72	♦ K863	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1072	<b>♣</b> AKJ	1. Stay	man		
Board: 28	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> A10	& KQ6	,,,,,,,	1NT	Pass	
Vul: Both	♥ AQ5	<b>♥</b> KJ109	Pass			3NT
North HCP: 15 South HCP: 14	◆ K1096	<b>♦</b> AJ4	AP			
Contract: 3N N	<b>♣</b> Q964	<b>♣</b> 853	1. Stay	man		
Board: 29 Dealer: S	North:	South: ♠ Q62	West	North	East	South 1NT
Vul: NS	<b>♠</b> AJ109 <b>♥</b> AK54	<b>♥</b> J8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 15	◆ QJ106	♦ A95	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	<b>♣</b> 8	♣ AKJ64	1. Stay	man		
Board: 30	NT4.	C 4l	West	North	Fast	South
Dealer: N	North: ♠ AK8	South: <b>♠</b> 10974	West	1NT	Pass	
Vul: EW	♥ 653	♥ 109/4 ♥ AK10	Pass			2NT
North HCP: 17	◆ AJ104	• Q972	Pass	3NT	AP	<b>4111</b>
South HCP: 9 Contract: 3N N	<b>♣</b> KQ4	<b>♣</b> 52	1. Stay		1 <b>H</b>	

Board: 26 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 16	<ul><li>★ AJ9</li><li>▼ 762</li><li>◆ K863</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQ6</li><li>▼ KJ109</li><li>◆ AJ4</li><li>◆ 853</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q62</li><li>♥ J8</li><li>◆ A95</li><li>♣ AKJ64</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 9	<ul><li>★ 10974</li><li>★ AK10</li><li>★ Q972</li><li>★ 52</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS	North: <b>♠</b> Q862	South: ♠ J43	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> AJ	<b>♥</b> 9542	Pass	2♠	Pass	2NT
South HCP: 8	◆ AQ42	♦ 85 • AV 42	AP			
Contract: 2N N	<b>♣</b> Q96	♣ AK42	1. Stay	man		
Board: 27	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 10874	<b>♠</b> AJ9				1NT
Vul: EW North HCP: 9	<b>♥</b> KQ9	<b>♥</b> 762	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ A72	♦ K863	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1072	<b>♣</b> AKJ	1. Stay	man		
Board: 28	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> A10	& KQ6	,,,,,,,,	1NT	Pass	
Vul: Both	♥ AQ5	<b>♥</b> KJ109	Pass			3NT
North HCP: 15 South HCP: 14	◆ K1096	<b>♦</b> AJ4	AP			
Contract: 3N N	<b>♣</b> Q964	<b>♣</b> 853	1. Stay	man		
Board: 29 Dealer: S	North:	South: ♠ Q62	West	North	East	South 1NT
Vul: NS	<b>♠</b> AJ109 <b>♥</b> AK54	<b>♥</b> J8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 15	◆ QJ106	♦ A95	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	<b>♣</b> 8	♣ AKJ64	1. Stay	man		
Board: 30	NT4.	C 4l	West	North	Fast	South
Dealer: N	North: ♠ AK8	South: <b>♠</b> 10974	West	1NT	Pass	
Vul: EW	♥ 653	♥ 109/4 ♥ AK10	Pass			2NT
North HCP: 17	◆ AJ104	• Q972	Pass	3NT	AP	<b>4111</b>
South HCP: 9 Contract: 3N N	<b>♣</b> KQ4	<b>♣</b> 52	1. Stay		1 <b>H</b>	

Board: 31 Dealer: S VAK9 Vul: Both Vul: Both HCP: 14  Board: 32 Dealer: N Va54 Vul: EW HCP: 17  Board: 33 Dealer: S VA54 Vul: EW HCP: 17  Board: 34 Dealer: S Va54 Vul: Both HCP: 9  Board: 35 Va54 Va54 Va54 Va55 Va55 Va55 Va65 Va662 Va662 Va662 Va662 Va6642 Va665 Va6642 Va6642 Va6642 Va6642 Va6642 Va6643 Va6642 Va6643 Va66	
Dealer: N Vul: EW HCP: 17  AJ6 HCP: 17  AJ6 You bid first.  Was are silent.  You bid first.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 34 HCP: 9  AK8 Dealer: N K4 Vul: None AQJ42  You bid first.  You bid first.	•
Dealer: S Vul: Both HCP: 9  None  Vul: Both HCP: 9  None  Vul: None  Visit opponents are silent.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  Val: None  Val	
Dealer: N	•
	•
Board: 35 Dealer: S Vul: Both HCP: 14  ♣ Q93 The opponents are silent.  Partner bids first.	

Board: 31 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 4 S	North:  ◆ J1065  ▼ AK9  ◆ AJ973  ◆ J	South:  ♠ AKQ  ♥ Q10862  ♦ Q54  ♣ Q4	Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 4♥ man	East Pass Pass AP	1NT 2♥
Board: 32 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ AQ96  ♥ A54  ♠ AJ6  ♣ Q54	South:  ♠ K854  ♥ K1063  ♠ K32  ♣ 73	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 33 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ Q107  ▼ 10642  ♠ A  ♠ K9765	South:  ♠ AJ53  ♥ A83  ♠ KQ102  ♠ Q8	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 34 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ K8  ♥ K4  ♠ AQJ42  ♠ K1087	South:  ♠ A975  ♥ A1052  ♠ K5  ♣ 953	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 35 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q93  ♥ A1073  ♠ AK9  ♣ J107	South:  ♠ KJ6  ♥ KQ4  ♦ J1032  ♣ KQ8	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 31 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKQ</li><li>♥ Q10862</li><li>◆ Q54</li><li>★ Q4</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 9	<b>★</b> K854 <b>★</b> K1063 <b>♦</b> K32 <b>♣</b> 73	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 16	<ul><li>AJ53</li><li>✓ A83</li><li>✓ KQ102</li><li>✓ Q8</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: None HCP: 11	<ul><li>★ A975</li><li>★ A1052</li><li>★ K5</li><li>★ 953</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 15	<b>★</b> KJ6 <b>▼</b> KQ4 <b>◆</b> J1032 <b>♣</b> KQ8	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 4 S	North:  ◆ J1065  ▼ AK9  ◆ AJ973  ◆ J	South:  ♠ AKQ  ♥ Q10862  ♦ Q54  ♣ Q4	Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 4♥ man	East Pass Pass AP	1NT 2♥
Board: 32 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ AQ96  ♥ A54  ♠ AJ6  ♣ Q54	South:  ♠ K854  ♥ K1063  ♠ K32  ♣ 73	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 33 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ Q107  ▼ 10642  ♠ A  ♠ K9765	South:  ♠ AJ53  ♥ A83  ♠ KQ102  ♠ Q8	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 34 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ K8  ♥ K4  ♠ AQJ42  ♠ K1087	South:  ♠ A975  ♥ A1052  ♠ K5  ♣ 953	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 35 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q93  ♥ A1073  ♠ AK9  ♣ J107	South:  ♠ KJ6  ♥ KQ4  ♦ J1032  ♣ KQ8	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 36 Dealer: N Vul: EW HCP: 17	<ul><li>▲ AJ73</li><li>✔ A7</li><li>◆ A64</li><li>▲ A975</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: None HCP: 15	<ul><li>★ AK54</li><li>▼ KQ982</li><li>◆ K985</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK8</li><li>♥ QJ108</li><li>◆ J62</li><li>★ KQ7</li></ul>	The opponents are silent.  You bid first.
Board: 39 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ3</li><li>AQ98</li><li>87</li><li>1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	<ul><li>AK1074</li><li>✓ KQ6</li><li>875</li><li>A4</li></ul>	West Bids 2♦ if possible.  You bid first.

Dealer: N Vul: EW North HCP: 17 South HCP: 11	North:  ♠ AJ73  ♥ A7  ♦ A64	South:  ♠ Q542  ♥ Q84  ♦ KJ853	Pass AP	North 1NT 2♠	Pass Pass	2 <b>♣</b> ¹
Contract: 4♠ N	♣ A975	<b>♣</b> K	1. Stay	man		
			West	North	East	South 1NT
Board: 37	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Dealer: S Vul: None	<b>♦</b> AK54	<b>♦</b> J62	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
North HCP: 15	▼ KQ982	♥ A64	Pass	4NT <sup>3</sup>	Pass	5♣
South HCP: 15	♦ K985 • —	◆ AQ106 ◆ A102	Pass	7♥	AP	
Contract: 7♥ S	•	11102	1. Stay			
			2. SMO	OLEN kwood (	0314 -	for 🐸
			J. Dac	KWOOU	031 <del>4</del> ,	101 🔻
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK8	<b>♦</b> Q742		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> QJ108	<b>♥</b> A74	Pass	2♥	Pass	3NT
South HCP: 10	<b>♦</b> J62 <b>♣</b> KQ7	♦ K103 ♣ J64	AP			
Contract: 3N N	₩ KQ/	<b>₹</b> 104	1. Stay	man		
Board: 39	NI 4		West	North	East	South
Dealer: S	North: ♠ AQJ3	South: ♠ K6				1NT
Vul: EW	<b>♥</b> AQ98	♥ K543	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 13	<b>♦</b> 87	<b>♦</b> AJ2	Pass	4♥	AP	
VOITED HE PERF	<b>♣</b> 1092	<b>♣</b> KQ83	1. Stay	man		
South HCP: 16 Contract: 4♥ S			<b>-</b>		_	~ ·
Contract: 4♥ S  Board: 40	North:	South	West	North		
Contract: 4♥ S  Board: 40  Dealer: N	North: <b>♠</b> AK1074	South: ♠ QJ86		1NT	Pass	2 <b>♣</b> ¹
			West  2♦ Pass			2 <b>♣</b> ¹

Board: 36 Dealer: N Vul: EW HCP: 11	♣ Q542 ♥ Q84 ♦ KJ853 ♣ K	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q742</li><li>♥ A74</li><li>♦ K103</li><li>♣ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 16	<ul><li>★ K6</li><li>▼ K543</li><li>◆ AJ2</li><li>◆ KQ83</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 8	♣ QJ86 ♥ 1098 ♦ KJ2 ♣ J109	West Bids 2♦ if possible.  Partner bids first.

Dealer: N Vul: EW North HCP: 17 South HCP: 11	North:  ♠ AJ73  ♥ A7  ♦ A64	South:  ♠ Q542  ♥ Q84  ♦ KJ853	Pass AP	North 1NT 2♠	Pass Pass	2 <b>♣</b> ¹
Contract: 4♠ N	♣ A975	<b>♣</b> K	1. Stay	man		
			West	North	East	South 1NT
Board: 37	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Dealer: S Vul: None	<b>♦</b> AK54	<b>♦</b> J62	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
North HCP: 15	▼ KQ982	♥ A64	Pass	4NT <sup>3</sup>	Pass	5♣
South HCP: 15	♦ K985 • —	◆ AQ106 ◆ A102	Pass	7♥	AP	
Contract: 7♥ S	•	11102	1. Stay			
			2. SMO	OLEN kwood (	0314 -	for 🐸
			J. Dac	KWOOU	031 <del>4</del> ,	101 🔻
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK8	<b>♦</b> Q742		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> QJ108	<b>♥</b> A74	Pass	2♥	Pass	3NT
South HCP: 10	<b>♦</b> J62 <b>♣</b> KQ7	♦ K103 ♣ J64	AP			
Contract: 3N N	₩ KQ/	<b>₹</b> 104	1. Stay	man		
Board: 39	NI 4		West	North	East	South
Dealer: S	North: ♠ AQJ3	South: ♠ K6				1NT
Vul: EW	<b>♥</b> AQ98	♥ K543	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 13	<b>♦</b> 87	<b>♦</b> AJ2	Pass	4♥	AP	
VOITED HE PERF	<b>♣</b> 1092	<b>♣</b> KQ83	1. Stay	man		
South HCP: 16 Contract: 4♥ S			<b>-</b>		_	~ ·
Contract: 4♥ S  Board: 40	North:	South	West	North		
Contract: 4♥ S  Board: 40  Dealer: N	North: <b>♠</b> AK1074	South: ♠ QJ86		1NT	Pass	2 <b>♣</b> ¹
			West  2♦ Pass			2 <b>♣</b> ¹

Board: 41 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ84</li><li>▼ AQ4</li><li>◆ 765</li><li>◆ 1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 15	<ul><li>♣ J107</li><li>♥ AK43</li><li>♦ K9</li><li>♣ KJ73</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: None HCP: 8	<ul><li>♦ 9542</li><li>▼ 1092</li><li>♦ KQJ7</li><li>♠ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK102</li><li>▼ K9</li><li>◆ 95</li><li>◆ AJ652</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: Both HCP: 11	<ul><li>♣ A765</li><li>♥ QJ7</li><li>◆ A942</li><li>♣ 106</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S	North: ♠ KQ84	South:	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	<ul><li>✓ AQ4</li><li>◆ 765</li><li>◆ 1093</li></ul>	<ul><li>✓ J65</li><li>◆ AJ8</li><li>◆ AQ54</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2♦
Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♣ J107  ✔ AK43  ♠ K9  ♣ KJ73	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 43 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ K7  ♥ A53  ♠ A10543  ♣ A83	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 44 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK102  ♥ K9  ♦ 95  ♠ AJ652	South:  ♠ Q64  ♥ J1062  ♠ AKQJ6  ♣ 3	West Pass Pass 1. Stay	3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 45 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A765  ♥ QJ7  ♠ A942  ♠ 106	South:  ♠ K2  ♥ K5  ♦ J763  ♣ AKQ97	West Pass Pass 1. Stay	North  2•¹  3NT  man	East Pass AP	1NT

Board: 41 Dealer: S Vul: Both HCP: 16	<ul><li>★ A32</li><li>♥ J65</li><li>◆ AJ8</li><li>★ AQ54</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 11	<ul><li>♦ 8532</li><li>♥ J762</li><li>♦ AQ7</li><li>♠ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 15	<b>♦</b> K7 <b>♥</b> A53 <b>♦</b> A10543 <b>♣</b> A83	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q64</li><li>♥ J1062</li><li>♦ AKQJ6</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: Both HCP: 16	<ul><li>★ K2</li><li>▼ K5</li><li>◆ J763</li><li>◆ AKQ97</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S	North: ♠ KQ84	South:	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	<ul><li>✓ AQ4</li><li>◆ 765</li><li>◆ 1093</li></ul>	<ul><li>✓ J65</li><li>◆ AJ8</li><li>◆ AQ54</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2♦
Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♣ J107  ✔ AK43  ♠ K9  ♣ KJ73	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 43 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ K7  ♥ A53  ♠ A10543  ♣ A83	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 44 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK102  ♥ K9  ♦ 95  ♠ AJ652	South:  ♠ Q64  ♥ J1062  ♠ AKQJ6  ♣ 3	West Pass Pass 1. Stay	3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 45 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A765  ♥ QJ7  ♠ A942  ♠ 106	South:  ♠ K2  ♥ K5  ♦ J763  ♣ AKQ97	West Pass Pass 1. Stay	North  2•¹  3NT  man	East Pass AP	1NT

Board: 46 Dealer: N Vul: None HCP: 17	<ul><li>★ KJ8</li><li>▼ K853</li><li>◆ K765</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 10	<ul><li>◆ Q84</li><li>♥ 10874</li><li>◆ AQJ103</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 15	<ul><li>★ A105</li><li>♥ Q10</li><li>★ KQ95</li><li>★ A1064</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: None HCP: 10	<ul><li>★ AK97</li><li>▼ J8764</li><li>◆ 752</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK42</li><li>▼ AQ7</li><li>◆ J4</li><li>◆ J875</li></ul>	The opponents are silent.  You bid first.

Board: 46	North:	South:	West	North	East	South
Dealer: N	Notui. ♠ KJ8	Soun. ♠ Q752	,,,	1NT	Pass	
Vul: None	♥ K853	<b>♥</b> A74	Pass	2 🗸		2NT
North HCP: 17	◆ K765	<ul><li>108</li></ul>	Pass		AP	2111
South HCP: 9	<b>♣</b> AK	<b>♣</b> QJ106	1. Stay		Л	
Contract: 3N N			1. Stay	111411		
Board: 47	North:	South:	West	North	East	South
Dealer: S	• Q84	<b>♦</b> A96				1NT
Vul: NS	<b>♥</b> 10874	<b>♥</b> A3	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 10	◆ AQJ103	◆ K876	Pass	3NT	AP	
South HCP: 15	<b>♣</b> J `	♣ A762	1. Stay		7 11	
Contract: 3N S			1. Stay	111411		
Board: 48	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A105	<b>♦</b> Q7632		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> Q10	<b>♥</b> K743	Pass	<b>2</b>	Pass	2♠
North HCP: 15 South HCP: 9	♦ KQ95	<b>♦</b> J10	Pass	4♠	AP	
Contract: 4♠ S	♣ A1064	<b>♣</b> K3	1. Stay	man		
			West	North	East	South
						1NT
Board: 49	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Dealer: S	<b>♦</b> AK97	Soum: ♠ Q842	Pass	<b>4</b> ♣ <sup>2</sup>	Pass	<b>4</b> ◆ <sup>3</sup>
Vul: None	♥ J8764	♥ K102	Pass	4♠	AP	
North HCP: 10 South HCP: 16	<b>♦</b> 752	<b>♦</b> KJ8				
Contract: 4♠ S	<b>♣</b> Q	♣ AK4	1. Stay			
Colliact. 72 5			2. Splir			
			3. Cue	bid, a ♦	stoppe	er
D 150						
Board: 50	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> AK42	<b>♠</b> QJ65		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AQ7	<b>♥</b> J103	Pass	2♠	Pass	4♠
South HCP: 15	<b>♦</b> J4	♦ A83	AP			
Contract: 4♠ N	<b>♣</b> J875	♣ AK3	1. Stay	man		

Board: 46 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q752</li><li>♥ A74</li><li>♦ 108</li><li>♣ QJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 15	<ul><li>▲ A96</li><li>✓ A3</li><li>◆ K876</li><li>▲ A762</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q7632</li><li>♥ K743</li><li>◆ J10</li><li>♣ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: None HCP: 16	<ul><li>◆ Q842</li><li>▼ K102</li><li>◆ KJ8</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ65</li><li>♥ J103</li><li>◆ A83</li><li>♣ AK3</li></ul>	The opponents are silent.  Partner bids first.

Board: 46	North:	South:	West	North	East	South
Dealer: N	Notui. ♠ KJ8	Soun. ♠ Q752	,,,	1NT	Pass	
Vul: None	♥ K853	<b>♥</b> A74	Pass	2 🗸		2NT
North HCP: 17	◆ K765	<ul><li>108</li></ul>	Pass		AP	2111
South HCP: 9	<b>♣</b> AK	<b>♣</b> QJ106	1. Stay		Л	
Contract: 3N N			1. Stay	111411		
Board: 47	North:	South:	West	North	East	South
Dealer: S	• Q84	<b>♦</b> A96				1NT
Vul: NS	<b>♥</b> 10874	<b>♥</b> A3	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 10	◆ AQJ103	◆ K876	Pass	3NT	AP	
South HCP: 15	<b>♣</b> J `	♣ A762	1. Stay		7 11	
Contract: 3N S			1. Stay	111411		
Board: 48	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A105	<b>♦</b> Q7632		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> Q10	<b>♥</b> K743	Pass	<b>2</b>	Pass	2♠
North HCP: 15 South HCP: 9	♦ KQ95	<b>♦</b> J10	Pass	4♠	AP	
Contract: 4♠ S	♣ A1064	<b>♣</b> K3	1. Stay	man		
			West	North	East	South
						1NT
Board: 49	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Dealer: S	<b>♦</b> AK97	Soum: ♠ Q842	Pass	<b>4</b> ♣ <sup>2</sup>	Pass	<b>4</b> ◆ <sup>3</sup>
Vul: None	♥ J8764	♥ K102	Pass	4♠	AP	
North HCP: 10 South HCP: 16	<b>♦</b> 752	<b>♦</b> KJ8				
Contract: 4♠ S	<b>♣</b> Q	♣ AK4	1. Stay			
Colliact. 72 5			2. Splir			
			3. Cue	bid, a ♦	stoppe	er
D 150						
Board: 50	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> AK42	<b>♠</b> QJ65		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AQ7	<b>♥</b> J103	Pass	2♠	Pass	4♠
South HCP: 15	<b>♦</b> J4	♦ A83	AP			
Contract: 4♠ N	<b>♣</b> J875	♣ AK3	1. Stay	man		

Board: 51 Dealer: S Vul: EW HCP: 11	<ul><li>★ AK42</li><li>★ 863</li><li>★ Q743</li><li>★ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 16	<ul><li>♠ 653</li><li>♥ AQ7</li><li>♦ K875</li><li>♠ AK8</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 9	<ul><li> ♣ J82</li><li> ♥ J653</li><li> ♠ AQJ5</li><li> ♣ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 16	<ul><li>★ K1063</li><li>♥ Q876</li><li>◆ A76</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 11	<ul><li>AJ107</li><li>▼ 10976</li><li>◆ KQJ</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S	North: ♠ AK42	South: ♠ J5	West	North	East	South 1NT
Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	♥ 863 ♦ Q743 • Q10	<ul><li>★ A72</li><li>★ AK109</li><li>★ A732</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT	Pass AP	2•
Board: 52 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South:  ♠ Q107  ♥ J632  ♠ AQ3  ♠ QJ2	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♣ A53  ♥ K9  ♦ K10983  ♣ AJ8	West Pass Pass 1. Stay	2NT		1NT
Board: 54 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ K1063  ♥ Q876  ♠ A76  ♠ AK	South:  ♠ A952  ♥ 942  ♠ KQ10  ♠ 1074	West Pass Pass 1. Stay		Pass	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ107  ♥ 10976  ♠ KQJ  ♣ 64	South:  ♠ K963  ♥ KJ  ♠ A4  ♣ AJ1032	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT

Board: 51 Dealer: S Vul: EW HCP: 16	<ul><li>▲ J5</li><li>▼ A72</li><li>◆ AK109</li><li>▲ A732</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q107</li><li>♥ J632</li><li>♦ AQ3</li><li>♣ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 15	<ul><li>★ A53</li><li>▼ K9</li><li>◆ K10983</li><li>◆ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 9	<ul><li>★ A952</li><li>♥ 942</li><li>♦ KQ10</li><li>★ 1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 16	<ul><li>★ K963</li><li>▼ KJ</li><li>◆ A4</li><li>◆ AJ1032</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S	North: ♠ AK42	South: ♠ J5	West	North	East	South 1NT
Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	♥ 863 ♦ Q743 • Q10	<ul><li>★ A72</li><li>★ AK109</li><li>★ A732</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT	Pass AP	2•
Board: 52 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South:  ♠ Q107  ♥ J632  ♠ AQ3  ♠ QJ2	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♣ A53  ♥ K9  ♦ K10983  ♣ AJ8	West Pass Pass 1. Stay	2NT		1NT
Board: 54 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ K1063  ♥ Q876  ♠ A76  ♠ AK	South:  ♠ A952  ♥ 942  ♠ KQ10  ♠ 1074	West Pass Pass 1. Stay		Pass	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ107  ♥ 10976  ♠ KQJ  ♣ 64	South:  ♠ K963  ♥ KJ  ♠ A4  ♣ AJ1032	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT

Board: 56 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ54</li><li>▼ AK53</li><li>◆ K72</li><li>♣ Q2</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 11	<ul><li>J965</li><li>₹754</li><li>AQ2</li><li>A76</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 16	<ul><li>★ KJ8</li><li>♥ KJ42</li><li>◆ AK2</li><li>◆ J95</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 11	<ul><li>★ AK65</li><li>♥ J53</li><li>★ K4</li><li>★ 10753</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 17	<ul><li>★ A84</li><li>♥ 65</li><li>★ A42</li><li>★ AKQ102</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 5♠ N	North:  ♠ KJ54  ♥ AK53  ♠ K72  ♣ Q2	South:  ♠ A876  ♥ Q106  ♠ Q94  ♣ AK10	Pass Pass Pass AP 1. Stayr 2. Black		Pass Pass Pass Pass	2♣¹ 3NT 4NT² 5♠
Board: 57 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:	South:  ♠ KQ  ♥ KQ8  ♠ K54  ♠ KJ1094	West Pass Pass 1. Stayr	North  2*1  3NT  man	East Pass AP	South 1NT 2
Board: 58 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 6♥ N	North:  ♠ KJ8  ♥ KJ42  ♠ AK2  ♣ J95	South:  ♠ AQ754  ♥ AQ103  ♠ 7  ♣ K86	Pass Pass Pass AP 1. Stayr 2. Splint 3. Black	ter	Pass Pass Pass Pass	2♣¹ 4♠² 4NT³ 6♥
Board: 59 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ AK65  ♥ J53  ♠ K4  ♠ 10753	South:  ♠ QJ104  ♥ AQ108  ♠ A76  ♠ Q8	Pass Pass AP 1. Stayr	North 2♣¹ 3NT	East Pass Pass	1NT 2♥

Board: 60 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A84 **♠** QJ32 Vul: Both Pass 3NT **♥** 65 **♥** AJ92 Pass 2♦ North HCP: 17 **♦** A42 ♦ KQ6 AP South HCP: 13 **♣** AKQ102 **♣** 85 1. Stayman Contract: 3N N

Board: 56 Dealer: N Vul: None HCP: 15	<ul><li>A876</li><li>♥ Q106</li><li>Q94</li><li>AK10</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 17	<b>♣</b> KQ <b>♥</b> KQ8 <b>♦</b> K54 <b>♣</b> KJ1094	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 15	<ul><li>AQ754</li><li>✓ AQ103</li><li>✓ 7</li><li>✓ K86</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ104</li><li>♥ AQ108</li><li>◆ A76</li><li>♣ Q8</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 13	<ul><li>♣ QJ32</li><li>♥ AJ92</li><li>♦ KQ6</li><li>♣ 85</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 5♠ N	North:  ♠ KJ54  ♥ AK53  ♠ K72  ♣ Q2	South:  ♠ A876  ♥ Q106  ♠ Q94  ♠ AK10	Pass Pass Pass AP	North 1NT 2♥ 4♠ 5♥	Pass Pass	2♣¹ 3NT 4NT²
Contract. 3\(\frac{1}{2}\) IV			<ol> <li>Stay</li> <li>Black</li> </ol>	man kwood (	0314,	for 🛧
Board: 57 Dealer: S	North: <b>♠</b> J965	South: ♠ KQ	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> 754	<b>♥</b> KQ8	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	◆ AQ2 ◆ A76	♦ K54 ♣ KJ1094	Pass	3NT	AP	
Contract: 3N S	1110	11201091	1. Stay	man		
			West	North 1NT	East Pass	
Board: 58	North:	South:	Pass	2 <b>y</b>	Pass	
Dealer: N Vul: Both	♠ KJ8	◆ AQ754 ▼ AQ103 ◆ 7	Pass	<b>4</b> ♥		4NT <sup>3</sup>
North HCP: 16 South HCP: 15	<b>♥</b> KJ42 <b>♦</b> AK2		Pass AP	5♥	Pass	
Contract: 6♥ N	<b>♣</b> J95	<b>♣</b> K86	<ol> <li>Stay</li> <li>Splir</li> </ol>		0314,	for 💙
Board: 59			West	North	East	
Dealer: S	North:	South:	ъ	_ 1	ъ	1NT
Vul: NS	<b>♠</b> AK65 <b>♥</b> J53	<b>♠</b> QJ104 <b>♥</b> AQ108	Pass Pass	2♣¹ 3NT	Pass	
North HCP: 11 South HCP: 15	• K4	◆ A76		J1N 1	Pass	4₹
Contract: 4♠ S	<b>♣</b> 10753	<b>♣</b> Q8	AP			

Board: 60 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A84 **♠** QJ32 Vul: Both Pass 3NT **♥** 65 **♥** AJ92 Pass 2♦ North HCP: 17 **♦** A42 ♦ KQ6 AP South HCP: 13 **♣** AKQ102 **♣** 85 1. Stayman Contract: 3N N

Board: 61 Dealer: S Vul: None HCP: 13	<ul><li>AQ98</li><li>QJ106</li><li>QJ</li><li>J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQ</li><li>▼ A43</li><li>◆ KQ4</li><li>◆ Q8752</li></ul>	The opponents are silent.  You bid first.
Board: 63 Dealer: S Vul: EW HCP: 8	<ul><li>◆ 954</li><li>♥ KJ87</li><li>◆ A102</li><li>◆ 854</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 17	<ul><li>★ K65</li><li>♥ Q97</li><li>◆ AK</li><li>◆ KQ753</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 9	<ul><li>★ K54</li><li>♥ QJ74</li><li>◆ 643</li><li>◆ QJ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ AQ98  ♥ QJ106  ♠ QJ  ♣ J108	South:  ♠ KJ  ♥ 974  ♠ A10872  ♣ AKQ		North  2.1  3NT  man	East Pass AP	1NT
Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KQ  ♥ A43  ♠ KQ4  ♣ Q8752	South:  ♠ AJ82  ♥ Q1065  ♦ J1052  ♣ J	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 63 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AJ107  ♥ A965  ♠ K5  ♣ K102		North 2♣¹ man	East Pass	1NT
Board: 64 Dealer: N Vul: None North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ K65  ♥ Q97  ♠ AK  ♣ KQ753	South:  ♠ AQ108  ♥ AK32  ♠ QJ9  ♣ 84	Pass Pass 1. Stay	North 1NT 2  6NT man ntitative	Pass Pass AP	
Board: 65 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ K54  ♥ QJ74  ♦ 643  ♣ QJ3	South:  ♠ AQ76  ♥ K9  ♠ KJ85  ♣ A98	Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT

Board: 61	The opponents are silent. You bid first.
Board: 62	The opponents are silent.  Partner bids first.
Board: 63	The opponents are silent. You bid first.
Board: 64	The opponents are silent.  Partner bids first.
Board: 65	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ AQ98  ♥ QJ106  ♠ QJ  ♣ J108	South:  ♠ KJ  ♥ 974  ♠ A10872  ♣ AKQ		North  2.1  3NT  man	East Pass AP	1NT
Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KQ  ♥ A43  ♠ KQ4  ♣ Q8752	South:  ♠ AJ82  ♥ Q1065  ♦ J1052  ♣ J	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 63 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AJ107  ♥ A965  ♠ K5  ♣ K102		North 2♣¹ man	East Pass	1NT
Board: 64 Dealer: N Vul: None North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ K65  ♥ Q97  ♠ AK  ♣ KQ753	South:  ♠ AQ108  ♥ AK32  ♠ QJ9  ♣ 84	Pass Pass 1. Stay	North 1NT 2  6NT man ntitative	Pass Pass AP	
Board: 65 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ K54  ♥ QJ74  ♦ 643  ♣ QJ3	South:  ♠ AQ76  ♥ K9  ♠ KJ85  ♣ A98	Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT

Board: 66 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A108</li><li>♥ K93</li><li>◆ AQ54</li><li>◆ Q109</li></ul>	The opponents are silent.  You bid first.
Board: 67 Dealer: S Vul: Both HCP: 8	<ul><li>★ K64</li><li>▼ KJ102</li><li>◆ J52</li><li>◆ 1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK92</li><li>▼ AQ7</li><li>◆ QJ5</li><li>◆ 1085</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ3</li><li>♥ KQ64</li><li>◆ 10</li><li>◆ A10854</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AK</li><li>♥ A42</li><li>♠ AJ2</li><li>♠ J8762</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N	North: ♠ A108	South:	West	North 1NT	East Pass	
Vul: EW	• A108 ▼ K93	<b>♦</b> J543 <b>♥</b> AJ6	Pass	2•		2NT
North HCP: 15	• AQ54	◆ K97	AP	∠▼	1 ass	2111
South HCP: 9	<b>♣</b> Q109	<b>♣</b> 742	1. Stay	man		
Contract: 2N N			1. Sury	111411		
Board: 67	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> K64	50un. ♠ J1087				1NT
Vul: Both	<b>♥</b> KJ102	<b>♥</b> A84	Pass	2 <b>♣</b> 1	Pass	2♠
North HCP: 8 South HCP: 16	<b>♦</b> J52	<b>♦</b> AQ8	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1084	<b>♣</b> AJ5	1. Stay	man		
			·			
Board: 68	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK92	<b>♦</b> Q107		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> AQ7	<b>♥</b> K643	Pass	2♠	Pass	3NT
South HCP: 12	<b>♦</b> QJ5	<b>♦</b> A4	AP			
South HCP: 12 Contract: 3N N	<b>♣</b> 1085	<b>♣</b> QJ62	1. Stay	man		
D 1.60			West	North	East	South 1NT
Board: 69 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Vul: EW	<b>♠</b> QJ3	<b>♦</b> A1065	Pass	3♣	Pass	$4NT^2$
North HCP: 12	<b>♥</b> KQ64	♥ AJ	Pass	<b>5\</b>	Pass	6♣
South HCP: 17	◆ 10 ◆ A10854	◆ AK64 ◆ J73	AP			
Contract: 6♣ N	₩ A10054	<b>₹</b> J/J	1. Stay	man		
			•	kwood (	0314, 1	for 🕭
Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AK	<b>★</b> 1097		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> A42	<b>♥</b> KJ53	Pass	2•	Pass	3NT
South HCP: 17	<b>♦</b> AJ2	<b>♦</b> KQ5	AP			
Contract: 3N N	<b>♣</b> J8762	<b>♣</b> Q93	1. Stay	man		

Board: 66 Dealer: N Vul: EW HCP: 9	<ul><li> ♣ J543</li><li> ♥ AJ6</li><li> ♠ K97</li><li> ♣ 742</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 16	<ul><li>♣ J1087</li><li>♥ A84</li><li>♦ AQ8</li><li>♣ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q107</li><li>♥ K643</li><li>◆ A4</li><li>♣ QJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 17	<ul><li>★ A1065</li><li>★ AJ</li><li>◆ AK64</li><li>★ J73</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 11	<ul><li>▲ 1097</li><li>♥ KJ53</li><li>♦ KQ5</li><li>♣ Q93</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N	North: ♠ A108	South:	West	North 1NT	East Pass	
Vul: EW	• A108 ▼ K93	<b>♦</b> J543 <b>♥</b> AJ6	Pass	2•		2NT
North HCP: 15	• AQ54	◆ K97	AP	∠▼	1 ass	2111
South HCP: 9	<b>♣</b> Q109	<b>♣</b> 742	1. Stay	man		
Contract: 2N N			1. Sury	111411		
Board: 67	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> K64	50un. ♠ J1087				1NT
Vul: Both	<b>♥</b> KJ102	<b>♥</b> A84	Pass	2 <b>♣</b> 1	Pass	2♠
North HCP: 8 South HCP: 16	<b>♦</b> J52	<b>♦</b> AQ8	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1084	<b>♣</b> AJ5	1. Stay	man		
			·			
Board: 68	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK92	<b>♦</b> Q107		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> AQ7	<b>♥</b> K643	Pass	2♠	Pass	3NT
South HCP: 12	<b>♦</b> QJ5	<b>♦</b> A4	AP			
South HCP: 12 Contract: 3N N	<b>♣</b> 1085	<b>♣</b> QJ62	1. Stay	man		
D 1.60			West	North	East	South 1NT
Board: 69 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Vul: EW	<b>♠</b> QJ3	<b>♦</b> A1065	Pass	3♣	Pass	$4NT^2$
North HCP: 12	<b>♥</b> KQ64	♥ AJ	Pass	<b>5\(\phi\)</b>	Pass	6♣
South HCP: 17	◆ 10 ◆ A10854	◆ AK64 ◆ J73	AP			
Contract: 6♣ N	₩ A10054	<b>₹</b> J/J	1. Stay	man		
			•	kwood (	0314, 1	for 🕭
Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AK	<b>★</b> 1097		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> A42	<b>♥</b> KJ53	Pass	2•	Pass	3NT
South HCP: 17	<b>♦</b> AJ2	<b>♦</b> KQ5	AP			
Contract: 3N N	<b>♣</b> J8762	<b>♣</b> Q93	1. Stay	man		

Board: 71 Dealer: S Vul: None HCP: 13	<ul><li>★ K96</li><li>▼ KQ32</li><li>◆ A43</li><li>◆ J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q532</li><li>♥ AJ108</li><li>◆ AQ2</li><li>♣ Q3</li></ul>	The opponents are silent.  You bid first.
Board: 73 Dealer: S Vul: NS HCP: 14	<ul><li>♣ A97</li><li>♥ AQJ2</li><li>◆ J942</li><li>♣ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 16	<ul><li>AQ98</li><li>K74</li><li>K10</li><li>A865</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ93</li><li>▼ KQ3</li><li>◆ J6</li><li>◆ A632</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K96  ♥ KQ32  ♠ A43  ♣ J32	South:  ♠ Q8  ♥ A107  ♠ KJ7  ♣ AQ1096	Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 72 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ Q532  ♥ AJ108  ♠ AQ2  ♣ Q3	South:  ♠ AK107  ♥ K53  ♦ 9876  ♣ 94	West Pass Pass 1. Stay		Pass	
Board: 73 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A97  ♥ AQJ2  ♦ J942  ♣ Q3	South:	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ98  ♥ K74  ♠ K10  ♣ A865	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 75 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ KQ93  ♥ KQ3  ♦ J6  ♣ A632	South:  ♠ A6  ♥ A97  ♠ Q87  ♣ KQ1054	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Vul: None

HCP: 15

**♦** Q87

**♣** KQ1054

### Stayman is used after a notrump opener to look for an 8-card major suit fit or show an invite

Board: 71 Dealer: S Vul: None HCP: 16	• Q8 • A107 • KJ7 • AQ1096	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 10	<ul><li>★ AK107</li><li>★ K53</li><li>◆ 9876</li><li>★ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 15	<ul><li>J2</li><li>♥ 96</li><li>AKQ65</li><li>AJ87</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 8	<ul><li>◆ 542</li><li>♥ QJ82</li><li>◆ J74</li><li>◆ KJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S	<b>♠</b> A6 <b>♥</b> A97	The opponents are silent.

You bid first.

Board: 71 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K96  ♥ KQ32  ♠ A43  ♣ J32	South:  ♠ Q8  ♥ A107  ♠ KJ7  ♣ AQ1096	Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 72 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ Q532  ♥ AJ108  ♠ AQ2  ♣ Q3	South:  ♠ AK107  ♥ K53  ♦ 9876  ♣ 94	West Pass Pass 1. Stay		Pass	
Board: 73 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A97  ♥ AQJ2  ♦ J942  ♣ Q3	South:	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ98  ♥ K74  ♠ K10  ♣ A865	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 75 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ KQ93  ♥ KQ3  ♦ J6  ♣ A632	South:  ♠ A6  ♥ A97  ♠ Q87  ♣ KQ1054	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 76 Dealer: N Vul: EW HCP: 15	<b>♣</b> KJ4 <b>♥</b> KQ2 <b>♦</b> A1054 <b>♣</b> Q86	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 14	<ul><li>★ A943</li><li>★ AK10</li><li>★ 107</li><li>★ K853</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AK</li><li>♥ J4</li><li>◆ QJ642</li><li>♠ A1073</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK97</li><li>★ K97</li><li>★ 865</li><li>★ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 15	<ul><li>★ A6</li><li>★ A763</li><li>★ A63</li><li>★ QJ76</li></ul>	The opponents are silent.  You bid first.

Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ KJ4  ♥ KQ2  ♠ A1054  ♣ Q86	South:  ♠ A1073  ♥ A103  ♠ KJ3  ♣ K73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 77 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A943  ♥ AK10  ♦ 107  ♣ K853	South:  ♠ K10  ♥ QJ92  ♠ KJ32  ♣ AJ4	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AK  ♥ J4  ♠ QJ642  ♠ A1073	South:	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 79 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North:  ♠ AK97  ♥ K97  ♦ 865  ♠ A42	South:  ♠ J653  ♥ A632  ♠ AKJ  ♠ K7	Pass Pass AP 1. Stay	North  2♣¹  3NT	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A6  ♥ A763  ♠ A63  ♣ QJ76	South:  ♠ Q1054  ♥ KQ4  ♦ J10  ♠ A843	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 76 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A1073</li><li>▼ A103</li><li>◆ KJ3</li><li>♣ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 15	<ul><li>★ K10</li><li>♥ QJ92</li><li>◆ KJ32</li><li>◆ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 16	<ul><li> ♣ J653</li><li> ♥ A632</li><li> ♠ AKJ</li><li> ♣ K7</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 12	◆ Q1054 ▼ KQ4 ◆ J10 ◆ A843	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ KJ4  ♥ KQ2  ♠ A1054  ♣ Q86	South:  ♠ A1073  ♥ A103  ♠ KJ3  ♣ K73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 77 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A943  ♥ AK10  ♦ 107  ♣ K853	South:  ♠ K10  ♥ QJ92  ♠ KJ32  ♣ AJ4	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AK  ♥ J4  ♠ QJ642  ♠ A1073	South:	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 79 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North:  ♠ AK97  ♥ K97  ♦ 865  ♠ A42	South:  ♠ J653  ♥ A632  ♠ AKJ  ♠ K7	Pass Pass AP 1. Stay	North  2♣¹  3NT	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A6  ♥ A763  ♠ A63  ♣ QJ76	South:  ♠ Q1054  ♥ KQ4  ♦ J10  ♠ A843	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 81 Dealer: S Vul: NS HCP: 9	<ul><li>★ K985</li><li>★ AQ82</li><li>◆ 985</li><li>★ 103</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ7</li><li>▼ J65</li><li>◆ QJ63</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 8	<ul><li>10984</li><li>✓ J102</li><li>AK1042</li><li>✓ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 16	<ul><li>AJ3</li><li>✓ A4</li><li>◆ 10982</li><li>◆ AK62</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q962</li><li>♥ J1063</li><li>◆ QJ96</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 81	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> K985	♠ AQ4				1NT
North HCP: 9	<b>♥</b> AQ82	<b>♥</b> 753	Pass	2 <b>♣</b> ¹	X	<b>2</b> ♦
South HCP: 16	<b>♦</b> 985	◆ AKQ10	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 103	<b>♣</b> J62	1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQ7	50tin. ♠ J63		1NT	Pass	
Vul: EW	♥ J65	♥ AKQ4	Pass	2•	Pass	
North HCP: 15	<b>♦</b> QJ63	<b>♦</b> 7	Pass		AP	-
South HCP: 14 Contract: 3N N	<b>♣</b> KQJ	♣ A8763	1. Stay			
Board: 83		G 1	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>★</b> 10984 <b>∀</b> J102	<b>♠</b> AQ52 <b>♥</b> AK8	Pass	<b>2</b> ♣¹	Pass	2♠
North HCP: 8	◆ AK1042	◆ 85	Pass	3♠	Pass	4♠
South HCP: 17	<b>♣</b> 5	<b>♣</b> KJ94	AP			
Contract: 4♠ S			1. Stay	man		
Board: 84	North:	South:	West	North	East	South
Dealer: N	Norui.	Soum. <b>♦</b> K962		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ A4	♥ 653	Pass	2♦	Pass	2NT
North HCP: 16	<b>♦</b> 10982	♦ AJ	AP			
South HCP: 8 Contract: 2N N	<b>♣</b> AK62	<b>◆</b> 9753	1. Stay	man		
Board: 85			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> Q962	♠ AK3	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8	♥ J1063 ♦ QJ96	<b>♥</b> KQ9 <b>♦</b> 102	Pass	2NT	Pass	3NT
South HCP: 17	• QJ96 • Q	◆ 102 ◆ AJ982	AP			•
Contract: 3N S	<del>-</del> ×	<u> </u>	1. Stay	man		

Board: 81 Dealer: S Vul: NS HCP: 16	<ul><li>AQ4</li><li>₹753</li><li>AKQ10</li><li>J62</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 82 Dealer: N Vul: EW HCP: 14	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 17	<ul><li>AQ52</li><li>✓ AK8</li><li>85</li><li>✓ KJ94</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 8	<ul><li>★ K962</li><li>★ 653</li><li>★ AJ</li><li>★ 9753</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK3</li><li>▼ KQ9</li><li>★ 102</li><li>★ AJ982</li></ul>	The opponents are silent. You bid first.

Board: 81	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> K985	♠ AQ4				1NT
North HCP: 9	<b>♥</b> AQ82	<b>♥</b> 753	Pass	2 <b>♣</b> ¹	X	<b>2</b> ♦
South HCP: 16	<b>♦</b> 985	◆ AKQ10	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 103	<b>♣</b> J62	1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQ7	50tin. ♠ J63		1NT	Pass	
Vul: EW	♥ J65	♥ AKQ4	Pass	2•	Pass	
North HCP: 15	<b>♦</b> QJ63	<b>♦</b> 7	Pass		AP	-
South HCP: 14 Contract: 3N N	<b>♣</b> KQJ	♣ A8763	1. Stay			
Board: 83		G 1	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>★</b> 10984 <b>∀</b> J102	<b>♠</b> AQ52 <b>♥</b> AK8	Pass	<b>2</b> ♣¹	Pass	2♠
North HCP: 8	◆ AK1042	◆ 85	Pass	3♠	Pass	4♠
South HCP: 17	<b>♣</b> 5	<b>♣</b> KJ94	AP			
Contract: 4♠ S			1. Stay	man		
Board: 84	North:	South:	West	North	East	South
Dealer: N	Norui.	Soum. <b>♦</b> K962		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ A4	♥ 653	Pass	2♦	Pass	2NT
North HCP: 16	<b>♦</b> 10982	♦ AJ	AP			
South HCP: 8 Contract: 2N N	<b>♣</b> AK62	<b>◆</b> 9753	1. Stay	man		
Board: 85			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> Q962	♠ AK3	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8	♥ J1063 ♦ QJ96	<b>♥</b> KQ9 <b>♦</b> 102	Pass	2NT	Pass	3NT
South HCP: 17	• QJ96 • Q	◆ 102 ◆ AJ982	AP			•
Contract: 3N S	<del>-</del> ×	<u> </u>	1. Stay	man		

Board: 86 Dealer: N Vul: None HCP: 16	<ul><li>AJ8</li><li>KQ92</li><li>KQ</li><li>J765</li></ul>	West Doubles 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 8	<ul><li>★ K109</li><li>★ KJ63</li><li>◆ J852</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 16	<b>★</b> KQ7 <b>♥</b> A82 <b>♦</b> A10532 <b>♣</b> K7	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: None HCP: 10	<ul><li>★ K765</li><li>★ K843</li><li>★ A2</li><li>★ 1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 16	<ul><li>♣ QJ3</li><li>♥ Q75</li><li>◆ AQ6</li><li>♣ AJ95</li></ul>	The opponents are silent.  You bid first.

Board: 86 Dealer: N Vul: None	North: ♠ AJ8	South: ♠ K9542		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> KQ92 <b>♦</b> KQ	<b>♥</b> AJ53 <b>♦</b> 10763	X Pass	2 <b>♥</b> 4 <b>♥</b>	3♣ AP	3♥
South HCP: 8 Contract: 4♥ N	<b>♣</b> J765	<b>♣</b> —	1. Stay		ΑΓ	
Board: 87	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> K109	<b>A</b> A6				1NT
Vul: NS North HCP: 8	<b>♥</b> KJ63	<b>♥</b> AQ94	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ J852	<b>♦</b> Q74	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 85	<b>♣</b> KQ104	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	• KQ7	<b>♦</b> 985		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> A82	<b>♥</b> KQ94	Pass	2•	Pass	2NT
South HCP: 9	◆ A10532	◆ K86	AP			
Contract: 2N N	<b>♣</b> K7	<b>♣</b> J96	1. Stay	man		
Board: 89 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 10	<b>★</b> K765 <b>★</b> K843	<b>♠</b> AQ83 <b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17	◆ A2 ◆ 1074	<b>♦</b> Q5 <b>♣</b> KJ82	Pass	4♠	AP	
Contract: 4♠ S	1071	11002	1. Stay	man		
Board: 90	<b>N</b> I 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ QJ3	South: ♠ A106	West	1NT	Pass	
Vul: NS	<b>♥</b> Q35	<b>♣</b> A106 <b>♥</b> AK98	Pass	2•		3NT
North HCP: 16	◆ AQ6	◆ K983	AP	<b>∠</b> ▼	1 433	J1 <b>1 1</b>
South HCP: 14 Contract: 3N N	♣ AJ95	<b>♣</b> 107	1. Stay	man		

Board: 86	<b>★</b> K9542	West Doubles 2♣ if possible.
Dealer: N	<b>♥</b> AJ53	East Bids 3♣ if possible.
Vul: None	<b>◆</b> 10763	
HCP: 8	<b>♣</b> —	Partner bids first.
Board: 87	<b>♠</b> A6	TT1
Dealer: S	<b>♥</b> AQ94	The opponents are silent.
Vul: NS	<b>♦</b> Q74	You bid first.
HCP: 17	<b>♣</b> KQ104	i ou old first.
Board: 88	<b>♦</b> 985	
Dealer: N	<b>♥</b> KQ94	The opponents are silent.
Vul: Both	♦ K86	
HCP: 9	<b>♣</b> J96	Partner bids first.
Doords 00	A A O 0 2	
Board: 89	<b>♠</b> AQ83	The opponents are silent.
Dealer: S	<b>♥</b> AJ9	
Vul: None	♦ Q5	You bid first.
HCP: 17	<b>♣</b> KJ82	
Board: 90	<b>♦</b> A106	The ennements are silent
Dealer: N	<b>♥</b> AK98	The opponents are silent.
Vul: NS	♦ K983	Partner bids first.
	<b>4</b> 107	ratulet blus litst.

Board: 86 Dealer: N Vul: None North HCP: 16 South HCP: 8	North:  ♠ AJ8  ♥ KQ92  ♠ KQ  ♣ J765	South:  ♠ K9542  ♥ AJ53  ♦ 10763	X Pass	North 1NT 2♥ 4♥	East Pass 3 AP	
Contract: 4♥ N	<b>₹</b> J/03	<b>.</b> —	1. Stay	man		
Board: 87 Dealer: S	North: ♠ K109	South: ♠ A6	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>♥</b> KJ63	<b>♥</b> AQ94	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ J852	◆ Q74	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 85	<b>♣</b> KQ104	1. Stay	man		
Board: 88 Dealer: N	North: ♠ KQ7	South: ♠ 985	West	North 1NT	East Pass	
Vul: Both	▼ A82	<b>♥</b> KQ94	Pass	2		2NT
North HCP: 16 South HCP: 9	◆ A10532	<b>♦</b> K86	AP			
Contract: 2N N	<b>♣</b> K7	<b>♣</b> J96	1. Stay	man		
Board: 89 Dealer: S	North: ♠ K765	South:	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> K843	<b>♠</b> AQ83 <b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	◆ A2 ◆ 1074	<b>♦</b> Q5 <b>♣</b> KJ82	Pass	4♠	AP	
Contract: 4♠ S			1. Stay	man		
Board: 90	N. 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ QJ3	South: ♠ A106	West	1NT	Pass	
Vul: NS	♥ Q75	♥ AK98	Pass	2•		3NT
North HCP: 16 South HCP: 14	♦ AQ6	◆ K983	AP		1 400	J1 ( 1
Contract: 3N N	♣ AJ95	<b>4</b> 107	1. Stay	man		

Board: 91 Dealer: S Vul: EW HCP: 14	<ul><li>★ KJ54</li><li>▼ AJ74</li><li>◆ 93</li><li>◆ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ8</li><li>★ AJ4</li><li>◆ Q103</li><li>◆ A1032</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 8	<ul><li>10852</li><li>✓ A765</li><li>A2</li><li>875</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 15	<ul><li>♣ 72</li><li>♥ AJ63</li><li>♦ A1073</li><li>♣ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 11	<ul><li>★ K52</li><li>♥ Q1098</li><li>◆ A6</li><li>◆ Q1096</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: EW	North: ♠ KJ54	South:  ♠ Q92		North		1NT
North HCP: 14 South HCP: 16 Contract: 3N S	<ul><li>✓ AJ74</li><li>◆ 93</li><li>◆ AJ5</li></ul>	<ul><li>★ K9</li><li>★ AKQ2</li><li>★ Q1087</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2 <b>♦</b>
Board: 92 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ KJ8  ♥ AJ4  ♦ Q103  ♣ A1032	South:  ♠ Q104  ♥ KQ105  ♠ AK92  ♣ 76	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 93 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ AJ  ♥ Q9  ♠ Q10987  ♠ KQJ9		North  2.1  2NT  man	East Pass AP	1NT
Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ 72  ♥ AJ63  ♠ A1073  ♠ AQ9	South:  ♠ K965  ♥ Q105  ♠ K862  ♣ 64	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 95 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ K52  ♥ Q1098  ♠ A6  ♠ Q1096	South:  ♣ A73  ✔ A74  ♣ 842  ♣ AK52			East Pass AP	1NT

Board: 91 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q92</li><li>♥ K9</li><li>◆ AKQ2</li><li>♣ Q1087</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q104</li><li>♥ KQ105</li><li>◆ AK92</li><li>♣ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ</li><li>♥ Q9</li><li>◆ Q10987</li><li>◆ KQJ9</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: NS HCP: 8	<ul><li>★ K965</li><li>♥ Q105</li><li>◆ K862</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 15	<ul><li>♠ A73</li><li>♥ A74</li><li>♦ 842</li><li>♠ AK52</li></ul>	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: EW	North: ♠ KJ54	South:  ♠ Q92		North		1NT
North HCP: 14 South HCP: 16 Contract: 3N S	<ul><li>✓ AJ74</li><li>◆ 93</li><li>◆ AJ5</li></ul>	<ul><li>★ K9</li><li>★ AKQ2</li><li>★ Q1087</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2 <b>♦</b>
Board: 92 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ KJ8  ♥ AJ4  ♦ Q103  ♣ A1032	South:  ♠ Q104  ♥ KQ105  ♠ AK92  ♣ 76	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 93 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ AJ  ♥ Q9  ♠ Q10987  ♠ KQJ9		North  2.1  2NT  man	East Pass AP	1NT
Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ 72  ♥ AJ63  ♠ A1073  ♠ AQ9	South:  ♠ K965  ♥ Q105  ♠ K862  ♣ 64	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 95 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ K52  ♥ Q1098  ♠ A6  ♠ Q1096	South:  ♣ A73  ✔ A74  ♣ 842  ♣ AK52			East Pass AP	1NT

Board: 96 Dealer: N Vul: EW HCP: 17	<ul><li>▲ AJ104</li><li>♥ 63</li><li>◆ K952</li><li>▲ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q1072</li><li>♥ AK5</li><li>♦ A53</li><li>♣ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q96</li><li>♥ Q6</li><li>◆ AQ102</li><li>♣ AK106</li></ul>	The opponents are silent.  You bid first.
Board: 99 Dealer: S Vul: NS HCP: 10	<ul><li>★ K653</li><li>★ AK72</li><li>◆ 92</li><li>◆ 1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 15	<ul><li>★ AJ62</li><li>▼ K83</li><li>◆ KQ94</li><li>◆ Q9</li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 96 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 44 N	North:  ◆ AJ104  ◆ 63  ◆ K952  ◆ AKQ	South:  ♠ Q976  ♥ AK97  ♠ 1074  ♣ J7	West Pass AP 1. Stay	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
Board: 97 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 44 S	North:  ♠ Q1072  ♥ AK5  ♠ A53  ♣ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♣ KJ642			East Pass AP	1NT
Board: 98 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ Q96  ♥ Q6  ♠ AQ102  ♠ AK106	South:  ♠ K82  ♥ K1092  ♠ K  ♣ 98743	West Pass AP 1. Stay		Pass	
Board: 99 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K653  ▼ AK72  ◆ 92  ♣ 1064	South:  ♠ A97  ♥ J83  ♠ A3  ♣ KQJ93	West Pass Pass 1. Stay	North  2♣¹ 3NT		South 1NT 2
Board: 100 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ62  ♥ K83  ♠ KQ94  ♠ Q9	South:  ★ K105  ▼ AJ64  ◆ 86  ♣ J1053	West  X  AP  1. Stay	North 1NT 2♠	Pass	

Board: 96 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q976</li><li>♥ AK97</li><li>♦ 1074</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AKJ3</li><li>♥ 109</li><li>♠ K2</li><li>♠ KJ642</li></ul>	The opponents are silent.  You bid first.
Board: 98 Dealer: N Vul: None HCP: 9	<ul><li>★ K82</li><li>▼ K1092</li><li>◆ K</li><li>◆ 98743</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 15	<ul><li>▲ A97</li><li>♥ J83</li><li>◆ A3</li><li>▲ KQJ93</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 9	<ul><li>★ K105</li><li>★ AJ64</li><li>◆ 86</li><li>◆ J1053</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 96 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 44 N	North:  ◆ AJ104  ◆ 63  ◆ K952  ◆ AKQ	South:  ♠ Q976  ♥ AK97  ♠ 1074  ♣ J7	West Pass AP 1. Stay	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
Board: 97 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 44 S	North:  ♠ Q1072  ♥ AK5  ♠ A53  ♣ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♣ KJ642			East Pass AP	1NT
Board: 98 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ Q96  ♥ Q6  ♠ AQ102  ♠ AK106	South:  ♠ K82  ♥ K1092  ♠ K  ♣ 98743	West Pass AP 1. Stay		Pass	
Board: 99 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K653  ▼ AK72  ◆ 92  ♣ 1064	South:  ♠ A97  ♥ J83  ♠ A3  ♣ KQJ93	West Pass Pass 1. Stay	North  2♣¹ 3NT		South 1NT 2
Board: 100 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ62  ♥ K83  ♠ KQ94  ♠ Q9	South:  ★ K105  ▼ AJ64  ◆ 86  ♣ J1053	West  X  AP  1. Stay	North 1NT 2♠	Pass	

Board: 101 Dealer: S Vul: None HCP: 8	<ul><li>♣ QJ93</li><li>♥ A1073</li><li>◆ J1085</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 16	<ul><li>♠ 93</li><li>♥ AK5</li><li>♦ K105</li><li>♠ AQ975</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ73</li><li>♥ J987</li><li>♦ 7</li><li>♣ KQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 15	<ul><li>AQ</li><li>✓ A1054</li><li>✓ A1094</li><li>✓ J63</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 13	<ul><li>▲ 10975</li><li>▼ A32</li><li>◆ Q4</li><li>▲ AK98</li></ul>	West Doubles Pass if possible.  Partner bids first.

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ QJ93  ♥ A1073  ♦ J1085  ♠ 6	South:  ♠ A7  ♥ K94  ♠ KQ97  ♣ AJ93		North  2♣¹ 2NT	Pass	1NT
Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:	South:  ♠ AQJ104  ♥ J742  ♠ A82  ♣ J	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ73  ♥ J987  ♠ 7  ♠ KQ73	South:  ♠ AK95  ♥ KQ  ♠ KJ983  ♣ 98			East Pass Pass	1NT 2♠
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ AQ  ♥ A1054  ♠ A1094  ♣ J63	South:  ♠ K986  ♥ Q72  • J83  ♣ AKQ		North 1NT 2♥ man	Pass	
Board: 105 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♠X S	North:  • 10975  • A32  • Q4  • AK98	South:  ♠ AKQ8  ♥ J7  ♠ KJ963  ♣ J5	Pass Pass X 1. Stay	6♠ AP	Pass	1NT

Board: 101 Dealer: S Vul: None HCP: 17	<ul><li>♠ A7</li><li>♥ K94</li><li>♦ KQ97</li><li>♠ AJ93</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 13	<ul><li>AQJ104</li><li>✓ J742</li><li>A82</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK95</li><li>♥ KQ</li><li>◆ KJ983</li><li>◆ 98</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: None HCP: 15	<ul><li>★ K986</li><li>♥ Q72</li><li>◆ J83</li><li>◆ AKQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AKQ8</li><li>♥ J7</li><li>♦ KJ963</li><li>♠ J5</li></ul>	West Doubles Pass if possible. You bid first.

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ QJ93  ♥ A1073  ♦ J1085  ♠ 6	South:  ♠ A7  ♥ K94  ♠ KQ97  ♣ AJ93		North  2♣¹ 2NT	Pass	1NT
Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:	South:  ♠ AQJ104  ♥ J742  ♠ A82  ♣ J	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ73  ♥ J987  ♠ 7  ♠ KQ73	South:  ♠ AK95  ♥ KQ  ♠ KJ983  ♣ 98			East Pass Pass	1NT 2♠
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ AQ  ♥ A1054  ♠ A1094  ♣ J63	South:  ♠ K986  ♥ Q72  • J83  ♣ AKQ		North 1NT 2♥ man	Pass	
Board: 105 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♠X S	North:  • 10975  • A32  • Q4  • AK98	South:  ♠ AKQ8  ♥ J7  ♠ KJ963  ♣ J5	Pass Pass X 1. Stay	6♠ AP	Pass	1NT

Board: 106 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ54</li><li>▼ K105</li><li>◆ QJ9</li><li>◆ A64</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 11	<ul><li>↓ J843</li><li>↓ Q543</li><li>↓ Q5</li><li>♠ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 15	<ul><li>▲ AJ8</li><li>▼ AJ2</li><li>◆ K874</li><li>▲ Q63</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 109 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q1065</li><li>♥ Q732</li><li>◆ Q83</li><li>♣ A9</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 17	<ul><li>♣ Q107</li><li>♥ AQ9</li><li>◆ QJ104</li><li>♣ AQ7</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQ54  ♥ K105  ♠ QJ9  ♣ A64	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 107 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:	South:  ♠ AKQ  ▼ J2  ♠ K932  ♠ K1085	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ AJ8  ♥ AJ2  ♠ K874  ♠ Q63	South:  ♠ Q104  ♥ Q653  ♦ J932  ♠ A9	West  X  AP  1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
Board: 109 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ Q1065  ♥ Q732  ♠ Q83  ♠ A9	South:  ♠ AK4  ♥ A86  ♠ KJ642  ♠ J2	West Pass Pass 1. Stay	North  2.1  3NT	East 3♣ AP	South 1NT Pass
Board: 110 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ Q107  ♥ AQ9  ♠ QJ104  ♣ AQ7	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 106 Dealer: N	<b>♣</b> J86 ♥ QJ62	The opponents are silent.
Vul: EW HCP: 10	◆ A ◆ Q9872	Partner bids first.
Board: 107 Dealer: S	◆ AKQ ♥ J2	The opponents are silent.
Vul: Both HCP: 16	♦ K932 ♣ K1085	You bid first.
Board: 108 Dealer: N	<b>♠</b> Q104 <b>♥</b> Q653	West Doubles 2♣ if possible.
Vul: EW HCP: 9	<ul><li>→ J932</li><li>→ A9</li></ul>	Partner bids first.
Board: 109 Dealer: S	<b>♠</b> AK4 <b>♥</b> A86	East Bids 3♣ if possible.
Vul: None HCP: 16	<ul><li>◆ KJ642</li><li>◆ J2</li></ul>	You bid first.
Board: 110 Dealer: N	<b>♦</b> 542 <b>♥</b> KJ54	The opponents are silent.
Vul: NS HCP: 11	◆ AK76 ◆ 83	Partner bids first.

Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQ54  ♥ K105  ♠ QJ9  ♣ A64	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 107 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:	South:  ♠ AKQ  ▼ J2  ♠ K932  ♠ K1085	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ AJ8  ♥ AJ2  ♠ K874  ♠ Q63	South:  ♠ Q104  ♥ Q653  ♦ J932  ♠ A9	West  X  AP  1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
Board: 109 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ Q1065  ♥ Q732  ♠ Q83  ♠ A9	South:  ♠ AK4  ♥ A86  ♠ KJ642  ♠ J2	West Pass Pass 1. Stay	North  2.1  3NT	East 3♣ AP	South 1NT Pass
Board: 110 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ Q107  ♥ AQ9  ♠ QJ104  ♣ AQ7	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 111 Dealer: S Vul: Both HCP: 8	◆ Q864 ▼ K1084 ◆ 98 ◆ K93	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 16	<ul><li>★ K6</li><li>★ AKQ76</li><li>◆ 832</li><li>★ A42</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 14	<ul><li>▲ A104</li><li>♥ J1096</li><li>◆ AK1072</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 15	<ul><li>43</li><li>K73</li><li>K965</li><li>AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 13	<ul><li>AJ10</li><li>✓ A962</li><li>10</li><li>✓ KJ973</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: Both North HCP: 8 South HCP: 15	North:  ♠ Q864  ♥ K1084  ♦ 98  ♠ K93	South:  ♠ 1032  ♥ A7  ♠ KJ53  ♠ AQJ8		North  2*  2NT	East Pass AP	1NT
Contract: 2N S  Board: 112  Dealer: N  Vul: NS  North HCP: 16  South HCP: 9  Contract: 4 N	North:  ♠ K6  ♥ AKQ76  ♦ 832  ♣ A42	South:  ♠ Q983  ♥ J1043  ♠ A7  ♠ Q96	·	North 1NT 2♥ 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 113 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 6 N	North:  ♠ A104  ♥ J1096  ♠ AK1072  ♣ Q	South:  ♠ KJ72  ♥ AK  ♠ QJ6  ♠ K1092	Pass Pass Pass AP 1. Stay	North  2♣¹ 3♦ 5♣  man kwood 0	Pass Pass Pass	1NT 2♠ 4NT <sup>2</sup> 6♦
Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:	South:  ♠ AKJ  ♥ AJ52  ♠ QJ10  ♠ 1097	West Pass AP 1. Stayı		Pass	
Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ AJ10  ♥ A962  ♦ 10  ♣ KJ973	South:  ♠ KQ7  ♥ QJ43  ♠ A762  ♠ A8	Pass	4◆²	East Pass Pass	1NT 2♥

Board: 111 Dealer: S Vul: Both HCP: 15	<ul><li>▲ 1032</li><li>♥ A7</li><li>♦ KJ53</li><li>▲ AQJ8</li></ul>	The opponents are silent.  You bid first.
Board: 112 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q983</li><li>♥ J1043</li><li>◆ A7</li><li>♣ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 17	<ul><li>★ KJ72</li><li>★ AK</li><li>◆ QJ6</li><li>★ K1092</li></ul>	The opponents are silent.  You bid first.
Board: 114 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AKJ</li><li>♥ AJ52</li><li>♦ QJ10</li><li>♠ 1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ7</li><li>♥ QJ43</li><li>◆ A762</li><li>◆ A8</li></ul>	The opponents are silent.  You bid first.

Board: 111 Dealer: S Vul: Both North HCP: 8 South HCP: 15	North:  ♠ Q864  ♥ K1084  ♦ 98  ♠ K93	South:  ♠ 1032  ♥ A7  ♠ KJ53  ♠ AQJ8		North  2*  2NT	East Pass AP	1NT
Contract: 2N S  Board: 112  Dealer: N  Vul: NS  North HCP: 16  South HCP: 9  Contract: 4 N	North:  ♠ K6  ♥ AKQ76  ♦ 832  ♣ A42	South:  ♠ Q983  ♥ J1043  ♠ A7  ♠ Q96	·	North 1NT 2♥ 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 113 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 6 N	North:  ♠ A104  ♥ J1096  ♠ AK1072  ♣ Q	South:  ♠ KJ72  ♥ AK  ♠ QJ6  ♠ K1092	Pass Pass Pass AP 1. Stay	North  2♣¹ 3♦ 5♣  man kwood 0	Pass Pass Pass	1NT 2♠ 4NT <sup>2</sup> 6♦
Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:	South:  ♠ AKJ  ♥ AJ52  ♠ QJ10  ♠ 1097	West Pass AP 1. Stayı		Pass	
Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ AJ10  ♥ A962  ♦ 10  ♣ KJ973	South:  ♠ KQ7  ♥ QJ43  ♠ A762  ♠ A8	Pass	4◆²	East Pass Pass	1NT 2♥

Board: 116	The opponents are silent. You bid first.
Board: 117	The opponents are silent.  Partner bids first.
Board: 118	The opponents are silent.  You bid first.
Board: 119	The opponents are silent.  Partner bids first.
Board: 120	The opponents are silent.  You bid first.

Board: 116 Dealer: N Vul: NS North HCP: 16	North: ♠ A97 ♥ QJ2	South: ♠ KQ52 ♥ K854	West Pass	North 1NT 2•	Pass	
South HCP: 8 Contract: 2N N	◆ A3 ◆ AJ1083	<ul><li>10872</li><li>2</li></ul>	AP 1. Stay	man		
Board: 117 Dealer: S	North: ♠ K1043	South: ♠ AQ7	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>♥</b> J73	♥ A104	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	♦ A632	◆ KJ7	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 86	♣ Q1032	1. Stay	man		
Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	<b>★</b> 10864		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> 975	<b>♥</b> AK8	Pass	<b>2</b>	Pass	3NT
South HCP: 11	• AQ43	◆ KJ96	AP			
Contract: 3N N	♣ KJ3	<b>♣</b> 94	1. Stay	man		
Board: 119 Dealer: S	North: ♠ AJ32	South: ♠ K4	West	North	East	South 1NT
Vul: None	♥ K1092	<b>♥</b> AJ74	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11	♦ QJ5	<b>♦</b> 932	Pass	4♥	AP	
South HCP: 15 Contract: 4♥ S	<b>♣</b> 63	<b>♣</b> AK52	1. Stay	man		
Board: 120	NI 4	G 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> 863	South: ♠ QJ95	TT CSL	1NT	Pass	
Vul: EW	♥ A65	♥ 1097	Pass	2•		2NT
North HCP: 17 South HCP: 9	♦ KQ	◆ A105	Pass	3NT	AP	11
Contract: 3N N	♣ AKJ82	<b>♣</b> Q103	1. Stay			

Board: 116 Dealer: N Vul: NS HCP: 8	<ul><li>★ KQ52</li><li>▼ K854</li><li>◆ 10872</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 16	<ul><li>AQ7</li><li>✓ A104</li><li>✓ KJ7</li><li>✓ Q1032</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 11	<ul><li>10864</li><li>✓ AK8</li><li>✓ KJ96</li><li>✓ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 15	<ul><li>★ K4</li><li>✓ AJ74</li><li>◆ 932</li><li>◆ AK52</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 9	<ul><li>♣ QJ95</li><li>♥ 1097</li><li>◆ A105</li><li>♣ Q103</li></ul>	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: NS North HCP: 16	North: ♠ A97 ♥ QJ2	South: ♠ KQ52 ♥ K854	West Pass	North 1NT 2•	Pass	
South HCP: 8 Contract: 2N N	◆ A3 ◆ AJ1083	<ul><li>10872</li><li>2</li></ul>	AP 1. Stay	man		
Board: 117 Dealer: S	North: ♠ K1043	South: ♠ AQ7	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>♥</b> J73	♥ A104	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	♦ A632	◆ KJ7	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 86	♣ Q1032	1. Stay	man		
Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	<b>★</b> 10864		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> 975	<b>♥</b> AK8	Pass	<b>2</b>	Pass	3NT
South HCP: 11	• AQ43	◆ KJ96	AP			
Contract: 3N N	♣ KJ3	<b>♣</b> 94	1. Stay	man		
Board: 119 Dealer: S	North: ♠ AJ32	South: ♠ K4	West	North	East	South 1NT
Vul: None	♥ K1092	<b>♥</b> AJ74	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11	♦ QJ5	<b>♦</b> 932	Pass	4♥	AP	
South HCP: 15 Contract: 4♥ S	<b>♣</b> 63	<b>♣</b> AK52	1. Stay	man		
Board: 120	NI 4	G 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> 863	South: ♠ QJ95	TT CSL	1NT	Pass	
Vul: EW	♥ A65	♥ 1097	Pass	2•		2NT
North HCP: 17 South HCP: 9	♦ KQ	◆ A105	Pass	3NT	AP	11
Contract: 3N N	♣ AKJ82	<b>♣</b> Q103	1. Stay			

Board: 121 Dealer: S Vul: Both HCP: 12	<b>♣</b> KQ86 <b>♥</b> A972 <b>♦</b> Q1074 <b>♣</b> J	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 17	<ul><li>♠ 985</li><li>♥ AQJ10</li><li>♠ Q6</li><li>♠ AKJ9</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 10	<ul><li>★ KQ92</li><li>▼ J94</li><li>◆ 754</li><li>◆ A32</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 17	<ul><li>★ K85</li><li>★ A6</li><li>★ KQ1083</li><li>★ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: None HCP: 10	<ul><li>★ K1053</li><li>★ K10532</li><li>★ A752</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: Both	North: ♠ KQ86	South: ♠ J42	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 3N S	<ul><li>◆ A972</li><li>◆ Q1074</li><li>◆ J</li></ul>	<ul><li>★ KQ4</li><li>◆ 92</li><li>◆ AKQ93</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	2♦
Board: 122 Dealer: N Vul: None North HCP: 17 South HCP: 14 Contract: 3N N	North:	South:  ♠ AK107  ♥ 943  ♠ AK4  ♣ 832	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 123 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KQ92  ♥ J94  • 754  ♣ A32	South:  ♠ A5  ♥ A52  ♠ AQJ8  ♣ 8754	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 124 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ K85  ✔ A6  ♠ KQ1083  ♣ KQ7	South:  ♠ A10762  ♥ KQ102  ♦ 962  ♠ 9	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ K1053  ♥ K10532  ♠ A752  ♣ —	South:  ◆ A87  ▼ AJ94  ◆ J10  ◆ AJ64	Pass Pass AP 1. Stay. 2. Splir	4♣²	East Pass Pass	1NT 2♥

Board: 121 Dealer: S Vul: Both HCP: 15	<ul><li>J42</li><li>KQ4</li><li>92</li><li>AKQ93</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: None HCP: 14	<ul><li>★ AK107</li><li>♥ 943</li><li>♦ AK4</li><li>★ 832</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 15	<ul><li>A5</li><li>✓ A52</li><li>✓ AQJ8</li><li>№ 8754</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 9	<ul><li>★ A10762</li><li>★ KQ102</li><li>◆ 962</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 15	<ul><li>A87</li><li>✓ AJ94</li><li>✓ J10</li><li>AJ64</li></ul>	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: Both	North: ♠ KQ86	South: ♠ J42	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 3N S	<ul><li>◆ A972</li><li>◆ Q1074</li><li>◆ J</li></ul>	<ul><li>★ KQ4</li><li>◆ 92</li><li>◆ AKQ93</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	2♦
Board: 122 Dealer: N Vul: None North HCP: 17 South HCP: 14 Contract: 3N N	North:	South:  ♠ AK107  ♥ 943  ♠ AK4  ♣ 832	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 123 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KQ92  ♥ J94  • 754  ♣ A32	South:  ♠ A5  ♥ A52  ♠ AQJ8  ♣ 8754	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 124 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ K85  ✔ A6  ♠ KQ1083  ♣ KQ7	South:  ♠ A10762  ♥ KQ102  ♦ 962  ♠ 9	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ K1053  ♥ K10532  ♠ A752  ♣ —	South:  ◆ A87  ▼ AJ94  ◆ J10  ◆ AJ64	Pass Pass AP 1. Stay. 2. Splir	4♣²	East Pass Pass	1NT 2♥

Board: 126 Dealer: N Vul: NS HCP: 15	<ul><li>★ K94</li><li>★ 6543</li><li>◆ AKJ</li><li>★ A62</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: None HCP: 14	<ul><li>▶ J954</li><li>♥ KQ10</li><li>◆ AQ4</li><li>♠ Q83</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q5</li><li>♥ K875</li><li>♦ A62</li><li>♣ AK103</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 13	<ul><li>★ K94</li><li>★ A1094</li><li>★ K94</li><li>★ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 17	<ul><li>★ K107</li><li>★ AQJ2</li><li>★ K93</li><li>★ A62</li></ul>	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ K94  ♥ 6543  ♠ AKJ  ♣ A62	South:  ♠ Q753  ♥ AJ7  ♦ 985  ♠ KQ7	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 127 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 4♠ S	North:  ♣ J954  ♥ KQ10  ♠ AQ4  ♣ Q83	South:  ♠ AQ863  ♥ AJ2  ♠ K82  ♣ J7	West Pass Pass 1. Stay	<b>4</b> ♠	East X AP	South 1NT 2♠
Board: 128 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ Q5  ▼ K875  ♠ A62  ♠ AK103	South:  ♠ AJ87  ♥ QJ3  ♠ K1043  ♣ 52	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 129 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K94  ♥ A1094  ♠ K94  ♣ K102	South:  ♠ AQ53  ♥ QJ2  ♠ QJ  ♣ A964	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 130 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4 N	North:  ♠ K107  ♥ AQJ2  ♠ K93  ♣ A62	South:  ♠ AJ4  ♥ K1076  ♦ 764  ♣ KJ7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 126 ♠ Q753 Dealer: N ♥ AJ7 The opponents are silent.	
Vul: NS → 985 HCP: 12 → KQ7 Partner bids first.	
Board: 127 Dealer: S  Vul: None HCP: 15  ♣ AQ863  ▼ AJ2  Vou bid first.  East Doubles 2♣ if possible.  You bid first.	
Board: 128	
Board: 129	
Board: 130	

Board: 126 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ K94  ♥ 6543  ♠ AKJ  ♣ A62	South:  ♠ Q753  ♥ AJ7  ♦ 985  ♠ KQ7	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 127 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 4♠ S	North:  ♣ J954  ♥ KQ10  ♠ AQ4  ♣ Q83	South:  ♠ AQ863  ♥ AJ2  ♠ K82  ♣ J7	West Pass Pass 1. Stay	<b>4</b> ♠	East X AP	South 1NT 2♠
Board: 128 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ Q5  ▼ K875  ♠ A62  ♠ AK103	South:  ♠ AJ87  ♥ QJ3  ♠ K1043  ♣ 52	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 129 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K94  ♥ A1094  ♠ K94  ♣ K102	South:  ♠ AQ53  ♥ QJ2  ♠ QJ  ♣ A964	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 130 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4 N	North:  ♠ K107  ♥ AQJ2  ♠ K93  ♣ A62	South:  ♠ AJ4  ♥ K1076  ♦ 764  ♣ KJ7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 131 Dealer: S Vul: EW HCP: 12	♠ KQJ ♥ Q976 ♦ 1073 ♠ KJ4	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: Both HCP: 17	<ul><li>◆ 987</li><li>♥ K7</li><li>◆ AQJ8</li><li>◆ AK54</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: None HCP: 8	<ul><li>★ KQ105</li><li>♥ 982</li><li>◆ J86</li><li>◆ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQJ  ♥ Q976  • 1073  ♣ KJ4	South:  ♠ A9753  ✔ AK4  ♠ A84  ♣ 82	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 132 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 6♠ N	North:  ◆ 987  ▼ K7  ◆ AQJ8  ◆ AK54	South:  ♠ AKQ104  ♥ J942  ♠ 2  ♠ Q73	Pass Pass Pass Pass AP 1. Stay 2. SMC 3. Cue 4. Cue		Pass Pass Pass Pass Pass stoppe stoppe	2♣¹ 3♥² 4♠³ 4NT⁵ 6♠
Board: 133 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ KQ105  ♥ 982  ♦ J86  ♠ Q53	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 134 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J83  ♥ AQ6  ♠ AJ7  ♣ K852	South:  ♠ A1097  ♥ J92  ♠ K3  ♠ Q1043	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 131 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A9753</li><li>♥ AK4</li><li>◆ A84</li><li>▲ 82</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKQ104</li><li>♥ J942</li><li>◆ 2</li><li>◆ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 15	<ul><li>J92</li><li>Q753</li><li>KQ</li><li>AK94</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: EW HCP: 10	<ul><li>▲ A1097</li><li>♥ J92</li><li>♦ K3</li><li>♠ Q1043</li></ul>	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQJ  ♥ Q976  • 1073  ♣ KJ4	South:  ♠ A9753  ✔ AK4  ♠ A84  ♣ 82	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 132 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 6♠ N	North:  ◆ 987  ▼ K7  ◆ AQJ8  ◆ AK54	South:  ♠ AKQ104  ♥ J942  ♠ 2  ♠ Q73	Pass Pass Pass Pass AP 1. Stay 2. SMC 3. Cue 4. Cue		Pass Pass Pass Pass Pass stoppe stoppe	2♣¹ 3♥² 4♠³ 4NT⁵ 6♠
Board: 133 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ KQ105  ♥ 982  ♦ J86  ♠ Q53	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 134 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J83  ♥ AQ6  ♠ AJ7  ♣ K852	South:  ♠ A1097  ♥ J92  ♠ K3  ♠ Q1043	West Pass AP 1. Stay	North 1NT 2•	Pass	

Dealer: S Vul: Both	<b>★</b> K643 <b>♥</b> Q108 <b>♦</b> K6 <b>♣</b> 10743	The opponents are silent.  Partner bids first.
Dealer: N Vul: None	♣93 ♥ AK10 ♦ QJ1072 ♣ KQ8	The opponents are silent. You bid first.
Dealer: S Vul: NS	<ul><li>★ AK84</li><li>♥ Q63</li><li>◆ K852</li><li>★ 106</li></ul>	The opponents are silent.  Partner bids first.
Dealer: N Vul: Both	<b>★</b> KQ10 <b>♥</b> K7 <b>♦</b> KQ942 <b>♣</b> K54	The opponents are silent. You bid first.
Dealer: S Vul: None	<b>★</b> KQJ43 <b>♥</b> K1086 <b>♦</b> K64 <b>♣</b> 6	The opponents are silent.  Partner bids first.

Board: 135 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♠ K643  ♥ Q108  ♠ K6  ♣ 10743	South:  ♠ QJ102  ♥ 43  ♠ AQJ54  ♣ AJ	Pass Pass AP 1. Stay	North  2♣¹ 3♠ man	East Pass Pass	1NT 2♠
Board: 136 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:	South:  ♠ KQJ4  ♥ Q96  ♠ A94  ♣ J65	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 137 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AK84  ♥ Q63  ♠ K852  ♠ 106	South:  ♣ J2  ♥ AJ  ♠ AQ763  ♣ K532	.,,	North  2.1  3NT man	East Pass AP	South 1NT 2•
Board: 138 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ KQ10  ♥ K7  ♦ KQ942  ♣ K54	South:  ♠ A932  ♥ AQ865  ♦ 3  ♣ J92	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ KQJ43  ♥ K1086  ♦ K64  ♠ 6	South:  ♠ 1065  ♥ AJ74  ♠ AQ  ♠ A1098	Pass	4 <b>♣</b> ²	East Pass Pass	1NT 2♥

Board: 135 Dealer: S Vul: Both HCP: 15	<ul><li>♣ QJ102</li><li>♥ 43</li><li>◆ AQJ54</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: None HCP: 13	<ul><li>★ KQJ4</li><li>♥ Q96</li><li>◆ A94</li><li>◆ J65</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 15	<ul><li>J2</li><li>✓ AJ</li><li>→ AQ763</li><li>♠ K532</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 11	<ul><li>A932</li><li>✓ AQ865</li><li>✓ 3</li><li>✓ J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 15	<ul><li>♣ 1065</li><li>♥ AJ74</li><li>♦ AQ</li><li>♣ A1098</li></ul>	The opponents are silent. You bid first.

Board: 135 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♠ K643  ♥ Q108  ♠ K6  ♣ 10743	South:  ♠ QJ102  ♥ 43  ♠ AQJ54  ♣ AJ	Pass Pass AP 1. Stay	North  2♣¹ 3♠ man	East Pass Pass	1NT 2♠
Board: 136 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:	South:  ♠ KQJ4  ♥ Q96  ♠ A94  ♣ J65	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 137 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AK84  ♥ Q63  ♠ K852  ♠ 106	South:  ♣ J2  ♥ AJ  ♠ AQ763  ♣ K532	.,,	North  2.1  3NT man	East Pass AP	South 1NT 2•
Board: 138 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ KQ10  ♥ K7  ♦ KQ942  ♣ K54	South:  ♠ A932  ♥ AQ865  ♦ 3  ♣ J92	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 <b>♣</b> ¹
Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ KQJ43  ♥ K1086  ♦ K64  ♠ 6	South:  ♠ 1065  ♥ AJ74  ♠ AQ  ♠ A1098	Pass	4 <b>♣</b> ²	East Pass Pass	1NT 2♥

Board: 140 Dealer: N Vul: NS HCP: 16	<ul><li>AKJ10</li><li>✓ A43</li><li>◆ A1082</li><li>♣ 74</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 141 Dealer: S Vul: EW HCP: 14	<ul><li>▲ A974</li><li>♥ J62</li><li>◆ A109</li><li>▲ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q1098</li><li>♥ Q7</li><li>◆ AKJ</li><li>♣ AJ82</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ74</li><li>▼ AQJ4</li><li>◆ 876</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 15	<ul><li>A3</li><li>▼ J764</li><li>◆ AK103</li><li>◆ K97</li></ul>	The opponents are silent. You bid first.

Board: 140 Dealer: N Vul: NS	North: ♠ AKJ10	South: ♠ 9842		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> A43 <b>♦</b> A1082	♥ Q107 ♦ KQJ	X	2♠	Pass	3♠
South HCP: 10	▼ A1082 ♣ 74	<b>♦</b> Q63	Pass	<b>4</b> ♠	AP	
Contract: 4♠ N			1. Stay	III		
Board: 141	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> A974	<b>★</b> 82				1NT
Vul: EW North HCP: 14	<b>♥</b> J62	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	♦ A109	♦ KJ4	Pass	3NT	AP	
Contract: 3N S	♣ AJ2	<b>♣</b> KQ1097	1. Stay	man		
Board: 142	North:	South:	West	North	East	South
Dealer: N	Notui.	50un. <b>♦</b> J74	,, 650	1NT	Pass	
Vul: None North HCP: 17	<b>♥</b> Q7	<b>♥</b> AK64	Pass	2♠		3NT
South HCP: 10	♦ AKJ	<b>♦</b> 10964	AP			
Contract: 3N N	♣ AJ82	<b>♣</b> Q4	1. Stay	man		
Board: 143	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♦</b> KQ74	<b>♦</b> 86 <b>♥</b> K98	Pass	2 <b>.</b> 1	Pass	2•
North HCP: 12	<b>♥</b> AQJ4	◆ A43	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	◆ 876 ◆ 42	♣ AKQ63	1. Stay			
Board: 144	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ A3	South: ♠ K985	West	1NT	Pass	
Vul: EW	♥ J764	<b>♥</b> AKQ8	Pass	2♥		6NT
North HCP: 15 South HCP: 20	◆ AK103	◆ Q8	AP		1 400	0111
Contract: 6N N	<b>♣</b> K97	<b>♣</b> AQ5	1. Stay	man		

Board: 140 Dealer: N Vul: NS HCP: 10	<ul><li>♦ 9842</li><li>♥ Q107</li><li>♦ KQJ</li><li>♦ Q63</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 141 Dealer: S Vul: EW HCP: 15	<b>♣</b> 82 <b>♥</b> AQ5 <b>♦</b> KJ4 <b>♣</b> KQ1097	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: None HCP: 10	<ul><li>▶ J74</li><li>♥ AK64</li><li>♦ 10964</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 16	<ul><li>★ 86</li><li>▼ K98</li><li>◆ A43</li><li>◆ AKQ63</li></ul>	The opponents are silent.  You bid first.
Board: 144 Dealer: N Vul: EW HCP: 20	<ul><li>★ K985</li><li>★ AKQ8</li><li>◆ Q8</li><li>★ AQ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 140 Dealer: N Vul: NS	North: ♠ AKJ10	South: ♠ 9842		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> A43 <b>♦</b> A1082	♥ Q107 ♦ KQJ	X	2♠	Pass	3♠
South HCP: 10	▼ A1082 ♣ 74	<b>♦</b> Q63	Pass	<b>4</b> ♠	AP	
Contract: 4♠ N			1. Stay	III		
Board: 141	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> A974	<b>★</b> 82				1NT
Vul: EW North HCP: 14	<b>♥</b> J62	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	♦ A109	♦ KJ4	Pass	3NT	AP	
Contract: 3N S	♣ AJ2	<b>♣</b> KQ1097	1. Stay	man		
Board: 142	North:	South:	West	North	East	South
Dealer: N	Notui.	50un. <b>♦</b> J74	,, 650	1NT	Pass	
Vul: None North HCP: 17	<b>♥</b> Q7	<b>♥</b> AK64	Pass	2♠		3NT
South HCP: 10	♦ AKJ	<b>♦</b> 10964	AP			
Contract: 3N N	♣ AJ82	<b>♣</b> Q4	1. Stay	man		
Board: 143	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♦</b> KQ74	<b>♦</b> 86 <b>♥</b> K98	Pass	2 <b>.</b> 1	Pass	2•
North HCP: 12	<b>♥</b> AQJ4	◆ A43	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	◆ 876 ◆ 42	♣ AKQ63	1. Stay			
Board: 144	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ A3	South: ♠ K985	West	1NT	Pass	
Vul: EW	♥ J764	<b>♥</b> AKQ8	Pass	2♥		6NT
North HCP: 15 South HCP: 20	◆ AK103	◆ Q8	AP		1 400	0111
Contract: 6N N	<b>♣</b> K97	<b>♣</b> AQ5	1. Stay	man		

Board: 145 Dealer: S Vul: Both HCP: 12	♦ 852 ▼ K1043 • A5 • KQ105	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: Both HCP: 16	<ul><li>★ A4</li><li>★ K7</li><li>★ AQ1063</li><li>★ K853</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: None HCP: 11	<ul><li>★ KJ86</li><li>▼ AK974</li><li>◆ 10954</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 16	<ul><li>★ KJ2</li><li>▼ J107</li><li>◆ K3</li><li>◆ AKJ76</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 8	<ul><li>★ A53</li><li>▼ J976</li><li>◆ K842</li><li>◆ 73</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 145 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ 852  ♥ K1043  ♠ A5  ♠ KQ105	South:  ♠ AK7  ♥ J5  ♦ QJ873  ♣ A74	Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 146 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ A4  ♥ K7  ♠ AQ1063  ♣ K853	South:  ♠ KQ8  ♥ AJ65  ♠ K8  ♠ Q1094	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 147 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KJ86  ♥ AK974  ♦ 10954  ♣ —	South:  ♠ AQ  ♥ Q8  ♦ 8632  ♠ AQJ94	Pass Pass AP 1. Stay 2. SM0		Pass	1NT
Board: 148 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KJ2  ♥ J107  ♠ K3  ♣ AKJ76	South:  ♠ Q106  ♥ KQ83  ♠ Q865  ♠ 95	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	
Board: 149 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ A53  ♥ J976  ♠ K842  ♣ 73	South:  ♠ KQ7  ▼ A84  ♠ Q65  ♠ A1086	West Pass Pass 1. Stay	3♦	East X AP	South 1NT 2

Board: 145 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AK7</li><li>♥ J5</li><li>♦ QJ873</li><li>♠ A74</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ8</li><li>▼ AJ65</li><li>◆ K8</li><li>◆ Q1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 15	<ul><li>AQ</li><li>♥ Q8</li><li>8632</li><li>AQJ94</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q106</li><li>♥ KQ83</li><li>◆ Q865</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ7</li><li>▼ A84</li><li>◆ Q65</li><li>◆ A1086</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 145 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ 852  ♥ K1043  ♠ A5  ♠ KQ105	South:  ♠ AK7  ♥ J5  ♦ QJ873  ♣ A74	Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 146 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ A4  ♥ K7  ♠ AQ1063  ♣ K853	South:  ♠ KQ8  ♥ AJ65  ♠ K8  ♠ Q1094	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 147 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KJ86  ♥ AK974  ♦ 10954  ♣ —	South:  ♠ AQ  ♥ Q8  ♦ 8632  ♠ AQJ94	Pass Pass AP 1. Stay 2. SM0		Pass	1NT
Board: 148 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KJ2  ♥ J107  ♠ K3  ♣ AKJ76	South:  ♠ Q106  ♥ KQ83  ♠ Q865  ♠ 95	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	
Board: 149 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ A53  ♥ J976  ♠ K842  ♣ 73	South:  ♠ KQ7  ▼ A84  ♠ Q65  ♠ A1086	West Pass Pass 1. Stay	3♦	East X AP	South 1NT 2

Board: 150 Dealer: N Vul: None HCP: 15	<ul><li>♣ AJ32</li><li>♥ QJ4</li><li>◆ AK96</li><li>♣ 73</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q93</li><li>♥ AQ87</li><li>◆ 842</li><li>♣ J76</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ93</li><li>▼ J9</li><li>◆ A75</li><li>▲ AJ42</li></ul>	The opponents are silent.  You bid first.
Board: 153 Dealer: S Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ52</li><li>★ A2</li><li>★ K65</li><li>★ A952</li></ul>	The opponents are silent. You bid first.

Board: 150 Dealer: N Vul: None	North: ♠ AJ32	South: <b>▲</b> 1064	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9	<b>♥</b> QJ4 <b>♦</b> AK96 <b>♣</b> 73	<ul><li>★ A873</li><li>★ Q3</li><li>★ K852</li></ul>	Pass AP 1. Stay	2 <b>♠</b>	Pass	2NT
Contract: 2N N  Board: 151  Dealer: S	North:	South:		North	East	South 1NT
Vul: NS North HCP: 9	<b>♦</b> Q93 <b>♦</b> AQ87	<b>♦</b> J87 <b>♥</b> KJ10	Pass Pass	2 <b>♣</b> ¹ 2NT	Pass	2 <b>♦</b> 3NT
South HCP: 17 Contract: 3N S	◆ 842 ◆ J76	<ul><li>• KQJ5</li><li>• AQ3</li></ul>	AP		rass	31N I
Colmaci. 31V S			1. Stay	man		
Board: 152 Dealer: N Vul: Both	North:  ♠ AJ93	South: ♠ Q105		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 11 Contract: 3N N	<ul><li>▼ J9</li><li>◆ A75</li><li>◆ AJ42</li></ul>	<ul><li>★ AQ104</li><li>★ 32</li><li>★ K1085</li></ul>	Pass AP 1. Stay	2 <b>♠</b> man	Pass	3NT
Board: 153 Dealer: S Vul: NS	North: ♠ J95	South: ♠ KQ32	West	North	East	South 1NT
North HCP: 10	♥ Q984 ♦ 107	<b>♥</b> A10 <b>♦</b> AQ95	Pass	2♣¹	Pass	2♠
South HCP: 15 Contract: 3N S	<b>♣</b> AK87	<b>♣</b> 965	Pass 1. Stay	3NT man	AP	
Board: 154	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> KJ52	<b>♠</b> A98		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>∨</b> A2 <b>⋄</b> K65	♥ Q853 ♦ Q97	Pass	2♠	Pass	2NT
South HCP: 8 Contract: 2N N	◆ K03 ◆ A952	<b>♦</b> 1076	AP 1. Stay	man		

Board: 150 Dealer: N Vul: None HCP: 9	<ul><li>1064</li><li>✓ A873</li><li>✓ Q3</li><li>✓ K852</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: NS HCP: 17	<ul><li>↓ J87</li><li>↓ KJ10</li><li>↓ KQJ5</li><li>♠ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q105</li><li>♥ AQ104</li><li>◆ 32</li><li>♣ K1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ32</li><li>★ A10</li><li>★ AQ95</li><li>★ 965</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: EW HCP: 8	<ul><li>★ A98</li><li>♥ Q853</li><li>◆ Q97</li><li>★ 1076</li></ul>	The opponents are silent.  Partner bids first.

Board: 150 Dealer: N Vul: None	North: ♠ AJ32	South: <b>▲</b> 1064	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9	<b>♥</b> QJ4 <b>♦</b> AK96 <b>♣</b> 73	<ul><li>★ A873</li><li>★ Q3</li><li>★ K852</li></ul>	Pass AP 1. Stay	2 <b>♠</b>	Pass	2NT
Contract: 2N N  Board: 151  Dealer: S	North:	South:		North	East	South 1NT
Vul: NS North HCP: 9	<b>♦</b> Q93 <b>♦</b> AQ87	<b>♦</b> J87 <b>♥</b> KJ10	Pass Pass	2 <b>♣</b> ¹ 2NT	Pass	2 <b>♦</b> 3NT
South HCP: 17 Contract: 3N S	◆ 842 ◆ J76	<ul><li>• KQJ5</li><li>• AQ3</li></ul>	AP		rass	31N I
Colmaci. 31V S			1. Stay	man		
Board: 152 Dealer: N Vul: Both	North:  ♠ AJ93	South: ♠ Q105		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 11 Contract: 3N N	<ul><li>▼ J9</li><li>◆ A75</li><li>◆ AJ42</li></ul>	<ul><li>★ AQ104</li><li>★ 32</li><li>★ K1085</li></ul>	Pass AP 1. Stay	2 <b>♠</b> man	Pass	3NT
Board: 153 Dealer: S Vul: NS	North: ♠ J95	South: ♠ KQ32	West	North	East	South 1NT
North HCP: 10	♥ Q984 ♦ 107	<b>♥</b> A10 <b>♦</b> AQ95	Pass	2♣¹	Pass	2♠
South HCP: 15 Contract: 3N S	<b>♣</b> AK87	<b>♣</b> 965	Pass 1. Stay	3NT man	AP	
Board: 154	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> KJ52	<b>♠</b> A98		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>∨</b> A2 <b>⋄</b> K65	♥ Q853 ♦ Q97	Pass	2♠	Pass	2NT
South HCP: 8 Contract: 2N N	◆ K03 ◆ A952	<b>♦</b> 1076	AP 1. Stay	man		

Board: 155 Dealer: S	<b>♠</b> KJ97 <b>♥</b> Q732	The opponents are silent.
Vul: EW	<b>♦</b> 65	Danta and ida Cont
HCP: 8	♣ Q103	Partner bids first.
Doord, 156	A 1072	
Board: 156 Dealer: N	<b>★</b> 1072 <b>♥</b> KJ5	The opponents are silent.
Vul: Both	◆ KQ3	X7 1.10°
HCP: 16	♣ AK83	You bid first.
Board: 157	♠ KJ109	The opponents are silent.
Dealer: S Vul: NS	♥ 1052	
Wul. NS HCP: 9	◆ KQ6 ◆ 762	Partner bids first.
1101.9	1 , 0 <b>-</b>	
Board: 158	♠ AQ8	The opponents are silent.
Dealer: N	<b>♥</b> A5	The opponents are shent.
Vul: EW	◆ J107	You bid first.
HCP: 17	<b>♣</b> AQ942	
Board: 159	<b>♦</b> KQ107	
Dealer: S	♥ Q65	The opponents are silent.
Vul: Both	<b>♦</b> 10954	Partner bids first.
HCP: 11	<b>♣</b> A8	i artifer tries filst.

Board: 155 Dealer: S Vul: EW North HCP: 8 South HCP: 15	North:  ♠ KJ97  ♥ Q732  ♦ 65  ♣ Q103	South:  ♠ A53  ♥ K1085  ♠ A32  ♣ A62	Pass Pass	<b>3♥</b>	East Pass AP	1NT
Contract: 3♥ S  Board: 156 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ 1072  ♥ KJ5  ♠ KQ3  ♣ AK83	South:  ♠ AK98  ▼ 10984  ♠ A9  ♣ 1094	1. Stay	North 1NT 2•	Pass	
Board: 157 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 S	North:  ♠ KJ109  ▼ 1052  ♠ KQ6  ♣ 762	South:  ♠ A843  ♥ Q6  ♠ A1095  ♠ AQ9	West Pass Pass AP 1. Stay	3♠	East Pass Pass	1NT 2♠
Board: 158 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AQ8  ♥ A5  ♦ J107  ♣ AQ942	South:	Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	2 <b>♣</b> ¹
Board: 159 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KQ107  ♥ Q65  • 10954  ♣ A8	South:	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 155 Dealer: S Vul: EW HCP: 15	<ul><li>A53</li><li>✓ K1085</li><li>A32</li><li>A62</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: Both HCP: 11	<ul><li>★ AK98</li><li>▼ 10984</li><li>◆ A9</li><li>◆ 1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 16	<ul><li>A843</li><li>♥ Q6</li><li>A1095</li><li>AQ9</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 8	<ul><li>J1062</li><li>♥ 9864</li><li>AK4</li><li>₹ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 653</li><li>♥ 942</li><li>♠ AKQJ</li><li>♠ KQ10</li></ul>	The opponents are silent. You bid first.

Board: 155 Dealer: S Vul: EW North HCP: 8 South HCP: 15	North:  ♠ KJ97  ♥ Q732  ♦ 65  ♣ Q103	South:  ♠ A53  ♥ K1085  ♠ A32  ♣ A62	Pass Pass	<b>3♥</b>	East Pass AP	1NT
Contract: 3♥ S  Board: 156 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ 1072  ♥ KJ5  ♠ KQ3  ♣ AK83	South:  ♠ AK98  ▼ 10984  ♠ A9  ♣ 1094	1. Stay	North 1NT 2•	Pass	
Board: 157 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 S	North:  ♠ KJ109  ▼ 1052  ♠ KQ6  ♣ 762	South:  ♠ A843  ♥ Q6  ♠ A1095  ♠ AQ9	West Pass Pass AP 1. Stay	3♠	East Pass Pass	1NT 2♠
Board: 158 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AQ8  ♥ A5  ♦ J107  ♣ AQ942	South:	Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	2 <b>♣</b> ¹
Board: 159 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KQ107  ♥ Q65  • 10954  ♣ A8	South:	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 160 Dealer: N Vul: None HCP: 15	<ul><li>★ A8</li><li>♥ Q93</li><li>◆ KQ1086</li><li>◆ A76</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 16	<ul><li>♣ AJ53</li><li>♥ AJ</li><li>◆ Q764</li><li>♣ A73</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 16	<ul><li>★ A742</li><li>▼ KQ5</li><li>◆ KJ6</li><li>◆ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 15	<ul><li>★832</li><li>▼KQ87</li><li>◆K6</li><li>◆AK54</li></ul>	The opponents are silent. You bid first.

Board: 160 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A8  ♥ Q93  ♠ KQ1086  ♣ A76	South:  ♠ KJ942  ♥ K1085  ♠ A2  ♣ 98	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ AK94  ♥ K8  ♠ K943  ♣ Q85		North 2♣¹ 2NT	East Pass AP	South 1NT 2♠
Board: 162 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 6♠ N	North:  ♠ AJ53  ♥ AJ  ♦ Q764  ♠ A73	South:  ♠ K1042  ♥ K102  ♠ AKJ5  ♣ 65	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 163 Dealer: S Vul: NS North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ A742  ♥ KQ5  ♠ KJ6  ♣ K93	South:  ♠ KQJ  ♥ 742  ♠ AQ109  ♣ A84	West Pass Pass 1. Stay	North  2♣¹  6NT  man	East Pass AP	South 1NT 2
Board: 164 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 \( \) N	North:  ♠ 832  ♥ KQ87  ♠ K6  ♣ AK54	South:  ♠ AK75  ♥ J952  ♦ 853  ♣ 86	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 160 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ942</li><li>★ K1085</li><li>★ A2</li><li>★ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK94</li><li>★ K8</li><li>◆ K943</li><li>★ Q85</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 14	<ul><li>★ K1042</li><li>★ K102</li><li>◆ AKJ5</li><li>★ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQJ</li><li>▼ 742</li><li>◆ AQ109</li><li>◆ A84</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 8	<ul><li>★ AK75</li><li>▼ J952</li><li>◆ 853</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.

Board: 160 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A8  ♥ Q93  ♠ KQ1086  ♣ A76	South:  ♠ KJ942  ♥ K1085  ♠ A2  ♣ 98	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ AK94  ♥ K8  ♠ K943  ♣ Q85		North 2♣¹ 2NT	East Pass AP	South 1NT 2♠
Board: 162 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 6♠ N	North:  ♠ AJ53  ♥ AJ  ♦ Q764  ♠ A73	South:  ♠ K1042  ♥ K102  ♠ AKJ5  ♣ 65	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 163 Dealer: S Vul: NS North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ A742  ♥ KQ5  ♠ KJ6  ♣ K93	South:  ♠ KQJ  ♥ 742  ♠ AQ109  ♣ A84	West Pass Pass 1. Stay	North  2♣¹  6NT  man	East Pass AP	South 1NT 2
Board: 164 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 \( \) N	North:  ♠ 832  ♥ KQ87  ♠ K6  ♣ AK54	South:  ♠ AK75  ♥ J952  ♦ 853  ♣ 86	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 165 Dealer: S Vul: None HCP: 13	<ul><li>10653</li><li>✓ AK942</li><li>✓ J7</li><li>✓ AJ</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 166 Dealer: N Vul: NS HCP: 17	<b>♠</b> QJ <b>♥</b> AK6 <b>♦</b> Q76 <b>♣</b> AJ1086	West Doubles 2♣ if possible.  You bid first.
Board: 167 Dealer: S Vul: EW HCP: 13	<ul><li>♣ QJ76</li><li>♥ AK76</li><li>♦ 10643</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q1097</li><li>♥ AK5</li><li>◆ K108</li><li>♣ A92</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 169 Dealer: S Vul: NS HCP: 8	<ul><li>▲ A976</li><li>♥ J98</li><li>♦ K643</li><li>♠ 74</li></ul>	The opponents are silent.  Partner bids first.

Board: 165	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	<b>★</b> 10653	<b>♦</b> KQ72	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 13	♥ AK942	♥ 106	Pass	2 <b>₽</b> 6 <b>♠</b>		Pass
South HCP: 17	<b>♦</b> J7 <b>♣</b> AJ	◆ AK52 ◆ KQ9	X	AP	1 4,55	1 000
Contract: 6♠X S	<b>4</b> 1 <b>6</b>	¥ KQ)	1. Stay	man		
Board: 166	North:	South:	***	NT d	Б.	G1
Dealer: N	♠ QJ	<b>★</b> K108	West	North		
Vul: NS North HCP: 17	♥ AK6	<b>♥</b> 8752	V	1NT	Pass AP	2♣¹
South HCP: 8	• Q76	◆ AJ104	X 1. Stay	XX	AP	
Contract: 2♣XX S	<b>♣</b> AJ1086	<b>♣</b> 97	1. Stay	IIIII		
Board: 167	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> QJ76	<b>♠</b> A9				1NT
Vul: EW North HCP: 13	<b>♥</b> AK76	<b>v</b> 108	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	<b>♦</b> 10643	◆ AKQ85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K	<b>♣</b> QJ76	1. Stay	man		
			West	North	East	South
Board: 168	NI - uda			1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: <b>♠</b> Q1097	South:	X	2♠	Pass	3 <b>♣</b> <sup>2</sup>
Vul: None North HCP: 16	▼ AK5 • K108	<b>★</b> K863 <b>♥</b> J93	Pass AP	3NT	Pass	4♠
South HCP: 8	♣ A92	♦ A942 • 106				
Contract: 4♠ N			1. Stay		1. 1.1	
			2. stren	ngth cue	DICI	
Board: 169	NI. 4	C 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> A976	South: ♠ J8	West	1 101111	Lasi	1NT
Vul: NS	♥ J98	<b>₹</b> 30 <b>₹</b> A42	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	◆ K643	◆ AQ98	Pass	2NT	AP	
South HCP: 17 Contract: 2N S	<b>♣</b> 74	♣ AQ92	1. Stay			

Board: 165 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ72</li><li>▼ 106</li><li>◆ AK52</li><li>◆ KQ9</li></ul>	West Doubles Pass if possible. You bid first.
Board: 166 Dealer: N Vul: NS HCP: 8	<ul><li>★ K108</li><li>★ 8752</li><li>◆ AJ104</li><li>♣ 97</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 16	<ul><li>▲ A9</li><li>▼ 108</li><li>◆ AKQ85</li><li>▲ QJ76</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: None HCP: 8	<ul><li>★ K863</li><li>▼ J93</li><li>◆ A942</li><li>◆ 106</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 169 Dealer: S Vul: NS HCP: 17	<ul><li>▶ J8</li><li>▼ A42</li><li>◆ AQ98</li><li>♣ AQ92</li></ul>	The opponents are silent. You bid first.

Board: 165	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	<b>★</b> 10653	<b>♦</b> KQ72	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 13	♥ AK942	♥ 106	Pass	2 <b>₽</b> 6 <b>♠</b>		Pass
South HCP: 17	<b>♦</b> J7 <b>♣</b> AJ	◆ AK52 ◆ KQ9	X	AP	1 4,55	1 000
Contract: 6♠X S	<b>4</b> 1 <b>6</b>	¥ KQ)	1. Stay	man		
Board: 166	North:	South:	***	NT d	Б.	G1
Dealer: N	♠ QJ	<b>★</b> K108	West	North		
Vul: NS North HCP: 17	♥ AK6	<b>♥</b> 8752	V	1NT	Pass AP	2♣¹
South HCP: 8	• Q76	◆ AJ104	X 1. Stay	XX	AP	
Contract: 2♣XX S	<b>♣</b> AJ1086	<b>♣</b> 97	1. Stay	IIIII		
Board: 167	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> QJ76	<b>♠</b> A9				1NT
Vul: EW North HCP: 13	<b>♥</b> AK76	<b>v</b> 108	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	<b>♦</b> 10643	◆ AKQ85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K	<b>♣</b> QJ76	1. Stay	man		
			West	North	East	South
Board: 168	NI - uda			1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: <b>♠</b> Q1097	South:	X	2♠	Pass	3 <b>♣</b> <sup>2</sup>
Vul: None North HCP: 16	▼ AK5 • K108	<b>★</b> K863 <b>♥</b> J93	Pass AP	3NT	Pass	4♠
South HCP: 8	♣ A92	♦ A942 • 106				
Contract: 4♠ N			1. Stay		1. 1.1	
			2. stren	ngth cue	DICI	
Board: 169	NI. 4	C 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> A976	South: ♠ J8	West	1 101111	Lasi	1NT
Vul: NS	♥ J98	<b>₹</b> 30 <b>₹</b> A42	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	◆ K643	◆ AQ98	Pass	2NT	AP	
South HCP: 17 Contract: 2N S	<b>♣</b> 74	♣ AQ92	1. Stay			

Board: 170 Dealer: N Vul: EW HCP: 17	<ul><li>A107</li><li>✓ AQ74</li><li>✓ A1092</li><li>✓ K9</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 17	<ul><li>★ K5</li><li>▼ A64</li><li>◆ K976</li><li>◆ AK102</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 13	<ul><li>AQ95</li><li>✓ A1063</li><li>✓ Q103</li><li>✓ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: Both HCP: 17	<ul><li>★ K53</li><li>★ AJ4</li><li>★ KQ102</li><li>★ A85</li></ul>	The opponents are silent. You bid first.

Board: 170 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ A107  ♥ AQ74  ♠ A1092  ♠ K9	South:  ♠ KJ65  ♥ 1053  • Q65  ♣ Q73	West Nor 1N7 Pass 2♥ Pass 3N7 1. Stayman	Pass Pass	South 2♣¹ 2NT
Board: 171 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♣ J932  ♥ Q83  ♣ A108  ♣ J32	South:  ♠ Q754  ♥ A762  ♠ KJ  ♠ KQ10	West Nor  Pass 2♣¹  Pass 2N7  AP  1. Stayman	Pass	1NT 2♥
Board: 172 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K5  ♥ A64  ♠ K976  ♠ AK102	South:  ♠ QJ104  ♥ QJ1072  ♠ A4  ♠ Q4	West Nor 1N7 Pass 2 Pass 4 1. Stayman 2. SMOLEN	Pass Pass AP	South 2♣¹ 3♣²
Board: 173 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ AQ95  ♥ A1063  ♠ Q103  ♣ J8	South:  ♠ K7  ♥ KJ2  ♠ AJ65  ♣ KQ95	West Nor  Pass 2♣¹  Pass 3N¹  1. Stayman		1NT
Board: 174 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K53  ♥ AJ4  ♠ KQ102  ♣ A85	South:  ♠ Q76  ♥ K1052  ♦ 765  ♣ KJ2	West Nor 1N7 Pass 2 Pass 3N7 1. Stayman	Pass Pass	South 2♣¹ 2NT

Board: 170 Dealer: N Vul: EW HCP: 8	<ul><li>★ KJ65</li><li>▼ 1053</li><li>◆ Q65</li><li>♣ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q754</li><li>♥ A762</li><li>♦ KJ</li><li>♣ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 12	<ul><li>◆ QJ104</li><li>♥ QJ1072</li><li>◆ A4</li><li>◆ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 17	<ul><li>★ K7</li><li>▼ KJ2</li><li>◆ AJ65</li><li>◆ KQ95</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q76</li><li>♥ K1052</li><li>◆ 765</li><li>♣ KJ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 170 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ A107  ♥ AQ74  ♠ A1092  ♠ K9	South:  ♠ KJ65  ♥ 1053  • Q65  ♣ Q73	West Nor 1N7 Pass 2♥ Pass 3N7 1. Stayman	Pass Pass	South 2♣¹ 2NT
Board: 171 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♣ J932  ♥ Q83  ♣ A108  ♣ J32	South:  ♠ Q754  ♥ A762  ♠ KJ  ♠ KQ10	West Nor  Pass 2♣¹  Pass 2N7  AP  1. Stayman	Pass	1NT 2♥
Board: 172 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K5  ♥ A64  ♠ K976  ♠ AK102	South:  ♠ QJ104  ♥ QJ1072  ♠ A4  ♠ Q4	West Nor 1N7 Pass 2 Pass 4 1. Stayman 2. SMOLEN	Pass Pass AP	South 2♣¹ 3♣²
Board: 173 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ AQ95  ♥ A1063  ♠ Q103  ♣ J8	South:  ♠ K7  ♥ KJ2  ♠ AJ65  ♣ KQ95	West Nor  Pass 2♣¹  Pass 3N¹  1. Stayman		1NT
Board: 174 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K53  ♥ AJ4  ♠ KQ102  ♣ A85	South:  ♠ Q76  ♥ K1052  ♦ 765  ♣ KJ2	West Nor 1N7 Pass 2 Pass 3N7 1. Stayman	Pass Pass	South 2♣¹ 2NT

Board: 175 Dealer: S Vul: None HCP: 9	<ul><li>★ AJ54</li><li>▼ K732</li><li>◆ 92</li><li>◆ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: N Vul: EW HCP: 16	<ul><li>A53</li><li>✓ AQ73</li><li>AQ85</li><li>109</li></ul>	The opponents are silent.  You bid first.
Board: 177 Dealer: S Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 15	<ul><li>★ A108</li><li>♥ KQ5</li><li>◆ K10652</li><li>◆ K10</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: NS HCP: 11	<ul><li>★ AK53</li><li>♥ Q10862</li><li>◆ 8</li><li>◆ Q73</li></ul>	The opponents are silent.  Partner bids first.

Board: 175 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ AJ54  ♥ K732  ♦ 92  ♣ J64	South:  ♠ KQ  ♥ A105  ♠ K108  ♣ A9832			East Pass AP	1NT
Board: 176 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ A53  ♥ AQ73  ♠ AQ85  ♣ 109	South:  ♣ J62  ♥ J1086  ♦ 94  ♣ AKQ2		North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Board: 177 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ J1052  ♥ AQ65  ♠ Q76  ♣ J8	South:  ♠ AKQ  ♥ 873  ♠ K9842  ♣ A2		North  2♣¹  3NT man	East Pass AP	1NT
Board: 178 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2N N	North:  ♠ A108  ♥ KQ5  ♠ K10652  ♠ K10	South:  ♠ KQ73  ♥ J864  • Q9  ♠ A32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 179 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AK53  ♥ Q10862  ♦ 8  ♣ Q73	South:  ♠ Q42  ♥ A5  ♠ AKQ96  ♣ 1054	West Pass Pass AP 1. Stay. 2. SM0	3♠²	Pass	1NT

Board: 175 Dealer: S Vul: None HCP: 16	<b>★</b> KQ <b>♥</b> A105 <b>♦</b> K108 <b>♣</b> A9832	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: EW HCP: 11	<ul><li>J62</li><li>J1086</li><li>94</li><li>AKQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 16	<ul><li>★ AKQ</li><li>★ 873</li><li>★ K9842</li><li>★ A2</li></ul>	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ73</li><li>▼ J864</li><li>◆ Q9</li><li>◆ A32</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 15	<ul><li>◆ Q42</li><li>▼ A5</li><li>◆ AKQ96</li><li>◆ 1054</li></ul>	The opponents are silent. You bid first.

Board: 175 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ AJ54  ♥ K732  ♦ 92  ♣ J64	South:  ♠ KQ  ♥ A105  ♠ K108  ♣ A9832			East Pass AP	1NT
Board: 176 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ A53  ♥ AQ73  ♠ AQ85  ♣ 109	South:  ♣ J62  ♥ J1086  ♦ 94  ♣ AKQ2		North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Board: 177 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ J1052  ♥ AQ65  ♠ Q76  ♣ J8	South:  ♠ AKQ  ♥ 873  ♠ K9842  ♣ A2		North  2♣¹  3NT man	East Pass AP	1NT
Board: 178 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2N N	North:  ♠ A108  ♥ KQ5  ♠ K10652  ♠ K10	South:  ♠ KQ73  ♥ J864  • Q9  ♠ A32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 179 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AK53  ♥ Q10862  ♦ 8  ♣ Q73	South:  ♠ Q42  ♥ A5  ♠ AKQ96  ♣ 1054	West Pass Pass AP 1. Stay. 2. SM0	3♠²	Pass	1NT

Board: 180 Dealer: N Vul: Both HCP: 15	<ul><li>A632</li><li>K6</li><li>KJ1072</li><li>A9</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 181 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q107</li><li>♥ QJ92</li><li>◆ A1087</li><li>♣ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 15	<ul><li>★ K8</li><li>▼ K103</li><li>◆ Q86</li><li>◆ AQJ54</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 10	<ul><li>AQJ9</li><li>QJ763</li><li>932</li><li>₹</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 16	<ul><li>★ A64</li><li>▼ 843</li><li>◆ KQ7</li><li>◆ AK97</li></ul>	The opponents are silent. You bid first.

Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ A632  ♥ K6  ♠ KJ1072  ♠ A9	South:  ♠ Q1095  ♥ AQ92  ♦ 43  ♠ Q42	West  X  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 181 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4 S	North:  ♠ Q107  ♥ QJ92  ♠ A1087  ♣ K9	South:  ♠ K65  ♥ AK764  ♦ J43  ♣ A8	Pass	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2*
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ K8  ♥ K103  ♦ Q86  ♣ AQJ54	South:  ♠ A10654  ♥ AQJ7  ♠ A4  ♣ 63	Pass Pass 1. Stay 2. SM0	3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 183 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AQJ9  ♥ QJ763  ♦ 932  ♣ 7	South:  ♠ K76  ♥ 108  ♠ AKQ  ♣ K9642	Pass Pass AP 1. Stay 2. SM0		Pass	South 1NT 2 • 3NT
Board: 184 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ A64  ♥ 843  ♠ KQ7  ♣ AK97	South:  ♠ KJ953  ♥ QJ105  ♦ 85  ♣ Q10	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 180 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q1095</li><li>♥ AQ92</li><li>◆ 43</li><li>♣ Q42</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 181 Dealer: S Vul: NS HCP: 15	<ul><li>★ K65</li><li>★ AK764</li><li>◆ J43</li><li>◆ A8</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 15	<ul><li>A10654</li><li>✓ AQJ7</li><li>A4</li><li>♠ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 15	<ul><li>★ K76</li><li>▼ 108</li><li>◆ AKQ</li><li>◆ K9642</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 9	<ul><li>★ KJ953</li><li>♥ QJ105</li><li>◆ 85</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.

Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ A632  ♥ K6  ♠ KJ1072  ♠ A9	South:  ♠ Q1095  ♥ AQ92  ♦ 43  ♠ Q42	West  X  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 181 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4 S	North:  ♠ Q107  ♥ QJ92  ♠ A1087  ♣ K9	South:  ♠ K65  ♥ AK764  ♦ J43  ♣ A8	Pass	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2*
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ K8  ♥ K103  ♦ Q86  ♣ AQJ54	South:  ♠ A10654  ♥ AQJ7  ♠ A4  ♣ 63	Pass Pass 1. Stay 2. SM0	3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 183 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AQJ9  ♥ QJ763  ♦ 932  ♣ 7	South:  ♠ K76  ♥ 108  ♠ AKQ  ♣ K9642	Pass Pass AP 1. Stay 2. SM0		Pass	South 1NT 2 • 3NT
Board: 184 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ A64  ♥ 843  ♠ KQ7  ♣ AK97	South:  ♠ KJ953  ♥ QJ105  ♦ 85  ♣ Q10	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 185 Dealer: S Vul: EW HCP: 13	<ul><li>1086</li><li>✓ AK82</li><li>✓ K53</li><li>✓ QJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 16	<ul><li>A105</li><li>✓ AQ</li><li>543</li><li>AQ762</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 8	<ul><li>◆ Q432</li><li>◆ AJ4</li><li>◆ 75</li><li>◆ J1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q103</li><li>♥ K985</li><li>◆ AK84</li><li>♣ K4</li></ul>	The opponents are silent.  You bid first.
Board: 189 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 185 Dealer: S Vul: EW	North: <b>▲</b> 1086	South: ♠ K74	West	North		1NT
North HCP: 13	▼ AK82	♥ Q106	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ K53 <b>♣</b> QJ10	◆ AQ84 ◆ A92	Pass	3NT	AP	
Contract: 3N S	<b>₹</b> Ø110	¥ AJZ	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	• A105	<b>♦</b> KJ43		1NT	Pass	
Vul: Both	♥ AQ	<b>▼</b> 1098	Pass	2•		3NT
North HCP: 16 South HCP: 13	<b>♦</b> 543	<b>♦</b> AQ9	AP			
Contract: 3N N	♣ AQ762	<b>♣</b> K105	1. Stay	man		
Board: 187 Dealer: S	North: ♠ Q432	South: ♠ A105	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ AJ4	<b>♥</b> K763	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
South HCP: 15	<b>♦</b> 75	<b>♦</b> Q10	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J1064	<b>♣</b> AQ92	1. Stay	man		
Board: 188	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> Q103	<b>♦</b> K86		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	♥ K985	<b>♥</b> J1062	Pass	2 <b>y</b>	Pass	<b>4♥</b>
South HCP: 10	♦ AK84 ♣ K4	◆ J10	AP			
Contract: 4♥ N	Z IXT	♣ AJ107	1. Stay	man		
Board: 189	North:	South:	West	North	East	South
Dealer: S	<b>4</b> J865	<b>♦</b> Q2				1NT
Vul: EW North HCP: 8	<b>♥</b> A93	♥ KQJ54	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
South HCP: 15	<b>♦</b> J1085	<b>♦</b> K43	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q4	♣ KJ5	1. Stay	man		

Board: 185 Dealer: S Vul: EW HCP: 15	<ul><li>★ K74</li><li>♥ Q106</li><li>◆ AQ84</li><li>◆ A92</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ43</li><li>▼ 1098</li><li>◆ AQ9</li><li>◆ K105</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	<ul><li>★ A105</li><li>▼ K763</li><li>◆ Q10</li><li>◆ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	<ul><li>★ K86</li><li>▼ J1062</li><li>◆ J10</li><li>◆ AJ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: EW HCP: 15	<ul><li>Q2</li><li>✓ KQJ54</li><li>✓ K43</li><li>✓ KJ5</li></ul>	The opponents are silent. You bid first.

Board: 185 Dealer: S Vul: EW	North: <b>▲</b> 1086	South: ♠ K74	West	North		1NT
North HCP: 13	▼ AK82	♥ Q106	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ K53 <b>♣</b> QJ10	◆ AQ84 ◆ A92	Pass	3NT	AP	
Contract: 3N S	<b>₹</b> Ø110	¥ AJZ	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	• A105	<b>♦</b> KJ43		1NT	Pass	
Vul: Both	♥ AQ	<b>▼</b> 1098	Pass	2•		3NT
North HCP: 16 South HCP: 13	<b>♦</b> 543	<b>♦</b> AQ9	AP			
Contract: 3N N	♣ AQ762	<b>♣</b> K105	1. Stay	man		
Board: 187 Dealer: S	North: ♠ Q432	South: ♠ A105	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ AJ4	<b>♥</b> K763	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
South HCP: 15	<b>♦</b> 75	<b>♦</b> Q10	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J1064	<b>♣</b> AQ92	1. Stay	man		
Board: 188	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> Q103	<b>♦</b> K86		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	♥ K985	<b>♥</b> J1062	Pass	2 <b>y</b>	Pass	<b>4♥</b>
South HCP: 10	♦ AK84 ♣ K4	◆ J10	AP			
Contract: 4♥ N	Z IXT	♣ AJ107	1. Stay	man		
Board: 189	North:	South:	West	North	East	South
Dealer: S	<b>4</b> J865	<b>♦</b> Q2				1NT
Vul: EW North HCP: 8	<b>♥</b> A93	♥ KQJ54	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
South HCP: 15	<b>♦</b> J1085	<b>♦</b> K43	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q4	♣ KJ5	1. Stay	man		

Board: 190 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q87</li><li>♥ AJ953</li><li>◆ AK7</li><li>♣ Q2</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ74</li><li>★ AJ9</li><li>◆ J962</li><li>★ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A8</li><li>▼ 1096</li><li>◆ AKQ62</li><li>▲ A108</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 11	<ul><li>10854</li><li>✓ A98</li><li>✓ AJ3</li><li>✓ Q95</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q3</li><li>♥ AK2</li><li>◆ KJ863</li><li>♣ QJ2</li></ul>	The opponents are silent. You bid first.

Board: 190 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 4 N	North:  ♠ Q87  ♥ AJ953  ♠ AK7  ♠ Q2	South:  ♠ K1064  ♥ KQ872  ♦ J6  ♣ A6	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 191 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQ74  ♥ AJ9  ♦ J962  ♣ J4	South:	West Pass Pass 1. Stay	3NT		1NT
Board: 192 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♣ A8  ▼ 1096  ♣ AKQ62  ♣ A108	South:  ♠ QJ93  ▼ AKJ3  ♠ 8753  ♣ 3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 193 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK9  ♥ KQ65  ♦ 8754  ♣ K8	West Pass Pass 1. Stay	North  2♣¹  3NT man	East X AP	South 1NT 2♥
Board: 194 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ Q3  ♥ AK2  ♠ KJ863  ♣ QJ2	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 190 Dealer: N Vul: Both HCP: 13	<ul><li>★ K1064</li><li>▼ KQ872</li><li>◆ J6</li><li>◆ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 191 Dealer: S Vul: None HCP: 15	<ul><li>108</li><li>KQ653</li><li>AK10</li><li>K62</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 11	<ul><li>♣ QJ93</li><li>♥ AKJ3</li><li>◆ 8753</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK9</li><li>▼ KQ65</li><li>◆ 8754</li><li>◆ K8</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 194 Dealer: N Vul: EW HCP: 10	<ul><li>10652</li><li>✓ Q1076</li><li>A7</li><li>A108</li></ul>	The opponents are silent.  Partner bids first.

Board: 190 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 4 N	North:  ♠ Q87  ♥ AJ953  ♠ AK7  ♠ Q2	South:  ♠ K1064  ♥ KQ872  ♦ J6  ♣ A6	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 191 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQ74  ♥ AJ9  ♦ J962  ♣ J4	South:	West Pass Pass 1. Stay	3NT		1NT
Board: 192 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♣ A8  ▼ 1096  ♣ AKQ62  ♣ A108	South:  ♠ QJ93  ▼ AKJ3  ♠ 8753  ♣ 3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 193 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK9  ♥ KQ65  ♦ 8754  ♣ K8	West Pass Pass 1. Stay	North  2♣¹  3NT man	East X AP	South 1NT 2♥
Board: 194 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ Q3  ♥ AK2  ♠ KJ863  ♣ QJ2	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 195 Dealer: S Vul: Both HCP: 9	<ul><li>♠ 974</li><li>♥ K763</li><li>♦ QJ932</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 196 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ3</li><li>▼ KQJ4</li><li>◆ Q5</li><li>◆ K542</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  You bid first.
Board: 197 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQJ52</li><li>★ K954</li><li>◆ Q</li><li>★ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 16	<ul><li>★ K108</li><li>★ KQ</li><li>◆ Q96</li><li>◆ AQ754</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: None HCP: 13	<ul><li>★ K53</li><li>▼ AJ103</li><li>◆ 2</li><li>◆ KQ1054</li></ul>	East Doubles 4♦ if possible.  Partner bids first.

Board: 195	NI a sella s	C and h	West North East South		
Dealer: S	North: ♠ 974	South: ♠ AJ10	1NT		
Vul: Both	<b>♥</b> K763	<b>♥</b> A85	Pass 2♣¹ Pass 2♦		
North HCP: 9 South HCP: 16	<b>♦</b> QJ932	<b>♦</b> K54	Pass 2NT AP		
Contract: 2N S	<b>♣</b> K	♣ A984	1. Stayman		
Board: 196	North:	South:	West North East South		
Dealer: N	• KJ3	<b>♦</b> 108654	1NT Pass 2♣¹		
Vul: NS North HCP: 15	♥ KQJ4	<b>♥</b> A1052	2NT <sup>2</sup> Pass 3♦ AP		
South HCP: 8	<b>♦</b> Q5	◆ A72	1. Stayman		
Contract: 3♦ E	<b>♣</b> K542	<b>♣</b> 7	2. Unusual 2NT		
			West North East South		
Board: 197	North:	South:	Pass 2♣¹ Pass 2♦		
Dealer: S Vul: EW	♠ KQJ52	<b>♠</b> 1073	Pass 3♥ <sup>2</sup> Pass 4♠		
North HCP: 14	<b>♥</b> K954		Pass 4NT <sup>3</sup> Pass 5♣		
South HCP: 16	<b>♦</b> Q <b>♣</b> K82	<ul><li>◆ AKJ</li><li>◆ A653</li></ul>	Pass 6♠ AP		
Contract: 6♠ S	₩ K02	A A033	1. Stayman		
			2. SMOLEN		
			3. Blackwood 0314, for ♠		
Board: 198	North:	South:	West North East South		
Dealer: N	• K108	<b>AQ93</b>	1NT Pass 2♣¹		
Vul: Both	<b>♥</b> KQ	<b>♥</b> A10976	Pass $2  ightharpoonup$ Pass $3  ightharpoonup^2$		
North HCP: 16	<b>♦</b> Q96	<b>♦</b> 5	Pass 3NT AP		
South HCP: 11 Contract: 3N N	<b>♣</b> AQ754	<b>♣</b> J103	1. Stayman		

West North East South Board: 199 1NT North: South: Dealer: S Pass 2♣¹ Pass 2♥ **♦** K53 ♠ AJ7 Vul: None **♥** AJ103 **♥** KQ87 Pass  $4 \stackrel{?}{•}^2$ X Pass North HCP: 13 **♦**2 ♦ KQJ5 Pass 4♥ AP South HCP: 16 **♣** KQ1054 **♣** 82 1. Stayman Contract: 4♥ S 2. Splinter

Board: 195 Dealer: S Vul: Both HCP: 16	<ul><li>AJ10</li><li>✓ A85</li><li>✓ K54</li><li>A984</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: NS HCP: 8	<ul><li>108654</li><li>✓ A1052</li><li>✓ A72</li><li>✓ 7</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 16	<ul><li>▲ 1073</li><li>▼ A106</li><li>◆ AKJ</li><li>♣ A653</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 11	<ul><li>AQ93</li><li>✓ A10976</li><li>✓ 5</li><li>✓ J103</li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 16	<ul><li>▲ AJ7</li><li>♥ KQ87</li><li>◆ KQJ5</li><li>▲ 82</li></ul>	East Doubles 4♦ if possible.  You bid first.

Board: 195	NI a sella s	C and h	West North East South		
Dealer: S	North: ♠ 974	South: ♠ AJ10	1NT		
Vul: Both	<b>♥</b> K763	<b>♥</b> A85	Pass 2♣¹ Pass 2♦		
North HCP: 9 South HCP: 16	<b>♦</b> QJ932	<b>♦</b> K54	Pass 2NT AP		
Contract: 2N S	<b>♣</b> K	♣ A984	1. Stayman		
Board: 196	North:	South:	West North East South		
Dealer: N	• KJ3	<b>♦</b> 108654	1NT Pass 2♣¹		
Vul: NS North HCP: 15	♥ KQJ4	<b>♥</b> A1052	2NT <sup>2</sup> Pass 3♦ AP		
South HCP: 8	<b>♦</b> Q5	◆ A72	1. Stayman		
Contract: 3♦ E	<b>♣</b> K542	<b>♣</b> 7	2. Unusual 2NT		
			West North East South		
Board: 197	North:	South:	Pass 2♣¹ Pass 2♦		
Dealer: S Vul: EW	♠ KQJ52	<b>♠</b> 1073	Pass 3♥ <sup>2</sup> Pass 4♠		
North HCP: 14	<b>♥</b> K954		Pass 4NT <sup>3</sup> Pass 5♣		
South HCP: 16	<b>♦</b> Q <b>♣</b> K82	<ul><li>◆ AKJ</li><li>◆ A653</li></ul>	Pass 6♠ AP		
Contract: 6♠ S	₩ K02	A A033	1. Stayman		
			2. SMOLEN		
			3. Blackwood 0314, for ♠		
Board: 198	North:	South:	West North East South		
Dealer: N	• K108	<b>AQ93</b>	1NT Pass 2♣¹		
Vul: Both	<b>♥</b> KQ	<b>♥</b> A10976	Pass $2  ightharpoonup$ Pass $3  ightharpoonup^2$		
North HCP: 16	<b>♦</b> Q96	<b>♦</b> 5	Pass 3NT AP		
South HCP: 11 Contract: 3N N	<b>♣</b> AQ754	<b>♣</b> J103	1. Stayman		

West North East South Board: 199 1NT North: South: Dealer: S Pass 2♣¹ Pass 2♥ **♦** K53 ♠ AJ7 Vul: None **♥** AJ103 **♥** KQ87 Pass  $4 \stackrel{?}{•}^2$ X Pass North HCP: 13 **♦**2 ♦ KQJ5 Pass 4♥ AP South HCP: 16 **♣** KQ1054 **♣** 82 1. Stayman Contract: 4♥ S 2. Splinter

Board: 200 Dealer: N Vul: EW HCP: 15	<ul><li>★ K87</li><li>♥ 9652</li><li>◆ AQ8</li><li>◆ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: Both HCP: 9	<ul><li>★ A105</li><li>♥ QJ52</li><li>◆ 93</li><li>◆ Q853</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ</li><li>♥ Q962</li><li>★ K42</li><li>★ A109</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 11	♣ QJ10 ♥ 9632 ♦ QJ9 ♣ KQ2	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: None HCP: 17	<ul><li>★ A1073</li><li>★ AK</li><li>★ KQ2</li><li>★ J976</li></ul>	The opponents are silent.  You bid first.

Board: 200 Dealer: N Vul: EW	North: ♠ K87	South: ♠ A64	West	North 1NT	East Pass	
North HCP: 15 South HCP: 12 Contract: 4 N	<ul><li>♥ 9652</li><li>♦ AQ8</li><li>♠ AQ3</li></ul>	<ul><li>★ AQJ4</li><li>★ 42</li><li>★ J1072</li></ul>	Pass AP 1. Stay	2♥ man	Pass	4♥
Board: 201 Dealer: S	North: ♠ A105	South: ♠ K.J	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	♥ QJ52 ♦ 93 • Q853	<ul><li>▼ 109</li><li>◆ AKJ7</li><li>◆ KJ1094</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT	Pass AP	2•
Board: 202 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQJ  ♥ Q962  ♠ K42  ♣ A109	South:	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 203 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ10  ♥ 9632  ♠ QJ9  ♣ KQ2	South:  ♠ A5  ♥ 107  ♠ AK1075  ♠ A1098	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 204 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ N	North:  ♠ A1073  ♥ AK  ♠ KQ2  ♣ J976	South:  ♠ QJ95  ♥ Q1092  ♦ J85  ♣ A4	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 200 Dealer: N Vul: EW HCP: 12	<ul><li>★ A64</li><li>▼ AQJ4</li><li>◆ 42</li><li>◆ J1072</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: Both HCP: 16	<b>♠</b> KJ <b>♥</b> 109 <b>♦</b> AKJ7 <b>♣</b> KJ1094	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: None HCP: 9	<ul><li>10842</li><li>✓ K1083</li><li>A765</li><li>Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 15	<ul><li>A5</li><li>▼ 107</li><li>◆ AK1075</li><li>◆ A1098</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: None HCP: 10	<ul><li>♣ QJ95</li><li>♥ Q1092</li><li>◆ J85</li><li>♣ A4</li></ul>	The opponents are silent.  Partner bids first.

Board: 200 Dealer: N Vul: EW	North: ♠ K87	South: ♠ A64	West	North 1NT	East Pass	
North HCP: 15 South HCP: 12 Contract: 4 N	<ul><li>♥ 9652</li><li>♦ AQ8</li><li>♠ AQ3</li></ul>	<ul><li>★ AQJ4</li><li>★ 42</li><li>★ J1072</li></ul>	Pass AP 1. Stay	2♥ man	Pass	4♥
Board: 201 Dealer: S	North: ♠ A105	South: ♠ K.J	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	♥ QJ52 ♦ 93 • Q853	<ul><li>▼ 109</li><li>◆ AKJ7</li><li>◆ KJ1094</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT	Pass AP	2•
Board: 202 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQJ  ♥ Q962  ♠ K42  ♣ A109	South:	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 203 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ10  ♥ 9632  ♠ QJ9  ♣ KQ2	South:  ♠ A5  ♥ 107  ♠ AK1075  ♠ A1098	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 204 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ N	North:  ♠ A1073  ♥ AK  ♠ KQ2  ♣ J976	South:  ♠ QJ95  ♥ Q1092  ♦ J85  ♣ A4	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 205 Dealer: S Vul: EW HCP: 10	<ul><li>★ 1053</li><li>★ K1032</li><li>★ K83</li><li>★ A94</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 206 Dealer: N Vul: Both HCP: 16	<ul><li>★ A4</li><li>♥ QJ106</li><li>◆ AK82</li><li>◆ Q85</li></ul>	The opponents are silent.  You bid first.
Board: 207 Dealer: S Vul: NS HCP: 11	<ul><li>★ 542</li><li>▼ KQ84</li><li>◆ K963</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 17	<ul><li>▲ AJ9</li><li>♥ KQ2</li><li>◆ A4</li><li>◆ QJ1064</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: None HCP: 10	<ul><li>★ K976</li><li>▼ 873</li><li>◆ AQJ976</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 205 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ 1053  ♥ K1032  ♠ K83  ♣ A94	South:  ♠ A4  ♥ AQJ65  ♠ A105  ♣ J76		North  2♣¹ 3♥	East X Pass	1NT 2♥
			1. Stay	man		
Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ A4  ♥ QJ106  ♠ AK82  ♠ Q85	South:  ♠ KJ32  ♥ 873  ♦ J1075  ♠ K10	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Communication 21 (1)			·			
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 S	North:  ◆ 542  ▼ KQ84  ◆ K963  ◆ K4	South:  ♠ AK9  ♥ 10973  ♠ Q852  ♣ AQ	Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 208 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ AJ9  ♥ KQ2  ♠ A4  ♣ QJ1064	South:  ♠ Q105  ♥ AJ73  ♠ Q106  ♠ A73	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 209 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ K976  ♥ 873  ♠ AQJ976  ♣ —	South:  ♦ 8543  ▼ AK2  • 1032  ♣ AKJ	Pass Pass AP 1. Stay. 2. Splir	4♣²	East Pass Pass	1NT 2♠

Board: 205 Dealer: S Vul: EW HCP: 16	<ul><li>A4</li><li>✓ AQJ65</li><li>A105</li><li>J76</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 206 Dealer: N Vul: Both HCP: 8	<b>♣</b> KJ32 <b>♥</b> 873 <b>♦</b> J1075 <b>♣</b> K10	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK9</li><li>♥ 10973</li><li>♦ Q852</li><li>♠ AQ</li></ul>	The opponents are silent.  You bid first.
Board: 208 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q105</li><li>♥ AJ73</li><li>◆ Q106</li><li>♣ A73</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 15	<ul><li>♦ 8543</li><li>♥ AK2</li><li>♦ 1032</li><li>♠ AKJ</li></ul>	The opponents are silent. You bid first.

Board: 205 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ 1053  ♥ K1032  ♠ K83  ♣ A94	South:  ♠ A4  ♥ AQJ65  ♠ A105  ♣ J76		North  2♣¹ 3▼	East X Pass	1NT 2♥
			1. Stay	man		
Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ A4  ♥ QJ106  ♠ AK82  ♠ Q85	South:  ♠ KJ32  ♥ 873  ♦ J1075  ♠ K10	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Communication 21 (1)			·			
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 S	North:  ◆ 542  ▼ KQ84  ◆ K963  ◆ K4	South:  ♠ AK9  ♥ 10973  ♠ Q852  ♣ AQ	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 208 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ AJ9  ♥ KQ2  ♠ A4  ♣ QJ1064	South:  ♠ Q105  ♥ AJ73  ♠ Q106  ♠ A73	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 209 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ K976  ♥ 873  ♠ AQJ976  ♣ —	South:  ♦ 8543  ▼ AK2  • 1032  ♣ AKJ	West Pass Pass AP 1. Stay. 2. Splin	4♣²	East Pass Pass	1NT 2♠

Board: 210	<b>♠</b> AJ6	West Bids 2NT if possible.
Dealer: N	<b>♥</b> AK64	East Bids 3♦ if possible.
Vul: EW	♦ 42 • W076	X7 1.10 ,
HCP: 15	<b>♣</b> K876	You bid first.
Board: 211	<b>♦</b> K742	
Dealer: S	♥ K75	The opponents are silent.
Vul: Both	◆ Q974	D 1:1 C
HCP: 10	<b>♣</b> Q6	Partner bids first.
Board: 212	<b>♦</b> Q98	The opponents are silent.
Dealer: N	<b>♥</b> K42	The opponents are shell.
Vul: None HCP: 16	♦ AK2 • A1094	You bid first.
HCF. 10	A1094	
Board: 213	<b>♦</b> 974	
Dealer: S	<b>▼</b> AJ72	The opponents are silent.
Vul: NS	<b>♦</b> KJ43	Partner bids first.
HCP: 10	<b>♣</b> J9	Tarther olds first.
Board: 214	<b>★</b> 1053	West Doubles 2♣ if possible.
Dealer: N	<b>♥</b> AK9	r
Vul: Both HCP: 15	<ul><li>AQ4</li><li>Q743</li></ul>	You bid first.
1101.13	<b>*</b> Q/43	

Board: 210 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ S	North:  ♠ AJ6  ♥ AK64  ♦ 42  ♠ K876	South:  ♠ KQ985  ♥ QJ105  ♠ Q83  ♣ J	2NT <sup>2</sup> Pass 1. Stay	North 1NT Pass 4♠ man sual 2NT	Pass 3 AP	
Board: 211 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K742  ♥ K75  ♠ Q974  ♣ Q6	South:  ♠ 865  ♥ A2  ♠ AKJ63  ♣ K74		North  2♣¹ 3NT man	East Pass AP	1NT
Board: 212 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ Q98  ♥ K42  ♠ AK2  ♠ A1094	South:  ♠ A1073  ♥ AQ10  ♠ 107653  ♣ 7	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 213 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 S	North:	South:  ♠ AK5  ♥ K865  ♦ 85  ♠ AK72	Pass	North  2♣¹ 4♥ man	Pass	South 1NT 2♥
Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4 S	North:  ♠ 1053  ♥ AK9  ♠ AQ4  ♣ Q743	South:  ♠ AK82  ♥ Q753  ♠ KJ75  ♣ 5	X Pass AP 1. Stay. 2. Cue	• '	Pass Pass Pass	2♣¹ 4♦ 4♠³

Board: 210 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ985</li><li>♥ QJ105</li><li>◆ Q83</li><li>♣ J</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 211 Dealer: S Vul: Both HCP: 15	<ul><li>★ 865</li><li>★ A2</li><li>★ AKJ63</li><li>★ K74</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: None HCP: 10	<ul><li>★ A1073</li><li>★ AQ10</li><li>★ 107653</li><li>★ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: NS HCP: 17	<ul><li>AK5</li><li>★ K865</li><li>◆ 85</li><li>◆ AK72</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AK82</li><li>♥ Q753</li><li>♦ KJ75</li><li>♠ 5</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 210 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ S	North:  ♠ AJ6  ♥ AK64  ♦ 42  ♠ K876	South:  ♠ KQ985  ♥ QJ105  ♠ Q83  ♣ J	2NT <sup>2</sup> Pass 1. Stay	North 1NT Pass 4♠ man sual 2NT	Pass 3 AP	
Board: 211 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K742  ♥ K75  ♠ Q974  ♣ Q6	South:  ♠ 865  ♥ A2  ♠ AKJ63  ♣ K74		North  2♣¹ 3NT man	East Pass AP	1NT
Board: 212 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ Q98  ♥ K42  ♠ AK2  ♠ A1094	South:  ♠ A1073  ♥ AQ10  ♠ 107653  ♣ 7	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 213 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 S	North:	South:  ♠ AK5  ♥ K865  ♦ 85  ♠ AK72	Pass	North  2♣¹ 4♥ man	Pass	South 1NT 2♥
Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4 S	North:  ♠ 1053  ♥ AK9  ♠ AQ4  ♣ Q743	South:  ♠ AK82  ♥ Q753  ♠ KJ75  ♣ 5	X Pass AP 1. Stay. 2. Cue	• '	Pass Pass Pass	2♣¹ 4♦ 4♠³

Board: 215 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 15	<ul><li>AQ8</li><li>♥ Q762</li><li>★ K109</li><li>★ KJ7</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 217 Dealer: S Vul: EW HCP: 12	<ul><li>★ K752</li><li>▼ KQJ6</li><li>◆ 6</li><li>◆ K862</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 15	<ul><li>▲ A953</li><li>♥ Q76</li><li>♦ KQ109</li><li>▲ A9</li></ul>	West Doubles 4♦ if possible.  You bid first.
Board: 219 Dealer: S Vul: NS HCP: 12	<ul><li>AQ1072</li><li>♥ Q983</li><li>★ K4</li><li>♣ J7</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 215 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♣ J643  ♥ 10942  ♦ A9  ♣ A86	South:  ♠ AK85  ♥ KQ3  ♠ 83  ♠ QJ102		North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ8  ♥ Q762  ♠ K109  ♣ KJ7	South:  ♠ KJ73  ▼ A43  ♠ 754  ♠ 843	West  X  AP  1. Stayı	North 1NT 2♥ man	Pass	
Board: 217 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ K752  ♥ KQJ6  ♠ 6  ♣ K862	South:  ♠ AJ109  ♥ A54  ♠ AQ102  ♣ 54	Pass Pass AP 1. Stayı 2. Splin	4♦²	East Pass Pass	1NT 2♠
Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ A953  ♥ Q76  ♠ KQ109  ♠ A9	South:  ♠ KJ102  ♥ 432  ♦ 5  ♣ KJ763	Pass X AP 1. Stayı 2. Splin	man	East Pass Pass Pass	2♣¹ 4◆²

West North East South Board: 219 1NT North: South: Dealer: S X 2• Pass  $2 \stackrel{1}{•} 1$ **♠** AQ1072 **♦** K98 Vul: NS **Q**983 **♥** KJ7 Pass  $3^{\checkmark2}$ Pass 4♠ North HCP: 12 **♦** K4 **♦** AJ108 AP South HCP: 15 **♣** J7 **♣** K32 1. Stayman Contract: 4♠ S 2. SMOLEN

Board: 215 Dealer: S Vul: None HCP: 15	<ul><li>★ AK85</li><li>★ KQ3</li><li>★ 83</li><li>★ QJ102</li></ul>	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ73</li><li>★ A43</li><li>★ 754</li><li>★ 843</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ109</li><li>✔ A54</li><li>◆ AQ102</li><li>♣ 54</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ102</li><li>★ 432</li><li>★ 5</li><li>★ KJ763</li></ul>	West Doubles 4♦ if possible.  Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 15	<ul><li>★ K98</li><li>▼ KJ7</li><li>◆ AJ108</li><li>◆ K32</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 215 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♣ J643  ♥ 10942  ♦ A9  ♣ A86	South:  ♠ AK85  ♥ KQ3  ♠ 83  ♠ QJ102		North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ8  ♥ Q762  ♠ K109  ♣ KJ7	South:  ♣ KJ73  ▼ A43  • 754  ♣ 843	West  X  AP  1. Stayı	North 1NT 2♥ man	Pass	
Board: 217 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ K752  ♥ KQJ6  ♠ 6  ♣ K862	South:  ♠ AJ109  ♥ A54  ♠ AQ102  ♣ 54	Pass Pass AP 1. Stayı 2. Splin	4♦²	East Pass Pass	1NT 2♠
Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ A953  ♥ Q76  ♠ KQ109  ♠ A9	South:  ♠ KJ102  ♥ 432  ♦ 5  ♣ KJ763	Pass X AP 1. Stayı 2. Splin	man	East Pass Pass Pass	2♣¹ 4◆²

West North East South Board: 219 1NT North: South: Dealer: S X 2• Pass  $2 \stackrel{1}{•} 1$ **♠** AQ1072 **♦** K98 Vul: NS **Q**983 **♥** KJ7 Pass  $3^{\checkmark2}$ Pass 4♠ North HCP: 12 **♦** K4 **♦** AJ108 AP South HCP: 15 **♣** J7 **♣** K32 1. Stayman Contract: 4♠ S 2. SMOLEN

Board: 220 Dealer: N Vul: EW HCP: 17	<ul><li>★ K43</li><li>★ AK4</li><li>★ A964</li><li>★ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AKQ75</li><li>♥ AQ87</li><li>♠ 8</li><li>♠ J93</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q1075</li><li>♥ KQ72</li><li>♦ A7</li><li>♣ A97</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: EW HCP: 9	<ul><li>AQJ5</li><li>▼ 1097</li><li>◆ Q1096</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: Both HCP: 15	<ul><li>◆ Q1075</li><li>♥ QJ3</li><li>◆ AQ3</li><li>◆ KJ8</li></ul>	The opponents are silent. You bid first.

Board: 220 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ K43  ♥ AK4  ♠ A964  ♣ QJ8	South:  ♠ A862  ♥ J986  ♦ Q2  ♣ A105	West Pass Pass 1. Stay		Pass	
Board: 221 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ AKQ75  ♥ AQ87  ♠ 8  ♣ J93	South:  ♠ 108  ♥ K10  ♠ AQ1062  ♣ AQ65		6NT man	Pass	1NT
Board: 222 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 4♠ N	North:  ♠ Q1075  ♥ KQ72  ♠ A7  ♣ A97	South:  ♠ K986  ♥ 986  ♠ KQ10  ♣ KQ4	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ AQJ5  ♥ 1097  • Q1096  ♣ 42	South:  • 108  • AQ5  • A542  • KQJ6	Pass	North  2♣¹  2NT man	Pass	1NT
Board: 224 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♠ N	North:  ♠ Q1075  ♥ QJ3  ♠ AQ3  ♣ KJ8	South:  ♠ AK96  ♥ AK42  ♦ J82  ♣ 52	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 220 Dealer: N Vul: EW HCP: 11	<ul><li>★ A862</li><li>♥ J986</li><li>◆ Q2</li><li>★ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: S Vul: Both HCP: 15	<ul><li>♣ 108</li><li>♥ K10</li><li>♦ AQ1062</li><li>♣ AQ65</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: NS HCP: 13	<b>★</b> K986 <b>♥</b> 986 <b>♦</b> KQ10 <b>♣</b> KQ4	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: EW HCP: 16	<ul><li>108</li><li>✓ AQ5</li><li>✓ A542</li><li>✓ KQJ6</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK96</li><li>▼ AK42</li><li>◆ J82</li><li>◆ 52</li></ul>	The opponents are silent.  Partner bids first.

Board: 220 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ K43  ♥ AK4  ♠ A964  ♣ QJ8	South:  ♠ A862  ♥ J986  ♦ Q2  ♣ A105	West Pass Pass 1. Stay		Pass	
Board: 221 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ AKQ75  ♥ AQ87  ♠ 8  ♣ J93	South:  ♠ 108  ♥ K10  ♠ AQ1062  ♣ AQ65		6NT man	Pass	1NT
Board: 222 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 4♠ N	North:  ♠ Q1075  ♥ KQ72  ♠ A7  ♣ A97	South:  ♠ K986  ♥ 986  ♠ KQ10  ♣ KQ4	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ AQJ5  ♥ 1097  • Q1096  ♣ 42	South:  • 108  • AQ5  • A542  • KQJ6	Pass	North  2♣¹  2NT man	Pass	1NT
Board: 224 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♠ N	North:  ♠ Q1075  ♥ QJ3  ♠ AQ3  ♣ KJ8	South:  ♠ AK96  ♥ AK42  ♦ J82  ♣ 52	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 225 Dealer: S Vul: None HCP: 11	<ul><li>1065</li><li>✓ AQJ9</li><li>✓ K10753</li><li>✓ J</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 226 Dealer: N Vul: EW HCP: 15	<ul><li>J2</li><li>Q4</li><li>KQJ8</li><li>KQJ109</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q753</li><li>♥ AQ97</li><li>♦ K1075</li><li>♣ 6</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q63</li><li>♥ KQ</li><li>♦ KJ54</li><li>♣ AJ74</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 229 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ85</li><li>★ A83</li><li>◆ QJ86</li><li>★ Q9</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Doords 225			West	North	East	South 1NT
Board: 225 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	X	2•
Vul: None	<b>★</b> 1065	<b>♠</b> AQ3 <b>♥</b> 75	Pass	 4♣²	Pass	<b>4</b> ♠ <sup>3</sup>
North HCP: 11	<b>♥</b> AQJ9 <b>♦</b> K10753	<ul><li>↓ 73</li><li>♦ AJ86</li></ul>	Pass	<b>5</b> ♦	AP	
South HCP: 15 Contract: 5♦ S	♣ J	♣ A852	<ol> <li>Stay</li> <li>Splir</li> <li>Cue</li> </ol>		stoppe	er
Board: 226	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J2	& AK96		1NT	Pass	
Vul: EW	<b>♥</b> Q4	<b>♥</b> K92	Pass	2•		3NT
North HCP: 15 South HCP: 14	♦ KQJ8	◆ A54	AP			
Contract: 3N N	<b>♣</b> KQJ109	<b>♣</b> 653	1. Stay	man		
Board: 227 Dealer: S	North: <b>♠</b> Q753	South: ♠ A8	West	North	East	South 1NT
Vul: Both North HCP: 11	<b>♥</b> AQ97	<b>♥</b> KJ10	Pass	2 <b>♣</b> ¹	X	<b>2</b>
South HCP: 17	♦ K1075	◆ AQJ64	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 6	<b>♣</b> Q108	1. Stay	man		
			West	North	East	South
Board: 228	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: None	<b>♠</b> Q63	<b>♠</b> KJ102 <b>♥</b> 1084	2♥	X	Pass	2♠
North HCP: 16	<b>♥</b> KQ <b>♦</b> KJ54	♦ A976	Pass	2NT	Pass	3NT
South HCP: 8	<b>◆</b> AJ74	<b>♣</b> 103	AP			
Contract: 3N N	2110/1		1. Stay	man		
Board: 229	N 4	0 4	Wast	North	Fact	South
Dealer: S	North:	South:	West	inoiul	Last	South 1NT
Vul: NS	<b>♠</b> KQ85 <b>♥</b> A83	<b>♠</b> A96 ♥ 9752	Pass	2 <b>♣</b> ¹	X	2 🗸
North HCP: 14	◆ QJ86	◆ AK2	Pass	3NT	AP	<b>∠</b> ,
South HCP: 15 Contract: 3N S	<b>♣</b> Q9	♣ A53	1. Stay		<i>1</i> M	

Board: 225 Dealer: S Vul: None HCP: 15	<ul><li>AQ3</li><li>₹75</li><li>AJ86</li><li>A852</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 226 Dealer: N Vul: EW HCP: 14	<ul><li>★ AK96</li><li>▼ K92</li><li>★ A54</li><li>★ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 17	<ul><li>★ A8</li><li>♥ KJ10</li><li>★ AQJ64</li><li>★ Q108</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 228 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ102</li><li>▼ 1084</li><li>◆ A976</li><li>◆ 103</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 15	<ul><li>♣ A96</li><li>♥ 9752</li><li>◆ AK2</li><li>♣ A53</li></ul>	East Doubles 2♣ if possible.  You bid first.

Doords 225			West	North	East	South 1NT
Board: 225 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	X	2•
Vul: None	<b>★</b> 1065	<b>♠</b> AQ3 <b>♥</b> 75	Pass	 4♣²	Pass	<b>4</b> ♠ <sup>3</sup>
North HCP: 11	<b>♥</b> AQJ9 <b>♦</b> K10753	<ul><li>↓ 73</li><li>♦ AJ86</li></ul>	Pass	<b>5</b> ♦	AP	
South HCP: 15 Contract: 5♦ S	♣ J	♣ A852	<ol> <li>Stay</li> <li>Splir</li> <li>Cue</li> </ol>		stoppe	er
Board: 226	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J2	& AK96		1NT	Pass	
Vul: EW	<b>♥</b> Q4	<b>♥</b> K92	Pass	2•		3NT
North HCP: 15 South HCP: 14	♦ KQJ8	◆ A54	AP			
Contract: 3N N	<b>♣</b> KQJ109	<b>♣</b> 653	1. Stay	man		
Board: 227 Dealer: S	North: <b>♠</b> Q753	South: ♠ A8	West	North	East	South 1NT
Vul: Both North HCP: 11	<b>♥</b> AQ97	<b>♥</b> KJ10	Pass	2 <b>♣</b> ¹	X	<b>2</b>
South HCP: 17	♦ K1075	◆ AQJ64	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 6	<b>♣</b> Q108	1. Stay	man		
			West	North	East	South
Board: 228	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: None	<b>♠</b> Q63	<b>♠</b> KJ102 <b>♥</b> 1084	2♥	X	Pass	2♠
North HCP: 16	<b>♥</b> KQ <b>♦</b> KJ54	♦ A976	Pass	2NT	Pass	3NT
South HCP: 8	<b>◆</b> AJ74	<b>♣</b> 103	AP			
Contract: 3N N	2110/1		1. Stay	man		
Board: 229	N 4	0 4	Wast	North	Fact	South
Dealer: S	North:	South:	West	inoiul	Last	South 1NT
Vul: NS	<b>♠</b> KQ85 <b>♥</b> A83	<b>♠</b> A96 ♥ 9752	Pass	2 <b>♣</b> ¹	X	2 🗸
North HCP: 14	◆ QJ86	◆ AK2	Pass	3NT	AP	<b>∠</b> ,
South HCP: 15 Contract: 3N S	<b>♣</b> Q9	♣ A53	1. Stay		<i>1</i> M	

Board: 230 Dealer: N Vul: Both HCP: 16	<b>♦</b> K7 <b>♥</b> KQ <b>♦</b> Q983 <b>♣</b> KQJ107	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: None HCP: 10	<ul><li>★ KQJ85</li><li>▼ K542</li><li>◆ 92</li><li>◆ J8</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 16	<ul><li>♣ AJ10</li><li>♥ QJ2</li><li>◆ AJ8</li><li>♣ K954</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: EW HCP: 11	<ul><li>★ A64</li><li>▼ 10973</li><li>★ K9876</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q7</li><li>♥ K64</li><li>◆ AQJ10</li><li>♣ KJ105</li></ul>	The opponents are silent.  You bid first.

Board: 230 Dealer: N Vul: Both	North: ♠ K7	South: ♠ AJ102	West Pass	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
North HCP: 16	♥ KQ	♥ AJ863	Pass	3NT	AP	3₹-
South HCP: 14	<ul><li>◆ Q983</li><li>◆ KQJ107</li></ul>	◆ 2 <b>♣</b> A54	1. Stay		7 11	
Contract: 3N N			2. SM0			
Board: 231 Dealer: S	North: ♠ KQJ85	South: ♠ 102	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> K542	<b>♥</b> A9863	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 15	♦ 92 • 18	◆ AK3	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> J8	♣ A73	1. Stay	man		
Board: 232	North:	South:	West	North	East	South
Dealer: N	<b>A</b> AJ10	<b>♦</b> KQ98		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	♥ QJ2	♥ A953	Pass	2♦	Pass	2NT
South HCP: 9	♦ AJ8	<b>♦</b> 9	AP			
Contract: 2N N	<b>♣</b> K954	<b>♣</b> 8763	1. Stay	man		
Board: 233 Dealer: S Vul: EW	North: ♠ A64	South: ♠ KQ109	West	North	East	South 1NT
North HCP: 11	<b>▼</b> 10973	<b>♥</b> A5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ K9876 ♣ A	♦ QJ5	Pass	3NT	AP	
Contract: 3N S	¥ /1	<b>♣</b> K654	1. Stay	man		
Board: 234	NI d	G 4	West	North	Fact	South
Dealer: N	North: ♠ Q7	South: ♠ AKJ10	West	1NT	Pass	
Vul: None	♥ K64	♥ Q98	Pass	2•		3NT
North HCP: 16 South HCP: 12	◆ AQJ10	<b>♦</b> 983	AP	<b>~</b> •	1 000	5111
Contract: 3N N	<b>♣</b> KJ105	<b>♣</b> Q32	1. Stay	man		

Board: 230 Dealer: N Vul: Both HCP: 14	<ul><li>★ AJ102</li><li>▼ AJ863</li><li>◆ 2</li><li>♣ A54</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: None HCP: 15	<ul><li>▲ 102</li><li>▼ A9863</li><li>◆ AK3</li><li>♣ A73</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 232 Dealer: N Vul: NS HCP: 9	<b>♦</b> KQ98 <b>♥</b> A953 <b>♦</b> 9 <b>♣</b> 8763	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ109</li><li>★ A5</li><li>◆ QJ5</li><li>◆ K654</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: None HCP: 12	<ul><li>♠ AKJ10</li><li>♥ Q98</li><li>♦ 983</li><li>♠ Q32</li></ul>	The opponents are silent.  Partner bids first.

Board: 230 Dealer: N Vul: Both	North: ♠ K7	South: ♠ AJ102	West Pass	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
North HCP: 16	♥ KQ	♥ AJ863	Pass	3NT	AP	3₹-
South HCP: 14	<ul><li>◆ Q983</li><li>◆ KQJ107</li></ul>	◆ 2 <b>♣</b> A54	1. Stay		7 11	
Contract: 3N N			2. SM0			
Board: 231 Dealer: S	North: ♠ KQJ85	South: ♠ 102	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> K542	<b>♥</b> A9863	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 15	♦ 92 • 18	◆ AK3	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> J8	♣ A73	1. Stay	man		
Board: 232	North:	South:	West	North	East	South
Dealer: N	<b>A</b> AJ10	<b>♦</b> KQ98		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	♥ QJ2	♥ A953	Pass	2♦	Pass	2NT
South HCP: 9	♦ AJ8	<b>♦</b> 9	AP			
Contract: 2N N	<b>♣</b> K954	<b>♣</b> 8763	1. Stay	man		
Board: 233 Dealer: S Vul: EW	North: ♠ A64	South: ♠ KQ109	West	North	East	South 1NT
North HCP: 11	<b>▼</b> 10973	<b>♥</b> A5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ K9876 ♣ A	♦ QJ5	Pass	3NT	AP	
Contract: 3N S	¥ /1	<b>♣</b> K654	1. Stay	man		
Board: 234	NI d	G 4	West	North	Fact	South
Dealer: N	North: ♠ Q7	South: ♠ AKJ10	West	1NT	Pass	
Vul: None	♥ K64	♥ Q98	Pass	2•		3NT
North HCP: 16 South HCP: 12	◆ AQJ10	<b>♦</b> 983	AP	<b>~</b> •	1 000	5111
Contract: 3N N	<b>♣</b> KJ105	<b>♣</b> Q32	1. Stay	man		

Board: 235 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ94</li><li>♥ KQ54</li><li>◆ K3</li><li>♣ 842</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: N Vul: EW HCP: 17	<ul><li>★ AK53</li><li>★ K93</li><li>★ K3</li><li>★ KJ74</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 10	<ul><li>♠ A763</li><li>♥ J7652</li><li>♦ 2</li><li>♠ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 16	<ul><li>1098</li><li>✓ AKJ3</li><li>✓ AJ109</li><li>✓ K8</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: Both HCP: 9	<ul><li>♦ 8532</li><li>♥ AJ5</li><li>♦ J6</li><li>♠ K1063</li></ul>	The opponents are silent.  Partner bids first.

Board: 235 Dealer: S Vul: NS	North: ♠ QJ94	South: ♠ K1076		North		1NT
North HCP: 11 South HCP: 16 Contract: 4♠ S	<ul><li>✓ KQ54</li><li>✓ K3</li><li>◆ 842</li></ul>	<ul><li>★ A107</li><li>★ A7</li><li>★ AJ75</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	<b>∠</b> •
Board: 236 Dealer: N Vul: EW North HCP: 17 South HCP: 9	North:  ◆ AK53  ▼ K93  ◆ K3	South: <b>♦</b> J876 <b>♥</b> Q1065 <b>♦</b> A8	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2 <b>♣</b> ¹
Contract: 4♠ N	<b>♣</b> KJ74	<b>♣</b> Q62	1. Stay	man		
Board: 237	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both North HCP: 10 South HCP: 15	♣ A763 ♥ J7652 ♦ 2	<b>★</b> K4 <b>♥</b> K103 <b>♦</b> AJ9	Pass Pass AP	2♣¹ 3♠²	Pass Pass	
Contract: 4♥ S	♣ KQ5	<b>♣</b> A9764	1. Stay 2. SM0			
Board: 238 Dealer: N	North: <b>♠</b> 1098	South: ♠ AKQ	West	North 1NT	East Pass	
Vul: NS North HCP: 16 South HCP: 15	<b>♥</b> AKJ3 <b>♦</b> AJ109	♥ 10654 ♦ 85	Pass AP	2♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> K8	♣ AQ63	1. Stay	man		
Board: 239 Dealer: S	North: <b>♦</b> 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 16	<ul><li>✓ AJ5</li><li>→ J6</li><li>◆ K1063</li></ul>	♥ 1076 ♦ A432 ♣ QJ	Pass Pass	<b>4</b> ♠	Pass AP	2♠
Contract: 4♠ S	1 111003	1 40	1. Stay	man		

Board: 235 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1076</li><li>★ A107</li><li>★ A7</li><li>★ AJ75</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: EW HCP: 9	<ul><li>▶ J876</li><li>♥ Q1065</li><li>◆ A8</li><li>♣ Q62</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 15	<ul><li>★ K4</li><li>★ K103</li><li>◆ AJ9</li><li>★ A9764</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKQ</li><li>▼ 10654</li><li>◆ 85</li><li>★ AQ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: Both HCP: 16	<ul><li>★ AKQ7</li><li>▼ 1076</li><li>◆ A432</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.

Board: 235 Dealer: S Vul: NS	North: ♠ QJ94	South: ♠ K1076		North		1NT
North HCP: 11 South HCP: 16 Contract: 4♠ S	<ul><li>✓ KQ54</li><li>✓ K3</li><li>◆ 842</li></ul>	<ul><li>★ A107</li><li>★ A7</li><li>★ AJ75</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	<b>∠</b> •
Board: 236 Dealer: N Vul: EW North HCP: 17 South HCP: 9	North:  ◆ AK53  ▼ K93  ◆ K3	South: <b>♦</b> J876 <b>♥</b> Q1065 <b>♦</b> A8	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2 <b>♣</b> ¹
Contract: 4♠ N	<b>♣</b> KJ74	<b>♣</b> Q62	1. Stay	man		
Board: 237	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both North HCP: 10 South HCP: 15	♣ A763 ♥ J7652 ♦ 2	<b>★</b> K4 <b>♥</b> K103 <b>♦</b> AJ9	Pass Pass AP	2♣¹ 3♠²	Pass Pass	
Contract: 4♥ S	♣ KQ5	<b>♣</b> A9764	1. Stay 2. SMC			
Board: 238 Dealer: N	North: <b>♠</b> 1098	South: ♠ AKQ	West	North 1NT	East Pass	
Vul: NS North HCP: 16 South HCP: 15	<b>♥</b> AKJ3 <b>♦</b> AJ109	♥ 10654 ♦ 85	Pass AP	2♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> K8	♣ AQ63	1. Stay	man		
Board: 239 Dealer: S	North: <b>♦</b> 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 16	<ul><li>✓ AJ5</li><li>→ J6</li><li>◆ K1063</li></ul>	♥ 1076 ♦ A432 ♣ QJ	Pass Pass	<b>4</b> ♠	Pass AP	2♠
Contract: 4♠ S	1 111003	1 40	1. Stay	man		

Board: 240 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ64</li><li>★ AQ5</li><li>★ K943</li><li>★ K4</li></ul>	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: EW HCP: 13	<ul><li>★ K875</li><li>★ AJ7</li><li>◆ J5</li><li>★ A764</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQ43</li><li>▼ AJ4</li><li>◆ AQ52</li><li>◆ 106</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: None HCP: 13	<ul><li>AJ86</li><li>✓ KJ96</li><li>◆ Q64</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: NS HCP: 17	<ul><li>♣ QJ94</li><li>♥ AK74</li><li>◆ A7</li><li>♣ QJ8</li></ul>	The opponents are silent. You bid first.

Board: 240 Dealer: N Vul: None	North: ♠ KJ64	South: ♠ AQ109		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> AQ5 <b>♦</b> K943	♥ 862 ♦ Q102	Pass	2♠	Pass	4♠
South HCP: 9	• K943 • K4	◆ J93	AP	mmn m		
Contract: 4♠ N			1. Stay	1114111		
Board: 241	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K875	<b>♦</b> Q96				1NT
Vul: EW	<b>♥</b> AJ7	<b>♥</b> K8	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13 South HCP: 15	<b>♦</b> J5	<b>♦</b> AK86	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> A764	<b>♣</b> QJ108	1. Stay	man		
Board: 242	North:	South:	West	North	Fast	South
Dealer: N	Norui.	Soun. <b>♠</b> AJ1076	,,,	1NT	Pass	
Vul: Both	<b>♥</b> AJ4	▼ K1053	Pass		Pass	
North HCP: 16 South HCP: 12	◆ AQ52	<b>→</b> 74	AP			
Contract: 4♠ N	<b>♣</b> 106	<b>♣</b> KJ	1. Stay	man		
Board: 243	North.		West	North	East	South
Dealer: S	North: ♠ AJ86	South:				1NT
Vul: None North HCP: 13	<b>♥</b> KJ96	<b>♦</b> 97 <b>♥</b> AQ1074	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ Q64	◆ AJ9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q3	♣ A106	1. Stay		7 <b>M</b>	
			J			
Board: 244	North:	South:	West	North	East	South
Dealer: N	Notui. <b>♦</b> QJ94	Souii. ♠ A872		1NT	Pass	
Vul: NS	<b>♥</b> AK74	<b>♥</b> J98	Pass	2♥		3NT
North HCP: 17 South HCP: 12	<b>♦</b> A7	♦ K82	Pass	4♠	AP	•
Contract: 4♠ N	<b>♣</b> QJ8	♣ A42	1. Stay	man		

Board: 240 Dealer: N Val: None HCP: 9  Board: 241 Dealer: S Vul: EW HCP: 15  Board: 242 Dealer: N Vul: Both HCP: 12  Board: 243 Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. Partner bids first.  The opponents are silent. Partner bids first.  Board: 243 Partner bids first.  The opponents are silent. You bid first.  Board: 243 Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.			
Dealer: S Vul: EW HCP: 15  AK86 HCP: 15  AJ1076 Dealer: N Vul: Both HCP: 12  Board: 243 AJ1074 HCP: 12  AVIII Both HCP: 15  AND AND AND AND AND AND AND AND AND AN	Dealer: N Vul: None	♥ 862 • Q102	
Dealer: N Vul: Both HCP: 12  Board: 243 Dealer: S Vul: None HCP: 15  AND	Dealer: S Vul: EW	<b>∀</b> K8 <b>♦</b> AK86	
Dealer: S	Dealer: N Vul: Both	▼ K1053 ◆ 74	11
The opponents are silent	Dealer: S Vul: None	<b>♥</b> AQ1074 <b>♦</b> AJ9	
Vul: NS	Dealer: N Vul: NS	▼ J98 ◆ K82	

Board: 240 Dealer: N Vul: None	North: ♠ KJ64	South: ♠ AQ109		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> AQ5 <b>♦</b> K943	♥ 862 ♦ Q102	Pass	2♠	Pass	4♠
South HCP: 9	• K943 • K4	◆ J93	AP	mmn m		
Contract: 4♠ N			1. Stay	1114111		
Board: 241	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K875	<b>♦</b> Q96				1NT
Vul: EW	<b>♥</b> AJ7	<b>♥</b> K8	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13 South HCP: 15	<b>♦</b> J5	<b>♦</b> AK86	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> A764	<b>♣</b> QJ108	1. Stay	man		
Board: 242	North:	South:	West	North	Fast	South
Dealer: N	Norui.	Soun. <b>♠</b> AJ1076	,,,	1NT	Pass	
Vul: Both	<b>♥</b> AJ4	▼ K1053	Pass		Pass	
North HCP: 16 South HCP: 12	◆ AQ52	<b>→</b> 74	AP			
Contract: 4♠ N	<b>♣</b> 106	<b>♣</b> KJ	1. Stay	man		
Board: 243	North.		West	North	East	South
Dealer: S	North: ♠ AJ86	South:				1NT
Vul: None North HCP: 13	<b>♥</b> KJ96	<b>♦</b> 97 <b>♥</b> AQ1074	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ Q64	◆ AJ9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q3	♣ A106	1. Stay		7 <b>M</b>	
			J			
Board: 244	North:	South:	West	North	East	South
Dealer: N	Notui. <b>♦</b> QJ94	Souii. ♠ A872		1NT	Pass	
Vul: NS	<b>♥</b> AK74	<b>♥</b> J98	Pass	2♥		3NT
North HCP: 17 South HCP: 12	<b>♦</b> A7	♦ K82	Pass	4♠	AP	•
Contract: 4♠ N	<b>♣</b> QJ8	♣ A42	1. Stay	man		

Board: 245 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q954</li><li>♥ 1065</li><li>◆ AJ43</li><li>♣ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: None HCP: 16	<ul><li>★ A10</li><li>★ K107</li><li>★ KQ62</li><li>★ A652</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 13	<ul><li>♣ J1065</li><li>♥ 1087</li><li>◆ QJ</li><li>♣ AKQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 15	<ul><li>◆96</li><li>✓ K96</li><li>◆ AJ432</li><li>◆ AK5</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: None HCP: 14	<ul><li>A984</li><li>♥ QJ6</li><li>A1063</li><li>K8</li></ul>	The opponents are silent.  Partner bids first.

Board: 245 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ Q954  ♥ 1065  ♠ AJ43  ♠ Q3	South:  ♠ AKJ  ♥ Q9  • 1092  ♣ AK1064		North  2♣¹  2NT  man	East Pass AP	1NT
Board: 246 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ A10  ♥ K107  ♠ KQ62  ♠ A652	South:  ♠ Q976  ♠ AQ43  ♠ 53  ♠ Q107	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 247 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ J1065  ♥ 1087  ♠ QJ  ♠ AKQ3	South:  ♠ AK  ♥ K543  ♠ A107  ♣ J854	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 248 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:	South:  ♠ AJ107  ♥ AQ5  ♠ 10875  ♣ 84	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 249 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ A984  ♥ QJ6  ♠ A1063  ♠ K8	South:  ♠ K65  ♥ A104  ♠ KJ8  ♠ AJ109	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 245 Dealer: S Vul: Both HCP: 17	<b>♠</b> AKJ <b>♥</b> Q9 <b>♦</b> 1092 <b>♣</b> AK1064	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q976</li><li>♥ AQ43</li><li>◆ 53</li><li>♣ Q107</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK</li><li>♥ K543</li><li>♦ A107</li><li>♠ J854</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 11	<ul><li>AJ107</li><li>✓ AQ5</li><li>10875</li><li>♣ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 16	<ul><li>★ K65</li><li>▼ A104</li><li>◆ KJ8</li><li>◆ AJ109</li></ul>	The opponents are silent.  You bid first.

Board: 245 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ Q954  ♥ 1065  ♠ AJ43  ♠ Q3	South:  ♠ AKJ  ♥ Q9  • 1092  ♣ AK1064		North  2♣¹  2NT  man	East Pass AP	1NT
Board: 246 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ A10  ♥ K107  ♠ KQ62  ♠ A652	South:  ♠ Q976  ♠ AQ43  ♠ 53  ♠ Q107	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 247 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ J1065  ♥ 1087  ♠ QJ  ♠ AKQ3	South:  ♠ AK  ♥ K543  ♠ A107  ♣ J854	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 248 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ◆ 96  ▼ K96  ◆ AJ432  ◆ AK5	South:  ♠ AJ107  ♥ AQ5  ♠ 10875  ♣ 84	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 249 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ A984  ♥ QJ6  ♠ A1063  ♠ K8	South:  ♠ K65  ♥ A104  ♠ KJ8  ♣ AJ109	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 250 Dealer: N	<b>♣</b> J104	The opponents are silent.
Vul: NS HCP: 15	<ul><li>★ AKJ</li><li>◆ J5</li><li>◆ AJ653</li></ul>	You bid first.
Board: 251 Dealer: S Vul: EW HCP: 10	<ul><li>★ KQ3</li><li>▼ Q875</li><li>◆ 875</li><li>◆ K54</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A94</li><li>♥ AJ5</li><li>◆ AQ53</li><li>♣ 652</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: NS HCP: 8	<ul><li>★ KQ52</li><li>♥ QJ64</li><li>◆ 972</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: EW HCP: 15	<ul><li>★ K43</li><li>♥ Q10652</li><li>◆ AQ3</li><li>◆ A8</li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 250 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♣ J104  ♥ AKJ  ♦ J5  ♣ AJ653	South:  ♠ AQ32  ♥ 10864  ♠ A93  ♣ KQ	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 251 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ KQ3  ♥ Q875  • 875  ♠ K54	South:		North  2♣¹ 3▼ man	East X Pass	1NT 2♥
Board: 252 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ A94  ♥ AJ5  ♠ AQ53  ♣ 652	South:  ♠ QJ5  ♥ K1063  ♦ J  ♠ AK983	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 44 S	North:  ♠ KQ52  ♥ QJ64  ♦ 972  ♣ 54	South:	West Pass Pass 1. Stay	4♠	East Pass AP	1NT
Board: 254 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ K43  ♥ Q10652  ♠ AQ3  ♣ A8	South:  ♠ Q62  ♥ KJ73  ♦ 94  ♠ Q953	X Pass 1. Stay	North 1NT 2  3  man  gth cue	Pass Pass AP	2 <b>♣</b> ¹

Board: 250 Dealer: N Vul: NS HCP: 15	<ul><li>AQ32</li><li>10864</li><li>A93</li><li>KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 251 Dealer: S Vul: EW HCP: 16	<ul><li>♣ J92</li><li>♥ AKJ3</li><li>◆ AK102</li><li>♣ 63</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 252 Dealer: N Vul: Both HCP: 14	<ul><li>♣ QJ5</li><li>▼ K1063</li><li>◆ J</li><li>♣ AK983</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q62</li><li>♥ KJ73</li><li>◆ 94</li><li>♣ Q953</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 250 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♣ J104  ♥ AKJ  ♦ J5  ♣ AJ653	South:  ♠ AQ32  ♥ 10864  ♠ A93  ♣ KQ	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 251 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ KQ3  ♥ Q875  • 875  ♠ K54	South:		North  2♣¹ 3▼ man	East X Pass	1NT 2♥
Board: 252 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ A94  ♥ AJ5  ♠ AQ53  ♣ 652	South:  ♠ QJ5  ♥ K1063  ♦ J  ♠ AK983	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 44 S	North:  ♠ KQ52  ♥ QJ64  ♦ 972  ♣ 54	South:	West Pass Pass 1. Stay	4♠	East Pass AP	1NT
Board: 254 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ K43  ♥ Q10652  ♠ AQ3  ♣ A8	South:  ♠ Q62  ♥ KJ73  ♦ 94  ♠ Q953	X Pass 1. Stay	North 1NT 2  3  man  gth cue	Pass Pass AP	2 <b>♣</b> ¹

Board: 255  Dealer: S  Vul: Both  HCP: 13  ♣ KQ86  ▼ A9876  ♣ A5	The opponents are silent.  Partner bids first.
Board: 256	The opponents are silent. You bid first.
Board: 257  Dealer: S  Vul: EW  HCP: 9  ♣ AJ104  ▼ 754  ▼ K72  ♣ J108	The opponents are silent.  Partner bids first.
Board: 258	The opponents are silent.  You bid first.
Board: 259	The opponents are silent.  Partner bids first.

Board: 255 Dealer: S	North:	South:		North		1NT
Vul: Both	<b>★</b> KQ86	<b>♦</b> J2	Pass	2 <b>♣</b> ¹		2♦
North HCP: 13	♥ A9876	<b>♥</b> K42	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♥</b>
South HCP: 17	<ul><li>◆ 52</li><li>◆ A5</li></ul>	♦ AK106 ♣ KQJ8	AP			
Contract: 4♥ S	¥ 113	¥ 11Q30	1. Stay			
			2. SM(	JLEN		
Board: 256	North:	South:	West	North	Fast	South
Dealer: N	Norui.	30uii. <b>♦</b> 764	,,, 0.31	1NT	Pass	
Vul: None	<b>∀</b> K9	♥ Q1084	Pass	2♠		2NT
North HCP: 17	◆ AJ32	♦ K84	Pass	3NT	AP	
South HCP: 9 Contract: 3N N	<b>♣</b> Q84	♣ KJ2	1. Stay			
Board: 257	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> AJ104	<b>♠</b> KQ8				1NT
North HCP: 9	<b>♥</b> 754	<b>♥</b> KQ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ K72	◆ Q1085	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J108	<b>♣</b> A76	1. Stay	man		
			West	North	East	South
Board: 258	North:	South:		1NT	Pass	2 <b>.</b> 1
Dealer: N	<b>♦</b> 94	<b>♦</b> Q753	Pass	2•	Pass	
Vul: Both North HCP: 15	<b>∀</b> K8	<b>♥</b> AQ972	Pass	3NT	AP	34
South HCP: 10	◆ AKJ106 ◆ A987	<b>♦</b> 97			7 11	
Contract: 3N N	₩ A907	<b>♣</b> Q10	1. Stay			
			2. SM0	JLEN		
Board: 259	NI 4	G 4	West	North	Fact	South
Dealer: S	North:	South:	vv CSI	1101111	Last	1NT
Vul: None	<b>♦</b> J872 <b>♥</b> AQ76	<b>♠</b> 106 <b>♥</b> K5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11	◆ K72	<b>▼ K</b> 3 <b>♦</b> AJ984				∠▼
South HCP: 15 Contract: 3N S	♣ J5	<b>♦</b> AK94	Pass 1. Stay	3NT	AP	

Board: 255 Dealer: S Vul: Both HCP: 17	<ul><li>J2</li><li>K42</li><li>AK106</li><li>KQJ8</li></ul>	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: None HCP: 9	<ul><li>₹764</li><li>₹Q1084</li><li>₹K84</li><li>₹KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ8</li><li>♥ KQ10</li><li>◆ Q1085</li><li>◆ A76</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q753</li><li>♥ AQ972</li><li>◆ 97</li><li>♣ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 15	<ul><li>106</li><li>★ K5</li><li>◆ AJ984</li><li>◆ AK94</li></ul>	The opponents are silent.  You bid first.

Board: 255 Dealer: S	North:	South:		North		1NT
Vul: Both	<b>★</b> KQ86	<b>♦</b> J2	Pass	2 <b>♣</b> ¹		2♦
North HCP: 13	♥ A9876	<b>♥</b> K42	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♥</b>
South HCP: 17	<ul><li>◆ 52</li><li>◆ A5</li></ul>	♦ AK106 ♣ KQJ8	AP			
Contract: 4♥ S	¥ 113	¥ 11Q30	1. Stay			
			2. SM(	JLEN		
Board: 256	North:	South:	West	North	Fast	South
Dealer: N	Norui.	30uii. <b>♦</b> 764	,,, 0.31	1NT	Pass	
Vul: None	<b>∀</b> K9	♥ Q1084	Pass	2♠		2NT
North HCP: 17	◆ AJ32	♦ K84	Pass	3NT	AP	
South HCP: 9 Contract: 3N N	<b>♣</b> Q84	♣ KJ2	1. Stay			
Board: 257	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> AJ104	<b>♠</b> KQ8				1NT
North HCP: 9	<b>♥</b> 754	<b>♥</b> KQ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ K72	◆ Q1085	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J108	<b>♣</b> A76	1. Stay	man		
			West	North	East	South
Board: 258	North:	South:		1NT	Pass	2 <b>.</b> 1
Dealer: N	<b>♦</b> 94	<b>♦</b> Q753	Pass	2•	Pass	
Vul: Both North HCP: 15	<b>∀</b> K8	<b>♥</b> AQ972	Pass	3NT	AP	34
South HCP: 10	◆ AKJ106 ◆ A987	<b>♦</b> 97			7 11	
Contract: 3N N	₩ A907	<b>♣</b> Q10	1. Stay			
			2. SM0	JLEN		
Board: 259	NI 4	G 4	West	North	Fact	South
Dealer: S	North:	South:	vv CSI	1101111	Last	1NT
Vul: None	<b>♦</b> J872 <b>♥</b> AQ76	<b>♠</b> 106 <b>♥</b> K5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11	◆ K72	<b>▼ K</b> 3 <b>♦</b> AJ984				∠▼
South HCP: 15 Contract: 3N S	♣ J5	<b>♦</b> AK94	Pass 1. Stay	3NT	AP	

Board: 260 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ3</li><li>★ A97</li><li>◆ QJ83</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: None HCP: 13	<ul><li>◆ Q853</li><li>◆ KJ102</li><li>◆ A953</li><li>◆ K</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 15	<ul><li>★ AKQ2</li><li>▼ 104</li><li>◆ 753</li><li>★ AQ74</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: None HCP: 14	<ul><li>♠ AKJ4</li><li>♥ A852</li><li>♦ J32</li><li>♠ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AQ</li><li>♥ K92</li><li>♠ AJ1053</li><li>♠ J109</li></ul>	West Bids 2♠ if possible.  You bid first.

D 1260						
Board: 260 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> KQ3	<b>♠</b> A65		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> A97	<b>v</b> 10543	Pass	<b>2</b>	Pass	3NT
South HCP: 10	<b>♦</b> QJ83	<b>♦</b> K62	AP			
Contract: 3N N	<b>♣</b> QJ10	<b>♦</b> K93	1. Stay	man		
Contract. 51V 1V			J			
Board: 261	North:	South:	West	North	East	South
Dealer: S	• Q853	♠ AKJ2				1NT
Vul: None	♥ KJ102	♥ A96	Pass	2 <b>♣</b> ¹	X	2♠
North HCP: 13	♦ A953	<ul><li>100</li><li>102</li></ul>	Pass		AP	21
South HCP: 15	• K	♣ QJ65			AP	
Contract: 4♠ S		1 0000	1. Stay	man		
Board: 262	North:	South:	West	North	East	South
Dealer: N	AKQ2	50un. ♠ J953		1NT	Pass	
Vul: EW	♥ 104	♥ KJ632	Pass	2 <b>♠</b>	Pass	
North HCP: 15	◆ 753	◆ Q2		<b>∠</b> ₹	rass	<del>1</del> ₹
South HCP: 11	♣ AQ74	• KJ	AP			
Contract: 4♠ N	2710/1	<b>4 10</b>	1. Stay	man		
Board: 263	NI 4		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> AKJ4	<b>♠</b> Q96	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 14	▼ A852	<b>♥</b> K3	1 0.00	21	1 0.00	_,
South HCP: 15	◆ J32	♦ A854	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J4	<b>♣</b> AQ73	1. Stay	man		
			<b>y</b> .			
Board: 264	North:	South:			-	a .
Dealer: N	AQ	50un. ♠ 972	West	North		
Vul: NS	<b>♥</b> K92	♥ J543		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	◆ AJ1053	<b>♦</b> 7	2♠	2NT	AP	
South HCP: 8	◆ AJ1033 ◆ J109	◆ AK754	1. Stay	man		
Contract: 2N N	<del>2</del> 3107	¥ / UX / JT	J			

Board: 260 Dealer: N	<b>★</b> A65 <b>∀</b> 10543	The opponents are silent.
Vul: Both HCP: 10	<ul><li>★ 10343</li><li>★ K62</li><li>★ K93</li></ul>	Partner bids first.
Board: 261 Dealer: S Vul: None	<b>♠</b> AKJ2 <b>♥</b> A96 <b>♦</b> 102	East Doubles 2♣ if possible.
HCP: 15	♣ QJ65	You bid first.
Board: 262	<b>▲</b> J953	The opponents are silent.
Dealer: N Vul: EW	<ul><li>▼ KJ632</li><li>◆ Q2</li></ul>	
HCP: 11	<b>♣</b> KJ	Partner bids first.
Board: 263	<b>♦</b> Q96	The opponents are silent.
Dealer: S Vul: None	<ul><li>✓ K3</li><li>◆ A854</li></ul>	77 1.1 0° .
HCP: 15	♣ AQ73	You bid first.
Board: 264	<b>♦</b> 972	West Bids 2♠ if possible.
Dealer: N	<b>♥</b> J543	West Dias 2# II possible.
Vul: NS HCP: 8	◆ 7 ◆ AK754	Partner bids first.

D 1260						
Board: 260 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> KQ3	<b>♠</b> A65		1NT	Pass	$2^{1}$
North HCP: 15	<b>♥</b> A97	<b>v</b> 10543	Pass	<b>2</b>	Pass	3NT
South HCP: 10	<b>♦</b> QJ83	<b>♦</b> K62	AP			
Contract: 3N N	<b>♣</b> QJ10	<b>♦</b> K93	1. Stay	man		
Confidence 51V IV			J			
Board: 261	North:	South:	West	North	East	South
Dealer: S	• Q853	♠ AKJ2				1NT
Vul: None	♥ KJ102	♥ A96	Pass	2 <b>♣</b> ¹	X	2♠
North HCP: 13	♦ A953	<ul><li>100</li><li>102</li></ul>	Pass		AP	21
South HCP: 15	• K	♣ QJ65			AP	
Contract: 4♠ S		1 0000	1. Stay	man		
Board: 262	North:	South:	West	North	East	South
Dealer: N	AKQ2	50un. ♠ J953		1NT	Pass	
Vul: EW	♥ 104	♥ KJ632	Pass	2♠	Pass	
North HCP: 15	◆ 753	◆ Q2		<b>∠</b> ₹	rass	<del>1</del> ₹
South HCP: 11	♣ AQ74	• KJ	AP			
Contract: 4♠ N	2710/1	<b>4 10</b>	1. Stay	man		
Board: 263	NI 4		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> AKJ4	<b>♦</b> Q96	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 14	▼ A852	<b>♥</b> K3	1 0.00	21	1 0.00	_,
South HCP: 15	◆ J32	♦ A854	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J4	<b>♣</b> AQ73	1. Stay	man		
			<b>y</b> .			
Board: 264	North:	South:			-	
Dealer: N	Norui. AQ	Soum. <b>♦</b> 972	West	North		
Vul: NS	<b>♣</b> AQ <b>♥</b> K92	♥ J543		1NT	Pass	$2^{1}$
North HCP: 15	◆ AJ1053	<b>♦</b> 7	2♠	2NT	AP	
South HCP: 8	◆ AJ1033 ◆ J109	◆ AK754	1. Stay	man		
Contract: 2N N	<del>2</del> 3107	¥ / UX / JT	J			

Board: 265 Dealer: S Vul: EW HCP: 10	<ul><li>★ A953</li><li>♥ 943</li><li>♦ A10532</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q1086</li><li>♥ QJ5</li><li>◆ A53</li><li>♣ AK4</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 9	<ul><li>J542</li><li>♥ Q987</li><li>54</li><li>♣ AQ3</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 15	<ul><li>★ 53</li><li>▼ AK84</li><li>◆ K94</li><li>◆ AJ109</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: Both HCP: 14	<b>★</b> KQ1064 <b>♥</b> K986 <b>♦</b> Q7 <b>♣</b> A10	The opponents are silent.  Partner bids first.

Board: 265			West	North	Foot	South
Dealer: S	North:	South:	WCSI	Norui	Last	1NT
Vul: EW	<b>♦</b> A953 <b>♥</b> 943	<b>♦</b> KJ8	Dogg	2.1	Pass	
North HCP: 10	◆ A10532	♥ Q1076 ♦ KQ		2♣¹		∠▼
South HCP: 15	• A10332 • Q	<b>♦</b> A875	Pass		AP	
Contract: 3N S	¥Q	¥ 110/5	1. Stay	man		
Board: 266	NI d	C 4	West	North	Fast	South
Dealer: N	North:	South: <b>♠</b> A7542	West	1NT	Pass	
Vul: Both	<b>♠</b> Q1086 <b>♥</b> QJ5	♥ A/342 ♥ 10872	Pass		Pass	
North HCP: 16	• A53	• KQ	AP	<b>∠</b> ₹	газз	42
South HCP: 9	<b>♣</b> AK4	<b>♣</b> 72		mon		
Contract: 4♠ N			1. Stay	III		
			West	North	East	South
Board: 267	North:	South:				1NT
Dealer: S	<b>♦</b> J542	<b>♠</b> AKQ8	Pass	2 <b>♣</b> ¹	X	2♠
Vul: NS North HCP: 9	<b>♥</b> Q987	<b>v</b> 1063	Pass	<b>3</b> ♣ <sup>2</sup>	Pass	3♦
South HCP: 16	<b>♦</b> 54	♦ AQJ2	Pass	-	AP	
Contract: 4♠ S	♣ AQ3	<b>♣</b> 86	1. Stay		7.11	
Commuct. 14 5			•	gth cue	bid	
				C		
Board: 268	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 53	<b>♠</b> AKJ		1NT	Pass	2 <b>.</b> 1
Vul: EW	<b>♥</b> AK84	<b>♥</b> J732	Pass	2♥	Pass	
North HCP: 15	<b>♦</b> K94	<b>♦</b> J762	AP	_ ,	1 455	• •
South HCP: 13	<b>♣</b> AJ109	<b>♣</b> K8	1. Stay	man		
Contract: 4♥ N			1. Suly	112411		
			West	North	East	South
Board: 269	North:	South:				1NT
Dealer: S	• KQ1064	<b>50tan. ♦</b> J9	Pass	<b>2</b> ♣¹	Pass	2•
Vul: Both	♥ K986	♥ QJ		3 <b>♥</b> <sup>2</sup>		3NT
North HCP: 14	◆ Q7	♦ AK65	AP	<b>3</b> ▼	1 433	2111
South HCP: 15	♣ A10	<b>♣</b> KJ873		122012		
Contract: 3N S			<ol> <li>Stay</li> <li>SMO</li> </ol>			
			Z. DIVIU	$\mathcal{L}_{\Gamma}$		

Board: 265 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ8</li><li>♥ Q1076</li><li>★ KQ</li><li>★ A875</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: Both HCP: 9	<ul><li>♣ A7542</li><li>♥ 10872</li><li>♦ KQ</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKQ8</li><li>▼ 1063</li><li>◆ AQJ2</li><li>◆ 86</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 268 Dealer: N Vul: EW HCP: 13	<ul><li>♠ AKJ</li><li>♥ J732</li><li>♦ J762</li><li>♠ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: Both HCP: 15	<ul><li></li></ul>	The opponents are silent.  You bid first.

Board: 265			West	North	Foot	South
Dealer: S	North:	South:	WCSI	Norui	Last	1NT
Vul: EW	<b>♦</b> A953 <b>♥</b> 943	<b>♦</b> KJ8	Dogg	2.1	Pass	
North HCP: 10	◆ A10532	♥ Q1076 ♦ KQ		2♣¹		∠▼
South HCP: 15	• A10332 • Q	<b>♦</b> A875	Pass		AP	
Contract: 3N S	¥Q	¥ 110/5	1. Stay	man		
Board: 266	NI d	C 4	West	North	Fast	South
Dealer: N	North:	South: <b>♠</b> A7542	West	1NT	Pass	
Vul: Both	<b>♠</b> Q1086 <b>♥</b> QJ5	♥ A/342 ♥ 10872	Pass		Pass	
North HCP: 16	• A53	• KQ	AP	<b>∠</b> ₹	газз	42
South HCP: 9	<b>♣</b> AK4	<b>♣</b> 72		mon		
Contract: 4♠ N			1. Stay	III		
			West	North	East	South
Board: 267	North:	South:				1NT
Dealer: S	<b>♦</b> J542	<b>♠</b> AKQ8	Pass	2 <b>♣</b> ¹	X	2♠
Vul: NS North HCP: 9	<b>♥</b> Q987	<b>v</b> 1063	Pass	<b>3</b> ♣ <sup>2</sup>	Pass	3♦
South HCP: 16	<b>♦</b> 54	♦ AQJ2	Pass	-	AP	
Contract: 4♠ S	♣ AQ3	<b>♣</b> 86	1. Stay		7.11	
Commuct. 14 5			•	gth cue	bid	
				C		
Board: 268	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 53	<b>♠</b> AKJ		1NT	Pass	2 <b>.</b> 1
Vul: EW	<b>♥</b> AK84	<b>♥</b> J732	Pass	2♥	Pass	
North HCP: 15	<b>♦</b> K94	<b>♦</b> J762	AP	_ ,	1 455	• •
South HCP: 13	<b>♣</b> AJ109	<b>♣</b> K8	1. Stay	man		
Contract: 4♥ N			1. Suly	112411		
			West	North	East	South
Board: 269	North:	South:				1NT
Dealer: S	• KQ1064	<b>50tan. ♦</b> J9	Pass	<b>2</b> ♣¹	Pass	2•
Vul: Both	♥ K986	♥ QJ		3 <b>♥</b> <sup>2</sup>		3NT
North HCP: 14	◆ Q7	♦ AK65	AP	<b>3</b> ▼	1 433	2111
South HCP: 15	♣ A10	<b>♣</b> KJ873		122012		
Contract: 3N S			<ol> <li>Stay</li> <li>SMO</li> </ol>			
			Z. DIVIU	$\mathcal{L}_{\Gamma}$		

Board: 270 Dealer: N Vul: None HCP: 15	<ul><li>★ K7</li><li>▼ A9764</li><li>◆ A76</li><li>◆ A53</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: EW HCP: 9	<ul><li>\$98764</li><li>♥ A1098</li><li>♦ K8</li><li>\$Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 15	<ul><li>★ K2</li><li>▼ KQ6</li><li>◆ A953</li><li>◆ QJ82</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q98</li><li>♥ K1032</li><li>◆ Q84</li><li>♣ AJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: Both HCP: 15	<ul><li>★ K98</li><li>▼ AJ4</li><li>◆ A93</li><li>◆ K652</li></ul>	The opponents are silent. You bid first.

Board: 270 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K7  ▼ A9764  ♠ A76  ♣ A53	South:  ♠ AJ43  ♥ J82  ♠ Q984  ♠ 98	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 S	North:  ◆ 98764  ▼ A1098  ◆ K8  ◆ Q6	South:  ♠ Q2  ♥ KQJ6  ♠ AJ52  ♣ A72	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 272 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ K2  ♥ KQ6  ♠ A953  ♠ QJ82	South:	West Pass AP 1. Stay		Pass	
Board: 273 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q98  ▼ K1032  ♠ Q84  ♠ AJ6	South:  ♠ AK32  ♥ AJ  ♠ A105  ♣ 10752	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 274 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K98  ♥ AJ4  ♠ A93  ♣ K652	South:  ♠ AQ64  ♥ Q1092  ♦ J42  ♣ 73	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 270 Dealer: N Vul: None HCP: 8	<ul><li>▲ AJ43</li><li>♥ J82</li><li>◆ Q984</li><li>♣ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: EW HCP: 17	<ul><li>♠ Q2</li><li>♥ KQJ6</li><li>♠ AJ52</li><li>♠ A72</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: Both HCP: 14	<ul><li>♠ 6543</li><li>♥ A853</li><li>♦ K10</li><li>♠ AK4</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK32</li><li>♥ AJ</li><li>♠ A105</li><li>♠ 10752</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: Both HCP: 9	<ul><li>AQ64</li><li>♥ Q1092</li><li>▶ J42</li><li>♣ 73</li></ul>	The opponents are silent.  Partner bids first.

Board: 270 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K7  ▼ A9764  ♠ A76  ♣ A53	South:  ♠ AJ43  ♥ J82  ♠ Q984  ♠ 98	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 S	North:  ◆ 98764  ▼ A1098  ◆ K8  ◆ Q6	South:  ♠ Q2  ♥ KQJ6  ♠ AJ52  ♣ A72	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 272 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ K2  ♥ KQ6  ♠ A953  ♠ QJ82	South:	West Pass AP 1. Stay		Pass	
Board: 273 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q98  ▼ K1032  ♠ Q84  ♠ AJ6	South:  ♠ AK32  ♥ AJ  ♠ A105  ♣ 10752	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 274 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K98  ♥ AJ4  ♠ A93  ♣ K652	South:  ♠ AQ64  ♥ Q1092  ♦ J42  ♣ 73	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 275 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK52</li><li>♥ AK63</li><li>♦ 64</li><li>♠ J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: EW HCP: 17	<ul><li>▲ A3</li><li>♥ QJ2</li><li>◆ J843</li><li>◆ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: None HCP: 8	<ul><li>108743</li><li>★ K986</li><li>◆ AJ8</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: Both HCP: 17	<ul><li>♣ J76</li><li>♥ K62</li><li>♦ AQ10</li><li>♣ AK87</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ96</li><li>★ A74</li><li>◆ Q3</li><li>★ K1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 275 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6 S	North:  ♠ AK52  ♥ AK63  ♠ 64  ♣ J92	South:	West North  Pass 2♣¹  Pass 6♥  1. Stayman	East Pass AP	1NT
Board: 276 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A3  ♥ QJ2  ♦ J843  ♠ AKQ7	South:  ♠ K1064  ♥ AK8  ♦ 105  ♣ 9532	West North 1NT Pass 2  AP 1. Stayman	Pass	
Board: 277 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AQJ6  ♥ QJ  ♠ Q5  ♣ QJ1064	West North  Pass 2♣¹  Pass 4♣²  AP  1. Stayman  2. Splinter	Pass	1NT 2♠
Board: 278 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♣ J76  ♥ K62  ♠ AQ10  ♣ AK87	South:  ♠ KQ93  ♥ AQ984  ♠ 873  ♣ 4	West North  1NT  Pass 2  Pass 4  1. Stayman  2. SMOLEN	East Pass Pass AP	2 <b>♣</b> ¹
Board: 279 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ96  ♥ A74  ♠ Q3  ♠ K1032	South:  ♠ AQ52  ♥ K9  ♠ KJ65  ♣ Q76	West North  Pass 2♣¹  Pass 4♠  1. Stayman	East Pass AP	1NT

Board: 275 Dealer: S Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: EW HCP: 10	<ul><li>★ K1064</li><li>★ AK8</li><li>★ 105</li><li>★ 9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: None HCP: 15	<ul><li>♠ AQJ6</li><li>♥ QJ</li><li>♦ Q5</li><li>♠ QJ1064</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 11	<b>★</b> KQ93 <b>♥</b> AQ984 <b>♦</b> 873 <b>♣</b> 4	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 15	<ul><li>AQ52</li><li>K9</li><li>KJ65</li><li>Q76</li></ul>	The opponents are silent.  You bid first.

Board: 275 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6 S	North:  ♠ AK52  ♥ AK63  ♠ 64  ♣ J92	South:	West North  Pass 2♣¹  Pass 6♥  1. Stayman	East Pass AP	1NT
Board: 276 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A3  ♥ QJ2  ♦ J843  ♠ AKQ7	South:  ♠ K1064  ♥ AK8  ♦ 105  ♣ 9532	West North 1NT Pass 2  AP 1. Stayman	Pass	
Board: 277 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AQJ6  ♥ QJ  ♠ Q5  ♣ QJ1064	West North  Pass 2♣¹  Pass 4♣²  AP  1. Stayman  2. Splinter	Pass	1NT 2♠
Board: 278 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♣ J76  ♥ K62  ♠ AQ10  ♣ AK87	South:  ♠ KQ93  ♥ AQ984  ♠ 873  ♣ 4	West North  1NT  Pass 2  Pass 4  1. Stayman  2. SMOLEN	East Pass Pass AP	2 <b>♣</b> ¹
Board: 279 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ96  ♥ A74  ♠ Q3  ♠ K1032	South:  ♠ AQ52  ♥ K9  ♠ KJ65  ♣ Q76	West North  Pass 2♣¹  Pass 4♠  1. Stayman	East Pass AP	1NT

HCP: 17  AKJ8  You bid first.  Board: 281 Dealer: S V10852 Vul: Both HCP: 9  AKJ8  The opponents are silent.  Partner bids first.  Board: 282 Dealer: N Val: None HCP: 15  AKJ8  You bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.	
Board: 282 ♠ Q8 Dealer: N ♥ A54 Vul: None ♠ AQJ8  The opponents are silent.  You bid first	ıt.
HCP: 15 ♣ Q/54	ıt.
Board: 283	ıt.
HCP: 11 ♣ K93  Board: 284 Dealer: N	ıt.

Board: 280 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ S	North:  ♣ 763  ♥ KJ4  ♦ KQ6  ♣ AKJ8	South:  ♠ QJ984  ♥ A986  ♦ J73  ♠ 9	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 281 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 S	North:  ♠ QJ72  ♥ 10852  ♦ J93  ♠ KQ	South:  ♠ A983  ♥ KJ4  ♠ Q104  ♣ AJ10	West Pass Pass 1. Stay	North  2♣¹  4♠ man		South 1NT 2•
Board: 282 Dealer: N Vul: None North HCP: 15 South HCP: 19 Contract: 6N N	North:  ♠ Q8  ♥ A54  ♠ AQJ8  ♠ Q754	South:  ♠ AK 103  ♥ J86  ♠ K97  ♠ AKJ	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 283 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 44 S	North:  ♠ K986  ♥ KQ92  ♦ 53  ♣ K93	South:  ♠ QJ107  ♥ J74  ♠ AKQ7  ♣ A6	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	South 1NT 2♠
Board: 284 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q1093  ♥ 643  ♠ K7  ♠ A1063	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 280 Dealer: N Vul: EW HCP: 8	<ul><li>♣ QJ984</li><li>♥ A986</li><li>♦ J73</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: Both HCP: 15	<ul><li>★ A983</li><li>★ KJ4</li><li>◆ Q104</li><li>◆ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: None HCP: 19	<ul><li>▲ AK103</li><li>♥ J86</li><li>◆ K97</li><li>▲ AKJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: EW HCP: 17	<ul><li>♣ QJ107</li><li>♥ J74</li><li>◆ AKQ7</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: None HCP: 9	<ul><li>◆ Q1093</li><li>◆ 643</li><li>◆ K7</li><li>◆ A1063</li></ul>	The opponents are silent.  Partner bids first.

Board: 280 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ S	North:  ♣ 763  ♥ KJ4  ♦ KQ6  ♣ AKJ8	South:  ♠ QJ984  ♥ A986  ♦ J73  ♠ 9	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 281 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 S	North:  ♠ QJ72  ♥ 10852  ♦ J93  ♠ KQ	South:  ♠ A983  ♥ KJ4  ♠ Q104  ♣ AJ10	West Pass Pass 1. Stay	North  2♣¹  4♠ man		South 1NT 2•
Board: 282 Dealer: N Vul: None North HCP: 15 South HCP: 19 Contract: 6N N	North:  ♠ Q8  ♥ A54  ♠ AQJ8  ♠ Q754	South:  ♠ AK 103  ♥ J86  ♠ K97  ♠ AKJ	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 283 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 44 S	North:  ♠ K986  ♥ KQ92  ♦ 53  ♣ K93	South:  ♠ QJ107  ♥ J74  ♠ AKQ7  ♣ A6	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	South 1NT 2♠
Board: 284 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q1093  ♥ 643  ♠ K7  ♠ A1063	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 285 Dealer: S Vul: Both HCP: 9	<ul><li>AJ52</li><li>✓ J64</li><li>✓ Q8</li><li>✓ J873</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 16	<ul><li>AJ6</li><li>✓ A42</li><li>◆ AJ98</li><li>◆ Q63</li></ul>	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: NS HCP: 12	<ul><li>◆ Q1065</li><li>▼ A10764</li><li>◆ AQ10</li><li>◆ 3</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 288 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q6</li><li>♥ A97</li><li>◆ Q1072</li><li>♣ AKQ6</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: None HCP: 8	<ul><li>◆ 9862</li><li>♥ AK4</li><li>◆ J1076</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.

Board: 285 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ52  ♥ J64  ♠ Q8  ♠ J873	South:  ♠ KQ10  ♥ A8  ♠ AKJ95  ♣ 542		North  2♣¹ 2NT	East X Pass	1NT 2 <b>♦</b>
Board: 286 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ AJ6  ♥ A42  ♠ AJ98  ♠ Q63	South:  ♠ K1097  ♥ K975  ♦ 103  ♣ KJ9	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 287 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1065  ♥ A10764  ♠ AQ10  ♣ 3	South:  ♠ AJ742  ♥ KQ  ♠ K65  ♠ Q85	Pass Pass Pass AP 1. Stay 2. Splin 3. Cue	4♥ <sup>4</sup>	X Pass Pass	1NT 2♣ 4•³ 4♠
Board: 288 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 4 \( \mathbb{V} \) N	North: ♠ Q6 ♥ A97 ♠ Q1072 ♠ AKQ6	South:  ♠ KJ98  ♥ K10632  ♠ A5  ♣ 73	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	

Board: 289 West North East South South: North: Dealer: S 1NT **◆** 9862 **♠** AK10 Vul: None ♥ AK4 **♥** Q10 Pass 2♣¹ Pass 2♦ North HCP: 8 **◆** J1076 ♦ KQ4 Pass 2NT AP South HCP: 16 **♣** Q10753 **♣** 64 1. Stayman Contract: 2N S

Board: 285 Dealer: S Vul: Both HCP: 17	<ul><li>★ KQ10</li><li>★ A8</li><li>◆ AKJ95</li><li>◆ 542</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 286 Dealer: N Vul: None HCP: 10	<ul><li>★ K1097</li><li>★ K975</li><li>★ 103</li><li>★ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ742</li><li>♥ KQ</li><li>♦ K65</li><li>▲ Q85</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 288 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ98</li><li>★ K10632</li><li>★ A5</li><li>★ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 16	<ul><li>★ AK10</li><li>♥ Q10</li><li>◆ KQ4</li><li>◆ Q10753</li></ul>	The opponents are silent. You bid first.

Board: 285 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ52  ♥ J64  ♠ Q8  ♠ J873	South:  ♠ KQ10  ♥ A8  ♠ AKJ95  ♣ 542		North  2♣¹ 2NT	East X Pass	1NT 2 <b>♦</b>
Board: 286 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ AJ6  ♥ A42  ♠ AJ98  ♠ Q63	South:  ♠ K1097  ♥ K975  ♦ 103  ♣ KJ9	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 287 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1065  ♥ A10764  ♠ AQ10  ♣ 3	South:  ♠ AJ742  ♥ KQ  ♠ K65  ♠ Q85	Pass Pass Pass AP 1. Stay 2. Splin 3. Cue	4♥ <sup>4</sup>	X Pass Pass	1NT 2♣ 4•³ 4♠
Board: 288 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 4 \( \mathbb{V} \) N	North: ♠ Q6 ♥ A97 ♠ Q1072 ♠ AKQ6	South:  ♠ KJ98  ♥ K10632  ♠ A5  ♣ 73	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	

Board: 289 West North East South South: North: Dealer: S 1NT **◆** 9862 **♠** AK10 Vul: None ♥ AK4 **♥** Q10 Pass 2♣¹ Pass 2♦ North HCP: 8 **◆** J1076 ♦ KQ4 Pass 2NT AP South HCP: 16 **♣** Q10753 **♣** 64 1. Stayman Contract: 2N S

Board: 290 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AK753</li><li>♥ 873</li><li>♦ AK5</li><li>♠ Q10</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: EW HCP: 12	<ul><li>10942</li><li>✓ A72</li><li>AKJ93</li><li>4</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ54</li><li>♥ 863</li><li>♦ AK5</li><li>♣ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 9	<ul><li>▲ AJ98</li><li>▼ J93</li><li>◆ J52</li><li>♣ Q98</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q9</li><li>♥ K10875</li><li>◆ A52</li><li>♣ KQJ</li></ul>	The opponents are silent. You bid first.

Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK753  ♥ 873  ♠ AK5  ♠ Q10	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 291 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  • 10942  • A72  • AKJ93  • 4	South:  ♠ AJ83  ♥ QJ108  ♠ 1074  ♠ AK	Pass Pass AP 1. Stay	North  2♣¹ 3♦ man	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ QJ54  ♥ 863  ♠ AK5  ♠ KQ3	South:  ♠ A103  ♥ QJ52  ♦ J6  ♠ AJ87	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 293 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ98  ♥ J93  ♦ J52  ♠ Q98	South:  ♠ K64  ♥ KQ  ♠ A109  ♠ AJ742	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North:  ♠ Q9  ♥ K10875  ♠ A52  ♠ KQJ	South:  ♠ AJ107  ♥ A32  ♠ KJ64  ♣ A9	West Pass AP 1. Stay	North 1NT 2♥	Pass	

Board: 290 Dealer: N Vul: NS HCP: 10	<ul><li>1082</li><li>✓ KJ54</li><li>✓ Q72</li><li>✓ A74</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ83</li><li>♥ QJ108</li><li>◆ 1074</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 13	<ul><li>★ A103</li><li>♥ QJ52</li><li>◆ J6</li><li>◆ AJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 17	<ul><li>★ K64</li><li>▼ KQ</li><li>◆ A109</li><li>◆ AJ742</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 17	<ul><li>AJ107</li><li>✓ A32</li><li>✓ KJ64</li><li>♠ A9</li></ul>	The opponents are silent.  Partner bids first.

Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK753  ♥ 873  ♠ AK5  ♠ Q10	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 291 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  • 10942  • A72  • AKJ93  • 4	South:  ♠ AJ83  ♥ QJ108  ♠ 1074  ♠ AK	Pass Pass AP 1. Stay	North  2♣¹ 3♦ man	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ QJ54  ♥ 863  ♠ AK5  ♠ KQ3	South:  ♠ A103  ♥ QJ52  ♦ J6  ♠ AJ87	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 293 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ98  ♥ J93  ♦ J52  ♠ Q98	South:  ♠ K64  ♥ KQ  ♠ A109  ♠ AJ742	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North:  ♠ Q9  ♥ K10875  ♠ A52  ♠ KQJ	South:  ♠ AJ107  ♥ A32  ♠ KJ64  ♠ A9	West Pass AP 1. Stay	North 1NT 2♥	Pass	

Board: 295 Dealer: S Vul: Both HCP: 9	<ul><li>★ K96</li><li>♥ J953</li><li>◆ J65</li><li>★ A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 296 Dealer: N Vul: None HCP: 15	<ul><li>◆92</li><li>▼752</li><li>◆ AK76</li><li>◆ AKJ5</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 14	<ul><li>AQ53</li><li>KQ1082</li><li>4</li><li>QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 16	<ul><li>A862</li><li>♥ Q4</li><li>AQ7</li><li>A1076</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: None HCP: 13	<ul><li>★ A1076</li><li>★ AKQ105</li><li>★ 3</li><li>★ 1063</li></ul>	The opponents are silent.  Partner bids first.

Board: 295 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K96  ♥ J953  ♦ J65  ♣ A64	South:  ◆ J852  ▼ KQ4  ◆ AK10  ◆ QJ8	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 2NT AP  1. Stayman
Board: 296 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:	South:  ♠ A753  ♥ KQJ3  ♦ J85  ♠ Q4	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 297 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ AQ53  ♥ KQ1082  ♦ 4  ♣ QJ2	South:  ♣ J4  ♥ A65  ♠ AK1098  ♣ A108	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 3♠² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥
Board: 298 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ A862  ♥ Q4  ♠ AQ7  ♠ A1076	South:  ♠ K1053  ♥ 1076  ♠ KJ105  ♣ Q5	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠  AP  1. Stayman
Board: 299 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ A1076  ♥ AKQ105  ♦ 3  ♣ 1063	South:  ♠ KQ4  ♥ 42  ♠ AK972  ♣ A72	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN

Board: 295 Dealer: S Vul: Both HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: None HCP: 13	<ul><li>♠ A753</li><li>♥ KQJ3</li><li>◆ J85</li><li>♠ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: EW HCP: 16	<ul><li>J4</li><li>✓ A65</li><li>→ AK1098</li><li>♠ A108</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: Both HCP: 9	<ul><li>★ K1053</li><li>★ 1076</li><li>◆ KJ105</li><li>★ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ4</li><li>★ 42</li><li>★ AK972</li><li>★ A72</li></ul>	The opponents are silent. You bid first.

Board: 295 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K96  ♥ J953  ♦ J65  ♣ A64	South:  ◆ J852  ▼ KQ4  ◆ AK10  ◆ QJ8	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 2NT AP  1. Stayman
Board: 296 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:	South:  ♠ A753  ♥ KQJ3  ♦ J85  ♠ Q4	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 297 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ AQ53  ♥ KQ1082  ♦ 4  ♣ QJ2	South:  ♣ J4  ♥ A65  ♠ AK1098  ♣ A108	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 3♠² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥
Board: 298 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ A862  ♥ Q4  ♠ AQ7  ♠ A1076	South:  ♠ K1053  ♥ 1076  ♠ KJ105  ♣ Q5	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠  AP  1. Stayman
Board: 299 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ A1076  ♥ AKQ105  ♦ 3  ♣ 1063	South:  ♠ KQ4  ♥ 42  ♠ AK972  ♣ A72	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN

Board: 300 Dealer: N Vul: NS HCP: 16	<b>♣</b> KJ <b>♥</b> 1096 <b>♦</b> AK652 <b>♣</b> KQ9	The opponents are silent. You bid first.
Board: 301 Dealer: S Vul: None HCP: 14	<ul><li>★ AK52</li><li>★ AK82</li><li>★ 1032</li><li>★ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AQJ5</li><li>♥ Q932</li><li>♦ QJ4</li><li>♠ A10</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: EW HCP: 10	<ul><li>▶ J975</li><li>♥ AQ8</li><li>♦ K843</li><li>♠ 64</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 17	<ul><li>♣ QJ4</li><li>♥ AQ7</li><li>♦ AQ</li><li>♣ Q9643</li></ul>	The opponents are silent. You bid first.

Board: 300			West	North		
Dealer: N	North:	South:	_	1NT	Pass	
Vul: NS	<b>♦</b> KJ	<b>♦</b> A10643	Pass		Pass	
North HCP: 16	♥ 1096 ♦ AK652	<b>♥</b> AJ84 <b>♦</b> Q4	Pass	3NT	Pass	6NT
South HCP: 15	<b>VAR</b> 032 <b>♣</b> KQ9	• A4	AP			
Contract: 6N N	TIQ	2711	1. Stay			
			2. SM(	JLEN		
Board: 301	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> AK52	50un. <b>4</b> Q98		- ,		1NT
Vul: None	<b>♥</b> AK82	<b>♥</b> J5	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 14	<b>♦</b> 1032	<b>♦</b> AKQ74	Pass		AP	
South HCP: 15 Contract: 3N S	<b>♣</b> 53	♣ K102	1. Stay			
Contract. 31V B			J			
Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	<b>★</b> K964		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> Q932	<b>♥</b> A104	Pass	2 <b>y</b>	Pass	2NT
North HCP: 16 South HCP: 9	<b>♦</b> QJ4	<b>♦</b> 83	Pass	4♠	AP	
Contract: 4♠ N	♣ A10	<b>♣</b> Q732	1. Stay	man		
			West	North	East	South
Board: 303	North:	South:				1NT
Dealer: S Vul: EW	<b>♦</b> J975	♠ A1062	Pass	2 <b>♣</b> ¹	X	2 <b>Y</b>
North HCP: 10	♥ AQ8	♥ KJ93	Pass	3NT	Pass	4♠
South HCP: 16	♦ K843 <b>♣</b> 64	◆ A109 ◆ A5	AP			
Contract: 4♠ S	<del>2</del> 0 1	<b>4</b> 115	1. Stay	man		
Board: 304	North:	Couth	West	North	Fast	South
Dealer: N	North: ♠ QJ4	South: ♠ A985		1NT	Pass	
Vul: None	<b>♥</b> AQ7	♥ 852	Pass			2NT
North HCP: 17	♦ AQ	◆ 872	Pass		AP	<b>∠</b> 1 <b>1 1</b>
South HCP: 8 Contract: 3N N	<b>♣</b> Q9643	♣ KJ2	1. Stay		1 M	

Board: 300 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A10643</li><li>♥ AJ84</li><li>◆ Q4</li><li>▲ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q98</li><li>♥ J5</li><li>♦ AKQ74</li><li>♣ K102</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: NS HCP: 9	<ul><li>★ K964</li><li>★ A104</li><li>★ 83</li><li>★ Q732</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: EW HCP: 16	<ul><li>★ A1062</li><li>★ KJ93</li><li>★ A109</li><li>★ A5</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 304 Dealer: N Vul: None HCP: 8	<ul><li>▲ A985</li><li>♥ 852</li><li>◆ 872</li><li>◆ KJ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 300			West	North		
Dealer: N	North:	South:	_	1NT	Pass	
Vul: NS	<b>♦</b> KJ	<b>♦</b> A10643	Pass		Pass	
North HCP: 16	♥ 1096 ♦ AK652	<b>♥</b> AJ84 <b>♦</b> Q4	Pass	3NT	Pass	6NT
South HCP: 15	<b>VAR</b> 032 <b>♣</b> KQ9	• A4	AP			
Contract: 6N N	TIQ	2711	1. Stay			
			2. SM(	JLEN		
Board: 301	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> AK52	50un. <b>4</b> Q98		- ,		1NT
Vul: None	<b>♥</b> AK82	<b>♥</b> J5	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 14	<b>♦</b> 1032	<b>♦</b> AKQ74	Pass		AP	
South HCP: 15 Contract: 3N S	<b>♣</b> 53	♣ K102	1. Stay			
Contract. 31V B			J			
Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	<b>★</b> K964		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> Q932	<b>♥</b> A104	Pass	2 <b>y</b>	Pass	2NT
North HCP: 16 South HCP: 9	<b>♦</b> QJ4	<b>♦</b> 83	Pass	4♠	AP	
Contract: 4♠ N	♣ A10	<b>♣</b> Q732	1. Stay	man		
			West	North	East	South
Board: 303	North:	South:				1NT
Dealer: S Vul: EW	<b>♦</b> J975	♠ A1062	Pass	2 <b>♣</b> ¹	X	2 <b>Y</b>
North HCP: 10	♥ AQ8	♥ KJ93	Pass	3NT	Pass	4♠
South HCP: 16	♦ K843 <b>♣</b> 64	◆ A109 ◆ A5	AP			
Contract: 4♠ S	<del>2</del> 0 1	<b>4</b> 115	1. Stay	man		
Board: 304	North:	Couth	West	North	Fast	South
Dealer: N	North: ♠ QJ4	South: ♠ A985		1NT	Pass	
Vul: None	<b>♥</b> AQ7	♥ 852	Pass			2NT
North HCP: 17	♦ AQ	◆ 872	Pass		AP	<b>∠</b> 1 <b>1 1</b>
South HCP: 8 Contract: 3N N	<b>♣</b> Q9643	♣ KJ2	1. Stay		1 M	

Board: 305 Dealer: S Vul: NS HCP: 8	<ul><li>◆9873</li><li>▼ A1083</li><li>◆985</li><li>◆ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: EW HCP: 16	<ul><li>1086</li><li>✓ AK8</li><li>✓ KQ97</li><li>△ A86</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQJ73</li><li>♥ QJ106</li><li>◆ 32</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 16	<ul><li>♠ A7</li><li>♥ 1096</li><li>♦ Q43</li><li>♠ AKQJ9</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ103</li><li>★ AK86</li><li>★ 43</li><li>★ Q84</li></ul>	The opponents are silent.  Partner bids first.

Board: 305 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:	South:  ♠ AK2  ♥ 94  ♠ AK62  ♠ K865	Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT
Board: 306 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:	South:  ♠ AJ93  ♥ 652  ♠ 842  ♠ K75	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 307 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ KQJ73  ♥ QJ106  ♦ 32  ♣ J9	South:  ♠ A5  ♥ K73  ♠ A10865  ♠ KQ2	Pass Pass AP 1. Stay		Pass	1NT
Board: 308 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♠ A7  ▼ 1096  • Q43  ♠ AKQJ9	South:	Pass Pass 1. Stay	3♣	Pass	
Board: 309 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ KQ103  ✔ AK86  ♠ 43  ♣ Q84	South:  ♠ A52  ♥ J42  ♦ K109  ♠ AKJ6	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT

Board: 305 Dealer: S Vul: NS HCP: 17	<ul><li>♠ AK2</li><li>♥ 94</li><li>♦ AK62</li><li>♠ K865</li></ul>	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: EW HCP: 8	<ul><li>▲ AJ93</li><li>♥ 652</li><li>◆ 842</li><li>♣ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 16	<ul><li>A5</li><li>✓ K73</li><li>✓ A10865</li><li>✓ KQ2</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 8	<ul><li>◆ 986</li><li>♥ A754</li><li>◆ KJ5</li><li>◆ 865</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: Both HCP: 16	<ul><li>A52</li><li>✓ J42</li><li>✓ K109</li><li>AKJ6</li></ul>	The opponents are silent. You bid first.

Board: 305 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:	South:  ♠ AK2  ♥ 94  ♠ AK62  ♠ K865	Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT
Board: 306 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:	South:  ♠ AJ93  ♥ 652  ♠ 842  ♠ K75	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 307 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ KQJ73  ♥ QJ106  ♦ 32  ♣ J9	South:  ♠ A5  ♥ K73  ♠ A10865  ♠ KQ2	Pass Pass AP 1. Stay		Pass	1NT
Board: 308 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♠ A7  ▼ 1096  • Q43  ♠ AKQJ9	South:	Pass Pass 1. Stay	3♣	Pass	
Board: 309 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ KQ103  ✔ AK86  ♠ 43  ♣ Q84	South:  ♠ A52  ♥ J42  ♦ K109  ♠ AKJ6	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT

Board: 310 Dealer: N Vul: None HCP: 15	<ul><li>♠ A7</li><li>♥ AJ42</li><li>♠ Q76</li><li>♠ A1053</li></ul>	The opponents are silent.  You bid first.
Board: 311 Dealer: S Vul: EW HCP: 14	<ul><li>♣ 974</li><li>♥ AKJ8</li><li>♦ A7</li><li>♣ Q943</li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 16	<ul><li>▲ AJ52</li><li>▼ A854</li><li>◆ 98</li><li>▲ AK9</li></ul>	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 17	<ul><li>AJ63</li><li>♥ Q104</li><li>AQ5</li><li>A85</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ6</li><li>▼ AK6</li><li>◆ K9852</li><li>◆ 95</li></ul>	The opponents are silent. You bid first.

Board: 310 Dealer: N Vul: None North HCP: 15 South HCP: 10	North:  ♣ A7  ♥ AJ42  ♦ Q76  ♣ A1053	South:  ♠ Q932  ♥ K65  ♦ K93  ♠ Q96	Pass AP	North 1NT 2♥	Pass	
Contract: 3N N  Board: 311  Dealer: S  Vul: EW  North HCP: 14  South HCP: 16  Contract: 4♥ S	North:  ◆ 974  ▼ AKJ8  ◆ A7  ◆ Q943	South:  ♣ AK  ♥ Q752  ♠ KJ3  ♣ K875	1. Stay West Pass Pass 1. Stay	North 2♣¹ 4♥	East Pass AP	1NT
Board: 312 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AJ52  ♥ A854  ♦ 98  ♠ AK9	South:  ♠ KQ74  ♥ KJ96  ♠ Q75  ♠ Q10	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: NS North HCP: 17 South HCP: 16 Contract: 6N S	North:  ♠ AJ63  ♥ Q104  ♠ AQ5  ♠ A85	South:  ♠ K82  ♥ A95  ♠ K72  ♣ KQJ3	West Pass Pass 1. Stay	North  2♣¹ 6NT man	East Pass AP	1NT
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ KQ6  ♥ AK6  ♠ K9852  ♣ 95	South:  ♠ 1082  ♥ Q432  ♠ A  ♣ KQJ84	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 310 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q932</li><li>♥ K65</li><li>◆ K93</li><li>♣ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 311 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK</li><li>♥ Q752</li><li>♦ KJ3</li><li>♠ K875</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ74</li><li>★ KJ96</li><li>◆ Q75</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 16	<ul><li>★ K82</li><li>★ A95</li><li>★ K72</li><li>★ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: Both HCP: 12	<ul><li>1082</li><li>✓ Q432</li><li>✓ A</li><li>✓ KQJ84</li></ul>	The opponents are silent.  Partner bids first.

Board: 310 Dealer: N Vul: None North HCP: 15 South HCP: 10	North:  ♣ A7  ♥ AJ42  ♦ Q76  ♣ A1053	South:  ♠ Q932  ♥ K65  ♦ K93  ♠ Q96	Pass AP	North 1NT 2♥	Pass	
Contract: 3N N  Board: 311  Dealer: S  Vul: EW  North HCP: 14  South HCP: 16  Contract: 4♥ S	North:  ◆ 974  ▼ AKJ8  ◆ A7  ◆ Q943	South:  ♣ AK  ♥ Q752  ♠ KJ3  ♣ K875	1. Stay West Pass Pass 1. Stay	North 2♣¹ 4♥	East Pass AP	1NT
Board: 312 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AJ52  ♥ A854  ♦ 98  ♠ AK9	South:  ♠ KQ74  ♥ KJ96  ♠ Q75  ♠ Q10	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: NS North HCP: 17 South HCP: 16 Contract: 6N S	North:  ♠ AJ63  ♥ Q104  ♠ AQ5  ♠ A85	South:  ♠ K82  ♥ A95  ♠ K72  ♣ KQJ3	West Pass Pass 1. Stay	North  2♣¹ 6NT man	East Pass AP	1NT
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ KQ6  ♥ AK6  ♠ K9852  ♣ 95	South:  ♠ 1082  ♥ Q432  ♠ A  ♣ KQJ84	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 315 Dealer: S Vul: None HCP: 15	<ul><li>AK86</li><li>▼ 1042</li><li>◆ A1097</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: N Vul: NS HCP: 15	<ul><li>★86</li><li>★ AKJ54</li><li>★ K104</li><li>★ KJ6</li></ul>	The opponents are silent.  You bid first.
Board: 317 Dealer: S Vul: EW HCP: 14	<ul><li>▲ A64</li><li>♥ J1043</li><li>◆ AK8</li><li>▲ Q98</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 17	<ul><li>▲ A63</li><li>♥ AJ8</li><li>◆ KQJ</li><li>▲ Q1098</li></ul>	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: NS HCP: 13	<ul><li>AQ98</li><li>✓ J105</li><li>✓ KQ94</li><li>✓ J9</li></ul>	The opponents are silent.  Partner bids first.

Board: 315 Dealer: S Vul: None North HCP: 15 South HCP: 15	North:  ♠ AK86  ♥ 1042  ♠ A1097  ♠ A2	South:  ♠ Q542  ♥ AQ  ♠ Q83  ♠ KQ43	West Pass Pass 1. Stay	North  2♣¹ 7♠ man	East Pass AP	1NT
Contract: 7♠ S  Board: 316  Dealer: N  Vul: NS  North HCP: 15  South HCP: 15  Contract: 6N N	North:  ◆ 86  ▼ AKJ54  ◆ K104  ◆ KJ6	South:  ♠ AQJ5  ♥ 972  ♠ Q65  ♠ AQ5	Ž	North 1NT 2♥	Pass	
Board: 317 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ A64  ♥ J1043  ♠ AK8  ♠ Q98	South:  ♠ KJ82  ♥ AK  ♦ J62  ♣ A1063	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A63  ♥ AJ8  ♠ KQJ  ♠ Q1098	South:  ♣ J1082  ♥ KQ52  ♣ A62  ♣ J2	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 319 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ98  ♥ J105  ♠ KQ94  ♣ J9	South:  ♠ KJ3  ♥ KQ43  ♦ J1083  ♣ AQ	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 315 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q542</li><li>♥ AQ</li><li>◆ Q83</li><li>◆ KQ43</li></ul>	The opponents are silent. You bid first.
Board: 316 Dealer: N Vul: NS HCP: 15	<ul><li>AQJ5</li><li>♥ 972</li><li>Q65</li><li>AQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ82</li><li>★ AK</li><li>◆ J62</li><li>◆ A1063</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: None HCP: 11	<ul><li>J1082</li><li>KQ52</li><li>A62</li><li>J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: NS HCP: 16	<b>♦</b> KJ3 <b>♥</b> KQ43 <b>♦</b> J1083 <b>♣</b> AQ	The opponents are silent. You bid first.

Board: 315 Dealer: S Vul: None North HCP: 15 South HCP: 15	North:  ♠ AK86  ♥ 1042  ♠ A1097  ♠ A2	South:  ♠ Q542  ♥ AQ  ♠ Q83  ♠ KQ43	West Pass Pass 1. Stay	North  2♣¹ 7♠ man	East Pass AP	1NT
Contract: 7♠ S  Board: 316  Dealer: N  Vul: NS  North HCP: 15  South HCP: 15  Contract: 6N N	North:  ◆ 86  ▼ AKJ54  ◆ K104  ◆ KJ6	South:  ♠ AQJ5  ♥ 972  ♠ Q65  ♠ AQ5	Ž	North 1NT 2♥	Pass	
Board: 317 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ A64  ♥ J1043  ♠ AK8  ♠ Q98	South:  ♠ KJ82  ♥ AK  ♦ J62  ♣ A1063	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A63  ♥ AJ8  ♠ KQJ  ♠ Q1098	South:  ♣ J1082  ♥ KQ52  ♣ A62  ♣ J2	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 319 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ98  ♥ J105  ♠ KQ94  ♣ J9	South:  ♠ KJ3  ♥ KQ43  ♦ J1083  ♣ AQ	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 320 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK83</li><li>♥ KJ</li><li>♦ K8762</li><li>♠ J6</li></ul>	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ3</li><li>▼ 10942</li><li>◆ 2</li><li>◆ AQ743</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ7</li><li>♥ 954</li><li>♦ K6</li><li>♣ AKQ52</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: None HCP: 8	<ul><li>1062</li><li>✓ QJ72</li><li>✓ J102</li><li>✓ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: None HCP: 16	<ul><li>★ AKQ</li><li>▼ AJ7</li><li>◆ 1063</li><li>◆ Q1043</li></ul>	The opponents are silent. You bid first.

Board: 320 Dealer: N Vul: EW North HCP: 15	North: ♠ AK83 ♥ KJ	South:  ♠ Q952  ▼ AQ943	West Pass	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
South HCP: 16 Contract: 6♠ N	◆ K8762 ◆ J6	◆ A9 ◆ A5	AP 1. Stay	man		
Board: 321 Dealer: S	North: ♠ KJ3	South: ♠ AQ9	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>▼</b> 10942	<b>♥</b> AJ5	Pass	2 <b>♣</b> ¹	Pass	2•
South HCP: 15	<b>♦</b> 2	◆ A543	Pass	3NT	AP	
Contract: 3N S	♣ AQ743	<b>♣</b> 862	1. Stay	man		
Board: 322	North:	South:	West	North		
Dealer: N	AQJ7	<b>♦</b> A1096		1NT	Pass	
Vul: NS North HCP: 15	<b>y</b> 954	<b>♥</b> AKJ102	Pass	2•	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	<b>♦</b> K6	<b>♦</b> 75	Pass	4♥	AP	
Contract: 4♥ N	♣ AKQ52	<b>♣</b> J10	1. Stay 2. SM(			
Board: 323 Dealer: S	North: <b>♠</b> 1062	South: ♠ A87	West	North	East	South 1NT
Vul: None	♥ QJ72	<b>¥</b> K9	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8	◆ J102	◆ A763	Pass	2NT	AP	
South HCP: 15 Contract: 2N S	♣ KJ6	♣ A432	1. Stay	man		
Board: 324	NIordia	C and a	West	North	Fast	South
Dealer: N	North: ♠ AKQ	South: <b>♠</b> J864	77 031	1NT	Pass	
Vul: None	♥ AJ7	♥ 942	Pass	2•		3NT
North HCP: 16 South HCP: 14	<b>◆</b> 1063	♦ AKJ9	AP		2 400	2111
Contract: 3N N	<b>♣</b> Q1043	<b>♣</b> AJ	1. Stay	man		

Board: 320				
	Dealer: N Vul: EW	<b>♥</b> AQ943 <b>♦</b> A9	The opponents are silent.  Partner bids first.	
Board: 321	Dealer: S Vul: Both	<ul><li>✓ AJ5</li><li>◆ A543</li></ul>	The opponents are silent. You bid first.	
Board: 322	Dealer: N Vul: NS	<ul><li>★ AKJ102</li><li>★ 75</li></ul>	The opponents are silent.  Partner bids first.	
Board: 323	Dealer: S Vul: None	<ul><li>★ K9</li><li>★ A763</li></ul>	The opponents are silent. You bid first.	
Board: 324 Dealer: N  Vul: None HCP: 14	Dealer: N Vul: None	♥ 942 ♦ AKJ9	The opponents are silent.  Partner bids first.	

Board: 320 Dealer: N Vul: EW North HCP: 15	North: ♠ AK83 ♥ KJ	South:  ♠ Q952  ▼ AQ943	West Pass	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
South HCP: 16 Contract: 6♠ N	◆ K8762 ◆ J6	◆ A9 ◆ A5	AP 1. Stay	man		
Board: 321 Dealer: S	North: ♠ KJ3	South: ♠ AQ9	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>▼</b> 10942	<b>♥</b> AJ5	Pass	2 <b>♣</b> ¹	Pass	2•
South HCP: 15	<b>♦</b> 2	◆ A543	Pass	3NT	AP	
Contract: 3N S	♣ AQ743	<b>♣</b> 862	1. Stay	man		
Board: 322	North:	South:	West	North		
Dealer: N	AQJ7	<b>♦</b> A1096		1NT	Pass	
Vul: NS North HCP: 15	<b>y</b> 954	<b>♥</b> AKJ102	Pass	2•	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	<b>♦</b> K6	<b>♦</b> 75	Pass	4♥	AP	
Contract: 4♥ N	♣ AKQ52	<b>♣</b> J10	1. Stay 2. SM(			
Board: 323 Dealer: S	North: <b>♠</b> 1062	South: ♠ A87	West	North	East	South 1NT
Vul: None	♥ QJ72	<b>¥</b> K9	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8	◆ J102	◆ A763	Pass	2NT	AP	
South HCP: 15 Contract: 2N S	♣ KJ6	♣ A432	1. Stay	man		
Board: 324	NIordia	C and a	West	North	Fast	South
Dealer: N	North: ♠ AKQ	South: <b>♠</b> J864	77 031	1NT	Pass	
Vul: None	♥ AJ7	♥ 942	Pass	2•		3NT
North HCP: 16 South HCP: 14	<b>◆</b> 1063	♦ AKJ9	AP		2 400	2111
Contract: 3N N	<b>♣</b> Q1043	<b>♣</b> AJ	1. Stay	man		

Board: 325	The opponents are silent.  Partner bids first.
HCP: 11 ♣ A643  Board: 326 ♠ A75  Dealer: N ♥ AKJ5  Vul: Both ♠ K52  HCP: 15 ♠ 984	The opponents are silent.  You bid first.
Board: 327	The opponents are silent.  Partner bids first.
Board: 328	The opponents are silent. You bid first.
Board: 329	The opponents are silent.  Partner bids first.

Board: 325 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ J1083  ♥ KJ2  ♠ Q2  ♣ A643	South:  ♠ KQ95  ♥ A654  ♠ A75  ♣ K8	West North East South 1NT  Pass 2♣¹ Pass 2▼  Pass 3NT Pass 4♣  AP  1. Stayman
Board: 326 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A75  ♥ AKJ5  ♠ K52  ♣ 984	South:  ♠ QJ42  ♥ Q73  • 73  ♣ AK75	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman
Board: 327 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♣ N	North:  ♠ Q92  ♥ AJ53  ←—  ♣ AQ10832	South:  ♠ AJ6  ♥ Q9  ♠ AK73  ♣ J976	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 3♣ Pass 3NT  Pass 4♣ Pass 4♣²  Pass 4NT³ Pass 5♠  Pass 6♣ AP  1. Stayman  2. Cue bid, a ♦ stopper  3. Blackwood 0314, for ♣
Board: 328 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ KJ5  ▼ 1092  ♠ AK864  ♣ A6	South:  ♠ A1087  ♥ A865  ♠ Q10  ♣ 853	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 2NT  AP  1. Stayman
Board: 329 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ QJ82  ♥ AK102  ♠ 83  ♣ Q83	South:  ♠ AK10  ♥ 643  ♠ AKQJ6  ♣ 76	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman

Board: 325 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ95</li><li>★ A654</li><li>★ A75</li><li>★ K8</li></ul>	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ42</li><li>♥ Q73</li><li>♦ 73</li><li>♣ AK75</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ6</li><li>♥ Q9</li><li>◆ AK73</li><li>♣ J976</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 10	<ul><li>★ A1087</li><li>★ A865</li><li>◆ Q10</li><li>★ 853</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 17	<ul><li>★ AK10</li><li>★ 643</li><li>★ AKQJ6</li><li>★ 76</li></ul>	The opponents are silent. You bid first.

Board: 325 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ J1083  ♥ KJ2  ♠ Q2  ♣ A643	South:  ♠ KQ95  ♥ A654  ♠ A75  ♣ K8	West North East South 1NT  Pass 2♣¹ Pass 2▼  Pass 3NT Pass 4♣  AP  1. Stayman
Board: 326 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A75  ♥ AKJ5  ♠ K52  ♣ 984	South:  ♠ QJ42  ♥ Q73  • 73  ♣ AK75	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman
Board: 327 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♣ N	North:  ♠ Q92  ♥ AJ53  ←—  ♣ AQ10832	South:  ♠ AJ6  ♥ Q9  ♠ AK73  ♣ J976	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 3♣ Pass 3NT  Pass 4♣ Pass 4♣²  Pass 4NT³ Pass 5♠  Pass 6♣ AP  1. Stayman  2. Cue bid, a ♦ stopper  3. Blackwood 0314, for ♣
Board: 328 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ KJ5  ▼ 1092  ♠ AK864  ♣ A6	South:  ♠ A1087  ♥ A865  ♠ Q10  ♣ 853	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 2NT  AP  1. Stayman
Board: 329 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ QJ82  ♥ AK102  ♠ 83  ♣ Q83	South:  ♠ AK10  ♥ 643  ♠ AKQJ6  ♣ 76	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman

Board: 330 Dealer: N Vul: NS HCP: 15	<ul><li>◆ 963</li><li>♥ A754</li><li>◆ K6</li><li>◆ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 331 Dealer: S Vul: EW HCP: 18	<ul><li>♠ AKJ6</li><li>♥ QJ94</li><li>♦ 5</li><li>♠ AK74</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: N Vul: Both HCP: 15	♠ KJ3 ♥ AQ103 ♠ K103 ♠ Q82	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: NS HCP: 15	<ul><li>★ K9653</li><li>★ A942</li><li>★ AJ9</li><li>★ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK2</li><li>♥ A52</li><li>♦ 72</li><li>♠ AJ753</li></ul>	The opponents are silent. You bid first.

Board: 330 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \(\frac{1}{2}\) N	North:	South:  ♠ AJ1085  ♥ QJ63  ♠ QJ  ♣ 94	West Pass AP 1. Stay	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Board: 331 Dealer: S Vul: EW North HCP: 18 South HCP: 16 Contract: 6N S	North:  ♠ AKJ6  ♥ QJ94  ♦ 5  ♠ AK74	South:  ♠ Q103  ♥ AK2  ♠ AK62  ♠ 865	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	1NT 2♦
Board: 332 Dealer: N Vul: Both North HCP: 15 South HCP: 17 Contract: 7♥ N	North:  ♠ KJ3  ▼ AQ103  ♠ K103  ♠ Q82	South:  ♠ A1094  ♥ J954  ♠ AJ6  ♠ AK	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 333 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6♥ S	North:  ♠ K9653  ▼ A942  ♠ AJ9  ♠ K	South:  ♠ AJ4  ♥ QJ63  ♠ Q4  ♠ AQ93	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 334 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK2  ♥ A52  ♠ 72  ♠ AJ753	South:  ♠ Q1083  ♥ J1063  ♠ AK63  ♣ 10	West Pass AP 1. Stay	North 1NT 2♦ man	Pass	

Board: 330 Dealer: N Vul: NS HCP: 11	<ul><li>AJ1085</li><li>♥ QJ63</li><li>◆ QJ</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 331 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q103</li><li>♥ AK2</li><li>♦ AK62</li><li>♣ 865</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: Both HCP: 17	<ul><li>★ A1094</li><li>♥ J954</li><li>◆ AJ6</li><li>◆ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ4</li><li>♥ QJ63</li><li>◆ Q4</li><li>▲ AQ93</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: EW HCP: 10	◆ Q1083 ▼ J1063 ◆ AK63 ◆ 10	The opponents are silent.  Partner bids first.

Board: 330 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \(\frac{1}{2}\) N	North:	South:  ♠ AJ1085  ♥ QJ63  ♠ QJ  ♣ 94	West Pass AP 1. Stay	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Board: 331 Dealer: S Vul: EW North HCP: 18 South HCP: 16 Contract: 6N S	North:  ♠ AKJ6  ♥ QJ94  ♦ 5  ♠ AK74	South:  ♠ Q103  ♥ AK2  ♠ AK62  ♠ 865	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	1NT 2♦
Board: 332 Dealer: N Vul: Both North HCP: 15 South HCP: 17 Contract: 7♥ N	North:  ♠ KJ3  ▼ AQ103  ♠ K103  ♠ Q82	South:  ♠ A1094  ♥ J954  ♠ AJ6  ♠ AK	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 333 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6♥ S	North:  ♠ K9653  ▼ A942  ♠ AJ9  ♠ K	South:  ♠ AJ4  ♥ QJ63  ♠ Q4  ♠ AQ93	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 334 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK2  ♥ A52  ♠ 72  ♠ AJ753	South:  ♠ Q1083  ♥ J1063  ♠ AK63  ♣ 10	West Pass AP 1. Stay	North 1NT 2♦ man	Pass	

Board: 335 Dealer: S Vul: Both HCP: 10	♦ 8732 ♥ K1087 ♦ K2 ♣ A103	East Bids 3♦ if possible.  Partner bids first.
Board: 336 Dealer: N Vul: None HCP: 15	<ul><li>★ K8</li><li>★ A92</li><li>★ Q973</li><li>★ AQ98</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 10	<ul><li>AQ432</li><li>♥ Q1082</li><li>Q63</li><li>4</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 16	<ul><li>★ AKQ</li><li>♥ Q74</li><li>◆ K1087</li><li>◆ Q92</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: None HCP: 13	<ul><li>♠ 963</li><li>♥ AQ53</li><li>♦ KQ103</li><li>♠ Q5</li></ul>	The opponents are silent.  Partner bids first.

Board: 335	North:	South:	West	North	East	South 1NT
Dealer: S	<b>★</b> 8732	♠ AK10	Pass	2 <b>♣</b> ¹	3♦	X
Vul: Both North HCP: 10	<b>♥</b> K1087	<b>♥</b> AQ42	Pass	3♥	Pass	<b>4</b> ♦ <sup>2</sup>
South HCP: 16	♦ K2	<b>♦</b> 95	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	♣ A103	<b>♣</b> K984	1. Stay	man		
			2. limit	raise or	better	in 💙
Board: 336	NI outla	South:	West	North	Fast	South
Dealer: N	North: ♠ K8	Soum:	***************************************	1NT	Pass	
Vul: None	♥ A92	<b>♥</b> J73	Pass	2•		3NT
North HCP: 15	♦ Q973	♦ A542	AP	<b>∠ ∨</b>	1 455	5111
South HCP: 10 Contract: 3N N	<b>♣</b> AQ98	<b>♣</b> 64	1. Stay	man		
Conduct. 31 v 1 v			Ž			
			West	North	East	South
Board: 337	North:	South:				1NT
Dealer: S Vul: EW	<b>♦</b> AQ432	<b>♠</b> J10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 10	<b>♥</b> Q1082	<b>♥</b> A5	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 15	♦ Q63	♦ A1085	AP			
Contract: 3N S	<b>♣</b> 4	♣ KQJ85	1. Stay	man		
			2. SM0	OLEN		
Board: 338	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AKQ	<b>♠</b> 10642		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q74	<b>♥</b> KJ6	Pass	2•		2NT
North HCP: 16 South HCP: 8	♦ K1087	♦ A92	AP			
Contract: 2N N	<b>♣</b> Q92	<b>♣</b> 1083	1. Stay	man		
Board: 339	North:	South:	West	North	East	South
Dealer: S	Notui. <b>♦</b> 963	Souii. ♠ KQJ2				1NT
Vul: None	♥ AQ53	♥ 87	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 13	◆ KQ103	♦ A94	Pass		AP	
South HCP: 17 Contract: 3N S	<b>♣</b> Q5	♣ AK108	1. Stay			

Board: 335 Dealer: S Vul: Both HCP: 16	<ul><li>AK10</li><li>✓ AQ42</li><li>✓ 95</li><li>✓ K984</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 336 Dealer: N Vul: None HCP: 10	<ul><li>▲ AJ106</li><li>▼ J73</li><li>◆ A542</li><li>▲ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 15	<ul><li>♣ J10</li><li>♥ A5</li><li>♦ A1085</li><li>♣ KQJ85</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 8	<ul><li>★ 10642</li><li>★ KJ6</li><li>★ A92</li><li>★ 1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: None HCP: 17	<ul><li>★ KQJ2</li><li>▼ 87</li><li>◆ A94</li><li>◆ AK108</li></ul>	The opponents are silent. You bid first.

Board: 335	North:	South:	West	North	East	South 1NT
Dealer: S	<b>★</b> 8732	♠ AK10	Pass	2 <b>♣</b> ¹	3♦	X
Vul: Both North HCP: 10	<b>♥</b> K1087	<b>♥</b> AQ42	Pass	3♥	Pass	<b>4</b> ♦ <sup>2</sup>
South HCP: 16	♦ K2	<b>♦</b> 95	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	♣ A103	<b>♣</b> K984	1. Stay	man		
			2. limit	raise or	better	in 💙
Board: 336	NI outla	South:	West	North	Fast	South
Dealer: N	North: ♠ K8	Soum:	***************************************	1NT	Pass	
Vul: None	♥ A92	<b>♥</b> J73	Pass	2•		3NT
North HCP: 15	♦ Q973	♦ A542	AP	<b>∠ ∨</b>	1 455	5111
South HCP: 10 Contract: 3N N	<b>♣</b> AQ98	<b>♣</b> 64	1. Stay	man		
Conduct. 31 v 1 v			Ž			
			West	North	East	South
Board: 337	North:	South:				1NT
Dealer: S Vul: EW	<b>♦</b> AQ432	<b>♠</b> J10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 10	<b>♥</b> Q1082	<b>♥</b> A5	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 15	♦ Q63	♦ A1085	AP			
Contract: 3N S	<b>♣</b> 4	♣ KQJ85	1. Stay	man		
			2. SM0	OLEN		
Board: 338	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AKQ	<b>♠</b> 10642		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q74	<b>♥</b> KJ6	Pass	2•		2NT
North HCP: 16 South HCP: 8	♦ K1087	♦ A92	AP			
Contract: 2N N	<b>♣</b> Q92	<b>♣</b> 1083	1. Stay	man		
Board: 339	North:	South:	West	North	East	South
Dealer: S	Notui. <b>♦</b> 963	Souii. ♠ KQJ2				1NT
Vul: None	♥ AQ53	♥ 87	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 13	◆ KQ103	♦ A94	Pass		AP	
South HCP: 17 Contract: 3N S	<b>♣</b> Q5	♣ AK108	1. Stay			

Board: 340 Dealer: N Vul: None HCP: 17	<ul><li>★ AK10</li><li>▼ AJ3</li><li>◆ Q984</li><li>◆ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 12	<ul><li>◆986</li><li>♥ KQJ3</li><li>◆ A32</li><li>◆ Q83</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A94</li><li>♥ KQ97</li><li>◆ A3</li><li>▲ Q842</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  You bid first.
Board: 343 Dealer: S Vul: None HCP: 12	<ul><li>★ AK9</li><li>▼ J1072</li><li>◆ 83</li><li>◆ KJ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: NS HCP: 15	<ul><li>★84</li><li>★ A1075</li><li>★ KJ9</li><li>★ AK104</li></ul>	The opponents are silent. You bid first.

Board: 340 Dealer: N Vul: None	North: ♠ AK10	South: ♠ 952	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> AJ3	<b>♥</b> KQ76	Pass	2•	Pass	2NT
South HCP: 9	<b>♦</b> Q984 <b>♣</b> QJ8	◆ 73 ◆ A1074	Pass		AP	
Contract: 3N N	± Q30	<b>₹</b> 111074	1. Stayı	man		
Board: 341	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 986	♦ AK2				1NT
Vul: NS North HCP: 12	<b>♥</b> KQJ3	<b>♥</b> 982	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ A32	◆ KQ98	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> ()83 <b>♣</b> △42		1. Stayı	man		
			West	North	East	South
Board: 342	27.4	~ .1		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ A94	South: ♠ Q873	$2NT^2$	Pass	3♦	3♥
Vul: EW	<b>¥</b> A94 <b>∀</b> KQ97	♥ A10643	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 15 South HCP: 10	♦ A3	♦ KJ5	AP			
Contract: 4 S	<b>♣</b> Q842	<b>♣</b> 10	1. Stay			
				sual 2N7		
			3. limit :	raise or	better	in ▼
Board: 343	North:	South:	West	North	East	
Dealer: S	♠ AK9	<b>♠</b> J87	_	1	_	1NT
Vul: None North HCP: 12	♥ J1072	♥ AQ5	Pass	2♣¹	Pass	2♦
South HCP: 15	♦ 83 <b>♣</b> KJ63	♦ KJ65 ♣ A84	Pass	3NT	AP	
Contract: 3N S	<b>₹ 1</b> 303	<b>₹</b> A0 <del>1</del>	1. Stay	man		
Board: 344	<b>3</b> .1 .4	G 4	West	North	Fact	South
Dealer: N	North: ♠ 84	South: <b>♦</b> 9532	west	1NT	Pass	
Vul: NS	<b>№</b> 84 <b>♥</b> A1075	<b>♥</b> 9532 <b>♥</b> K843	Pass	2 <b>Y</b>	Pass	
North HCP: 15	◆ KJ9	• A43	AP	<b>∠</b> ₹	1 ass	J 🔻
South HCP: 8 Contract: 3♥ N	♣ AK104	<b>♣</b> J7	1. Stay	man		

Board: 340 Dealer: N Vul: None HCP: 9	<ul><li>♦ 952</li><li>♥ KQ76</li><li>♦ 73</li><li>♦ A1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK2</li><li>♥ 982</li><li>♠ KQ98</li><li>♠ A42</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: EW HCP: 10	<ul><li>♠ Q873</li><li>♥ A10643</li><li>♦ KJ5</li><li>♠ 10</li></ul>	West Bids 2NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 343 Dealer: S Vul: None HCP: 15	<ul><li>▲ J87</li><li>✓ AQ5</li><li>◆ KJ65</li><li>▲ A84</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: NS HCP: 8	<ul><li>♦ 9532</li><li>♥ K843</li><li>♦ A43</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.

Board: 340 Dealer: N Vul: None	North: ♠ AK10	South: ♠ 952	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> AJ3	<b>♥</b> KQ76	Pass	2•	Pass	2NT
South HCP: 9	<b>♦</b> Q984 <b>♣</b> QJ8	◆ 73 ◆ A1074	Pass		AP	
Contract: 3N N	± Q30	<b>₹</b> 111074	1. Stayı	man		
Board: 341	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 986	♦ AK2				1NT
Vul: NS North HCP: 12	<b>♥</b> KQJ3	<b>♥</b> 982	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ A32	◆ KQ98	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> ()83 <b>♣</b> △42		1. Stayı	man		
			West	North	East	South
Board: 342	27.4	~ .1		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ A94	South: ♠ Q873	$2NT^2$	Pass	3♦	3♥
Vul: EW	<b>¥</b> A94 <b>∀</b> KQ97	♥ A10643	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 15 South HCP: 10	♦ A3	♦ KJ5	AP			
Contract: 4 S	<b>♣</b> Q842	<b>♣</b> 10	1. Stay			
				sual 2N7		
			3. limit :	raise or	better	in ▼
Board: 343	North:	South:	West	North	East	
Dealer: S	♠ AK9	<b>♠</b> J87	_	1	_	1NT
Vul: None North HCP: 12	♥ J1072	♥ AQ5	Pass	2♣¹	Pass	2♦
South HCP: 15	♦ 83 <b>♣</b> KJ63	♦ KJ65 ♣ A84	Pass	3NT	AP	
Contract: 3N S	<b>₹ 1</b> 303	<b>₹</b> A0 <del>1</del>	1. Stay	man		
Board: 344	<b>3</b> .1 .4	G 4	West	North	Fact	South
Dealer: N	North: ♠ 84	South: <b>♦</b> 9532	west	1NT	Pass	
Vul: NS	<b>№</b> 84 <b>♥</b> A1075	<b>♥</b> 9532 <b>♥</b> K843	Pass	2 <b>Y</b>	Pass	
North HCP: 15	◆ KJ9	• A43	AP	<b>∠</b> ₹	1 ass	J 🔻
South HCP: 8 Contract: 3♥ N	♣ AK104	<b>♣</b> J7	1. Stay	man		

Board: 345 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ107</li><li>▼ A32</li><li>◆ K95</li><li>▲ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 346 Dealer: N Vul: Both HCP: 15	<ul><li>A5</li><li>✓ A87</li><li>◆ A73</li><li>◆ K5432</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: NS HCP: 11	<ul><li>AQ43</li><li>✓ A6532</li><li>✓ J93</li><li>✓ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: N Vul: EW HCP: 17	<ul><li>★KJ10</li><li>♥QJ10</li><li>★K5</li><li>★AK943</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: Both HCP: 14	<ul><li>★ K32</li><li>▼ J943</li><li>◆ A3</li><li>◆ AQ42</li></ul>	The opponents are silent.  Partner bids first.

Board: 345 Dealer: S Vul: EW	North: ♠ AJ107	South: ♠ Q543		North		1NT	
North HCP: 16	<b>♥</b> A32	<b>∀</b> KQ	Pass		Pass	2♠	
South HCP: 15	♦ K95 <b>♣</b> KJ2	♦ A1073 ♣ A96	Pass	6♠	AP		
Contract: 6♠ S	¥ 1X32	¥100	1. Stay	man			
Board: 346	N. 4	G 1	West	North	East	South	
Dealer: N	North: ♠ A5	South: <b>♦</b> J8432		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♥</b> A87	♥ KJ96	Pass	2♦	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 15 South HCP: 11	◆ A73	<b>♦</b> Q9	Pass	3NT	AP		
Contract: 3N N	<b>♣</b> K5432	K5432 ♣ A10					
Board: 347	N. 4	G 4	West	North	East	South 1NT	
Dealer: S	North: ♠ AQ43	South: ◆ 97	Pass	2 <b>♣</b> ¹	Pass	2 🗸	
Vul: NS	▼ A6532	<b>♥</b> KJ97	Pass	4♣ <sup>2</sup>	Pass		
North HCP: 11 South HCP: 15	<b>♦</b> J93	♦ AQ2	AP	12			
Contract: 4♥ S	<b>♣</b> 10	<b>♣</b> KQ95	1. Stay	man			
			2. Splin	nter			
Board: 348	North:	South:	West	North	East	South	
Dealer: N	Norui. ♠ KJ10	• AQ42		1NT	Pass	2 <b>♣</b> ¹	
Vul: EW North HCP: 17	<b>♥</b> QJ10	<b>♥</b> K654	Pass	2♦	Pass	3NT	
South HCP: 15	◆ K5	♦ AQ9	AP				
Contract: 3N N	♣ AK943	<b>♣</b> 82	1. Stay	man			
Board: 349	North:	South:	West	North	East	South	
Dealer: S	• K32	AQ				1NT	
Vul: Both North HCP: 14	<b>♥</b> J943	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	2•	
South HCP: 16	♦ A3	♦ K764	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> AQ42	<b>♣</b> J875	1. Stay	man			

Board: 345 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q543</li><li>♥ KQ</li><li>◆ A1073</li><li>♣ A96</li></ul>	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: NS HCP: 15	<ul><li>♣ 97</li><li>♥ KJ97</li><li>◆ AQ2</li><li>♣ KQ95</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: EW HCP: 15	<ul><li>AQ42</li><li>K654</li><li>AQ9</li><li>82</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AQ</li><li>♥ AQ5</li><li>♦ K764</li><li>♠ J875</li></ul>	The opponents are silent.  You bid first.

Board: 345 Dealer: S Vul: EW	North: ♠ AJ107	South: ♠ Q543		North		1NT	
North HCP: 16	<b>♥</b> A32	<b>∀</b> KQ	Pass		Pass	2♠	
South HCP: 15	♦ K95 <b>♣</b> KJ2	♦ A1073 ♣ A96	Pass	6♠	AP		
Contract: 6♠ S	¥ 1X32	¥100	1. Stay	man			
Board: 346	N. 4	G 1	West	North	East	South	
Dealer: N	North: ♠ A5	South: <b>♦</b> J8432		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♥</b> A87	♥ KJ96	Pass	2♦	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 15 South HCP: 11	◆ A73	<b>♦</b> Q9	Pass	3NT	AP		
Contract: 3N N	<b>♣</b> K5432	K5432 ♣ A10					
Board: 347	N. 4	G 4	West	North	East	South 1NT	
Dealer: S	North: ♠ AQ43	South: ◆ 97	Pass	2 <b>♣</b> ¹	Pass	2 🗸	
Vul: NS	▼ A6532	<b>♥</b> KJ97	Pass	4♣ <sup>2</sup>	Pass		
North HCP: 11 South HCP: 15	<b>♦</b> J93	♦ AQ2	AP	12			
Contract: 4♥ S	<b>♣</b> 10	<b>♣</b> KQ95	1. Stay	man			
			2. Splin	nter			
Board: 348	North:	South:	West	North	East	South	
Dealer: N	Norui. ♠ KJ10	• AQ42		1NT	Pass	2 <b>♣</b> ¹	
Vul: EW North HCP: 17	<b>♥</b> QJ10	<b>♥</b> K654	Pass	2♦	Pass	3NT	
South HCP: 15	◆ K5	♦ AQ9	AP				
Contract: 3N N	♣ AK943	<b>♣</b> 82	1. Stay	man			
Board: 349	North:	South:	West	North	East	South	
Dealer: S	• K32	AQ				1NT	
Vul: Both North HCP: 14	<b>♥</b> J943	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	2•	
South HCP: 16	♦ A3	♦ K764	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> AQ42	<b>♣</b> J875	1. Stay	man			

Board: 350 Dealer: N Vul: None HCP: 17	<ul><li>♣ 72</li><li>♥ AJ32</li><li>♦ KQ95</li><li>♣ AK6</li></ul>	The opponents are silent.  You bid first.
Board: 351 Dealer: S Vul: EW HCP: 15	<ul><li>★ K1064</li><li>♥ Q874</li><li>◆ K62</li><li>◆ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: Both HCP: 15	<ul><li>AQ2</li><li>✓ 42</li><li>✓ A10853</li><li>✓ AJ8</li></ul>	The opponents are silent.  You bid first.
Board: 353 Dealer: S Vul: None HCP: 14	<ul><li>♠ AKQ5</li><li>♥ 732</li><li>♦ 975</li><li>♠ KQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 16	<ul><li></li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 350 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 \( \varphi \) N	North:  ♣ 72  ♥ AJ32  ♦ KQ95  ♣ AK6	South:  ♠ A1095  ♥ K1084  ←—  ♣ J9742	Pass Pass 1. Stay 2. Splin	man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 351 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 4♥ S	North:  ♠ K1064  ♥ Q874  ♠ K62  ♠ AK	South:  ♠ A7  ♥ AKJ106  ♠ Q53  ♣ J84	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2
Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AQ2  ♥ 42  ♠ A10853  ♣ AJ8	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 353 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ◆ AKQ5  ▼ 732  ◆ 975  ◆ KQ7	South:  ♠ J109  ♥ KQJ9  ♠ AK103  ♣ J9	Pass	3NT		South 1NT 2♥
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♣ J852  ♥ AQ  ♣ AKQ93  ♣ 63	South:  ♠ KQ96  ♥ K10972  ♠ 84  ♣ A4	West  X  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 350 Dealer: N Vul: None HCP: 8	<ul><li>★ A1095</li><li>★ K1084</li><li>★ —</li><li>★ J9742</li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: S Vul: EW HCP: 15	<ul><li>♠ A7</li><li>♥ AKJ106</li><li>♠ Q53</li><li>♠ J84</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: Both HCP: 12	<ul><li>♠ 643</li><li>♥ AK73</li><li>♠ 64</li><li>♠ KQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: None HCP: 15	<ul><li>♣ J109</li><li>♥ KQJ9</li><li>◆ AK103</li><li>♣ J9</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: Both HCP: 12	<b>♦</b> KQ96 <b>♥</b> K10972 <b>♦</b> 84 <b>♣</b> A4	West Doubles 2♣ if possible.  Partner bids first.

Board: 350 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 \( \varphi \) N	North:  ♣ 72  ♥ AJ32  ♦ KQ95  ♣ AK6	South:  ♠ A1095  ♥ K1084  ←—  ♣ J9742	Pass Pass 1. Stay 2. Splin	man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 351 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 4♥ S	North:  ♠ K1064  ♥ Q874  ♠ K62  ♠ AK	South:  ♠ A7  ♥ AKJ106  ♠ Q53  ♣ J84	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2
Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AQ2  ♥ 42  ♠ A10853  ♣ AJ8	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 353 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ◆ AKQ5  ▼ 732  ◆ 975  ◆ KQ7	South:  ♠ J109  ♥ KQJ9  ♠ AK103  ♣ J9	Pass	3NT		South 1NT 2♥
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♣ J852  ♥ AQ  ♣ AKQ93  ♣ 63	South:  ♠ KQ96  ♥ K10972  ♠ 84  ♣ A4	West  X  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 355 Dealer: S Vul: None HCP: 18	<ul><li>AK106</li><li>✓ AQJ7</li><li>✓ K2</li><li>✓ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK9</li><li>★ 32</li><li>◆ Q643</li><li>★ AQ32</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: EW HCP: 14	<ul><li>♠ 6542</li><li>♥ AKQ6</li><li>♦ KQ8</li><li>♠ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 15	<ul><li>♣ J109</li><li>♥ AK84</li><li>♦ 953</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 13	<ul><li>♦ 9832</li><li>♥ A63</li><li>♦ KQ103</li><li>♠ A6</li></ul>	The opponents are silent.  Partner bids first.

Board: 355 Dealer: S Vul: None	North: ♠ AK106	South: ♠ QJ8	West	North	East	South 1NT
North HCP: 18 South HCP: 15 Contract: 6N S	<ul><li>✓ AQJ7</li><li>✓ K2</li><li>✓ J108</li></ul>	<ul><li>▼ K52</li><li>◆ AQ43</li><li>◆ K75</li></ul>	Pass Pass 1. Stay	2♣¹ 6NT man	Pass AP	2♦
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♣ AK9  ▼ 32  ◆ Q643  ♣ AQ32	South:  ♠ Q876  ♥ J1087  ♠ A8  ♣ J64	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 357 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North:	South:  ♠ KQJ7  ▼ J985  ♠ AJ7  ♣ A5	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	1NT
Board: 358 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:	South:  ♠ A752  ♥ 6532  ♠ AK10  ♠ 62	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 359 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	North:  ◆ 9832  ▼ A63  ◆ KQ103  ♣ A6	South:  ♠ AK5  ♥ KJ  ♦ 854  ♣ KQJ95	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 355 Dealer: S VII: None VII: None HCP: 15  Board: 356 Dealer: N VII: NS HCP: 8  Dealer: N VII: NS HCP: 8  Dealer: N VII: NS HCP: 8  Dealer: S VII: EW  AJ7  AND AND AND AND AND AND AND AND AND AN	
Dealer: N Vul: NS HCP: 8  → A8 HCP: 8  → J64  Partner bids first.  Board: 357 Dealer: S Vul: EW  → AJ7  The opponents are silent.  Partner bids first.  Vou bid first	
Dealer: S Vul: EW AJ7  The opponents are silent.  Vou bid first	
HCP: 16 ♣ A5	
Board: 358	
Board: 359	

Board: 355 Dealer: S Vul: None	North: ♠ AK106	South: ♠ QJ8	West	North	East	South 1NT
North HCP: 18 South HCP: 15 Contract: 6N S	<ul><li>✓ AQJ7</li><li>✓ K2</li><li>✓ J108</li></ul>	<ul><li>▼ K52</li><li>◆ AQ43</li><li>◆ K75</li></ul>	Pass Pass 1. Stay	2♣¹ 6NT man	Pass AP	2♦
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♣ AK9  ▼ 32  ◆ Q643  ♣ AQ32	South:  ♠ Q876  ♥ J1087  ♠ A8  ♣ J64	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 357 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North:	South:  ♠ KQJ7  ▼ J985  ♠ AJ7  ♣ A5	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	1NT
Board: 358 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:	South:  ♠ A752  ♥ 6532  ♠ AK10  ♠ 62	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 359 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	North:  ◆ 9832  ▼ A63  ◆ KQ103  ♣ A6	South:  ♠ AK5  ♥ KJ  ♦ 854  ♣ KQJ95	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 360 Dealer: N Vul: Both HCP: 17	<ul><li>↓ J5</li><li>♥ QJ52</li><li>↓ A52</li><li>♠ AKQ10</li></ul>	The opponents are silent.  You bid first.
Board: 361 Dealer: S Vul: NS HCP: 11	<ul><li>10943</li><li>✓ AJ1054</li><li>♦ 6</li><li>♠ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 15	<ul><li> ♣ J863</li><li> ♥ A10</li><li> ♠ KQ2</li><li> ♣ AJ103</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 9	<ul><li>★ AQ96</li><li>♥ Q52</li><li>◆ J64</li><li>◆ 1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 4 N	North:  ♣ J5  ♥ QJ52  ♣ A52  ♣ AKQ10	South:  ♠ A932  ♥ AK43  ♦ J  ♣ J963	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♦²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 361 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  • 10943  • AJ1054  • 6  • AQ3	South:  ♠ AQJ  ♥ K3  ♠ KQ108  ♠ 9842	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 6♠ N	North:	South:  ♠ AQ952  ♥ KQ42  ♦ 943  ♣ 9	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♣²  Pass 4♠³ Pass 4♥⁴  Pass 4NT⁵ Pass 5♠  Pass 6♠ AP  1. Stayman  2. Splinter  3. Cue bid, a ♠ stopper  4. Cue bid, surplus  5. Blackwood 0314, for ♠
Board: 363 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ AQ96  ♥ Q52  ♦ J64  ♣ 1032	South:  ♣ 82  ♥ A108  ♠ KQ8  ♣ AK875	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman

Board: 360 Dealer: N Vul: Both HCP: 13	<ul><li>▲ A932</li><li>✔ AK43</li><li>◆ J</li><li>♣ J963</li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 15	<ul><li>AQJ</li><li>K3</li><li>KQ108</li><li>9842</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 11	<ul><li>AQ952</li><li>KQ42</li><li>943</li><li>9</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 16	<ul><li>♣82</li><li>♥A108</li><li>★KQ8</li><li>♣AK875</li></ul>	The opponents are silent. You bid first.

Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 4 N	North:  ♣ J5  ♥ QJ52  ♣ A52  ♣ AKQ10	South:  ♠ A932  ♥ AK43  ♦ J  ♣ J963	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♦²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 361 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  • 10943  • AJ1054  • 6  • AQ3	South:  ♠ AQJ  ♥ K3  ♠ KQ108  ♠ 9842	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 6♠ N	North:	South:  ♠ AQ952  ♥ KQ42  ♦ 943  ♣ 9	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♣²  Pass 4♠³ Pass 4♥⁴  Pass 4NT⁵ Pass 5♠  Pass 6♠ AP  1. Stayman  2. Splinter  3. Cue bid, a ♠ stopper  4. Cue bid, surplus  5. Blackwood 0314, for ♠
Board: 363 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ AQ96  ♥ Q52  ♦ J64  ♣ 1032	South:  ♣ 82  ♥ A108  ♠ KQ8  ♣ AK875	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman

Board: 364 Dealer: N Vul: None HCP: 15	<ul><li>★ K3</li><li>▼ J95</li><li>★ K75</li><li>★ AKJ72</li></ul>	The opponents are silent.  You bid first.
Board: 365 Dealer: S Vul: EW HCP: 11	<ul><li>★ A654</li><li>★ 9832</li><li>★ K94</li><li>★ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 366 Dealer: N Vul: None HCP: 15	<b>♦</b> K7 <b>♥</b> AJ <b>♦</b> A10972 <b>♣</b> K1097	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: Both HCP: 11	<b>♣</b> QJ7 <b>♥</b> K876 <b>♦</b> KQ1076 <b>♣</b> 9	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: None HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 364 Dealer: N Vul: None	North: ♠ K3	South: ♠ AQ75	West	North 1NT	East Pass	
North HCP: 15 South HCP: 11 Contract: 3N N	<ul><li>▼ J95</li><li>◆ K75</li><li>◆ AKJ72</li></ul>	<ul><li>★ K83</li><li>◆ 94</li><li>◆ Q983</li></ul>	Pass AP 1. Stay	2 <b>♦</b> man	Pass	3NT
Board: 365 Dealer: S	North: <b>♠</b> A654	South: ♠ KQJ9	West	North	East	South 1NT
Vul: EW North HCP: 11 South HCP: 15	♥ 9832 ♦ K94 ♣ A5	♥ KJ5 • 8532 • KQ	Pass	2♣¹ 4♠	Pass AP	2♠
Contract: 4♠ S	¥ A5	¥ KQ	1. Stay	man		
Board: 366 Dealer: N	North: ♠ K7	South: ◆ J832	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 10	<b>∨</b> AJ <b>♦</b> A10972 <b>♣</b> K1097	<b>∨</b> KQ54 <b>◆</b> Q84 <b>♣</b> Q6	Pass AP	2♦	Pass	3NT
Contract: 3N N	₹ K1077	<b>₹</b> Q0	1. Stay	man		
Board: 367 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 11	<b>♠</b> QJ7 ♥ K876	<b>♦</b> K109 <b>♥</b> A10	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16 Contract: 3N S	◆ KQ1076 ◆ 9	◆ 983 ◆ AKQ87	Pass 1. Stay	3NT man	AP	
Board: 368	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> J94	<b>♠</b> AQ73	D	1NT	Pass	
North HCP: 16 South HCP: 14	♥ 95 ♦ AKQ32	<b>♥</b> AJ2 ◆ 987	Pass AP	2♦	Pass	3NT
Contract: 3N N	♣ AQ6	<b>♣</b> K53	1. Stay	man		

Board: 364 Dealer: N Vul: None HCP: 11	<ul><li>AQ75</li><li>K83</li><li>94</li><li>Q983</li></ul>	The opponents are silent.  Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQJ9</li><li>▼ KJ5</li><li>◆ 8532</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 366 Dealer: N Vul: None HCP: 10	<ul><li> J832</li><li> KQ54</li><li> Q84</li><li> Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: S Vul: Both HCP: 16	<ul><li>★ K109</li><li>★ A10</li><li>◆ 983</li><li>◆ AKQ87</li></ul>	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: None HCP: 14	<ul><li>AQ73</li><li>✓ AJ2</li><li>✓ 987</li><li>✓ K53</li></ul>	The opponents are silent.  Partner bids first.

Board: 364 Dealer: N Vul: None	North: ♠ K3	South: ♠ AQ75	West	North 1NT	East Pass	
North HCP: 15 South HCP: 11 Contract: 3N N	<ul><li>▼ J95</li><li>◆ K75</li><li>◆ AKJ72</li></ul>	<ul><li>★ K83</li><li>◆ 94</li><li>◆ Q983</li></ul>	Pass AP 1. Stay	2 <b>♦</b> man	Pass	3NT
Board: 365 Dealer: S	North: <b>♠</b> A654	South: ♠ KQJ9	West	North	East	South 1NT
Vul: EW North HCP: 11 South HCP: 15	♥ 9832 ♦ K94 ♣ A5	♥ KJ5 • 8532 • KQ	Pass	2♣¹ 4♠	Pass AP	2♠
Contract: 4♠ S	¥ A5	¥ KQ	1. Stay	man		
Board: 366 Dealer: N	North: ♠ K7	South: ◆ J832	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 10	<b>∨</b> AJ <b>♦</b> A10972 <b>♣</b> K1097	<b>∨</b> KQ54 <b>◆</b> Q84 <b>♣</b> Q6	Pass AP	2♦	Pass	3NT
Contract: 3N N	₹ K1077	<b>₹</b> Q0	1. Stay	man		
Board: 367 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 11	<b>♠</b> QJ7 ♥ K876	<b>♦</b> K109 <b>♥</b> A10	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16 Contract: 3N S	◆ KQ1076 ◆ 9	◆ 983 ◆ AKQ87	Pass 1. Stay	3NT man	AP	
Board: 368	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> J94	<b>♠</b> AQ73	D	1NT	Pass	
North HCP: 16 South HCP: 14	♥ 95 ♦ AKQ32	<b>♥</b> AJ2 ◆ 987	Pass AP	2♦	Pass	3NT
Contract: 3N N	♣ AQ6	<b>♣</b> K53	1. Stay	man		

Board: 369 Dealer: S Vul: EW HCP: 11	<ul><li>♣ QJ82</li><li>♥ A862</li><li>♦ 64</li><li>♣ A65</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q42</li><li>♥ Q9</li><li>◆ AJ932</li><li>♣ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q65</li><li>♥ 7642</li><li>♦ K95</li><li>♣ A107</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 15	<ul><li>★ A9762</li><li>▼ AQJ</li><li>◆ A74</li><li>◆ 109</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: Both HCP: 12	<ul><li>★ AK10</li><li>★ KJ84</li><li>◆ J85</li><li>◆ 954</li></ul>	The opponents are silent.  Partner bids first.

Board: 369 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ QJ82  ♥ A862  ♦ 64  ♣ A65	South:  ♠ A43  ♥ KQ54  ♠ KQ3  ♣ K92			East Pass AP	1NT
Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ Q42  ♥ Q9  ♠ AJ932  ♣ AQ3	South:  ♣ J10983  ♥ KJ42  ←—  ♣ KJ86	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ Q65  ♥ 7642  ♠ K95  ♣ A107	South:  ♠ A3  ♥ AKJ5  ♠ QJ10  ♠ Q982	Pass Pass AP 1. Stay	<b>3</b> ♥	East Pass Pass	1NT 2♥
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4♠ N	North:  ♠ A9762  ♥ AQJ  ♠ A74  ♣ 109	South:  ♠ QJ104  ♥ K104  ♠ K3  ♠ A753	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 373 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AK 10  ♥ KJ84  ♦ J85  ♣ 954	South:  ♠ 8532  ▼ A5  ◆ KQ32  ♠ KQJ	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 369 Dealer: S Vul: EW HCP: 17	<ul><li>★ A43</li><li>★ KQ54</li><li>★ KQ3</li><li>★ K92</li></ul>	The opponents are silent. You bid first.
Board: 370 Dealer: N Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 17	<ul><li>★ A3</li><li>▼ AKJ5</li><li>◆ QJ10</li><li>◆ Q982</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 13	◆ QJ104 ▼ K104 ◆ K3 ◆ A753	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 15	<ul><li>♦ 8532</li><li>♥ A5</li><li>♦ KQ32</li><li>♠ KQJ</li></ul>	The opponents are silent. You bid first.

Board: 369 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ QJ82  ♥ A862  ♦ 64  ♣ A65	South:  ♠ A43  ♥ KQ54  ♠ KQ3  ♣ K92			East Pass AP	1NT
Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ Q42  ♥ Q9  ♠ AJ932  ♣ AQ3	South:  ♣ J10983  ♥ KJ42  ←—  ♣ KJ86	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ Q65  ♥ 7642  ♠ K95  ♣ A107	South:  ♠ A3  ♥ AKJ5  ♠ QJ10  ♠ Q982	Pass Pass AP 1. Stay	<b>3</b> ♥	East Pass Pass	1NT 2♥
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4♠ N	North:  ♠ A9762  ♥ AQJ  ♠ A74  ♣ 109	South:  ♠ QJ104  ♥ K104  ♠ K3  ♠ A753	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 373 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AK 10  ♥ KJ84  ♦ J85  ♣ 954	South:  ♠ 8532  ▼ A5  ◆ KQ32  ♠ KQJ	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 374 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A96</li><li>♥ AJ8</li><li>◆ J1064</li><li>▲ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 12	<ul><li>♦ 853</li><li>♥ KQ102</li><li>♦ AJ9</li><li>♠ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: N Vul: Both HCP: 15	<ul><li>♣ AJ3</li><li>♥ K86</li><li>◆ AJ75</li><li>♣ Q87</li></ul>	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: None HCP: 8	<ul><li>★ KJ72</li><li>▼ 1074</li><li>◆ 2</li><li>◆ A10742</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: EW HCP: 16	<ul><li>◆ 93</li><li>♥ AJ9</li><li>◆ AK843</li><li>◆ A107</li></ul>	The opponents are silent. You bid first.

Board: 374 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A96  ♥ AJ8  ♦ J1064  ♣ AQ6	South:  ♠ K82  ♥ Q1032  ♦ KQ73  ♣ 84	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 375 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S	North:	South:  ♠ KQJ9  ♥ AJ85  ♠ 82  ♠ KJ9	West Pass Pass 1. Stay	North  2♣¹  4♥ man	East Pass AP	South 1NT 2♥
Board: 376 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ AJ3  ♥ K86  ♠ AJ75  ♣ Q87	South:  ♣ KQ642  ▼ 10752  • 102  ♣ A5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 377 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ72  ♥ 1074  ♦ 2  ♣ A10742	South:  ♠ A6  ♥ AQ92  ♠ K1094  ♣ K86	West Pass Pass 1. Stay	North  2.1  2NT  man	East Pass AP	1NT
Board: 378 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North:	South:  ♠ AQ74  ♥ 843  ♠ 75  ♣ KQ43	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 374 Dealer: N Vul: NS HCP: 10	<b>★</b> K82 <b>♥</b> Q1032 <b>♦</b> KQ73 <b>♣</b> 84	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQJ9</li><li>▼ AJ85</li><li>◆ 82</li><li>◆ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 376 Dealer: N Vul: Both HCP: 9	<ul><li>★ KQ642</li><li>▼ 10752</li><li>◆ 102</li><li>◆ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 377 Dealer: S Vul: None HCP: 16	<ul><li>▲ A6</li><li>✓ AQ92</li><li>◆ K1094</li><li>▲ K86</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: EW HCP: 11	<ul><li>★ AQ74</li><li>▼ 843</li><li>◆ 75</li><li>★ KQ43</li></ul>	The opponents are silent.  Partner bids first.

Board: 374 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A96  ♥ AJ8  ♦ J1064  ♣ AQ6	South:  ♠ K82  ♥ Q1032  ♦ KQ73  ♣ 84	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 375 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S	North:	South:  ♠ KQJ9  ♥ AJ85  ♠ 82  ♠ KJ9	West Pass Pass 1. Stay	North  2♣¹  4♥ man	East Pass AP	South 1NT 2♥
Board: 376 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ AJ3  ♥ K86  ♠ AJ75  ♣ Q87	South:  ♣ KQ642  ▼ 10752  • 102  ♣ A5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 377 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ72  ♥ 1074  ♦ 2  ♣ A10742	South:  ♠ A6  ♥ AQ92  ♠ K1094  ♣ K86	West Pass Pass 1. Stay	North  2.1  2NT  man	East Pass AP	1NT
Board: 378 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North:	South:  ♠ AQ74  ♥ 843  ♠ 75  ♣ KQ43	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 379 Dealer: S Vul: Both HCP: 8	<ul><li>◆ 975</li><li>♥ J763</li><li>◆ A632</li><li>◆ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A95</li><li>♥ J2</li><li>◆ AK10</li><li>◆ QJ1053</li></ul>	The opponents are silent. You bid first.
Board: 381 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ93</li><li>★ KJ3</li><li>★ 10</li><li>★ KJ1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 382 Dealer: N Vul: None HCP: 17	<ul><li>★ AK</li><li>▼ K1032</li><li>★ A42</li><li>★ K1098</li></ul>	The opponents are silent. You bid first.
Board: 383 Dealer: S Vul: NS HCP: 10	<ul><li>▲ AJ43</li><li>✓ AJ87</li><li>◆ 1085</li><li>▲ 63</li></ul>	The opponents are silent.  Partner bids first.

Board: 379 Dealer: S Vul: Both	North: ♠ 975 ♥ J763	South: ♠ QJ4 ♥ A92	West Pass	North 2♣¹	East Pass	1NT
North HCP: 8 South HCP: 15 Contract: 2N S	◆ A632 ◆ K6	◆ Q9 ◆ AQ432	Pass 1. Stay	2NT	AP	
Board: 380 Dealer: N	North: ♠ A95	South: ♠ KQ82	West	North 1NT	East Pass	
Vul: NS North HCP: 15	<b>♥</b> J2	<b>♥</b> AQ854	Pass	2•	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 12 Contract: 3N N	◆ AK10 ◆ QJ1053	◆ J7 ◆ 84	Pass 1. Stay 2. SMC		AP	
Board: 381	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♠ S	<ul><li>★ KJ93</li><li>★ KJ3</li><li>★ 10</li><li>★ KJ1064</li></ul>	<ul><li>A874</li><li>1072</li><li>AQ43</li><li>AQ</li></ul>	Pass Pass AP 1. Stay. 2. Splin		Pass Pass	
			2. Spm	ii.Ci		
Board: 382 Dealer: N Vul: None	North: ♠ AK	South: <b>♠</b> J107	West	North 1NT	East Pass	South 2♣¹
North HCP: 17 South HCP: 14	<ul><li>★ K1032</li><li>★ A42</li><li>★ K1098</li></ul>	<ul><li>★ A874</li><li>★ K1076</li><li>★ AQ</li></ul>	Pass AP 1. Stay	2♥ man	Pass	6♥
Contract: 6♥ N			1. Stay	118411		
Board: 383 Dealer: S	North: ♠ AJ43	South: ♠ K7	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> AJ87	♥ Q10643	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15 Contract: 4♥ S	<ul><li>1085</li><li>♠ 63</li></ul>	◆ AQ9 <b>◆</b> KJ10	Pass 1. Stay	4 <b>♥</b> man	AP	

Board: 379  Dealer: S  Vul: Both  HCP: 15  ♣ QJ4  ♥ A92  ♣ Q9  ♣ AQ4	The opponents are silent.  You bid first.
Board: 380	I ne annonente are citent
Board: 381	The opponents are silent.
Board: 382	The opponents are silent.
Board: 383	Vou hid first

Board: 379 Dealer: S Vul: Both	North: ♠ 975 ♥ J763	South: ♠ QJ4 ♥ A92	West Pass	North 2♣¹	East Pass	1NT
North HCP: 8 South HCP: 15 Contract: 2N S	◆ A632 ◆ K6	◆ Q9 ◆ AQ432	Pass 1. Stay	2NT	AP	
Board: 380 Dealer: N	North: ♠ A95	South: ♠ KQ82	West	North 1NT	East Pass	
Vul: NS North HCP: 15	<b>♥</b> J2	<b>♥</b> AQ854	Pass	2•	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 12 Contract: 3N N	◆ AK10 ◆ QJ1053	◆ J7 ◆ 84	Pass 1. Stay 2. SMC		AP	
Board: 381	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♠ S	<ul><li>★ KJ93</li><li>★ KJ3</li><li>★ 10</li><li>★ KJ1064</li></ul>	<ul><li>A874</li><li>1072</li><li>AQ43</li><li>AQ</li></ul>	Pass Pass AP 1. Stay. 2. Splin		Pass Pass	
			2. Spm	ii.Ci		
Board: 382 Dealer: N Vul: None	North: ♠ AK	South: <b>♠</b> J107	West	North 1NT	East Pass	South 2♣¹
North HCP: 17 South HCP: 14	<ul><li>★ K1032</li><li>★ A42</li><li>★ K1098</li></ul>	<ul><li>★ A874</li><li>★ K1076</li><li>★ AQ</li></ul>	Pass AP 1. Stay	2♥ man	Pass	6♥
Contract: 6♥ N			1. Stay	118411		
Board: 383 Dealer: S	North: ♠ AJ43	South: ♠ K7	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> AJ87	♥ Q10643	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15 Contract: 4♥ S	<ul><li>1085</li><li>♠ 63</li></ul>	◆ AQ9 <b>◆</b> KJ10	Pass 1. Stay	4 <b>♥</b> man	AP	

Board: 384 Dealer: N Vul: None HCP: 15	<ul><li></li></ul>	West Doubles 4♦ if possible.  You bid first.
Board: 385 Dealer: S Vul: NS HCP: 9	<ul><li>AJ5</li><li>♥ Q853</li><li>♦ 104</li><li>♠ Q962</li></ul>	The opponents are silent.  Partner bids first.
Board: 386 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK</li><li>♥ A32</li><li>♦ Q1052</li><li>♠ K763</li></ul>	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q754</li><li>♥ AKJ72</li><li>♦ J6</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 388 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK2</li><li>▼ 86</li><li>◆ KQ1062</li><li>◆ K52</li></ul>	The opponents are silent.  You bid first.

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Board: 384 Dealer: N Vul: None North HCP: 15 South HCP: 10	North: <b>♣</b> J85 <b>♥</b> AQJ2 <b>♦</b> QJ	South:  ♠ KQ103  ▼ 10985  ↑ 7	West Pass X AP	North 1NT 2♥ Pass	East Pass Pass Pass	2 <b>♣</b> ¹ 4 <b>♦</b> ²
Contract: 4♥ N	♣ A1042	<b>♣</b> KQ87	<ol> <li>Stay</li> <li>Splir</li> </ol>			
			2. Spm	1001		
Board: 385 Dealer: S	North: ♠ AJ5	South: ♠ 732	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> Q853	<b>♥</b> AK109	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<ul><li>104</li><li>♣ Q962</li></ul>	◆ AKJ ◆ 1073	Pass	4♥	AP	
Contract: 4♥ S	1 4702	1 10/5	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AK	<b>♦</b> Q83		1NT	Pass	
North HCP: 16	<b>∨</b> A32 <b>♦</b> Q1052	<b>♥</b> KJ108 <b>♦</b> J3	Pass AP	2♦	Pass	2NT
South HCP: 9 Contract: 2N N	<b>♣</b> K763	♣ Q1092	1. Stay	man		
Board: 387	North:	South:	West	North	East	South
Dealer: S Vul: Both	• Q754	<b>♦</b> KJ98	Pass	2 <b>.</b> 1	Pass	1NT 2♠
North HCP: 11	<b>♥</b> AKJ72 <b>♦</b> J6	♥ Q3 ♦ K104	Pass		AP	<b>4</b>
South HCP: 17 Contract: 4♠ S	<b>♣</b> 95	<b>♦</b> AKJ10	1. Stay			
Board: 388	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ AK2	<b>▲</b> J1073		1NT	Pass	2 <b>♣</b> ¹
VIII. IND	<b>y</b> 86	<b>♥</b> K103	Pass	2♦	Pass	2NT
North HCP: 15 South HCP: 9	◆ KQ1062	♦ A743	AP			

Board: 384 Dealer: N Vul: None HCP: 10	<b>♦</b> KQ103 <b>♥</b> 10985 <b>♦</b> 7 <b>♣</b> KQ87	West Doubles 4♦ if possible.  Partner bids first.
Board: 385 Dealer: S Vul: NS HCP: 15	<ul><li>★732</li><li>★ AK109</li><li>★ AKJ</li><li>★ 1073</li></ul>	The opponents are silent. You bid first.
Board: 386 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q83</li><li>♥ KJ108</li><li>◆ J3</li><li>♣ Q1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: S Vul: Both HCP: 17	<ul><li>★ KJ98</li><li>♥ Q3</li><li>◆ K104</li><li>◆ AKJ10</li></ul>	The opponents are silent. You bid first.
Board: 388 Dealer: N Vul: NS HCP: 9	<ul><li>★ J1073</li><li>★ K103</li><li>★ A743</li><li>★ J10</li></ul>	The opponents are silent.  Partner bids first.

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Board: 384 Dealer: N Vul: None North HCP: 15 South HCP: 10	North: <b>♣</b> J85 <b>♥</b> AQJ2 <b>♦</b> QJ	South:  ♠ KQ103  ▼ 10985  ↑ 7	West Pass X AP	North 1NT 2♥ Pass	East Pass Pass Pass	2 <b>♣</b> ¹ 4 <b>♦</b> ²
Contract: 4♥ N	♣ A1042	<b>♣</b> KQ87	<ol> <li>Stay</li> <li>Splir</li> </ol>			
			2. Spm	1001		
Board: 385 Dealer: S	North: ♠ AJ5	South: ♠ 732	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> Q853	<b>♥</b> AK109	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<ul><li>104</li><li>♣ Q962</li></ul>	◆ AKJ ◆ 1073	Pass	4♥	AP	
Contract: 4♥ S	1 4702	1 10/5	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AK	<b>♦</b> Q83		1NT	Pass	
North HCP: 16	<b>∨</b> A32 <b>♦</b> Q1052	♥ KJ108 ♦ J3	Pass AP	2♦	Pass	2NT
South HCP: 9 Contract: 2N N	<b>♣</b> K763	♣ Q1092	1. Stay	man		
Board: 387	North:	South:	West	North	East	South
Dealer: S Vul: Both	• Q754	<b>♦</b> KJ98	Pass	2 <b>.</b> 1	Pass	1NT 2♠
North HCP: 11	<b>♥</b> AKJ72 <b>♦</b> J6	♥ Q3 ♦ K104	Pass		AP	<b>4</b>
South HCP: 17 Contract: 4♠ S	<b>♣</b> 95	<b>♦</b> AKJ10	1. Stay			
Board: 388	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ AK2	<b>▲</b> J1073		1NT	Pass	2 <b>♣</b> ¹
VIII. IND	<b>y</b> 86	<b>♥</b> K103	Pass	2♦	Pass	2NT
North HCP: 15 South HCP: 9	◆ KQ1062	♦ A743	AP			

Board: 389 Dealer: S Vul: EW HCP: 12	<ul><li>▲ A96</li><li>♥ AK87</li><li>◆ 87642</li><li>▲ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 16	<ul><li>♣92</li><li>✔AQ</li><li>◆AQJ95</li><li>♣QJ93</li></ul>	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: EW HCP: 12	<ul><li>1053</li><li>KQ75</li><li>AQ10</li><li>J86</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: N Vul: None HCP: 17	<ul><li>◆94</li><li>✓ AK4</li><li>◆ AJ6</li><li>◆ KQ1087</li></ul>	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: NS HCP: 13	<ul><li>★ K1085</li><li>★ KQJ</li><li>◆ KJ53</li><li>◆ 107</li></ul>	The opponents are silent.  Partner bids first.

Board: 389 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ A96  ♥ AK87  ♠ 87642  ♠ J	South:		North  2♣¹ 3♦ man	Pass	1NT
Board: 390 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q1074  ♥ 10875  ♦ 83  ♣ AK5	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 391 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ 1053  ♥ KQ75  ♠ AQ10  ♣ J86	South:  ♠ KJ4  ▼ A1093  ♦ 54  ♣ AK95		North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 392 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:	South:  ♠ AKJ62  ♥ QJ83  ♦ 52  ♣ 52	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 393 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K1085  ♥ KQJ  ♠ KJ53  ♣ 107	South:  ♠ QJ4  ♥ A64  ♠ A107  ♣ AJ86	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East Pass AP	South 1NT 2

Board: 389 Dealer: S Vul: EW HCP: 15	<ul><li>J5</li><li>1065</li><li>AK9</li><li>AK984</li></ul>	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: None HCP: 9	<ul><li>◆ Q1074</li><li>▼ 10875</li><li>◆ 83</li><li>◆ AK5</li></ul>	The opponents are silent.  Partner bids first.
Board: 391 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ4</li><li>★ A1093</li><li>★ 54</li><li>★ AK95</li></ul>	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: None HCP: 11	<ul><li>♠ AKJ62</li><li>♥ QJ83</li><li>♦ 52</li><li>♠ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 393 Dealer: S Vul: NS HCP: 16	<ul><li>♣ QJ4</li><li>♥ A64</li><li>◆ A107</li><li>♣ AJ86</li></ul>	The opponents are silent. You bid first.

Board: 389 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ A96  ♥ AK87  ♠ 87642  ♠ J	South:		North  2♣¹ 3♦ man	Pass	1NT
Board: 390 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q1074  ♥ 10875  ♦ 83  ♣ AK5	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 391 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ 1053  ♥ KQ75  ♠ AQ10  ♣ J86	South:  ♠ KJ4  ▼ A1093  ♦ 54  ♣ AK95		North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 392 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:	South:  ♠ AKJ62  ♥ QJ83  ♦ 52  ♣ 52	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 393 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K1085  ♥ KQJ  ♠ KJ53  ♣ 107	South:  ♠ QJ4  ♥ A64  ♠ A107  ♣ AJ86	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East Pass AP	South 1NT 2

Board: 394 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK32</li><li>★ A9</li><li>◆ 983</li><li>★ KJ92</li></ul>	The opponents are silent. You bid first.
Board: 395 Dealer: S Vul: None HCP: 10	<ul><li>10743</li><li>✓ A87</li><li>✓ Q7</li><li>▲ A983</li></ul>	The opponents are silent.  Partner bids first.
Board: 396 Dealer: N Vul: NS HCP: 16	<ul><li>♣ 973</li><li>♥ QJ64</li><li>♦ AQ6</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: EW HCP: 10	<ul><li>★ K1063</li><li>▼ 1085</li><li>◆ A</li><li>★ K8732</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q43</li><li>♥ A10</li><li>◆ AJ6</li><li>♣ A9872</li></ul>	The opponents are silent.  You bid first.

Board: 394	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> AK32	<b>♠</b> Q1098		1NT	Pass	$2\clubsuit^1$
North HCP: 15	<b>♥</b> A9	<b>♥</b> K8753	Pass	2♠	Pass	4♠
South HCP: 15	<b>♦</b> 983	◆ AQ	AP			
Contract: 4♠ N	<b>♣</b> KJ92	♣ A10	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 10743	<b>♦</b> K9862				1NT
Vul: None	♥ A87	<b>♥</b> KJ5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10	• Q7	◆ A109	Pass	2 <b>₽</b> 4 <b>♠</b>	AP	
South HCP: 16	♣ A983	<b>♣</b> KQ	1. Stay		Al	
Contract: 4♠ S			1. Stay	IIIAII		
Board: 396	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 973	♠ QJ4		1NT	Pass	$2^{\bullet 1}$
Vul: NS	<b>♥</b> QJ64	<b>♥</b> AK83	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ6	♦ K105	AP			
South HCP: 13 Contract: 4 N	♣ AK3	<b>♣</b> 542	1. Stay	man		
D 1 207						
Board: 397 Dealer: S	North: ♠ K1063	South:	West	North	East	
Vul: EW	♥ 1085	<b>♠</b> AQ7	_		_	1NT
North HCP: 10	• 1063 • A	♥ Q9	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	<b>♦</b> K8732	♦ K653	Pass	3NT	AP	
Contract: 3N S	1110/32	♣ AQ105	1. Stay	man		
<b>5</b> 4.500			West	North	Fact	South
Board: 398	North:	South:	WCSt	1NT	Pass	
Dealer: N	<b>♦</b> Q43	<b>♦</b> A9762	т.			
Vul: NS	<b>♥</b> A10	<b>♥</b> QJ65	Pass		Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15 South HCP: 12	<b>♦</b> AJ6	<b>♦</b> Q84	Pass	4♠	AP	
South HCP: 12 Contract: 4♠ N	♣ A9872	<b>♣</b> K	1. Stay			
Commact. 77 IN			2. SM0	OLEN		

Board: 394 Dealer: N Vul: Both HCP: 15	<ul><li>◆ Q1098</li><li>◆ K8753</li><li>◆ AQ</li><li>◆ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 395 Dealer: S Vul: None HCP: 16	<ul><li>★ K9862</li><li>★ KJ5</li><li>★ A109</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: NS HCP: 13	<ul><li>♣ QJ4</li><li>♥ AK83</li><li>◆ K105</li><li>♣ 542</li></ul>	The opponents are silent.  Partner bids first.
Board: 397 Dealer: S Vul: EW HCP: 17	<ul><li>AQ7</li><li>Q9</li><li>K653</li><li>AQ105</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: NS HCP: 12	<ul><li>♠ A9762</li><li>♥ QJ65</li><li>♦ Q84</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 394	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> AK32	<b>♠</b> Q1098		1NT	Pass	$2\clubsuit^1$
North HCP: 15	<b>♥</b> A9	<b>♥</b> K8753	Pass	2♠	Pass	4♠
South HCP: 15	<b>♦</b> 983	◆ AQ	AP			
Contract: 4♠ N	<b>♣</b> KJ92	♣ A10	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 10743	<b>♦</b> K9862				1NT
Vul: None	♥ A87	<b>♥</b> KJ5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10	• Q7	◆ A109	Pass	2 <b>₽</b> 4 <b>♠</b>	AP	
South HCP: 16	♣ A983	<b>♣</b> KQ	1. Stay		Al	
Contract: 4♠ S			1. Stay	IIIAII		
Board: 396	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 973	♠ QJ4		1NT	Pass	$2^{\bullet 1}$
Vul: NS	<b>♥</b> QJ64	<b>♥</b> AK83	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ6	♦ K105	AP			
South HCP: 13 Contract: 4 N	♣ AK3	<b>♣</b> 542	1. Stay	man		
D 1 207						
Board: 397 Dealer: S	North: ♠ K1063	South:	West	North	East	
Vul: EW	♥ 1085	<b>♠</b> AQ7	_		_	1NT
North HCP: 10	• 1063 • A	♥ Q9	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	<b>♦</b> K8732	♦ K653	Pass	3NT	AP	
Contract: 3N S	1110/32	♣ AQ105	1. Stay	man		
<b>5</b> 4.500			West	North	Fact	South
Board: 398	North:	South:	WCSt	1NT	Pass	
Dealer: N	<b>♦</b> Q43	<b>♦</b> A9762	т.			
Vul: NS	<b>♥</b> A10	<b>♥</b> QJ65	Pass		Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15 South HCP: 12	<b>♦</b> AJ6	<b>♦</b> Q84	Pass	4♠	AP	
South HCP: 12 Contract: 4♠ N	♣ A9872	<b>♣</b> K	1. Stay			
Commact. 77 IN			2. SM0	OLEN		

Board: 399 Dealer: S Vul: EW HCP: 13	<ul><li>★ A64</li><li>♥ KJ103</li><li>◆ K854</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q3</li><li>♥ AJ7</li><li>◆ AKQ105</li><li>♣ J102</li></ul>	The opponents are silent.  You bid first.
Board: 401 Dealer: S Vul: NS HCP: 11	<ul><li>10753</li><li>✓ AK92</li><li>◆ 84</li><li>◆ A52</li></ul>	The opponents are silent.  Partner bids first.
Board: 402 Dealer: N Vul: EW HCP: 16	<ul><li>A1032</li><li>✓ AQ102</li><li>✓ Q107</li><li>✓ KJ</li></ul>	The opponents are silent.  You bid first.
Board: 403 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J1065</li><li>♥ QJ3</li><li>◆ AQ</li><li>♣ 10864</li></ul>	The opponents are silent.  Partner bids first.

Board: 399 Dealer: S Vul: EW	North: ♠ A64	South: ♠ KQ8	West	North		1NT
North HCP: 13 South HCP: 16 Contract: 6 S	<ul><li>★ KJ103</li><li>★ K854</li><li>♣ Q10</li></ul>	<ul><li>★ A765</li><li>★ A102</li><li>★ K65</li></ul>	Pass Pass 1. Stay	2 <b>♣</b> ¹ 6 <b>♥</b> man	Pass AP	2♥
Board: 400 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ Q3  ♥ AJ7  ♠ AKQ105  ♣ J102	South:  ♠ A104  ♥ K532  ♦ J84  ♣ A74	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 401 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ 10753  ♥ AK92  ♠ 84  ♣ A52	South:  ♠ AJ  ♥ 743  ♠ AKQ32  ♣ J103	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 402 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ A1032  ♥ AQ102  ♠ Q107  ♠ KJ	South:	Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 403 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ J1065  ♥ QJ3  ♠ AQ  ♠ 10864	South: ♠ Q9 ♥ K42 ♦ K96 ♠ AKQ75	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 399 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ8</li><li>▼ A765</li><li>◆ A102</li><li>◆ K65</li></ul>	The opponents are silent. You bid first.
Board: 400 Dealer: N Vul: Both HCP: 12	<ul><li>★ A104</li><li>★ K532</li><li>★ J84</li><li>★ A74</li></ul>	The opponents are silent.  Partner bids first.
Board: 401 Dealer: S Vul: NS HCP: 15	♣ AJ ♥ 743 ♦ AKQ32 ♣ J103	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q9</li><li>♥ K42</li><li>◆ K96</li><li>♣ AKQ75</li></ul>	The opponents are silent. You bid first.

Board: 399 Dealer: S Vul: EW	North: ♠ A64	South: ♠ KQ8	West	North		1NT
North HCP: 13 South HCP: 16 Contract: 6 S	<ul><li>★ KJ103</li><li>★ K854</li><li>♣ Q10</li></ul>	<ul><li>★ A765</li><li>★ A102</li><li>★ K65</li></ul>	Pass Pass 1. Stay	2 <b>♣</b> ¹ 6 <b>♥</b> man	Pass AP	2♥
Board: 400 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ Q3  ♥ AJ7  ♠ AKQ105  ♣ J102	South:  ♠ A104  ♥ K532  ♦ J84  ♣ A74	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 401 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ 10753  ♥ AK92  ♠ 84  ♣ A52	South:  ♠ AJ  ♥ 743  ♠ AKQ32  ♣ J103	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 402 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ A1032  ♥ AQ102  ♠ Q107  ♠ KJ	South:	Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 403 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ J1065  ♥ QJ3  ♠ AQ  ♠ 10864	South: ♠ Q9 ♥ K42 ♦ K96 ♠ AKQ75	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 404 Dealer: N Vul: None HCP: 15	<ul><li>◆96</li><li>✓ KJ85</li><li>◆ AK3</li><li>◆ A765</li></ul>	The opponents are silent. You bid first.
Board: 405 Dealer: S Vul: EW HCP: 8	<ul><li>▶ J96</li><li>♥ Q762</li><li>♦ KJ64</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 406 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK6</li><li>▼ A1094</li><li>◆ 1084</li><li>◆ A32</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 407 Dealer: S Vul: None HCP: 20	<ul><li>★ KQJ4</li><li>▼ KQ6</li><li>◆ A7</li><li>◆ AJ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 408 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ3</li><li>♥ Q102</li><li>◆ AQ92</li><li>◆ Q107</li></ul>	The opponents are silent. You bid first.

Board: 404 Dealer: N Vul: None	North: <b>♠</b> 96	South:  ♠ Q832		North 1NT	Pass	2 <b>♣</b> ¹	
North HCP: 15 South HCP: 9	<ul><li>★ KJ85</li><li>★ AK3</li><li>★ A765</li></ul>	♥ 632 ♦ Q62 ♣ KQ4	Pass AP	2♥	Pass	2NT	
Contract: 2N N	₩ A/03	₩ KQ4	1. Stay	man			
Board: 405	North:	South:	West	North	East		
Dealer: S	Norui. <b>♦</b> J96	<b>A</b> A3	Dogg	2.1	Dogg	1NT	
Vul: EW North HCP: 8	♥ Q762	<b>♥</b> AJ10	Pass	2♣¹ 2NT	Pass Pass	3NT	
South HCP: 17	♦ KJ64 ♣ J4	◆ AQ85 ◆ Q832	AP	21 1 1	1 433	3111	
Contract: 3N S	201	1 0002	1. Stay	man			
Board: 406	North:	South:	West	North	East	South	
Dealer: N	AK6	<b>♦</b> Q1093		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 15	<b>♥</b> A1094	<b>♥</b> 752	3♣	Pass	Pass	3♦	
South HCP: 8	♦ 1084 ♣ A32	♦ AJ732	AP				
Contract: 3♦ S	* A32	♣ A32 ♣ J		1. Stayman			
Board: 407 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: None	<b>♠</b> KQJ4 <b>♥</b> KQ6	<b>◆</b> 9653 <b>♥</b> A10	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 20 South HCP: 15	◆ A7	♦ KQJ9	Pass	6♠	AP		
Contract: 6♠ S	A 176	<b>♣</b> KQ4	1. Stayman				
Board: 408			West	North	East	South	
Dealer: N	North:	South:		1NT	Pass		
Vul: NS	<b>♠</b> KQ3 <b>♥</b> Q102	<b>♠</b> A10972 <b>♥</b> KJ64	Pass	<b>2</b>	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 15 South HCP: 12	♦ AQ92	<b>♦</b> 85	Pass	4♠	AP		
Contract: 4♠ N	<b>♣</b> Q107	<b>♣</b> A9	<ol> <li>Stay</li> <li>SMO</li> </ol>				

Board: 404 Dealer: N Vul: None HCP: 9	<ul><li>◆ Q832</li><li>◆ 632</li><li>◆ Q62</li><li>◆ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 405 Dealer: S Vul: EW HCP: 17	<ul><li>▲ A3</li><li>♥ AJ10</li><li>◆ AQ85</li><li>▲ Q832</li></ul>	The opponents are silent. You bid first.
Board: 406 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q1093</li><li>♥ 752</li><li>◆ AJ732</li><li>♣ J</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 407 Dealer: S Vul: None HCP: 15	<ul><li>♦ 9653</li><li>♥ A10</li><li>♦ KQJ9</li><li>♠ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: NS HCP: 12	<ul><li>★ A10972</li><li>♥ KJ64</li><li>◆ 85</li><li>◆ A9</li></ul>	The opponents are silent.  Partner bids first.

Board: 404 Dealer: N Vul: None	North: <b>♠</b> 96	South:  ♠ Q832		North 1NT	Pass	2 <b>♣</b> ¹	
North HCP: 15 South HCP: 9	<ul><li>★ KJ85</li><li>★ AK3</li><li>★ A765</li></ul>	♥ 632 ♦ Q62 ♣ KQ4	Pass AP	2♥	Pass	2NT	
Contract: 2N N	₩ A/03	₩ KQ4	1. Stay	man			
Board: 405	North:	South:	West	North	East		
Dealer: S	Norui. <b>♦</b> J96	<b>A</b> A3	Dogg	2.1	Dogg	1NT	
Vul: EW North HCP: 8	♥ Q762	<b>♥</b> AJ10	Pass	2♣¹ 2NT	Pass Pass	3NT	
South HCP: 17	♦ KJ64 ♣ J4	◆ AQ85 ◆ Q832	AP	21 1 1	1 433	3111	
Contract: 3N S	201	1 0002	1. Stay	man			
Board: 406	North:	South:	West	North	East	South	
Dealer: N	AK6	<b>♦</b> Q1093		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 15	<b>♥</b> A1094	<b>♥</b> 752	3♣	Pass	Pass	3♦	
South HCP: 8	♦ 1084 ♣ A32	♦ AJ732	AP				
Contract: 3♦ S	* A32	♣ A32 ♣ J		1. Stayman			
Board: 407 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: None	<b>♠</b> KQJ4 <b>♥</b> KQ6	<b>◆</b> 9653 <b>♥</b> A10	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 20 South HCP: 15	◆ A7	♦ KQJ9	Pass	6♠	AP		
Contract: 6♠ S	A 176	<b>♣</b> KQ4	1. Stayman				
Board: 408			West	North	East	South	
Dealer: N	North:	South:		1NT	Pass		
Vul: NS	<b>♠</b> KQ3 <b>♥</b> Q102	<b>♠</b> A10972 <b>♥</b> KJ64	Pass	<b>2</b>	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 15 South HCP: 12	♦ AQ92	<b>♦</b> 85	Pass	4♠	AP		
Contract: 4♠ N	<b>♣</b> Q107	<b>♣</b> A9	<ol> <li>Stay</li> <li>SMO</li> </ol>				

Board: 409 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q106</li><li>♥ AK76</li><li>◆ J97</li><li>♣ 985</li></ul>	The opponents are silent.  Partner bids first.
Board: 410 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q72</li><li>♥ Q98</li><li>♦ AQ62</li><li>♣ KQ6</li></ul>	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: NS HCP: 14	<ul><li>▲ AJ109</li><li>✔ A873</li><li>◆ 106</li><li>♣ KQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKQ8</li><li>▼ K1062</li><li>◆ 54</li><li>★ A105</li></ul>	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q932</li><li>♥ Q1097</li><li>♦ A42</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.

Board: 409 Dealer: S Vul: Both	North: ♠ Q106	South: ♠ A43	West	North	East	South 1NT
North HCP: 10	<b>♥</b> AK76	<b>y</b> 92	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	◆ J97	◆ AK653	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 985	♣ KQ7	1. Stay	man		
Board: 410	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q72	<b>♦</b> KJ103		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> Q98	♥ AK5	Pass	2♦	Pass	3NT
South HCP: 12	◆ AQ62	◆ J1095	AP			
Contract: 3N N	<b>♣</b> KQ6	<b>♣</b> 75	1. Stay	man		
Board: 411 Dealer: S	North: <b>♠</b> AJ109	South: ♠ K72	West	North	East	South 1NT
Vul: NS	<b>▼</b> A873	<b>♥</b> Q2	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 14 South HCP: 15	<b>◆</b> 106	◆ AQ52	Pass	3NT	AP	
Contract: 3N S	♣ KQ3	♣ A754	1. Stay	1. Stayman		
Board: 412		G 4	West	North	East	South
Dealer: N	North:	South: <b>♠</b> J953		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♠</b> AKQ8 <b>♥</b> K1062	♥ A83	Pass	2♥	Pass	3NT
North HCP: 16	<b>♦</b> 54	◆ AQ73	Pass	4♠	AP	
South HCP: 11 Contract: 4♠ N	♣ A105 ♣ 83 1. Stayman		man			
Board: 413			Wast	Manda	East	Carella
Dealer: S	North: ♠ Q932	South: ♠ AK108	west	North	East	South 1NT
Vul: NS	♥ Q1097	♥ AK8	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10 South HCP: 16	♦ A42	<b>♦</b> J103	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q6	<b>♣</b> J73	1. Stay	man		

Board: 409 Dealer: S Vul: Both HCP: 16	<ul><li>★ A43</li><li>♥ 92</li><li>★ AK653</li><li>★ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 410 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ103</li><li>★ AK5</li><li>★ J1095</li><li>★ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: S Vul: NS HCP: 15	<ul><li>★ K72</li><li>♥ Q2</li><li>◆ AQ52</li><li>◆ A754</li></ul>	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: EW HCP: 11	<ul><li>♣ J953</li><li>♥ A83</li><li>♦ AQ73</li><li>♣ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: NS HCP: 16	<ul><li>★ AK108</li><li>★ AK8</li><li>★ J103</li><li>★ J73</li></ul>	The opponents are silent.  You bid first.

Board: 409 Dealer: S Vul: Both	North: ♠ Q106	South: ♠ A43	West	North	East	South 1NT
North HCP: 10	<b>♥</b> AK76	<b>y</b> 92	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	◆ J97	◆ AK653	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 985	♣ KQ7	1. Stay	man		
Board: 410	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q72	<b>♦</b> KJ103		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> Q98	♥ AK5	Pass	2♦	Pass	3NT
South HCP: 12	◆ AQ62	◆ J1095	AP			
Contract: 3N N	<b>♣</b> KQ6	<b>♣</b> 75	1. Stay	man		
Board: 411 Dealer: S	North: <b>♠</b> AJ109	South: ♠ K72	West	North	East	South 1NT
Vul: NS	<b>▼</b> A873	<b>♥</b> Q2	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 14 South HCP: 15	<b>◆</b> 106	◆ AQ52	Pass	3NT	AP	
Contract: 3N S	♣ KQ3	♣ A754	1. Stay	1. Stayman		
Board: 412		G 4	West	North	East	South
Dealer: N	North:	South: <b>♠</b> J953		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♠</b> AKQ8 <b>♥</b> K1062	♥ A83	Pass	2♥	Pass	3NT
North HCP: 16	<b>♦</b> 54	◆ AQ73	Pass	4♠	AP	
South HCP: 11 Contract: 4♠ N	♣ A105 ♣ 83 1. Stayman		man			
Board: 413			Wast	Manda	East	Carella
Dealer: S	North: ♠ Q932	South: ♠ AK108	west	North	East	South 1NT
Vul: NS	♥ Q1097	♥ AK8	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10 South HCP: 16	♦ A42	<b>♦</b> J103	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q6	<b>♣</b> J73	1. Stay	man		

### Stayman is used after a notrump opener to look for an 8-card major suit fit or show an invite

The opponents are silent.

Board: 414 ♠ QJ5
Dealer: N ♥ A4

Vul: Both HCP: 10 ♣ 4 Partner bids first.

Board: 414 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ QJ5  ♥ A4  ♠ KQ742  ♣ A64	South:  ♠ AK87  ♥ KJ1075  ♦ 8  ♣ J102	Pass	2♦ 3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 415 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ QJ62  ♥ QJ102  ♠ A962  ♣ 4	South:  ♠ K974  ♥ AK96  ♠ Q3  ♣ K93	Pass Pass AP 1. Stayı 2. Splin	man	East X Pass	1NT 2♥

## Stayman is used after a notrump opener to look for an 8-card major suit fit or show an invite

Board: 414 **★** AK87 The opponents are silent. Dealer: N **♥** KJ1075 Vul: EW **♦** 8 Partner bids first. HCP: 12 **♣** J102 Board: 415 **★** K974 East Doubles 2♣ if possible. Dealer: S **♥** AK96 Vul: Both **♦** Q3 You bid first. HCP: 15 **♣** K93

Board: 414 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ QJ5  ♥ A4  ♠ KQ742  ♣ A64	South:  ♠ AK87  ♥ KJ1075  ♦ 8  ♣ J102	Pass	2♦ 3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 415 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ QJ62  ♥ QJ102  ♠ A962  ♣ 4	South:  ♠ K974  ♥ AK96  ♠ Q3  ♣ K93	Pass Pass AP 1. Stayı 2. Splin	man	East X Pass	1NT 2♥