Board: 1 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q986</li><li>♥ 1052</li><li>◆ AJ43</li><li>♣ A4</li></ul>	West Bids 2NT if possible.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q6</li><li>♥ AQJ7</li><li>◆ AQ875</li><li>♣ 87</li></ul>	The opponents are silent.  You bid first.
Board: 3 Dealer: S Vul: Both HCP: 1	<ul><li>♣ J10432</li><li>♥ 8764</li><li>♦ 86</li><li>♣ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 15	<ul><li>★ K10</li><li>♥ Q943</li><li>◆ AQ</li><li>◆ A8732</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 10	<ul><li>♠ 642</li><li>♥ A7</li><li>♠ K76</li><li>♠ QJ763</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ Q986  ♥ 1052  ♠ AJ43  ♣ A4	South:  ♠ KJ1054  ♥ AK  ♠ Q10  ♠ Q963	2NT <sup>1</sup>	North 3NT sual 2N	AP	South 1NT
Board: 2 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 5 S	North:  ♠ Q6  ♥ AQJ7  ♠ AQ875  ♣ 87	South:  ♠ K872  ▼ 105  ◆ KJ1042  ♣ A4	Pass Pass AP 1. Stay	North 1NT 2♥ 4•	East Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b>
Board: 3 Dealer: S Vul: Both North HCP: 1 South HCP: 16 Contract: 3 N	North:	South:  ♠ KQ85  ♥ A10  ♦ J4  ♣ KQJ92	Pass Pass	North  2♥  3♠  inded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 4 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ★ K10  ▼ Q943  ◆ AQ  ♣ A8732	South:  ♣ A32  ♥ J872  • 105  ♣ K1054	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 5 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ Q875  ♥ QJ  ♦ QJ843  ♣ AK	West Pass	North 3NT	East AP	South 1NT

Board: 1 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ1054</li><li>★ AK</li><li>◆ Q10</li><li>◆ Q963</li></ul>	West Bids 2NT if possible. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 11	<ul><li>★ K872</li><li>▼ 105</li><li>◆ KJ1042</li><li>◆ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 16	<ul><li>★ KQ85</li><li>▼ A10</li><li>◆ J4</li><li>◆ KQJ92</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 8	<ul><li>★ A32</li><li>▼ J872</li><li>◆ 105</li><li>◆ K1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 15	<ul><li>♠ Q875</li><li>♥ QJ</li><li>◆ QJ843</li><li>♠ AK</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ Q986  ♥ 1052  ♠ AJ43  ♣ A4	South:  ♠ KJ1054  ♥ AK  ♠ Q10  ♠ Q963	2NT <sup>1</sup>	North 3NT sual 2N	AP	South 1NT
Board: 2 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 5 S	North:  ♠ Q6  ♥ AQJ7  ♠ AQ875  ♣ 87	South:  ♠ K872  ▼ 105  ◆ KJ1042  ♣ A4	Pass Pass AP 1. Stay	North 1NT 2♥ 4•	East Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b>
Board: 3 Dealer: S Vul: Both North HCP: 1 South HCP: 16 Contract: 3 N	North:	South:  ♠ KQ85  ♥ A10  ♦ J4  ♣ KQJ92	Pass Pass	North  2♥  3♠  inded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 4 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ★ K10  ▼ Q943  ◆ AQ  ♣ A8732	South:  ♣ A32  ♥ J872  • 105  ♣ K1054	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 5 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ Q875  ♥ QJ  ♦ QJ843  ♣ AK	West Pass	North 3NT	East AP	South 1NT

Board: 6 Dealer: N Vul: EW HCP: 15	<ul><li>A8</li><li>★ A987</li><li>★ 63</li><li>★ AQJ96</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 7 Dealer: S Vul: None HCP: 7	<ul><li>★ K74</li><li>▼ KJ1072</li><li>◆ 93</li><li>◆ 1087</li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 8 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q8</li><li>♥ AK53</li><li>◆ 82</li><li>♣ AQ764</li></ul>	The opponents are silent.  You bid first.
Board: 9 Dealer: S Vul: EW HCP: 1	<ul><li>103</li><li>♥ 97652</li><li>J</li><li>108652</li></ul>	West Doubles 1NT if possible. East Doubles 2♦ if possible. West Bids 2NT if possible.  Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 15	<ul><li>★ K2</li><li>★ AK1082</li><li>★ K3</li><li>★ Q843</li></ul>	The opponents are silent.  You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ A8  ♥ A987  ♦ 63  ♣ AQJ96	South:	West North East South  1NT 2◆1 3◆  Pass 3NT AP  1. Multi-Landy, Multi
Board: 7 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♥ S	North:  ♠ K74  ♥ KJ1072  ♦ 93  ♣ 1087	South:	West North East South  1NT  Pass 2 Pass 2 1  X XX Pass 3 1  AP  1. Extended acceptance after NT
Board: 8 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 6♠ N	North:  ♠ Q8  ♥ AK53  ♦ 82  ♣ AQ764	South:  ♠ AKJ1053  ♥ J1072  ♠ AQ  ♠ 3	West North East South  1NT Pass 4♥¹  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. Texas  2. Blackwood 0314, for ♠  3. A=2/5 or 5/5, Q(S)=1
Board: 9 Dealer: S Vul: EW North HCP: 1 South HCP: 15 Contract: 2N W	North:	South:  ♠ QJ542  ♥ AQ  ♠ AQ64  ♠ 73	West North East South  1NT  X¹ 2
Board: 10 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ K2  ♥ AK1082  ♠ K3  ♣ Q843	South:  ♠ A3  ♥ J4  ♦ QJ1075  ♣ J765	West North East South 1NT Pass 3NT AP

Board: 6 Dealer: N Vul: EW HCP: 8	<b>♣</b> 5 <b>♥</b> 10652 <b>♦</b> AKJ10872 <b>♣</b> 8	East Bids 2♦ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	<ul><li>▶ J6</li><li>♥ Q986</li><li>♦ KQ842</li><li>♠ AK</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 8 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKJ1053</li><li>♥ J1072</li><li>◆ AQ</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 15	<ul><li>♣ QJ542</li><li>♥ AQ</li><li>◆ AQ64</li><li>♣ 73</li></ul>	West Doubles 1NT if possible. East Doubles 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 9	<ul><li>▲ A3</li><li>♥ J4</li><li>◆ QJ1075</li><li>▲ J765</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ A8  ♥ A987  ♦ 63  ♣ AQJ96	South:	West North East South  1NT 2◆1 3◆  Pass 3NT AP  1. Multi-Landy, Multi
Board: 7 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♥ S	North:  ♠ K74  ♥ KJ1072  ♦ 93  ♣ 1087	South:	West North East South  1NT  Pass 2 Pass 2 1  X XX Pass 3 1  AP  1. Extended acceptance after NT
Board: 8 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 6♠ N	North:  ♠ Q8  ♥ AK53  ♦ 82  ♣ AQ764	South:  ♠ AKJ1053  ♥ J1072  ♠ AQ  ♠ 3	West North East South  1NT Pass 4♥¹  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. Texas  2. Blackwood 0314, for ♠  3. A=2/5 or 5/5, Q(S)=1
Board: 9 Dealer: S Vul: EW North HCP: 1 South HCP: 15 Contract: 2N W	North:	South:  ♠ QJ542  ♥ AQ  ♠ AQ64  ♠ 73	West North East South  1NT  X¹ 2
Board: 10 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ K2  ♥ AK1082  ♠ K3  ♣ Q843	South:  ♠ A3  ♥ J4  ♦ QJ1075  ♣ J765	West North East South 1NT Pass 3NT AP

Board: 11 Dealer: S Vul: EW HCP: 3	<ul><li>♠ 965</li><li>♥ J862</li><li>♦ J97</li><li>♠ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK</li><li>♥ K1063</li><li>◆ Q10753</li><li>♠ K3</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 13 Dealer: S Vul: None HCP: 0	<ul><li>42</li><li>✓ 10763</li><li>✓ 10975</li><li>♠ 654</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 16	<ul><li>▶ J9</li><li>♥ AK865</li><li>◆ AJ76</li><li>♣ K7</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: Both HCP: 7	<ul><li>★ K98</li><li>♥ Q2</li><li>◆ 8542</li><li>◆ Q953</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:	South:  ♠ 104  ♥ KQ1075  ♠ A6  ♣ AQ52	West North East South 1NT AP
Board: 12 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S	North:	South:  ♣ J109872  ♥ 8  ♠ KJ6  ♣ A86	West North East South  1NT 2♥¹ 4♠  AP  1. Multi-Landy, 5M-4m
Board: 13 Dealer: S Vul: None North HCP: 0 South HCP: 16 Contract: 2♠ E	North:  ◆ 42  ▼ 10763  ◆ 10975  ◆ 654	South:  ♠ K1098  ♥ KQ  ♦ J3  ♣ AK982	West North East South 1NT 2•¹ Pass 2• AP 1. Multi-Landy, Multi
Board: 14 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 2♠ N	North:  ♣ J9  ♥ AK865  ♠ AJ76  ♣ K7	South:  ♠ AK 1052  ♥ 42  ♦ 4  ♣ 96543	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 15 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:  ♠ K98  ♥ Q2  ♦ 8542  ♠ Q953	South:  ♣ J2  ♥ A10543  ♠ K3  ♣ AK104	West North East South 1NT AP

Board: 11 Dealer: S Vul: EW HCP: 15	<ul><li>104</li><li>KQ1075</li><li>A6</li><li>AQ52</li></ul>	The opponents are silent.  You bid first.
Board: 12 Dealer: N Vul: EW HCP: 9	<ul><li>♣ J109872</li><li>♥ 8</li><li>♦ KJ6</li><li>♣ A86</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 16	<ul><li>★ K1098</li><li>★ KQ</li><li>◆ J3</li><li>◆ AK982</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 7	<ul><li>★ AK1052</li><li>★ 42</li><li>★ 4</li><li>★ 96543</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: Both HCP: 15	<ul><li>J2</li><li>✓ A10543</li><li>✓ K3</li><li>✓ AK104</li></ul>	The opponents are silent.  You bid first.

Board: 11 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:	South:  ♠ 104  ♥ KQ1075  ♠ A6  ♣ AQ52	West North East South 1NT AP
Board: 12 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S	North:	South:  ♣ J109872  ♥ 8  ♠ KJ6  ♣ A86	West North East South  1NT 2♥¹ 4♠  AP  1. Multi-Landy, 5M-4m
Board: 13 Dealer: S Vul: None North HCP: 0 South HCP: 16 Contract: 2♠ E	North:  ◆ 42  ▼ 10763  ◆ 10975  ◆ 654	South:  ♠ K1098  ♥ KQ  ♦ J3  ♣ AK982	West North East South 1NT 2•¹ Pass 2• AP 1. Multi-Landy, Multi
Board: 14 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 2♠ N	North:  ♣ J9  ♥ AK865  ♠ AJ76  ♣ K7	South:  ♠ AK 1052  ♥ 42  ♦ 4  ♣ 96543	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 15 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:  ♠ K98  ♥ Q2  ♦ 8542  ♠ Q953	South:  ♣ J2  ♥ A10543  ♠ K3  ♣ AK104	West North East South 1NT AP

Board: 16 Dealer: N Vul: NS HCP: 15	<ul><li> ♣ J3</li><li> ♥ AJ54</li><li> ♠ A5</li><li> ♣ KQ1076</li></ul>	The opponents are silent.  You bid first.
Board: 17 Dealer: S Vul: EW HCP: 10	<ul><li>★ K742</li><li>★ 86</li><li>◆ Q4</li><li>★ KQ1097</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 15	<ul><li>▶ J865</li><li>♥ K6</li><li>◆ A9</li><li>◆ AK1092</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 10	<ul><li>★ K5</li><li>▼ J10432</li><li>◆ KQ864</li><li>◆ J</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 15	<ul><li>♠ A953</li><li>♥ A10</li><li>♠ A3</li><li>♠ K9865</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ J3  ♥ AJ54  ♠ A5  ♣ KQ1076	South:  ♠ KQ9762  ♥ 6  ♠ QJ2  ♣ 985	West Pass 1. Texa		East Pass AP	
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3•X E	North:  ♠ K742  ♥ 86  ♠ Q4  ♣ KQ1097	South:  ♠ AJ  ♥ AK752  ♦ 108  ♠ A642	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 18 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 N	North:  ♣ J865  ♥ K6  ♠ A9  ♣ AK1092	South:  ♠ Q103  ♥ J10982  ♠ K8  ♠ Q76	West Pass	North 1NT 2♥		South 2+
Board: 19 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ K5  ♥ J10432  ♠ KQ864  ♣ J	South:  ♠ Q6  ♥ KQ76  ♠ AJ1053  ♠ K3	West Pass Pass	North 2♦ 4♥	East 3♣ AP	South 1NT 3♥
Board: 20 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ A953  ♥ A10  ♠ A3  ♣ K9865	South:  ◆ 84  ▼ K98  ◆ 1098765  ♣ A2	Pass	3C trans	Pass AP	

Board: 16 Dealer: N Vul: NS HCP: 8	<ul><li>★ KQ9762</li><li>♥ 6</li><li>◆ QJ2</li><li>◆ 985</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 16	<ul><li>AJ</li><li>✓ AK752</li><li>✓ 108</li><li>✓ A642</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 18 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q103</li><li>♥ J10982</li><li>♦ K8</li><li>♣ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 15	<ul><li>♠ Q6</li><li>♥ KQ76</li><li>♠ AJ1053</li><li>♠ K3</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 20 Dealer: N Vul: Both HCP: 7	<ul><li>★84</li><li>★K98</li><li>★1098765</li><li>★A2</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ J3  ♥ AJ54  ♠ A5  ♣ KQ1076	South:  ♠ KQ9762  ♥ 6  ♠ QJ2  ♣ 985	West Pass 1. Texa		East Pass AP	
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3•X E	North:  ♠ K742  ♥ 86  ♠ Q4  ♣ KQ1097	South:  ♠ AJ  ♥ AK752  ♦ 108  ♠ A642	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 18 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 N	North:  ♣ J865  ♥ K6  ♠ A9  ♣ AK1092	South:  ♠ Q103  ♥ J10982  ♠ K8  ♠ Q76	West Pass	North 1NT 2♥		South 2+
Board: 19 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ K5  ♥ J10432  ♠ KQ864  ♣ J	South:  ♠ Q6  ♥ KQ76  ♠ AJ1053  ♠ K3	West Pass Pass	North 2♦ 4♥	East 3♣ AP	South 1NT 3♥
Board: 20 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ A953  ♥ A10  ♠ A3  ♣ K9865	South:  ◆ 84  ▼ K98  ◆ 1098765  ♣ A2	Pass	3C trans	Pass AP	

Board: 21 Dealer: S Vul: EW HCP: 14	<ul><li>★ K95</li><li>★ K8</li><li>◆ J764</li><li>◆ AK102</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 15	<ul><li>▲ 109</li><li>♥ AK943</li><li>◆ A952</li><li>▲ A7</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 23 Dealer: S Vul: EW HCP: 9	<ul><li>★ 85</li><li>▼ AQ864</li><li>◆ J73</li><li>◆ Q95</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A8</li><li>♥ KJ54</li><li>◆ Q9</li><li>▲ KQJ72</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 25 Dealer: S Vul: None HCP: 4	<ul><li>♣ QJ108743</li><li>♥ J5</li><li>◆ 87</li><li>♣ 107</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ K95  ♥ K8  ♦ J764  ♣ AK102	South:  ♠ Q8  ♥ AJ973  ♠ AQ108  ♣ Q6	West Pass	North 3NT	East AP	South 1NT
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3♠ S	North:	South:  ♠ QJ8764  ♥ 87  ♦ 1074  ♠ Q6	West 3♥ AP	North 1NT Pass	East Pass Pass	2♥
Board: 23 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♦ 85  ▼ AQ864  • J73  ♣ Q95	South:  ♠ KJ  ♥ KJ105  ♠ AK982  ♣ 63	West Pass Pass AP	North  2  X	East 3♠ Pass	1NT Pass
Board: 24 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ♠ A8  ♥ KJ54  ♦ Q9  ♣ KQJ72	South:  ♣ 7654  ▼ A863  ◆ A10  ♣ 1085	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 25 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 4♠ S	North:  ♠ QJ108743  ♥ J5  ♠ 87  ♣ 107	South:  ♠ AK  ♥ K8732  ♦ 103  ♠ KQ85	West Pass AP 1. Texa		East Pass	1NT

Board: 21 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q8</li><li>♥ AJ973</li><li>◆ AQ108</li><li>♣ Q6</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 5	<ul><li>♣ QJ8764</li><li>♥ 87</li><li>♦ 1074</li><li>♣ Q6</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ</li><li>▼ KJ105</li><li>◆ AK982</li><li>◆ 63</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 24 Dealer: N Vul: Both HCP: 8	<ul><li>★ 7654</li><li>★ A863</li><li>★ A10</li><li>★ 1085</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK</li><li>♥ K8732</li><li>♦ 103</li><li>♠ KQ85</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ K95  ♥ K8  ♦ J764  ♣ AK102	South:  ♠ Q8  ♥ AJ973  ♠ AQ108  ♣ Q6	West Pass	North 3NT	East AP	South 1NT
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3♠ S	North:	South:  ♠ QJ8764  ♥ 87  ♠ 1074  ♠ Q6	West 3♥ AP	North 1NT Pass	East Pass Pass	2♥
Board: 23 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♦ 85  ▼ AQ864  • J73  ♣ Q95	South:  ♠ KJ  ♥ KJ105  ♠ AK982  ♣ 63	West Pass Pass AP	North  2  X	East 3♠ Pass	1NT Pass
Board: 24 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ♠ A8  ♥ KJ54  ♦ Q9  ♣ KQJ72	South:  ♣ 7654  ▼ A863  ◆ A10  ♣ 1085	West  3  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 25 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 4♠ S	North:  ♠ QJ108743  ♥ J5  ♠ 87  ♣ 107	South:  ♠ AK  ♥ K8732  ♦ 103  ♠ KQ85	West Pass AP 1. Texa		East Pass	1NT

Board: 26	
HCP: 15  ♠ K9	
Board: 27 Dealer: S Vul: Both HCP: 13	
Board: 28	
Board: 29	
Board: 30 ♠ A2 West Bids 2♦ if possible.  Dealer: N ▼ AK764 East Bids 2♠ if possible.  Vul: EW ♦ J432  HCP: 15 ♠ K2 You bid first.	

Board: 26 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3♠ S	North:  ♠ Q9853  ♥ AK  ♠ QJ109  ♣ K9	South:  ♠ A7642  ♥ 853  ♦ 8  ♣ J872	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 3♣  AP  1. Extended acceptance after NT
Board: 27 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK76  ♥ K10  ♦ 104  ♠ KQ953	West North East South 1NT Pass 3NT AP
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AK  ♥ Q10632  ♠ AJ  ♣ Q842	South:  ♠ Q742  ♥ A9  ♠ Q9532  ♣ 53	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 2NT  AP  1. Stayman
Board: 29 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ KQ72  ♥ Q1063  ♦ J  ♣ A942	South:  ♠ AJ  ♥ AK875  ♠ A7  ♣ 10865	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 4♥ AP  1. Stayman
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♠ E	North:  ♠ A2  ♥ AK764  ♦ J432  ♠ K2	South:  • 107  • QJ2  • Q1086  • J1084	West North East South  1NT Pass Pass 2  1 Pass 2  AP 1 Multi-Landy, Multi

Board: 26 Dealer: N Vul: Both HCP: 5	<ul><li>★ A7642</li><li>★ 853</li><li>◆ 8</li><li>★ J872</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK76</li><li>★ K10</li><li>★ 104</li><li>★ KQ953</li></ul>	The opponents are silent.  You bid first.
Board: 28 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q742</li><li>♥ A9</li><li>◆ Q9532</li><li>♣ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 16	<ul><li>AJ</li><li>✓ AK875</li><li>✓ A7</li><li>✓ 10865</li></ul>	The opponents are silent.  You bid first.
Board: 30 Dealer: N Vul: EW HCP: 6	<ul><li>107</li><li>✓ QJ2</li><li>✓ Q1086</li><li>✓ J1084</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. Partner bids first.

Board: 26 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3♠ S	North:  ♠ Q9853  ♥ AK  ♠ QJ109  ♣ K9	South:  ♠ A7642  ♥ 853  ♦ 8  ♣ J872	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 3♣  AP  1. Extended acceptance after NT
Board: 27 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK76  ♥ K10  ♦ 104  ♠ KQ953	West North East South 1NT Pass 3NT AP
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AK  ♥ Q10632  ♠ AJ  ♣ Q842	South:  ♠ Q742  ♥ A9  ♠ Q9532  ♣ 53	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 2NT  AP  1. Stayman
Board: 29 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ KQ72  ♥ Q1063  ♦ J  ♣ A942	South:  ♠ AJ  ♥ AK875  ♠ A7  ♣ 10865	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 4♥ AP  1. Stayman
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♠ E	North:  ♠ A2  ♥ AK764  ♦ J432  ♠ K2	South:  • 107  • QJ2  • Q1086  • J1084	West North East South  1NT Pass Pass 2  1 Pass 2  AP 1 Multi-Landy, Multi

Board: 31 Dealer: S Vul: NS HCP: 4	<ul><li>10974</li><li>✓ J953</li><li>♦ 6</li><li>♣ QJ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 15	<ul><li>♣ AJ84</li><li>♥ K3</li><li>♦ AK832</li><li>♣ 63</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 33 Dealer: S Vul: Both HCP: 9	<b>★</b> K4 <b>♥</b> KJ65 <b>♦</b> Q108532 <b>♣</b> 9	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 15	<ul><li>AQ732</li><li>K6</li><li>KJ103</li><li>Q5</li></ul>	The opponents are silent.  You bid first.
Board: 35 Dealer: S Vul: Both HCP: 6	<ul><li>♦ 9754</li><li>♥ 52</li><li>♦ Q10</li><li>♠ A10732</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 1N S	North:  ♠ 10974  ♥ J953  ♠ 6  ♠ QJ94	South:  ♠ AQ  ♥ AK84  ♠ Q9752  ♣ 85	West AP	North	East	South 1NT
Board: 32 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ84  ♥ K3  ♠ AK832  ♠ 63	South:  ◆ 972  ▼ A852  ◆ J104  ◆ K74	West  X  AP  1. Stay	North 1NT 2♠ man	Pass	
Board: 33 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ K4  ♥ KJ65  • Q108532  ♣ 9	South:  ♠ A982  ♥ 103  ♠ AK  ♠ KJ1054	Pass Pass AP 1. Stay	North  2♣¹ 3♦ man	Pass	1NT
Board: 34 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 4N N	North:  ♠ AQ732  ♥ K6  ♠ KJ103  ♠ Q5	South:  ♠ K84  ♥ QJ98  ♠ A7  ♣ AK64	Pass AP 1. Stay	North 1NT 2♠ man ntitative	Pass Pass	
Board: 35 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ 9754  ♥ 52  ♠ Q10  ♣ A10732	South:  ♠ K3  ♥ AJ98  ♠ KJ875  ♠ K9	West AP	North	East	South 1NT

Board: 31 Dealer: S Vul: NS HCP: 15	<ul><li>AQ</li><li>✓ AK84</li><li>✓ Q9752</li><li>✓ 85</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 8	<ul><li>♣972</li><li>✔ A852</li><li>◆ J104</li><li>♣ K74</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 15	<ul><li>★ A982</li><li>▼ 103</li><li>◆ AK</li><li>◆ KJ1054</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 17	<ul><li>★ K84</li><li>♥ QJ98</li><li>★ A7</li><li>★ AK64</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 15	<b>♥</b> AJ98	The opponents are silent.  You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 1N S	North:  ♠ 10974  ♥ J953  ♠ 6  ♠ QJ94	South:  ♠ AQ  ♥ AK84  ♠ Q9752  ♣ 85	West AP	North	East	South 1NT
Board: 32 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ84  ♥ K3  ♠ AK832  ♠ 63	South:  ◆ 972  ▼ A852  ◆ J104  ◆ K74	West  X  AP  1. Stay	North 1NT 2♠ man	Pass	
Board: 33 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ K4  ♥ KJ65  • Q108532  ♣ 9	South:  ♠ A982  ♥ 103  ♠ AK  ♠ KJ1054	Pass Pass AP 1. Stay	North  2♣¹ 3♦ man	Pass	1NT
Board: 34 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 4N N	North:  ♠ AQ732  ♥ K6  ♠ KJ103  ♠ Q5	South:  ♠ K84  ♥ QJ98  ♠ A7  ♣ AK64	Pass AP 1. Stay	North 1NT 2♠ man ntitative	Pass Pass	
Board: 35 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ 9754  ♥ 52  ♠ Q10  ♣ A10732	South:  ♠ K3  ♥ AJ98  ♠ KJ875  ♠ K9	West AP	North	East	South 1NT

Board: 36 Dealer: N Vul: Both HCP: 16	<b>♣</b> KQ <b>♥</b> K1094 <b>♦</b> A3 <b>♣</b> A10943	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q9</li><li>♥ KQJ105</li><li>◆ AQ52</li><li>♣ J7</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: None HCP: 10	<ul><li>♣ J107</li><li>♥ AJ873</li><li>♦ J6</li><li>♣ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK85</li><li>★ A3</li><li>★ K10</li><li>★ J9632</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ KQ  ♥ K1094  ♠ A3  ♠ A10943	South:  ♠ 63  ♥ AQ3  ♦ J964  ♠ KQJ6	West AP	North 1NT		South 3NT
Board: 37 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♣ N	North:	South:  ♠ KQ  ♥ Q984  ♠ KQ  ♣ K9753		North  2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 38 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ Q9  ♥ KQJ105  ♠ AQ52  ♣ J7	South:  ♠ K42  ♥ 7643  ♦ J4  ♣ Q532	West	North 1NT	East AP	South
Board: 39 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ94  ♥ K10  ♦ 94  ♣ AQJ107	West Pass Pass	North 2  ◆ 3NT	East Pass AP	1NT
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ AK85  ♥ A3  ♠ K10  ♠ J9632	South:	Pass	3C trans	Pass AP	

Board: 36 Dealer: N Vul: Both HCP: 13	<b>♣</b> 63 <b>♥</b> AQ3 <b>♦</b> J964 <b>♣</b> KQJ6	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ</li><li>♥ Q984</li><li>◆ KQ</li><li>◆ K9753</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 38 Dealer: N Vul: Both HCP: 6	<ul><li>★ K42</li><li>▼ 7643</li><li>◆ J4</li><li>◆ Q532</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ94</li><li>★ K10</li><li>◆ 94</li><li>★ AQJ107</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 7	<ul><li>★ 103</li><li>★ 42</li><li>★ AJ9852</li><li>★ Q85</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ KQ  ♥ K1094  ♠ A3  ♠ A10943	South:  ♠ 63  ♥ AQ3  ♦ J964  ♠ KQJ6	West AP	North 1NT		South 3NT
Board: 37 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♣ N	North:	South:  ♠ KQ  ♥ Q984  ♠ KQ  ♣ K9753		North  2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 38 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ Q9  ♥ KQJ105  ♠ AQ52  ♣ J7	South:  ♠ K42  ♥ 7643  ♦ J4  ♣ Q532	West	North 1NT	East AP	South
Board: 39 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ94  ♥ K10  ♦ 94  ♣ AQJ107	West Pass Pass	North 2  ◆ 3NT	East Pass AP	1NT
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ AK85  ♥ A3  ♠ K10  ♠ J9632	South:	Pass	3C trans	Pass AP	

Board: 41 Dealer: S Vul: NS HCP: 10	<b>♠</b> K <b>♥</b> J8752 <b>♦</b> A105 <b>♣</b> Q642	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK873</li><li>▼ J6</li><li>◆ KQ32</li><li>◆ K5</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: None HCP: 11	<ul><li>AQ6</li><li>♥ 832</li><li>AJ6</li><li>■ 10432</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 16	<ul><li>AQ</li><li>✓ AQ95</li><li>✓ KJ854</li><li>✓ 106</li></ul>	The opponents are silent.  You bid first.
Board: 45 Dealer: S Vul: EW HCP: 6	<ul><li>♦ 943</li><li>♥ 2</li><li>♦ A98542</li><li>♠ Q93</li></ul>	West Bids 2♦ if possible. East Doubles 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 41 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K  ♥ J8752  ♠ A105  ♣ Q642	South:  ♠ A643  ♥ Q9  ♠ KQ642  ♣ A8	West Pass Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	1NT 2♥
Board: 42 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AK873  ♥ J6  ♠ KQ32  ♠ K5	South:  ♠ QJ5  ♥ AQ87  ♦ 97  ♣ AQ73	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 43 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AQ6  ♥ 832  ♠ AJ6  ♣ 10432	South:  ♠ K843  ♥ Q6  ♠ K8  ♣ AK965	West Pass	North 3NT	East AP	South 1NT
Board: 44 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AQ  ♥ AQ95  ♠ KJ854  ♣ 106	South:  • 107654  • K3  • A106  • KQ9	West Pass AP	North 1NT 2♠	Pass	South 2♥ 3NT
Board: 45 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 4♥X W	North: ♦ 943 ♥ 2 ♦ A98542 ♣ Q93	South:  ♠ AQJ108  ♥ 95  ♠ K3  ♣ AJ54	2 <b>♦</b> ¹ 4 <b>♥</b> AP	North  4  Pass  i-Landy	X Pass	1NT Pass X

Board: 41 Dealer: S Vul: NS HCP: 15	<ul><li>▲ A643</li><li>♥ Q9</li><li>♦ KQ642</li><li>▲ A8</li></ul>	The opponents are silent.  You bid first.
Board: 42 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ5</li><li>♥ AQ87</li><li>◆ 97</li><li>♣ AQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 15	<ul><li>★ K843</li><li>♥ Q6</li><li>★ K8</li><li>★ AK965</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 12	<ul><li>★ 107654</li><li>♥ K3</li><li>◆ A106</li><li>♣ KQ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 15	<ul><li>AQJ108</li><li>♥ 95</li><li>K3</li><li>AJ54</li></ul>	West Bids 2♦ if possible. East Doubles 4♦ if possible. West Bids 4♥ if possible.  You bid first.

Board: 41 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K  ♥ J8752  ♠ A105  ♣ Q642	South:  ♠ A643  ♥ Q9  ♠ KQ642  ♣ A8	West Pass Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	1NT 2♥
Board: 42 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AK873  ♥ J6  ♠ KQ32  ♠ K5	South:  ♠ QJ5  ♥ AQ87  ♦ 97  ♣ AQ73	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 43 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ AQ6  ♥ 832  ♠ AJ6  ♣ 10432	South:  ♠ K843  ♥ Q6  ♠ K8  ♣ AK965	West Pass	North 3NT	East AP	South 1NT
Board: 44 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AQ  ♥ AQ95  ♠ KJ854  ♣ 106	South:  • 107654  • K3  • A106  • KQ9	West Pass AP	North 1NT 2♠	Pass	South 2♥ 3NT
Board: 45 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 4♥X W	North: ♦ 943 ♥ 2 ♦ A98542 ♣ Q93	South:  ♠ AQJ108  ♥ 95  ♠ K3  ♣ AJ54	2 <b>♦</b> ¹ 4 <b>♥</b> AP	North  4  Pass  i-Landy	X Pass	1NT Pass X

Board: 46 Dealer: N Vul: Both HCP: 16	<ul><li>★ K1082</li><li>★ AJ</li><li>◆ KQ653</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: None HCP: 10	<ul><li>★ A3</li><li>▼ 52</li><li>◆ J9832</li><li>◆ AJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 16	<ul><li>♠ Q2</li><li>♥ A1063</li><li>♦ AQJ85</li><li>♠ K8</li></ul>	The opponents are silent.  You bid first.
Board: 49 Dealer: S Vul: None HCP: 8	<ul><li>J4</li><li>✓ KQ1085432</li><li>◆ Q54</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 16	<ul><li>AJ</li><li>♥ Q7652</li><li>★ KQ73</li><li>★ A9</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K1082  ♥ AJ  ♠ KQ653  ♣ K9	South:  ♠ 6  ♥ K98653  ♠ A4  ♠ AQ103	West Pass 1. Texa		East Pass AP	
Board: 47 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A3  ♥ 52  ♦ J9832  ♣ AJ105	South:		North 3NT		South 1NT
Board: 48 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q2  ♥ A1063  ♠ AQJ85  ♠ K8	South:  ♠ KJ86  ♥ K82  ♠ K94  ♣ A32	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 49 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ AQ106  ♥ A7  ♠ J3  ♣ KQ932		North  4◆¹ as	East Pass	1NT
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North:  ♠ AJ  ♥ Q7652  ♠ KQ73  ♣ A9	South:  ♠ KQ9764  ♥ J4  ♦ J5  ♣ Q82	West Pass 1. Texa	North 1NT 4♠	East Pass AP	

Board: 46 Dealer: N Vul: Both HCP: 13	♣6 ♥ K98653 ♦ A4 ♣ AQ103	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: None HCP: 15	<ul><li>▶ J8</li><li>♥ AQJ96</li><li>◆ AK64</li><li>◆ 92</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ86</li><li>▼ K82</li><li>◆ K94</li><li>◆ A32</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: None HCP: 16	<ul><li>AQ106</li><li>✓ A7</li><li>J3</li><li>KQ932</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	<ul><li>★ KQ9764</li><li>♥ J4</li><li>◆ J5</li><li>◆ Q82</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K1082  ♥ AJ  ♠ KQ653  ♣ K9	South:  ♠ 6  ♥ K98653  ♠ A4  ♠ AQ103	West Pass 1. Texa		East Pass AP	
Board: 47 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A3  ♥ 52  ♦ J9832  ♣ AJ105	South:		North 3NT		South 1NT
Board: 48 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q2  ♥ A1063  ♠ AQJ85  ♠ K8	South:  ♠ KJ86  ♥ K82  ♠ K94  ♣ A32	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 49 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ AQ106  ♥ A7  ♠ J3  ♣ KQ932		North  4◆¹ as	East Pass	1NT
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North:  ♠ AJ  ♥ Q7652  ♠ KQ73  ♣ A9	South:  ♠ KQ9764  ♥ J4  ♦ J5  ♣ Q82	West Pass 1. Texa	North 1NT 4♠	East Pass AP	

Board: 51 Dealer: S Vul: None HCP: 4	<ul><li>★ 7542</li><li>▼ 108</li><li>◆ KJ8742</li><li>◆ 2</li></ul>	West Bids 2♦ if possible.  East Bids 2♠ if possible.  West Bids 2NT if possible.  East Bids 4♥ if possible.  Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 15	<ul><li>★ A1054</li><li>★ A6</li><li>★ 54</li><li>★ AK964</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 12	<ul><li>★ A8765</li><li>♥ Q93</li><li>◆ Q54</li><li>◆ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 15	<ul><li>★ AJ1052</li><li>▼ K7</li><li>◆ AQ92</li><li>◆ J2</li></ul>	The opponents are silent.  You bid first.
Board: 55 Dealer: S Vul: Both HCP: 9	<ul><li>AQ10</li><li>✓ 42</li><li>✓ K109864</li><li>♠ 83</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 4♥X E	North:  ♠ 7542  ♥ 108  • KJ8742  ♠ 2	South:  ♠ AQ108  ♥ J9  ♠ A3  ♠ KJ754	2◆¹ 2NT AP	North  Pass  4  i-Landy	2 <b>♠</b> 4 <b>♥</b>	1NT Pass X
Board: 52 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ A1054  ♥ A6  ♦ 54  ♠ AK964	South:  ♠ K96  ♥ J104  ♦ 1076  ♣ J875	West	North 1NT	East AP	South
Board: 53 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ A8765  ♥ Q93  ♠ Q54  ♠ KJ	South:	West Pass Pass	North 2♥ 3NT	East Pass AP	1NT
Board: 54 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AJ1052  ♥ K7  ♠ AQ92  ♣ J2	South:	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 55 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ AQ10  ♥ 42  ♠ K109864  ♣ 83	South:  ♠ KJ  ♥ KJ108  ♦ Q5  ♣ AJ962	Pass AP		Pass	1NT

Board: 51 Dealer: S Vul: None HCP: 15	<ul><li>AQ108</li><li>J9</li><li>A3</li><li>KJ754</li></ul>	West Bids 2♦ if possible.  East Bids 2♠ if possible.  West Bids 2NT if possible.  East Bids 4♥ if possible.  You bid first.
Board: 52 Dealer: N Vul: EW HCP: 5	<ul><li>★ K96</li><li>♥ J104</li><li>◆ 1076</li><li>◆ J875</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 16	<ul><li>♣93</li><li>✔ AK102</li><li>◆ AK872</li><li>♣ Q7</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 8	<ul><li>♦ 9863</li><li>♥ AJ96</li><li>♦ 4</li><li>♣ K854</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ</li><li>▼ KJ108</li><li>◆ Q5</li><li>◆ AJ962</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 4♥X E	North:  ♠ 7542  ♥ 108  • KJ8742  ♠ 2	South:  ♠ AQ108  ♥ J9  ♠ A3  ♠ KJ754	2◆¹ 2NT AP	North  Pass  4  i-Landy	2 <b>♠</b> 4 <b>♥</b>	1NT Pass X
Board: 52 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ A1054  ♥ A6  ♦ 54  ♠ AK964	South:  ♠ K96  ♥ J104  ♦ 1076  ♣ J875	West	North 1NT	East AP	South
Board: 53 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ A8765  ♥ Q93  ♠ Q54  ♠ KJ	South:	West Pass Pass	North 2♥ 3NT	East Pass AP	1NT
Board: 54 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AJ1052  ♥ K7  ♠ AQ92  ♣ J2	South:	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 55 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ AQ10  ♥ 42  ♠ K109864  ♣ 83	South:  ♠ KJ  ♥ KJ108  ♦ Q5  ♣ AJ962	Pass AP		Pass	1NT

Board: 56 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ109</li><li>★ A9</li><li>★ 102</li><li>★ AJ94</li></ul>	The opponents are silent.  You bid first.
Board: 57 Dealer: S Vul: EW HCP: 3	<ul><li></li></ul>	East Doubles 2♦ if possible.  Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 15	<ul><li>★ A1085</li><li>♥ 85</li><li>◆ AK</li><li>◆ KJ1086</li></ul>	East Bids 2♣ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 15	<ul><li>★ K9</li><li>▼ AQ952</li><li>◆ A1072</li><li>◆ Q10</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 0 Contract: 1N N	North:  ♠ KQJ109  ♥ A9  • 102  ♣ AJ94	South:	West	North 1NT	East AP	South
Board: 57 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 2♥ N	North:	South:  ♠ AK764  ♥ K5  ♦ 104  ♠ KQ95	West Pass Pass 1. artific	North  2  2  veial	East X AP	South 1NT Pass <sup>1</sup>
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4 VX W	North:  ♠ A1085  ♥ 85  ♠ AK  ♣ KJ1086	South:  ♠ 62  ♥ 6  ♦ Q97652  ♣ A974	3♥ Pass Pass 1. Mult	North 1NT Pass Pass X i-Landy 3C trans	2♣¹ Pass 4▼ AP , both	3♣² 4♦ Pass
Board: 59 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AK75  ♥ K9  ♦ 98  ♣ AJ965	West Pass AP	North 2	East Pass	1NT
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ K9  ♥ AQ952  ♠ A1072  ♣ Q10	South:  • 1082  • K43  • 954  • 7543	West	North 1NT	East AP	South

Board: 56 Dealer: N Vul: None HCP: 0	<ul> <li>4</li> <li>▼ 1082</li> <li>◆ 9876</li> <li>◆ 108653</li> </ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK764</li><li>★ K5</li><li>★ 104</li><li>★ KQ95</li></ul>	East Doubles 2♦ if possible.  You bid first.
Board: 58 Dealer: N Vul: NS HCP: 6	<ul><li>♠ 62</li><li>♥ 6</li><li>♦ Q97652</li><li>♠ A974</li></ul>	East Bids 2♣ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK75</li><li>★ K9</li><li>◆ 98</li><li>◆ AJ965</li></ul>	The opponents are silent.  You bid first.
Board: 60 Dealer: N Vul: Both HCP: 3	<ul><li>★ 1082</li><li>★ K43</li><li>★ 954</li><li>★ 7543</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 0 Contract: 1N N	North:  ♠ KQJ109  ♥ A9  • 102  ♣ AJ94	South:	West	North 1NT	East AP	South
Board: 57 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 2♥ N	North:	South:  ♠ AK764  ♥ K5  ♦ 104  ♠ KQ95	West Pass Pass 1. artific	North  2  2  veial	East X AP	South 1NT Pass <sup>1</sup>
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4 VX W	North:  ♠ A1085  ♥ 85  ♠ AK  ♣ KJ1086	South:  ♠ 62  ♥ 6  ♦ Q97652  ♣ A974	3♥ Pass Pass 1. Mult	North 1NT Pass Pass X i-Landy 3C trans	2♣¹ Pass 4▼ AP , both	3♣² 4♦ Pass
Board: 59 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AK75  ♥ K9  ♦ 98  ♣ AJ965	West Pass AP	North 2	East Pass	1NT
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ K9  ♥ AQ952  ♠ A1072  ♣ Q10	South:  • 1082  • K43  • 954  • 7543	West	North 1NT	East AP	South

Board: 61 Dealer: S Vul: EW HCP: 10	<ul><li>◆ 9853</li><li>♥ 105</li><li>◆ Q106</li><li>◆ AKJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 15	<ul><li>AQ85</li><li>♥87</li><li>AQ987</li><li>K10</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: None HCP: 5	<ul><li>◆ QJ1095</li><li>◆ 9854</li><li>◆ J9</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 15	<ul><li>A1043</li><li>✓ A4</li><li>✓ KJ964</li><li>♠ K4</li></ul>	East Doubles 1NT if possible. West Doubles 2♣ if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 65 Dealer: S Vul: None HCP: 16	<ul><li>★ K10532</li><li>♥ 96</li><li>◆ A82</li><li>◆ AKQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ  ♥ KQJ72  ♠ A974  ♣ 94	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 62 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 6♠ N	North:  ♠ AQ85  ♥ 87  ♠ AQ987  ♣ K10	South:  ♣ J7432  ♥ A1032  ♦ —  ♣ AQ64	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 6♠  AP  1. Stayman
Board: 63 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 2♠ S	North:  ♠ QJ1095  ♥ 9854  ♦ J9  ♣ J10	South:  ♣ A8  ▼ KQ632  ◆ Q1086  ♣ A3	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 64 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4•X E	North:  ♠ A1043  ♥ A4  ♠ KJ964  ♣ K4	South:	West North East South $ 1NT  X^{1}  2 \clubsuit^{2} $ $ X  2 \spadesuit  3 \clubsuit  3 \spadesuit $ $ 4 \clubsuit  X  AP $ 1. Multi-Landy, 4M-5m or 15+ HCP 2. Stayman
Board: 65 Dealer: S Vul: None North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ K10532  ♥ 96  ♠ A82  ♣ AKQ	South:  ♠ AQ  ♥ AK102  ♠ Q7643  ♣ J10	West North East South 1NT  Pass 2♥ Pass 2♠  Pass 4NT¹ Pass 6NT  AP  1. Quantitative 4NT

Board: 61 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ</li><li>▼ KQJ72</li><li>◆ A974</li><li>◆ 94</li></ul>	The opponents are silent.  You bid first.
Board: 62 Dealer: N Vul: Both HCP: 11	<ul><li>▶ J7432</li><li>♥ A1032</li><li>♦ —</li><li>♣ AQ64</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 15	<ul><li>★ A8</li><li>▼ KQ632</li><li>◆ Q1086</li><li>◆ A3</li></ul>	The opponents are silent.  You bid first.
Board: 64 Dealer: N Vul: NS HCP: 6	<ul><li>◆9652</li><li>♥653</li><li>◆AQ532</li><li>◆7</li></ul>	East Doubles 1NT if possible. West Doubles 2♣ if possible. East Bids 3♣ if possible. West Bids 4♣ if possible.  Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 16	<ul><li>♠ AQ</li><li>♥ AK102</li><li>♠ Q7643</li><li>♠ J10</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ  ♥ KQJ72  ♠ A974  ♣ 94	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 62 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 6♠ N	North:  ♠ AQ85  ♥ 87  ♠ AQ987  ♣ K10	South:  ♣ J7432  ♥ A1032  ♦ —  ♣ AQ64	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 6♠  AP  1. Stayman
Board: 63 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 2♠ S	North:  ♠ QJ1095  ♥ 9854  ♦ J9  ♣ J10	South:  ♣ A8  ▼ KQ632  ◆ Q1086  ♣ A3	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 64 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4•X E	North:  ♠ A1043  ♥ A4  ♠ KJ964  ♣ K4	South:	West North East South $ 1NT  X^{1}  2 \clubsuit^{2} $ $ X  2 \spadesuit  3 \clubsuit  3 \spadesuit $ $ 4 \clubsuit  X  AP $ 1. Multi-Landy, 4M-5m or 15+ HCP 2. Stayman
Board: 65 Dealer: S Vul: None North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ K10532  ♥ 96  ♠ A82  ♣ AKQ	South:  ♠ AQ  ♥ AK102  ♠ Q7643  ♣ J10	West North East South 1NT  Pass 2♥ Pass 2♠  Pass 4NT¹ Pass 6NT  AP  1. Quantitative 4NT

Board: 66 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A1087</li><li>♥ J6</li><li>◆ AK653</li><li>▲ K4</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 67 Dealer: S Vul: NS HCP: 11	<ul><li>AQ6</li><li>♥ 8643</li><li>◆ QJ7</li><li>◆ Q82</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 16	<ul><li>★ A6</li><li>▼ AJ986</li><li>◆ Q1052</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: NS HCP: 8	<ul><li>♣ A76</li><li>♥ 108</li><li>◆ J98654</li><li>♣ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 15	<ul><li>★76</li><li>★ KQJ103</li><li>★ K3</li><li>★ KQJ5</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 2♠ N	North:  ♠ A1087  ♥ J6  ♠ AK653  ♠ K4	South:  ♠ KJ92  ♥ 942  ♦ 42  ♣ J982	Pass	North 1NT 2 <b>♠</b> i-Landy	2 <b>▼</b> ¹ AP	X
Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 2N S	North:  ♠ AQ6  ♥ 8643  ♠ QJ7  ♠ Q82	South:  ♠ KJ54  ♥ K2  ♠ K10843  ♣ AJ	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 68 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A6  ♥ AJ986  • Q1052  ♠ AJ	South:	West	North 1NT	East AP	South
Board: 69 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North:  ♠ A76  ♥ 108  ♦ J98654  ♠ K6	South:  ♠ K9  ♥ KQ65  • Q7  ♣ AQ983	Pass AP	3C trans	Pass	1NT
Board: 70 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♣ 76  ✔ KQJ103  ♣ K3  ♣ KQJ5	South:  ♠ KJ104  ♥ A6  • Q1065  ♣ A82	Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 66 Dealer: N Vul: NS HCP: 5	<ul><li>★ KJ92</li><li>♥ 942</li><li>◆ 42</li><li>◆ J982</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 67 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ54</li><li>★ K2</li><li>★ K10843</li><li>★ AJ</li></ul>	The opponents are silent.  You bid first.
Board: 68 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: NS HCP: 16	<ul><li>★ K9</li><li>★ KQ65</li><li>◆ Q7</li><li>◆ AQ983</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ104</li><li>★ A6</li><li>◆ Q1065</li><li>★ A82</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 2♠ N	North:  ♠ A1087  ♥ J6  ♠ AK653  ♠ K4	South:  ♠ KJ92  ♥ 942  ♦ 42  ♣ J982	Pass	North 1NT 2 <b>♠</b> i-Landy	2 <b>▼</b> ¹ AP	X
Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 2N S	North:  ♠ AQ6  ♥ 8643  ♠ QJ7  ♠ Q82	South:  ♠ KJ54  ♥ K2  ♠ K10843  ♣ AJ	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 68 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A6  ♥ AJ986  • Q1052  ♠ AJ	South:	West	North 1NT	East AP	South
Board: 69 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North:  ♠ A76  ♥ 108  ♦ J98654  ♠ K6	South:  ♠ K9  ♥ KQ65  • Q7  ♣ AQ983	Pass AP	3C trans	Pass	1NT
Board: 70 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♣ 76  ✔ KQJ103  ♣ K3  ♣ KQJ5	South:  ♠ KJ104  ♥ A6  • Q1065  ♣ A82	Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 71 Dealer: S Vul: Both HCP: 9	<ul><li>♣ J108</li><li>♥ A942</li><li>◆ A98</li><li>♣ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 15	<ul><li>AQ732</li><li>♥82</li><li>KQ87</li><li>KJ</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 7	<ul><li>♣ 75</li><li>♥ J764</li><li>♦ 754</li><li>♣ AQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 16	<ul><li>AQJ104</li><li>J5</li><li>Q6</li><li>AQ42</li></ul>	The opponents are silent.  You bid first.

Board: 71 Dealer: S Vul: Both	North: ♠ J108	South: ♠ A9542	West	North	East	South 1NT
North HCP: 9	<b>♥</b> A942	<b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A98 • 653	♦ KQ32 ♣ A8	Pass	2NT	AP	
Contract: 2N S	<b>~</b> 033	<b>₹</b> Ao	1. Stay	man		
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ AQ732  ♥ 82  ♠ KQ87  ♠ KJ	South:	West	North 1NT		South
Board: 73 Dealer: S	North: ♠ 75	South: ♠ AJ	West	North	East	South 1NT
Vul: EW North HCP: 7	<b>♥</b> J764	<b>▼</b> A1082	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ 754 • ^ 073	♦ KQJ108	Pass	3♥	AP	
Contract: 3♥ S	<b>♣</b> AQ73	<b>♣</b> J6	1. Stay	man		
Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQJ104	<b>♠</b> 6		1NT	Pass	<b>4</b> ◆ <sup>1</sup>
Vul: None North HCP: 16	<b>♥</b> J5	<ul><li>✓ AQ9763</li><li>◆ AJ873</li></ul>	Pass	4♥	AP	
South HCP: 11	• Q0 • AQ42	<b>♣</b> 6	1. Texa	ıs		

Board: 71 Dealer: S Vul: Both HCP: 15	<ul><li>★ A9542</li><li>♥ Q10</li><li>◆ KQ32</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: None HCP: 7	<ul><li>1085</li><li>963</li><li>AJ1062</li><li>Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 16	<ul><li>AJ</li><li>✓ A1082</li><li>✓ KQJ108</li><li>✓ J6</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 11	<ul><li>♠ 6</li><li>♥ AQ9763</li><li>♠ AJ873</li><li>♠ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: Both	North: ♠ J108	South: ♠ A9542	West	North	East	South 1NT
North HCP: 9	<b>♥</b> A942	<b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A98 • 653	♦ KQ32 ♣ A8	Pass	2NT	AP	
Contract: 2N S	<b>~</b> 033	<b>₹</b> Ao	1. Stay	man		
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ AQ732  ♥ 82  ♠ KQ87  ♠ KJ	South:	West	North 1NT		South
Board: 73 Dealer: S	North: ♠ 75	South: ♠ AJ	West	North	East	South 1NT
Vul: EW North HCP: 7	<b>♥</b> J764	<b>▼</b> A1082	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ 754 • ^ 073	♦ KQJ108	Pass	3♥	AP	
Contract: 3♥ S	<b>♣</b> AQ73	<b>♣</b> J6	1. Stay	man		
Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQJ104	<b>♠</b> 6		1NT	Pass	<b>4</b> ◆ <sup>1</sup>
Vul: None North HCP: 16	<b>♥</b> J5	<ul><li>✓ AQ9763</li><li>◆ AJ873</li></ul>	Pass	4♥	AP	
South HCP: 11	• Q0 • AQ42	<b>♣</b> 6	1. Texa	ıs		

Board: 75 Dealer: S Vul: None HCP: 18	<ul><li>▲ AK109</li><li>▼ AJ832</li><li>◆ 93</li><li>▲ AQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: EW HCP: 16	<ul><li>A4</li><li>✓ AJ62</li><li>107</li><li>▲ AQJ87</li></ul>	West Doubles 2♥ if possible.  You bid first.
Board: 77 Dealer: S Vul: Both HCP: 5	<ul><li>★ 543</li><li>♥ J102</li><li>◆ J8532</li><li>♠ QJ</li></ul>	West Doubles 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 16	<ul><li>♣ A5</li><li>♥ A852</li><li>♦ KJ763</li><li>♣ A8</li></ul>	The opponents are silent. You bid first.

			West North East South
			Pass 2♣¹ Pass 2♥
			Pass $3 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}^3$
			Pass $4^4$ Pass $4NT^5$
Board: 75	North:	South:	Pass $5 \clubsuit^6$ Pass $5 NT^7$
Dealer: S	Notui. <b>♠</b> AK109	50un. ♠ J2	Pass 6•8 Pass 7♥
Vul: None	<b>▼</b> AJ832	<b>♥</b> KQ54	AP
North HCP: 18 South HCP: 16	<b>♦</b> 93	♦ AK864	1. Stayman
Contract: 7♥ S	<b>♣</b> AQ	<b>♣</b> K3	2. artificial
			3. Cue bid, a ♣ stopper
			4. Cue bid, surplus
			5. Blackwood 0314, for ♥ 6. A=0/5 or 3/5
			7. King ask by 5NT
			8. K=1
Board: 76	NI d	G 4	West North East South
Dealer: N	North: ♠ A4	South: ♠ KJ873	1NT Pass 2♥
Vul: EW	♥ AJ62	<b>♥</b> —	$X   XX^1   Pass 3 $
North HCP: 16 South HCP: 9	<b>◆</b> 107	<b>♦</b> KQ9432	Pass 3♠ AP
Contract: 3♠ N	♣ AQJ87	<b>♣</b> 65	1. artificial
Board: 77	NY 4	G 4	West North East South
Dealer: S	North: <b>♠</b> 543	South: ♠ K6	1NT
Vul: Both	♥ J102	♥ Q853	$X^1$ Pass $2 \clubsuit X$
North HCP: 5 South HCP: 15	◆ J8532	◆ K7	2♥ AP
Contract: 2♥ W	<b>♣</b> QJ	<b>♣</b> AK763	1. Multi-Landy, 4M-5m or 15+ HCP
D 1.70			
Board: 78 Dealer: N	North:	South:	West North East South
Vul: NS	<b>♦</b> A5	<b>♦</b> J97	1NT Pass 2♦
North HCP: 16	<b>♥</b> A852	♥ KJ10643	Pass $2 \stackrel{1}{•}^1$ Pass $3 \checkmark$
South HCP: 7	◆ KJ763 <b>♣</b> A8	◆ Q5 <b>◆</b> 109	AP
Contract: 3♥ S	<b>T</b> (10)	<b>▼</b> 10 <i>7</i>	1. Extended acceptance after NT

#### 15-16 Opening with any 5422 Distribution

Board: 75 **♠** J2 The opponents are silent. Dealer: S **♥** KQ54 Vul: None ♦ AK864 You bid first. HCP: 16 **♣** K3 Board: 76 **♦** KJ873 West Doubles 2♥ if possible. Dealer: N Vul: EW **♦** KQ9432 Partner bids first. HCP: 9 **♣** 65 West Doubles 1NT if possible. Board: 77 **★** K6 East Bids 2♣ if possible. Dealer: S **♥** Q853 West Bids 2♥ if possible. Vul: Both **♦** K7 **♣** AK763 HCP: 15 You bid first. Board: 78 **♦** J97 The opponents are silent. Dealer: N **♥** KJ10643 Vul: NS **♦** Q5 Partner bids first. HCP: 7 **♣** 109

			West North East South
			Pass 2♣¹ Pass 2♥
			Pass $3 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}^3$
			Pass $4^4$ Pass $4NT^5$
Board: 75	North:	South:	Pass $5 \clubsuit^6$ Pass $5 NT^7$
Dealer: S	Notui. <b>♠</b> AK109	50un. ♠ J2	Pass 6•8 Pass 7♥
Vul: None	<b>▼</b> AJ832	<b>♥</b> KQ54	AP
North HCP: 18 South HCP: 16	<b>♦</b> 93	♦ AK864	1. Stayman
Contract: 7♥ S	<b>♣</b> AQ	<b>♣</b> K3	2. artificial
			3. Cue bid, a ♣ stopper
			4. Cue bid, surplus
			5. Blackwood 0314, for ♥ 6. A=0/5 or 3/5
			7. King ask by 5NT
			8. K=1
Board: 76	NI d	G 4	West North East South
Dealer: N	North: ♠ A4	South: ♠ KJ873	1NT Pass 2♥
Vul: EW	♥ AJ62	<b>♥</b> —	$X   XX^1   Pass 3 $
North HCP: 16 South HCP: 9	<b>◆</b> 107	<b>♦</b> KQ9432	Pass 3♠ AP
Contract: 3♠ N	♣ AQJ87	<b>♣</b> 65	1. artificial
Board: 77	NY 4	G 4	West North East South
Dealer: S	North: <b>♠</b> 543	South: ♠ K6	1NT
Vul: Both	♥ J102	♥ Q853	$X^1$ Pass $2 \clubsuit X$
North HCP: 5 South HCP: 15	◆ J8532	◆ K7	2♥ AP
Contract: 2♥ W	<b>♣</b> QJ	<b>♣</b> AK763	1. Multi-Landy, 4M-5m or 15+ HCP
D 1.70			
Board: 78 Dealer: N	North:	South:	West North East South
Vul: NS	<b>♦</b> A5	<b>♦</b> J97	1NT Pass 2♦
North HCP: 16	<b>♥</b> A852	♥ KJ10643	Pass $2 \stackrel{1}{•}^1$ Pass $3 \checkmark$
South HCP: 7	◆ KJ763 <b>♣</b> A8	◆ Q5 <b>◆</b> 109	AP
Contract: 3♥ S	<b>T</b> (10)	<b>▼</b> 10 <i>7</i>	1. Extended acceptance after NT

Board: 79	<b>★</b> J643	West Doubles 1NT if possible.
Dealer: S Vul: EW	<b>♥</b> K109 <b>♦</b> 1073	
HCP: 7	♣ K63	Partner bids first.
Board: 80 Dealer: N	<b>★</b> KJ1094	The opponents are silent.
Vul: None	♥ A5 ♦ K1083	
HCP: 15	♣ KJ	You bid first.
Board: 81	<b>★</b> A8765	The opponents are silent.
Dealer: S Vul: NS	♥ AJ4 ♦ 96	
HCP: 9	<b>♣</b> 865	Partner bids first.
Board: 82 Dealer: N	<b>♠</b> KJ932 <b>♥</b> Q10	The opponents are silent.
Vul: EW	• KQ94	X7 1 1 1 0 .
HCP: 15	♣ A6	You bid first.
Board: 83 Dealer: S	<b>♦</b> J64 <b>♥</b> 9	The opponents are silent.
Vul: Both	♦ A9832	
HCP: 9	♣ A874	Partner bids first.

Board: 79 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 2N S	North:  ◆ J643  ◆ K109  ◆ 1073  ◆ K63	South:  ♠ K9  ▼ A853  ♠ AK954  ♣ Q9	West North East South $1NT$ $X^1$ $2 \clubsuit^2$ Pass $2 \checkmark$ Pass 2NT AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Stayman
Board: 80 Dealer: N Vul: None North HCP: 15 South HCP: 2 Contract: 1N N	North:  ♠ KJ1094  ♥ A5  ♠ K1083  ♠ KJ	South:  ♠ Q83  ♥ 10842  ♦ 962  ♣ 973	West North East South 1NT AP
Board: 81 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ A8765  ♥ AJ4  ♦ 96  ♣ 865	South:  ♠ KQJ4  ♥ 65  ♠ AJ  ♣ A10973	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 2NT Pass 4♠  AP
Board: 82 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KJ932  ♥ Q10  ♠ KQ94  ♣ A6	South:  ♠ AQ5  ♥ J643  ♠ 85  ♠ K1083	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 83 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:  ◆ J64  ▼ 9  ◆ A9832  ◆ A874	South:  ♠ AK85  ♥ KJ  ♠ K7  ♣ J10932	West North East South 1NT Pass 2NT AP

Board: 79 Dealer: S Vul: EW HCP: 16	<ul><li>★ K9</li><li>★ A853</li><li>◆ AK954</li><li>◆ Q9</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 80 Dealer: N Vul: None HCP: 2	<b>♦</b> Q83 <b>♥</b> 10842 <b>♦</b> 962 <b>♣</b> 973	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQJ4</li><li>★ 65</li><li>★ AJ</li><li>★ A10973</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 10	<ul><li>★ AQ5</li><li>▼ J643</li><li>◆ 85</li><li>◆ K1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK85</li><li>▼ KJ</li><li>★ K7</li><li>★ J10932</li></ul>	The opponents are silent. You bid first.

Board: 79 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 2N S	North:  ◆ J643  ◆ K109  ◆ 1073  ◆ K63	South:  ♠ K9  ▼ A853  ♠ AK954  ♣ Q9	West North East South $1NT$ $X^1$ $2 \clubsuit^2$ Pass $2 \checkmark$ Pass 2NT AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Stayman
Board: 80 Dealer: N Vul: None North HCP: 15 South HCP: 2 Contract: 1N N	North:  ♠ KJ1094  ♥ A5  ♠ K1083  ♠ KJ	South:  ♠ Q83  ♥ 10842  ♦ 962  ♣ 973	West North East South 1NT AP
Board: 81 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ A8765  ♥ AJ4  ♦ 96  ♣ 865	South:  ♠ KQJ4  ♥ 65  ♠ AJ  ♣ A10973	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 2NT Pass 4♠  AP
Board: 82 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KJ932  ♥ Q10  ♠ KQ94  ♣ A6	South:  ♠ AQ5  ♥ J643  ♠ 85  ♠ K1083	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 83 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:  ◆ J64  ▼ 9  ◆ A9832  ◆ A874	South:  ♠ AK85  ♥ KJ  ♠ K7  ♣ J10932	West North East South 1NT Pass 2NT AP

Board: 84 Dealer: N Vul: None HCP: 15	<ul><li>AK</li><li>✓ J9743</li><li>✓ KQ76</li><li>✓ Q3</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 13	<ul><li>AQ9</li><li>A42</li><li>J5</li><li>Q10875</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: N Vul: NS HCP: 15	<ul><li>AJ</li><li>✓ A9865</li><li>✓ Q532</li><li>▲ A8</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: None HCP: 7	<ul><li>♣ J10943</li><li>♥ 107</li><li>♦ Q7643</li><li>♣ A</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 15	<b>♦</b> KJ <b>♥</b> AJ1053 <b>•</b> 104 <b>♣</b> AQ87	The opponents are silent. You bid first.

Board: 84 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ J9743  ♠ KQ76  ♠ Q3	South:  • 108  • AQ10 • 1098 • K9872	West AP	North 1NT		South 3NT
Board: 85 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ9  ♥ A42  ♦ J5  ♠ Q10875	South:  ◆ 42  ▼ KQ96  ◆ A9832  ◆ AK	West Pass	North 3NT	East AP	South 1NT
Board: 86 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 4N N	North:  ♠ AJ  ♥ A9865  ♠ Q532  ♠ A8	South:  ♠ K1054  ♥ J74  ♠ AK9  ♠ KQ4	Pass AP 1. Stay	North 1NT 2  man ntitative	Pass Pass	
Board: 87 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 S	North:	South:  ♠ K876  ♥ K6  ♠ AJ  ♣ KJ862	West Pass Pass	North 2♥ 4♠	East 3♥ AP	South 1NT 3♠
Board: 88 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ KJ  ♥ AJ1053  ♦ 104  ♣ AQ87	South:	West AP	North 1NT		South 2NT

Board: 84 Dealer: N Vul: None HCP: 9	<ul><li>108</li><li>✓ AQ10</li><li>1098</li><li>✓ K9872</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 16	<ul><li>42</li><li>KQ96</li><li>A9832</li><li>AK</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: NS HCP: 16	<ul><li>★ K1054</li><li>♥ J74</li><li>◆ AK9</li><li>◆ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 15	<ul><li>★ K876</li><li>★ K6</li><li>★ AJ</li><li>★ KJ862</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 88 Dealer: N Vul: NS HCP: 8	<ul><li>★ 53</li><li>▼ 8</li><li>◆ A8762</li><li>◆ KJ1052</li></ul>	The opponents are silent.  Partner bids first.

Board: 84 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ J9743  ♠ KQ76  ♠ Q3	South:  • 108  • AQ10 • 1098 • K9872	West AP	North 1NT		South 3NT
Board: 85 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ9  ♥ A42  ♦ J5  ♠ Q10875	South:  ◆ 42  ▼ KQ96  ◆ A9832  ◆ AK	West Pass	North 3NT	East AP	South 1NT
Board: 86 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 4N N	North:  ♠ AJ  ♥ A9865  ♠ Q532  ♠ A8	South:  ♠ K1054  ♥ J74  ♠ AK9  ♠ KQ4	Pass AP 1. Stay	North 1NT 2  man ntitative	Pass Pass	
Board: 87 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 S	North:	South:  ♠ K876  ♥ K6  ♠ AJ  ♣ KJ862	West Pass Pass	North 2♥ 4♠	East 3♥ AP	South 1NT 3♠
Board: 88 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ KJ  ♥ AJ1053  ♦ 104  ♣ AQ87	South:	West AP	North 1NT		South 2NT

Board Dealer Vul: N HCP:	r: S None	<b>♣</b> 63 <b>♥</b> 85 <b>♦</b> KQ1032 <b>♣</b> J942	The opponents are silent.  Partner bids first.
Board Dealer Vul: E HCP:	r: N Both	<ul><li>A8</li><li>✓ A742</li><li>✓ AJ1083</li><li>✓ Q7</li></ul>	The opponents are silent. You bid first.
Board Dealer Vul: N HCP:	r: S None	<ul><li></li></ul>	East Doubles Pass if possible.  Partner bids first.
Board Dealer Vul: E HCP:	r: N EW	<ul><li>AQ92</li><li>KQ</li><li>104</li><li>A6432</li></ul>	East Doubles 4♥ if possible.  You bid first.
Board Dealer Vul: E HCP:	r: S EW	<ul><li>♦ 95</li><li>♥ 84</li><li>♦ AKQ52</li><li>♠ 10942</li></ul>	The opponents are silent.  Partner bids first.

Board: 89 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:	South:  ♠ K4  ♥ KQ72  ♦ J6  ♣ AQ765	West AP	North	East	South 1NT
Board: 90 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A8  ♥ A742  ♠ AJ1083  ♠ Q7	South:  ♠ KJ92  ♥ J83  ♠ KQ7  ♣ 932	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 91 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 2 X S	North:	South:  ♠ KQ1074  ♥ K10  ♦ 54  ♣ AK65	West Pass Pass	North  2  Pass	East Pass X	South 1NT 2♥ AP
Board: 92 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 6♠ N	North:  ♠ AQ92  ♥ KQ  ♠ 104  ♣ A6432	South:  ♠ K753  ♥ 4  ♠ AKJ9762  ♣ 7	Pass Pass Pass AP 1. Stay 2. Cue 3. Black	North 1NT 2♣ 4♥² 5♥⁴  man bid, a ♥ kwood 0 /5 or 5/5	Pass Pass X Pass stopp 0314,	2♣¹ 4♦ 4NT³ 6♠ er for ♦

Board: 93 Dealer: S Vul: EW North HCP: 9 South HCP: 15

Contract: 2N S

North: ♦ 95 ♥ 84 ♦ AKQ52 ♣ 10942

★ K7▼ AJ63◆ 73◆ AK876

South:

West North East South 1NT

Pass 2NT AP

Board: 89 Dealer: S Vul: None HCP: 15	<ul><li>★ K4</li><li>♥ KQ72</li><li>◆ J6</li><li>◆ AQ765</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 10	<ul><li>★ KJ92</li><li>▼ J83</li><li>◆ KQ7</li><li>◆ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ1074</li><li>▼ K10</li><li>◆ 54</li><li>◆ AK65</li></ul>	East Doubles Pass if possible. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 11	<ul><li>★ K753</li><li>★ 4</li><li>◆ AKJ9762</li><li>◆ 7</li></ul>	East Doubles 4♥ if possible.  Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 15	<ul><li>★ K7</li><li>▼ AJ63</li><li>◆ 73</li><li>◆ AK876</li></ul>	The opponents are silent.  You bid first.

Board: 89 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:	South:  ♠ K4  ♥ KQ72  ♦ J6  ♣ AQ765	West AP	North	East	South 1NT
Board: 90 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A8  ♥ A742  ♠ AJ1083  ♠ Q7	South:  ♠ KJ92  ♥ J83  ♠ KQ7  ♣ 932	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 91 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 2 X S	North:	South:  ♠ KQ1074  ♥ K10  ♦ 54  ♣ AK65	West Pass Pass	North  2  Pass	East Pass X	South 1NT 2♥ AP
Board: 92 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 6♠ N	North:  ♠ AQ92  ♥ KQ  ♠ 104  ♣ A6432	South:  ♠ K753  ♥ 4  ♠ AKJ9762  ♣ 7	Pass Pass Pass AP 1. Stay 2. Cue 3. Black	North 1NT 2♣ 4♥² 5♥⁴  man bid, a ♥ kwood 0 /5 or 5/5	Pass Pass X Pass stopp 0314,	2♣¹ 4♦ 4NT³ 6♠ er for ♦

Board: 93 Dealer: S Vul: EW North HCP: 9 South HCP: 15

Contract: 2N S

North: ♦ 95 ♥ 84 ♦ AKQ52 ♣ 10942

★ K7▼ AJ63◆ 73◆ AK876

South:

West North East South 1NT

Pass 2NT AP

Board: 94 Dealer: N Vul: None HCP: 15	<ul><li>J2</li><li>✓ KJ42</li><li>AK954</li><li>✓ K3</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 95 Dealer: S Vul: NS HCP: 7	<ul><li>◆ Q862</li><li>♥ J5</li><li>◆ 107</li><li>◆ KJ1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQ964</li><li>♥ J10</li><li>◆ AK32</li><li>◆ K4</li></ul>	The opponents are silent.  You bid first.
Board: 97 Dealer: S Vul: None HCP: 14	<ul><li>Q5</li><li>♥ Q4</li><li>◆ Q10654</li><li>◆ AKJ3</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 15	<ul><li>AK52</li><li>▼ 105</li><li>◆ AJ975</li><li>♣ K7</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♣ J2  ♥ KJ42  ♦ AK954  ♣ K3	South:  ♠ KQ  ♥ A765  ♠ Q8  ♣ A9864		1NT Pass	Pass	
Board: 95 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North:  ♠ Q862  ♥ J5  ♦ 107  ♣ KJ1075	South:  ♠ AJ  ♥ 9764  ♠ A8432  ♣ AQ		2 <b>♣</b> ¹ 2NT	East Pass AP	South 1NT 2♥
Board: 96 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ KQ964  ♥ J10  ♠ AK32  ♣ K4	South:  ◆ 107  ▼ AQ653  ◆ 54  ◆ A973	Pass 2	North 1NT 2♥ 3♠	Pass Pass	2♦
Board: 97 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ Q5  ♥ Q4  ♦ Q10654  ♣ AKJ3	South:  ♠ A10  ♥ K962  ♠ AK  ♠ Q10976		2NT <sup>2</sup> 3NT Landy,	Pass AP Multi	1NT 3♣
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 4♠ S	North:  ♠ AK52  ♥ 105  ♠ AJ975  ♣ K7	South:  ♠ QJ10983  ♥ A87  ♠ 83  ♣ 109	West AP 1. Multi-	1NT	2 <b>▼</b> ¹	4♠

Board: 94 Dealer: N Vul: None HCP: 15	<b>♠</b> KQ <b>♥</b> A765 <b>♦</b> Q8 <b>♣</b> A9864	West Bids 3♠ if possible.  Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 15	<ul><li>♣ AJ</li><li>♥ 9764</li><li>◆ A8432</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 10	<ul><li>▲ 107</li><li>▼ AQ653</li><li>◆ 54</li><li>▲ A973</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 16	<ul><li>★ A10</li><li>▼ K962</li><li>◆ AK</li><li>◆ Q10976</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 98 Dealer: N Vul: EW HCP: 7	◆ QJ10983 ▼ A87 ◆ 83 ◆ 109	East Bids 2♥ if possible.  Partner bids first.

Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♣ J2  ♥ KJ42  ♦ AK954  ♣ K3	South:  ♠ KQ  ♥ A765  ♠ Q8  ♣ A9864		1NT Pass	Pass	
Board: 95 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North:  ♠ Q862  ♥ J5  ♦ 107  ♣ KJ1075	South:  ♠ AJ  ♥ 9764  ♠ A8432  ♣ AQ		2 <b>♣</b> ¹ 2NT	East Pass AP	South 1NT 2♥
Board: 96 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ KQ964  ♥ J10  ♠ AK32  ♣ K4	South:  ◆ 107  ▼ AQ653  ◆ 54  ◆ A973	Pass 2	North 1NT 2♥ 3♠	Pass Pass	2♦
Board: 97 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ Q5  ♥ Q4  ♦ Q10654  ♣ AKJ3	South:  ♠ A10  ♥ K962  ♠ AK  ♠ Q10976		2NT <sup>2</sup> 3NT Landy,	Pass AP Multi	1NT 3♣
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 4♠ S	North:  ♠ AK52  ♥ 105  ♠ AJ975  ♣ K7	South:  ♠ QJ10983  ♥ A87  ♠ 83  ♣ 109	West AP 1. Multi-	1NT	2 <b>▼</b> ¹	4♠

Board: 99 Dealer: S Vul: Both HCP: 5	♦ Q86 ▼ K72 ◆ 986532 ♣ 2	East Bids 4♣ if possible.  Partner bids first.
Board: 100 Dealer: N Vul: None HCP: 15	<ul><li>A4</li><li>✓ J9864</li><li>✓ QJ</li><li>AK87</li></ul>	The opponents are silent.  You bid first.
Board: 101 Dealer: S Vul: EW HCP: 6	<ul><li>J109</li><li>1032</li><li>J74</li><li>A1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 15	<ul><li>A10653</li><li>♥ Q4</li><li>AQ43</li><li>K5</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: None HCP: 7	<ul><li>1094</li><li>★ AK1086</li><li>★ 10984</li><li>★ 7</li></ul>	East Doubles Pass if possible. West Bids 3♣ if possible.  Partner bids first.

Board: 99 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 4•X E	North:  ♠ Q86  ♥ K72  ♦ 986532  ♣ 2	South:  ♠ A953  ♥ AJ  ♠ KJ  ♣ QJ1074	Pass AP		4♣	South 1NT X diamonds
Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ A4  ♥ J9864  ♦ QJ  ♠ AK87	South:  ♠ Q10732  ♥ AK5  ♠ K6  ♠ J43	West Pass AP	North 1NT 2♠	Pass	
Board: 101 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:	South:  ♠ A3  ♥ AQJ8  ♦ 108652  ♠ KJ	West AP	North	East	South 1NT
Board: 102 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A10653  ♥ Q4  ♠ AQ43  ♣ K5	South:  ♠ QJ9  ♥ K107  ♦ J107  ♠ A742	West AP	North 1NT		
Board: 103 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3 S	North:  • 1094  • AK1086  • 10984  • 7	South:  ♠ KQ86  ♥ J2  ♠ QJ  ♣ AQ1052	West Pass Pass 3♣ AP	North  2♦ Pass 3♦	East Pass X Pass	1NT 2♥ Pass

Board: 99 Dealer: S Vul: Both HCP: 16	<ul><li>♣ A953</li><li>♥ AJ</li><li>◆ KJ</li><li>♣ QJ1074</li></ul>	East Bids 4♣ if possible.  You bid first.
Board: 100 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q10732</li><li>★ AK5</li><li>★ K6</li><li>♣ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: EW HCP: 15	<ul><li>A3</li><li>✓ AQJ8</li><li>108652</li><li>✓ KJ</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 11	<ul><li>◆ QJ9</li><li>◆ K107</li><li>◆ J107</li><li>◆ A742</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ86</li><li>♥ J2</li><li>◆ QJ</li><li>◆ AQ1052</li></ul>	East Doubles Pass if possible. West Bids 3♣ if possible. You bid first.

Board: 99 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 4•X E	North:  ♠ Q86  ♥ K72  ♦ 986532  ♣ 2	South:  ♠ A953  ♥ AJ  ♠ KJ  ♣ QJ1074	Pass AP		4♣	South 1NT X diamonds
Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ A4  ♥ J9864  ♦ QJ  ♠ AK87	South:  ♠ Q10732  ♥ AK5  ♠ K6  ♠ J43	West Pass AP	North 1NT 2♠	Pass	
Board: 101 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:	South:  ♠ A3  ♥ AQJ8  ♦ 108652  ♠ KJ	West AP	North	East	South 1NT
Board: 102 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A10653  ♥ Q4  ♠ AQ43  ♣ K5	South:  ♠ QJ9  ♥ K107  ♦ J107  ♠ A742	West AP	North 1NT		
Board: 103 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3 S	North:  • 1094  • AK1086  • 10984  • 7	South:  ♠ KQ86  ♥ J2  ♠ QJ  ♣ AQ1052	West Pass Pass 3♣ AP	North  2♦ Pass 3♦	East Pass X Pass	1NT 2♥ Pass

Board: 104 Dealer: N Vul: None HCP: 15	<ul><li>AJ82</li><li>♥ Q8</li><li>★ KQ952</li><li>★ K7</li></ul>	West Doubles 4♥ if possible. East Bids 5♥ if possible. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 11	<ul><li>★ 10</li><li>★ KQ9862</li><li>◆ 93</li><li>★ AQ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q762</li><li>♥ A2</li><li>◆ Q8</li><li>♣ AK953</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ10</li><li>★ A104</li><li>◆ 94</li><li>★ AK1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 15	<ul><li>A4</li><li>✓ AK95</li><li>✓ 32</li><li>✓ A10862</li></ul>	The opponents are silent. You bid first.

Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 5♥X E	North:  ♠ AJ82  ♥ Q8  ♠ KQ952  ♣ K7	South:  ♠ KQ10763  ♥ 5  ♦ J1043  ♣ 85	West North East South  1NT Pass 4♥¹  X 4♠ 5♥ X  AP  1. Texas
Board: 105 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 6♥ S	North:  ♠ 10  ♥ KQ9862  ♦ 93  ♣ AQ53	South:  ♠ A8642  ♥ A7  ♠ AK52  ♣ J10	West North East South  1NT  Pass 4♦¹ Pass 4♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. Texas  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♥ N	North:  ♠ Q762  ♥ A2  ♠ Q8  ♠ AK953	South:  ♠ A103  ♥ Q8764  ♦ 9542  ♠ 6	West North East South  1NT X¹ 2◆  Pass 2♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 107 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ KJ10  ♥ A104  ♦ 94  ♣ AK1052	South:  ♠ A876  ♥ K6  ♠ AQJ73  ♣ J3	West North East South 1NT Pass 3NT AP
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6♣ S	North:  ♠ A4  ♥ AK95  ♦ 32  ♣ A10862	South:  ♠ KJ8  ♥ Q3  ♠ KJ5  ♣ KQJ53	West North East South  1NT Pass 4♣¹  Pass 4NT² Pass 6♣  AP  1. Gerber  2. A=3 out of 4

Board: 104 Dealer: N Vul: None HCP: 6	<b>★</b> KQ10763 <b>♥</b> 5 <b>♦</b> J1043 <b>♣</b> 85	West Doubles 4♥ if possible. East Bids 5♥ if possible.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 16	<ul><li>★ A8642</li><li>★ A7</li><li>★ AK52</li><li>★ J10</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: EW HCP: 6	<ul><li>★ A103</li><li>♥ Q8764</li><li>◆ 9542</li><li>◆ 6</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 15	<ul><li>★ A876</li><li>★ K6</li><li>★ AQJ73</li><li>★ J3</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 16	<ul><li>★ KJ8</li><li>♥ Q3</li><li>◆ KJ5</li><li>◆ KQJ53</li></ul>	The opponents are silent.  Partner bids first.

Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 5♥X E	North:  ♠ AJ82  ♥ Q8  ♠ KQ952  ♣ K7	South:  ♠ KQ10763  ♥ 5  ♦ J1043  ♣ 85	West North East South  1NT Pass 4♥¹  X 4♠ 5♥ X  AP  1. Texas
Board: 105 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 6♥ S	North:  ♠ 10  ♥ KQ9862  ♦ 93  ♣ AQ53	South:  ♠ A8642  ♥ A7  ♠ AK52  ♣ J10	West North East South  1NT  Pass 4♦¹ Pass 4♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. Texas  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♥ N	North:  ♠ Q762  ♥ A2  ♠ Q8  ♠ AK953	South:  ♠ A103  ♥ Q8764  ♦ 9542  ♠ 6	West North East South  1NT X¹ 2◆  Pass 2♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 107 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ KJ10  ♥ A104  ♦ 94  ♣ AK1052	South:  ♠ A876  ♥ K6  ♠ AQJ73  ♣ J3	West North East South 1NT Pass 3NT AP
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6♣ S	North:  ♠ A4  ♥ AK95  ♦ 32  ♣ A10862	South:  ♠ KJ8  ♥ Q3  ♠ KJ5  ♣ KQJ53	West North East South  1NT Pass 4♣¹  Pass 4NT² Pass 6♣  AP  1. Gerber  2. A=3 out of 4

Board: 109 Dealer: S Vul: NS HCP: 8	<ul><li>▶ J9653</li><li>♥ K</li><li>◆ A1087</li><li>◆ 972</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ754</li><li>▼ J3</li><li>◆ AQJ5</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: NS HCP: 8	<ul><li>♣96</li><li>♥ KQ643</li><li>♦ 109</li><li>♣ QJ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 15	<ul><li>★ K3</li><li>▼ KJ842</li><li>◆ KJ</li><li>★ A943</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: None HCP: 5	<ul><li>1076</li><li>✓ J1086</li><li>✓ J85</li><li>✓ K93</li></ul>	The opponents are silent.  Partner bids first.

Board: 109 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J9653  ♥ K  ♣ A1087  ♣ 972	South:  ♠ AQ  ♥ A9763  ♦ J963  ♠ KJ	West Pass Pass	North 2♥ 2NT	East Pass AP	1NT
Board: 110 Dealer: N Vul: Both North HCP: 15 South HCP: 21 Contract: 7N N	North:  ♠ KJ754  ♥ J3  ♠ AQJ5  ♣ QJ	South:  ♠ A63  ♥ AK984  ♠ K2  ♣ AK7	West Pass AP	North 1NT 2♥	Pass	
Board: 111 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ KQ52  ♥ 108  ♠ K2  ♣ AK1075	West Pass Pass	North  2  2NT	East Pass AP	1NT
Board: 112 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ K3  ♥ KJ842  ♠ KJ  ♣ A943	South:  ◆ J52  ▼ 10765  ◆ A10942  ◆ 8	West	North 1NT	East AP	South
Board: 113 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ 1076  ♥ J1086  ♦ J85  ♠ K93	South:  ◆ A432  ▼ AQ  ◆ A7632  ◆ J4	West AP	North	East	South 1NT

Board: 109 Dealer: S Vul: NS HCP: 15	♣ AQ ♥ A9763 ♦ J963 ♣ KJ	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: Both HCP: 21	<ul><li>★ A63</li><li>★ AK984</li><li>★ K2</li><li>★ AK7</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: NS HCP: 15	<b>♦</b> KQ52 <b>♥</b> 108 <b>♦</b> K2 <b>♣</b> AK1075	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 5	<ul><li>J52</li><li>▼ 10765</li><li>◆ A10942</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 15	<ul><li>A432</li><li>✓ AQ</li><li>A7632</li><li>J4</li></ul>	The opponents are silent. You bid first.

Board: 109 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J9653  ♥ K  ♣ A1087  ♣ 972	South:  ♠ AQ  ♥ A9763  ♦ J963  ♠ KJ	West Pass Pass	North 2♥ 2NT	East Pass AP	1NT
Board: 110 Dealer: N Vul: Both North HCP: 15 South HCP: 21 Contract: 7N N	North:  ♠ KJ754  ♥ J3  ♠ AQJ5  ♣ QJ	South:  ♠ A63  ♥ AK984  ♠ K2  ♣ AK7	West Pass AP	North 1NT 2♥	Pass	
Board: 111 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:	South:  ♠ KQ52  ♥ 108  ♠ K2  ♣ AK1075	West Pass Pass	North  2  2NT	East Pass AP	1NT
Board: 112 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ K3  ♥ KJ842  ♠ KJ  ♣ A943	South:  ◆ J52  ▼ 10765  ◆ A10942  ◆ 8	West	North 1NT	East AP	South
Board: 113 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ 1076  ♥ J1086  ♦ J85  ♠ K93	South:  ◆ A432  ▼ AQ  ◆ A7632  ◆ J4	West AP	North	East	South 1NT

Board: 114 Dealer: N Vul: None HCP: 16	<ul><li>AQ65</li><li>J2</li><li>A10973</li><li>KQ</li></ul>	The opponents are silent.  You bid first.
Board: 115 Dealer: S Vul: NS HCP: 11	<ul><li>★ A975</li><li>★ K7</li><li>★ 1052</li><li>★ KJ52</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 116 Dealer: N Vul: EW HCP: 15	<ul><li>★ K9</li><li>♥ QJ42</li><li>◆ K9</li><li>★ AQ752</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 12	<ul><li> ♣ J973</li><li> ♥ A4</li><li> ♦ KJ4</li><li> ♣ QJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ98</li><li>★ 62</li><li>★ AQ964</li><li>★ A7</li></ul>	West Doubles 2♦ if possible.  You bid first.

Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 6♠ S	North:  ♠ AQ65  ♥ J2  ♠ A10973  ♠ KQ	South:  ♣ J10943  ♥ AK4  ♣ —  ♣ AJ632	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 6♠  AP  1. Extended acceptance after NT
Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A975  ♥ K7  ♦ 1052  ♠ KJ52	South:  ♠ Q2  ♥ AQ108  ♠ KQJ63  ♠ Q8	West North East South 1NT Pass 2♣¹ Pass 2♥ 2♠ 3NT AP 1. Stayman
Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♥ S	North:  ♠ K9  ♥ QJ42  ♠ K9  ♣ AQ752	South:  ♠ AQ5  ♥ A10863  ♦ J5  ♣ J103	West North East South  1NT Pass 2  Pass 2♠¹ Pass 2NT²  Pass 3♠³ Pass 3♥  Pass 4♥ AP  1. Extended acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper
Board: 117 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AQ104  ♥ 75  ♠ Q5  ♠ AK872	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 4♠ AP  1. Stayman
Board: 118 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North:  ♠ KQ98  ♥ 62  ♠ AQ964  ♣ A7	South:  ♠ A3  ♥ QJ10953  ♦ 3  ♠ K964	West North East South  1NT Pass 2  X XX¹ Pass 3•²  Pass 3NT Pass 4  AP  1. artificial 2. strength cue bid

Board: 114 Dealer: N Vul: None HCP: 13	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q2</li><li>♥ AQ108</li><li>♦ KQJ63</li><li>♣ Q8</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 116 Dealer: N Vul: EW HCP: 12	<ul><li>AQ5</li><li>✓ A10863</li><li>✓ J5</li><li>✓ J103</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 15	<ul><li>AQ104</li><li>₹75</li><li>Q5</li><li>AK872</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 10	<ul><li>★ A3</li><li>♥ QJ10953</li><li>★ 3</li><li>★ K964</li></ul>	West Doubles 2♦ if possible.  Partner bids first.

Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 6♠ S	North:  ♠ AQ65  ♥ J2  ♠ A10973  ♠ KQ	South:  ♣ J10943  ♥ AK4  ♣ —  ♣ AJ632	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 6♠  AP  1. Extended acceptance after NT
Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A975  ♥ K7  ♦ 1052  ♠ KJ52	South:  ♠ Q2  ♥ AQ108  ♠ KQJ63  ♠ Q8	West North East South 1NT Pass 2♣¹ Pass 2♥ 2♠ 3NT AP 1. Stayman
Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♥ S	North:  ♠ K9  ♥ QJ42  ♠ K9  ♣ AQ752	South:  ♠ AQ5  ♥ A10863  ♦ J5  ♣ J103	West North East South  1NT Pass 2  Pass 2♠¹ Pass 2NT²  Pass 3♠³ Pass 3♥  Pass 4♥ AP  1. Extended acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper
Board: 117 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AQ104  ♥ 75  ♠ Q5  ♠ AK872	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 4♠ AP  1. Stayman
Board: 118 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North:  ♠ KQ98  ♥ 62  ♠ AQ964  ♣ A7	South:  ♠ A3  ♥ QJ10953  ♦ 3  ♠ K964	West North East South  1NT Pass 2  X XX¹ Pass 3•²  Pass 3NT Pass 4  AP  1. artificial 2. strength cue bid

Board: 119 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1086</li><li>★ AJ104</li><li>★ KJ3</li><li>★ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: Both HCP: 16	<ul><li>★ A10</li><li>★ AQ73</li><li>★ AQ654</li><li>★ 109</li></ul>	The opponents are silent.  You bid first.
Board: 121 Dealer: S Vul: EW HCP: 7	<ul><li>★ K75</li><li>▼ J97</li><li>◆ K9764</li><li>♣ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ</li><li>♥ QJ1064</li><li>◆ AK43</li><li>♣ 64</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 119			Pass	3 <b>♠</b> <sup>2</sup>	Pass	$4NT^3$
Dealer: S	North:	South:	Pass	5 <b>∀</b> <sup>4</sup>	Pass	5NT <sup>5</sup>
Vul: NS	<b>♠</b> K1086 <b>♥</b> AJ104	<b>♠</b> A3 <b>♥</b> KQ65	Pass	<b>6</b> ♥ <sup>6</sup>	Pass	7♥
North HCP: 16	◆ KJ3	• A6	AP			
South HCP: 16 Contract: 7♥ S	<b>♣</b> A3	<b>♣</b> K10764	1. Stayı			
Comfact. / V S			2. artific	ciai kwood (	0314 +	for 🕊
			4. A=2			
			5. King	ask by		•
			6. K=2			
Board: 120	NI 4	G d				
Dealer: N	North: ♠ A10	South: <b>♠</b> KJ9874	West	North		
Vul: Both	<b>♥</b> AQ73	<b>♥</b> 104	_	1NT	Pass	<b>4</b> ♥¹
North HCP: 16 South HCP: 5	◆ AQ654	<b>♦</b> 8	Pass		AP	
Contract: 4♠ N	<b>♣</b> 109	<b>♣</b> J754	1. Texa	S		
Board: 121	North:	South:				
Dealer: S	• K75	AQJ10	West	North	East	South
Vul: EW North HCP: 7	<b>♥</b> J97	<b>♥</b> Q3				1NT
South HCP: 15	◆ K9764	◆ Q8	AP			
Contract: 1N S	<b>♣</b> 65	<b>♣</b> KJ1074				
Board: 122	North:	South				
Dealer: N	AJ	South: <b>★</b> K97543	West	North	East	South
Vul: Both	<b>♥</b> QJ1064	<b>♥</b> —		1NT	Pass	
North HCP: 15 South HCP: 4	♦ AK43	<b>◆</b> 10962	Pass	2♠	Pass	3♠
Contract: 3♠ N	<b>♣</b> 64	<b>♣</b> J103	AP			

Board: 119 Dealer: S Vul: NS HCP: 16	<ul><li>A3</li><li>KQ65</li><li>A6</li><li>K10764</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: Both HCP: 5	<ul><li>★ KJ9874</li><li>▼ 104</li><li>◆ 8</li><li>♣ J754</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: EW HCP: 15	<ul><li>★ AQJ10</li><li>♥ Q3</li><li>◆ Q8</li><li>◆ KJ1074</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: Both HCP: 4	<ul><li>★ K97543</li><li>▼ —</li><li>◆ 10962</li><li>◆ J103</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 119			Pass	3 <b>♠</b> <sup>2</sup>	Pass	$4NT^3$
Dealer: S	North:	South:	Pass	5 <b>∀</b> <sup>4</sup>	Pass	5NT <sup>5</sup>
Vul: NS	<b>♠</b> K1086 <b>♥</b> AJ104	<b>♠</b> A3 <b>♥</b> KQ65	Pass	<b>6</b> ♥ <sup>6</sup>	Pass	7♥
North HCP: 16	◆ KJ3	• A6	AP			
South HCP: 16 Contract: 7♥ S	<b>♣</b> A3	<b>♣</b> K10764	1. Stayı			
Comfact. / V S			2. artific	ciai kwood (	0314 +	for 🕊
			4. A=2			
			5. King	ask by		•
			6. K=2			
Board: 120	NI 4	G d				
Dealer: N	North: ♠ A10	South: <b>♠</b> KJ9874	West	North		
Vul: Both	<b>♥</b> AQ73	<b>♥</b> 104	_	1NT	Pass	<b>4</b> ♥¹
North HCP: 16 South HCP: 5	◆ AQ654	<b>♦</b> 8	Pass		AP	
Contract: 4♠ N	<b>♣</b> 109	<b>♣</b> J754	1. Texa	S		
Board: 121	North:	South:				
Dealer: S	• K75	AQJ10	West	North	East	South
Vul: EW North HCP: 7	<b>♥</b> J97	<b>♥</b> Q3				1NT
South HCP: 15	◆ K9764	◆ Q8	AP			
Contract: 1N S	<b>♣</b> 65	<b>♣</b> KJ1074				
Board: 122	North:	South				
Dealer: N	AJ	South: <b>★</b> K97543	West	North	East	South
Vul: Both	<b>♥</b> QJ1064	<b>♥</b> —		1NT	Pass	
North HCP: 15 South HCP: 4	♦ AK43	<b>◆</b> 10962	Pass	2♠	Pass	3♠
Contract: 3♠ N	<b>♣</b> 64	<b>♣</b> J103	AP			

#### 15-16 Opening with any 5422 Distribution

Board: 123 **♦** AQ96 West Bids 3♣ if possible. Dealer: S **¥** 863 Vul: EW ◆ AK8632 Partner bids first. HCP: 13 **.**— Board: 124 **♦** J8 The opponents are silent. Dealer: N **♥** K1083 ♦ AK972 Vul: EW You bid first. HCP: 15 ♣ A4 Board: 125 **★** 10 The opponents are silent. Dealer: S **♥** K1095432 Vul: NS **♦** 962 Partner bids first. HCP: 7 **♣** A3 Board: 126 **♠** AQ104 The opponents are silent. Dealer: N **♥** AQ **♦** 73 Vul: EW You bid first. HCP: 15 ♣ K10987 Board: 127 **♦** J10983 The opponents are silent. Dealer: S **¥** 843 Vul: None ♦ A64 Partner bids first. HCP: 9 ♣ A7

Board: 123 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 5 \( \) N	North:  ♠ AQ96  ♥ 863  ♠ AK8632  ♣ —	South:  ♠ K.J  ♥ AQ95  ♠ Q5  ♣ KJ876	3♣ Pass Pass AP 1. Cue	North  3  4  4  4  4  bid, a   bid, a   4	Pass Pass Pass	1NT 3NT 4♥¹ 5♦
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ J8  ♥ K1083  ♠ AK972  ♣ A4	South:  ♠ A62  ♥ J96  • Q106  ♣ KQ63	West AP	North 1NT		South 3NT
Board: 125 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 S	North:  ♠ 10  ♥ K1095432  ♠ 962  ♠ A3	South:  ♠ AJ95  ♥ J6  ♠ AQ  ♠ KJ1086	West Pass AP 1. Texa		East Pass	1NT
Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ104  ♥ AQ  • 73  ♠ K10987	South:	West AP	North 1NT	East Pass	
Board: 127 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ A4  ♥ KQJ76  • Q10  ♣ K1032	West Pass Pass	North 2♥ 2NT	East Pass AP	1NT

Board: 123 Dealer: S Vul: EW HCP: 16	<b>♠</b> KJ <b>♥</b> AQ95 <b>♦</b> Q5 <b>♣</b> KJ876	West Bids 3♣ if possible.  You bid first.
Board: 124 Dealer: N Vul: EW HCP: 12	<ul><li>★ A62</li><li>▼ J96</li><li>◆ Q106</li><li>◆ KQ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 16	<ul><li>♣ AJ95</li><li>♥ J6</li><li>◆ AQ</li><li>♣ KJ1086</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: EW HCP: 8	<ul><li>◆ 976</li><li>♥ 108</li><li>◆ QJ109</li><li>◆ AJ64</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 15	<ul><li>★ A4</li><li>▼ KQJ76</li><li>◆ Q10</li><li>◆ K1032</li></ul>	The opponents are silent. You bid first.

Board: 123 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 5 \( \) N	North:  ♠ AQ96  ♥ 863  ♠ AK8632  ♣ —	South:  ♠ K.J  ♥ AQ95  ♠ Q5  ♣ KJ876	3♣ Pass Pass AP 1. Cue	North  3  4  4  4  4  bid, a   bid, a   4	Pass Pass Pass	1NT 3NT 4♥¹ 5♦
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ J8  ♥ K1083  ♠ AK972  ♣ A4	South:  ♠ A62  ♥ J96  • Q106  ♣ KQ63	West AP	North 1NT		South 3NT
Board: 125 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 S	North:  ♠ 10  ♥ K1095432  ♠ 962  ♠ A3	South:  ♠ AJ95  ♥ J6  ♠ AQ  ♠ KJ1086	West Pass AP 1. Texa		East Pass	1NT
Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ104  ♥ AQ  • 73  ♠ K10987	South:	West AP	North 1NT	East Pass	
Board: 127 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ A4  ♥ KQJ76  • Q10  ♣ K1032	West Pass Pass	North 2♥ 2NT	East Pass AP	1NT

Board: 128 Dealer: N Vul: NS HCP: 15	<ul><li>AK63</li><li>♥ Q6</li><li>A9</li><li>Q9764</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 8	<ul><li>★ K832</li><li>♥ Q5</li><li>◆ QJ82</li><li>◆ 643</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ954</li><li>★ K4</li><li>★ K7</li><li>★ KJ42</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: NS HCP: 8	<ul><li>★ KJ10764</li><li>▼ 542</li><li>◆ 92</li><li>◆ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 15	<ul><li>♣ J5</li><li>♥ AQ32</li><li>♦ KQJ52</li><li>♣ Q3</li></ul>	The opponents are silent. You bid first.

Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ AK63  ♥ Q6  ♠ A9  ♣ Q9764	South:  ♠ Q9754  ♥ 43  ♦ 5  ♠ KJ852	West Pass	North 1NT 2♠	East Pass AP	
Board: 129 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2♠ S	North:  ♠ K832  ♥ Q5  ♦ QJ82  ♣ 643	South:  ♠ Q1097  ♥ AJ  ♠ A6  ♣ KQ987	Pass AP 1. Stay	North 2♣¹ man	East Pass	1NT
Board: 130 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KQ954  ♥ K4  ♠ K7  ♠ KJ42	South:  ♠ A73  ♥ A108652  ♠ 32  ♠ Q3	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 131 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ♠ KJ10764  ♥ 542  ♠ 92  ♠ A8	South:  ♠ AQ  ♥ KQJ97  ♠ 87  ♣ QJ43	West Pass Pass	North 2♥ 3♠	East Pass AP	1NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 2 Contract: 2♠ N	North:  ♠ J5  ♥ AQ32  ♠ KQJ52  ♠ Q3	South:  ♠ Q10964  ♥ 954  ♦ 109  ♣ 1082		North 1NT 2♠	East Pass AP	

Board: 128	The opponents are silent.  Partner bids first.
Board: 129	The opponents are silent.  You bid first.
Board: 130	The opponents are silent.  Partner bids first.
Board: 131	The opponents are silent. You bid first.
Board: 132	The opponents are silent.  Partner bids first.

Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ AK63  ♥ Q6  ♠ A9  ♣ Q9764	South:  ♠ Q9754  ♥ 43  ♦ 5  ♠ KJ852	West Pass	North 1NT 2♠	East Pass AP	
Board: 129 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2♠ S	North:  ♠ K832  ♥ Q5  ♦ QJ82  ♣ 643	South:  ♠ Q1097  ♥ AJ  ♠ A6  ♠ KQ987	Pass AP 1. Stay	North 2♣¹ man	East Pass	1NT
Board: 130 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KQ954  ♥ K4  ♠ K7  ♠ KJ42	South:  ♠ A73  ♥ A108652  ♦ 32  ♠ Q3	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 131 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ♠ KJ10764  ♥ 542  ♠ 92  ♠ A8	South:  ♠ AQ  ♥ KQJ97  ♠ 87  ♣ QJ43	West Pass Pass	North 2♥ 3♠	East Pass AP	1NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 2 Contract: 2♠ N	North:  ♣ J5  ♥ AQ32  ♠ KQJ52  ♣ Q3	South:  ♠ Q10964  ♥ 954  ♦ 109  ♣ 1082		North 1NT 2♠	East Pass AP	

Board: 133 Dealer: S Vul: NS HCP: 10	<b>♠</b> — <b>∀</b> KJ9 <b>♦</b> K102 <b>♣</b> QJ107653	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 15	<ul><li>AJ94</li><li>✓ A2</li><li>✓ K10964</li><li>✓ K10</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 5	<ul><li>10974</li><li>♥ Q9762</li><li>82</li><li>K8</li></ul>	West Doubles 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 15	<ul><li>AJ32</li><li>K4</li><li>AK743</li><li>103</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 3	<ul><li>★ 76543</li><li>♥ Q62</li><li>★ 3</li><li>★ J653</li></ul>	The opponents are silent.  Partner bids first.

Board: 133 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 5♣ N	North:  ♣—  ▼ KJ9  • K102  • QJ107653	South:  ♠ QJ  ♥ Q1084  ♠ AQ874  ♣ A4	West Pass	North 5♣	East AP	South 1NT
Board: 134 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AJ94  ♥ A2  ♠ K10964  ♠ K10	South:  ♠ KQ  ♥ QJ864  ♦ J83  ♣ QJ2	West Pass AP	North 1NT 2♥	Pass	
Board: 135 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 4 W	North:  • 10974  • Q9762  • 82  • K8	South:  ♠ AJ  ♥ AK853  ♠ A753  ♠ 109	X <sup>1</sup> 3♣ 1. Mult		Pass 4.4.5	1NT
Board: 136 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4 S	North:  ♠ AJ32  ♥ K4  ♠ AK743  ♣ 103	South:  ♠ KQ1075  ♥ Q73  ♠ 2  ♣ Q752	Pass AP	North 1NT 2NT <sup>1</sup> nded acc	Pass Pass	2♥
Board: 137 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 2♠ S	North:  ♠ 76543  ♥ Q62  ♦ 3  ♣ J653	South:  ♠ A10  ♥ K543  ♠ AJ  ♣ A9872	West Pass AP	North 2♥	East Pass	1NT

Board: 133 Dealer: S Vul: NS HCP: 15	<b>♠</b> QJ ♥ Q1084 ♦ AQ874 <b>♣</b> A4	The opponents are silent.  You bid first.
Board: 134 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ</li><li>♥ QJ864</li><li>◆ J83</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 16	♣ AJ ▼ AK853 ◆ A753 ♣ 109	West Doubles 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 136 Dealer: N Vul: EW HCP: 9	<ul><li>★KQ1075</li><li>♥Q73</li><li>◆2</li><li>◆Q752</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 16	<ul><li>★ A10</li><li>★ K543</li><li>★ AJ</li><li>★ A9872</li></ul>	The opponents are silent.  You bid first.

Board: 133 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 5♣ N	North:  ♣—  ▼ KJ9  • K102  • QJ107653	South:  ♠ QJ  ♥ Q1084  ♠ AQ874  ♣ A4	West Pass	North 5♣	East AP	South 1NT
Board: 134 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AJ94  ♥ A2  ♠ K10964  ♠ K10	South:  ♠ KQ  ♥ QJ864  ♦ J83  ♣ QJ2	West Pass AP	North 1NT 2♥	Pass	
Board: 135 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 4 W	North:  • 10974  • Q9762  • 82  • K8	South:  ♠ AJ  ♥ AK853  ♠ A753  ♠ 109	X <sup>1</sup> 3♣ 1. Mult		Pass 4.4.5	1NT
Board: 136 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4 S	North:  ♠ AJ32  ♥ K4  ♠ AK743  ♣ 103	South:  ♠ KQ1075  ♥ Q73  ♠ 2  ♣ Q752	Pass AP	North 1NT 2NT <sup>1</sup> nded acc	Pass Pass	2♥
Board: 137 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 2♠ S	North:  ♠ 76543  ♥ Q62  ♦ 3  ♣ J653	South:  ♠ A10  ♥ K543  ♠ AJ  ♣ A9872	West Pass AP	North 2♥	East Pass	1NT

Board: 138 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ107</li><li>★ KQ</li><li>◆ AJ852</li><li>◆ 107</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: EW HCP: 15	<ul><li>♠ A7642</li><li>♥ A9</li><li>♦ 82</li><li>♠ AQJ7</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 11	<ul><li>★ A73</li><li>♥ 943</li><li>★ A6</li><li>★ QJ962</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 16	<ul><li>♠ Q2</li><li>♥ AK65</li><li>♦ K4</li><li>♠ KJ1052</li></ul>	The opponents are silent.  You bid first.

Board: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ KQ107  ♥ KQ  ♠ AJ852  ♣ 107	South:  ♠ A86  ♥ 10763  ♠ K  ♠ KQ543	West Pass Pass AP 1. Stay	North 1NT 2♣ 3NT	East Pass Pass Pass	2♣¹ 3♣
Board: 139 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♣ J5  ♥ KJ84  ♦ 432  ♣ A1083	South:  ♠ AQ  ♥ AQ1072  ♠ K985  ♣ 76	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A7642  ♥ A9  ♠ 82  ♣ AQJ7	South:	Pass Pass AP 1. Stay	North 1NT 2♠ 3♠	Pass Pass	2 <b>♣</b> ¹
Board: 141 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A73  ♥ 943  ♠ A6  ♠ QJ962	South:	West Pass	North 3NT	East AP	South 1NT
Board: 142 Dealer: N Vul: Both North HCP: 16 South HCP: 1 Contract: 1N N	North:  ♠ Q2  ♥ AK65  ♠ K4  ♣ KJ1052	South:	West	North 1NT	East AP	South

Board: 138 Dealer: N Vul: EW HCP: 12	<ul><li>★ A86</li><li>▼ 10763</li><li>◆ K</li><li>★ KQ543</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 15	<ul><li>AQ</li><li>✓ AQ1072</li><li>✓ K985</li><li>✓ 76</li></ul>	The opponents are silent.  You bid first.
Board: 140 Dealer: N Vul: EW HCP: 10	<ul><li>♣ J5</li><li>♥ Q864</li><li>♦ AQJ65</li><li>♣ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 15	<ul><li>♠ 96</li><li>♥ KQ652</li><li>♦ K2</li><li>♠ AK103</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 1	<ul><li>10843</li><li>93</li><li>J1053</li><li>986</li></ul>	The opponents are silent.  Partner bids first.

Board: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ KQ107  ♥ KQ  ♠ AJ852  ♣ 107	South:  ♠ A86  ♥ 10763  ♠ K  ♠ KQ543	West Pass Pass AP 1. Stay	North 1NT 2♣ 3NT	East Pass Pass Pass	2♣¹ 3♣
Board: 139 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♣ J5  ♥ KJ84  ♦ 432  ♣ A1083	South:  ♠ AQ  ♥ AQ1072  ♠ K985  ♣ 76	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A7642  ♥ A9  ♠ 82  ♣ AQJ7	South:	Pass Pass AP 1. Stay	North 1NT 2♠ 3♠	Pass Pass	2 <b>♣</b> ¹
Board: 141 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A73  ♥ 943  ♠ A6  ♠ QJ962	South:	West Pass	North 3NT	East AP	South 1NT
Board: 142 Dealer: N Vul: Both North HCP: 16 South HCP: 1 Contract: 1N N	North:  ♠ Q2  ♥ AK65  ♠ K4  ♣ KJ1052	South:	West	North 1NT	East AP	South

Board: 143 Dealer: S Vul: None HCP: 8	<ul><li>♣ 972</li><li>♥ J42</li><li>♦ AK96</li><li>♣ 762</li></ul>	West Doubles 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 144 Dealer: N Vul: NS HCP: 16	<ul><li>★ A3</li><li>▼ AJ97</li><li>◆ KJ932</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: EW HCP: 4	<ul><li>♦ 962</li><li>♥ J9542</li><li>♦ 6</li><li>♦ QJ97</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Doubles Pass if possible. Partner bids first.
Board: 146 Dealer: N Vul: EW HCP: 15	<ul><li>★ K4</li><li>▼ K1082</li><li>◆ KJ973</li><li>◆ KQ</li></ul>	The opponents are silent.  You bid first.
Board: 147 Dealer: S Vul: Both HCP: 5	♣— ♥ QJ108532 • Q987 • 102	West Doubles 1NT if possible.  Partner bids first.

Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ◆ 972  ▼ J42  ◆ AK96  ◆ 762	South:  ♠ Q10864  ♥ KQ  ♦ J5  ♣ AQJ3	West North East South  1NT  X¹ XX 2♦ Pass  Pass 2NT AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 144 Dealer: N Vul: NS North HCP: 16 South HCP: 2 Contract: 1N N	North:  ♠ A3  ♥ AJ97  ♠ KJ932  ♣ K3	South:  • 1084  • 62  • Q1074  • 10764	West North East South 1NT AP
Board: 145 Dealer: S Vul: EW North HCP: 4 South HCP: 15 Contract: 4 VX N	North:	South:  ♠ K5  ♥ Q1083  ♠ AQ1094  ♣ A4	West North East South  1NT  2◆¹ 2♥ 2♠ 3♥  3♠ Pass Pass 4♥  Pass Pass X AP  1. Multi-Landy, Multi
Board: 146 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ K4  ♥ K1082  ♠ KJ973  ♣ KQ	South:  ♠ A973  ♥ A  ♠ A865  ♣ J763	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman
Board: 147 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 4♥ S	North:  ♣—  ▼ QJ108532  • Q987  ♣ 102	South:  ♠ AK1062  ♥ 76  ♠ A10  ♣ A743	West North East South  1NT  X¹ 4•² Pass 4♥  AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Texas

Board: 143 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q10864</li><li>♥ KQ</li><li>◆ J5</li><li>♣ AQJ3</li></ul>	West Doubles 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 144 Dealer: N Vul: NS HCP: 2	<ul><li>1084</li><li>62</li><li>Q1074</li><li>10764</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: EW HCP: 15	<ul><li>★ K5</li><li>♥ Q1083</li><li>◆ AQ1094</li><li>◆ A4</li></ul>	West Bids 2♦ if possible.  East Bids 2♠ if possible.  West Bids 3♠ if possible.  East Doubles Pass if possible.  You bid first.
Board: 146 Dealer: N Vul: EW HCP: 13	<ul><li>▲ A973</li><li>✔ A</li><li>◆ A865</li><li>▲ J763</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK1062</li><li>▼ 76</li><li>◆ A10</li><li>★ A743</li></ul>	West Doubles 1NT if possible. You bid first.

Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ◆ 972  ▼ J42  ◆ AK96  ◆ 762	South:  ♠ Q10864  ♥ KQ  ♦ J5  ♣ AQJ3	West North East South  1NT  X¹ XX 2♦ Pass  Pass 2NT AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 144 Dealer: N Vul: NS North HCP: 16 South HCP: 2 Contract: 1N N	North:  ♠ A3  ♥ AJ97  ♠ KJ932  ♣ K3	South:  • 1084  • 62  • Q1074  • 10764	West North East South 1NT AP
Board: 145 Dealer: S Vul: EW North HCP: 4 South HCP: 15 Contract: 4 VX N	North:	South:  ♠ K5  ♥ Q1083  ♠ AQ1094  ♣ A4	West North East South  1NT  2◆¹ 2♥ 2♠ 3♥  3♠ Pass Pass 4♥  Pass Pass X AP  1. Multi-Landy, Multi
Board: 146 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ K4  ♥ K1082  ♠ KJ973  ♣ KQ	South:  ♠ A973  ♥ A  ♠ A865  ♣ J763	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman
Board: 147 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 4♥ S	North:  ♣—  ▼ QJ108532  • Q987  ♣ 102	South:  ♠ AK1062  ♥ 76  ♠ A10  ♣ A743	West North East South  1NT  X¹ 4•² Pass 4♥  AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Texas

Board: 148 Dealer: N Vul: NS HCP: 15	<ul><li>A2</li><li>✓ KQ642</li><li>✓ J1086</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 973</li><li>♥ K10532</li><li>♦ A62</li><li>♠ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 16	<ul><li>AJ</li><li>✓ A7653</li><li>✓ K10</li><li>✓ A1063</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 152 Dealer: N Vul: None HCP: 16	<ul><li>109</li><li>✓ AQ43</li><li>✓ AK1054</li><li>✓ K6</li></ul>	The opponents are silent. You bid first.

Board: 148 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ A2  ♥ KQ642  ♦ J1086  ♠ AJ	South:  ♠ Q643  ♥ A5  ♠ AQ32  ♠ K54	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 149 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQJ105  ♥ A9  ♠ KJ  ♣ 9763	West Pass Pass	North  2  3NT	East Pass AP	1NT
Board: 150 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ  ♥ A7653  ♠ K10  ♠ A1063	South:  ♠ Q106  ♥ J2  ♠ Q852  ♠ K754	West AP	North 1NT	East Pass	South 2NT
Board: 151 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 2♥ E	North:	South:  • 109762  • AQ  • AJ73  • A3	2 <b>♦</b> ¹ 1. Mult	North Pass i-Landy e partne	2 <b>♥</b> ² , Multi	1NT AP
Board: 152 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ 109  ✔ AQ43  ♠ AK1054  ♠ K6	South:  ♠ K2  ▼ 107  ◆ Q83  ♣ AQJ532	West AP	North 1NT		South 3NT

Board: 148 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q643</li><li>♥ A5</li><li>◆ AQ32</li><li>♣ K54</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 15	<ul><li>AQJ105</li><li>✓ A9</li><li>KJ</li><li>◆ 9763</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q106</li><li>♥ J2</li><li>◆ Q852</li><li>♣ K754</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 15	<ul><li>▲ 109762</li><li>♥ AQ</li><li>◆ AJ73</li><li>♣ A3</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 152 Dealer: N Vul: None HCP: 12	<ul><li>★ K2</li><li>▼ 107</li><li>◆ Q83</li><li>◆ AQJ532</li></ul>	The opponents are silent.  Partner bids first.

Board: 148 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ A2  ♥ KQ642  ♦ J1086  ♠ AJ	South:  ♠ Q643  ♥ A5  ♠ AQ32  ♠ K54	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 149 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQJ105  ♥ A9  ♠ KJ  ♣ 9763	West Pass Pass	North  2  3NT	East Pass AP	1NT
Board: 150 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ  ♥ A7653  ♠ K10  ♠ A1063	South:  ♠ Q106  ♥ J2  ♠ Q852  ♠ K754	West AP	North 1NT	East Pass	South 2NT
Board: 151 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 2♥ E	North:	South:  • 109762  • AQ  • AJ73  • A3	2 <b>♦</b> ¹ 1. Mult	North Pass i-Landy e partne	2 <b>♥</b> ² , Multi	1NT AP
Board: 152 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ 109  ✔ AQ43  ♠ AK1054  ♠ K6	South:  ♠ K2  ▼ 107  ◆ Q83  ♣ AQJ532	West AP	North 1NT		South 3NT

Board: 153 Dealer: S Vul: Both HCP: 13	<ul><li> ♣ J5</li><li> ♥ 64</li><li> ♠ AQJ10842</li><li> ♠ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A8</li><li>♥ AJ94</li><li>♦ K7</li><li>▲ K10652</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 10	<ul><li>★75</li><li>▼ K76532</li><li>◆ K9</li><li>★ A95</li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: None HCP: 15	<ul><li>↓ J4</li><li>▼ KQJ93</li><li>↓ AK63</li><li>↓ J7</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 153 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♣ J5  ♥ 64  ♠ AQJ10842  ♣ KQ	South:  ♠ A10  ♥ A1085  ♠ K7  ♣ AJ742		North 3NT	East AP	South 1NT
Board: 154 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A8  ♥ AJ94  ♠ K7  ♣ K10652	South:  ♠ K97  ▼ 105  ◆ Q1098  ♣ J743	West	North 1NT		South
Board: 155 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♣ 75  ♥ K76532  ♠ K9  ♣ A95	South:  ♠ QJ42  ♥ Q9  ♠ AQ1085  ♣ KJ	West Pass Pass	North 2♦ 4♥	East Pass AP	South 1NT 2♥
Board: 156 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3N N	North:  ▲ J4  ▼ KQJ93  ◆ AK63  ♣ J7	South:	West Pass Pass AP	North 1NT 2♠ 3♥	Pass Pass	2♥
Board: 157 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North:  ◆ J8  ◆ KQ108  ◆ K92  ◆ J864	South:  ♠ K10  ♥ AJ52  ♦ J10764  ♣ AK	West Pass Pass 1. Stay	North  2♣¹  4♥  man	East Pass AP	1NT

Board: 153 Dealer: S Vul: Both HCP: 16 AJ742  Board: 154 Dealer: N Vul: NS Vul: NS HCP: 6 AJ743  Board: 155 Dealer: S Vul: EW Vul: EW Vul: EW HCP: 15  Board: 156 Dealer: N Vul: NS HCP: 15  Board: 156 Dealer: N Vul: NS HCP: 15  Board: 156 Dealer: N Vul: NS Vul: EW Vul: EW Vul: EW Vul: EW Vul: FAQ1085 HCP: 15  Board: 156 Dealer: N Vul: None Vul:			
Dealer: N Vul: NS HCP: 6  Q1098 HCP: 6  Q142 Dealer: S Vul: EW Vul: EW HCP: 15  AQ1085 HCP: 108762 Dealer: N AQ1085 HCP: 8  AX1054  The opponents are silent.  Partner bids first.  Partner bids first.  Partner bids first.	Dealer: S Vul: Both	<b>∨</b> A1085 <b>♦</b> K7	
Dealer: S Vul: EW HCP: 15  AQ1085 HCP: 15  AQ1085 HCP: 15  AVJ  You bid first.  You bid first.  The opponents are silent.  You bid first.  You bid first.  Partner bids first.  Board: 157 AK10 Board: 157 Dealer: S Vul: NS  AK1054  The opponents are silent.  Partner bids first.  You bid first  You bid first	Dealer: N Vul: NS	<b>∨</b> 105 <b>→</b> Q1098	
Dealer: N	Dealer: S Vul: EW	<b>♥</b> Q9 <b>♦</b> AQ1085	
Dealer: S	Dealer: N Vul: None	<b>♥</b> 6 <b>♦</b> J5	**
	Dealer: S Vul: NS	<ul><li>✓ AJ52</li><li>✓ J10764</li></ul>	

Board: 153 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♣ J5  ♥ 64  ♠ AQJ10842  ♣ KQ	South:  ♠ A10  ♥ A1085  ♠ K7  ♣ AJ742		North 3NT	East AP	South 1NT
Board: 154 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A8  ♥ AJ94  ♠ K7  ♣ K10652	South:  ♠ K97  ▼ 105  ◆ Q1098  ♣ J743	West	North 1NT		South
Board: 155 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♣ 75  ♥ K76532  ♠ K9  ♣ A95	South:  ♠ QJ42  ♥ Q9  ♠ AQ1085  ♣ KJ	West Pass Pass	North 2♦ 4♥	East Pass AP	South 1NT 2♥
Board: 156 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3N N	North:  ▲ J4  ▼ KQJ93  ◆ AK63  ♣ J7	South:	West Pass Pass AP	North 1NT 2♠ 3♥	Pass Pass	2♥
Board: 157 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North:  ◆ J8  ◆ KQ108  ◆ K92  ◆ J864	South:  ♠ K10  ♥ AJ52  ♦ J10764  ♣ AK	West Pass Pass 1. Stay	North  2♣¹  4♥  man	East Pass AP	1NT

Board: 158 Dealer: N Vul: EW HCP: 15	<ul><li>★ A8</li><li>▼ AK864</li><li>★ A873</li><li>★ 76</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: None HCP: 14	<ul><li>◆ Q83</li><li>◆ AK864</li><li>◆ 5</li><li>◆ KQ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 15	<ul><li>105</li><li>KQ853</li><li>KQ</li><li>AJ72</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 161 Dealer: S Vul: NS HCP: 7	<b>♦</b> 8 <b>♥</b> A1098543 <b>♦</b> J84 <b>♣</b> Q7	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 15	<ul><li>★ AQ94</li><li>♥ 98</li><li>★ K9</li><li>★ KQJ109</li></ul>	The opponents are silent. You bid first.

Board: 158 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 1N N	North:  ♠ A8  ♥ AK864  ♠ A873  ♣ 76	South:  ♠ Q973  ♥ Q1093  • 102  ♠ 942	West	North 1NT	East AP	South
Board: 159 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q83  ♥ AK864  ♦ 5  ♠ KQ76	South:  ♠ K654  ♥ Q10  ♠ AQ864  ♣ A5	Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	1NT 2♥
Board: 160 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 2♠ E	North:  ♠ 105  ♥ KQ853  • KQ  ♠ AJ72	South:  ♠ KQ72  ♥ J76  ♦ 9876  ♣ 63	West 1. Multi	North 1NT -Landy,	2 <b>♠</b> ¹	AP
Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 4♥ S	North:  ♠ 8  ♥ A1098543  ♠ J84  ♣ Q7	South:  ♠ QJ1042  ♥ KJ  ♠ K9  ♣ AJ106	West Pass AP 1. Texas	<b>4</b> ♦¹	East Pass	South 1NT 4♥
Board: 162 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ94  ♥ 98  ♠ K9  ♣ KQJ109	South:  ♣ J1075  ♥ 106  ♠ AQJ62  ♣ A6		1NT 2♠	East Pass Pass	

Board: 158 Dealer: N Vul: EW HCP: 4	<b>♦</b> Q973 <b>♥</b> Q1093 <b>♦</b> 102 <b>♣</b> 942	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 15	<ul><li>★ K654</li><li>♥ Q10</li><li>◆ AQ864</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: None HCP: 6	<ul><li>★ KQ72</li><li>▼ J76</li><li>◆ 9876</li><li>◆ 63</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ1042</li><li>♥ KJ</li><li>◆ K9</li><li>♣ AJ106</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 12	<ul><li>♣ J1075</li><li>♥ 106</li><li>♦ AQJ62</li><li>♣ A6</li></ul>	The opponents are silent.  Partner bids first.

Board: 158 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 1N N	North:  ♠ A8  ♥ AK864  ♠ A873  ♣ 76	South:  ♠ Q973  ♥ Q1093  • 102  ♠ 942	West	North 1NT	East AP	South
Board: 159 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q83  ♥ AK864  ♦ 5  ♠ KQ76	South:  ♠ K654  ♥ Q10  ♠ AQ864  ♣ A5	Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	1NT 2♥
Board: 160 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 2♠ E	North:  ♠ 105  ♥ KQ853  • KQ  ♠ AJ72	South:  ♠ KQ72  ♥ J76  ♦ 9876  ♣ 63	West 1. Multi	North 1NT -Landy,	2 <b>♠</b> ¹	AP
Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 4♥ S	North:  ♠ 8  ♥ A1098543  ♠ J84  ♣ Q7	South:  ♠ QJ1042  ♥ KJ  ♠ K9  ♣ AJ106	West Pass AP 1. Texas	<b>4</b> ♦¹	East Pass	South 1NT 4♥
Board: 162 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ94  ♥ 98  ♠ K9  ♣ KQJ109	South:  ♣ J1075  ♥ 106  ♠ AQJ62  ♣ A6		1NT 2♠	East Pass Pass	

Board: 163 Dealer: S Vul: NS HCP: 7	<ul><li>♣ A765</li><li>♥ J54</li><li>♦ 106</li><li>♣ Q532</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 16	<ul><li>AJ</li><li>KQ109</li><li>AQ987</li><li>106</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 3	<ul><li>1082</li><li>✓ QJ108543</li><li>♦ 6</li><li>♣ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: EW HCP: 15	<ul><li>♣ J1096</li><li>♥ A3</li><li>♦ KJ</li><li>♣ AQ1065</li></ul>	West Doubles 4♦ if possible.  You bid first.
Board: 167 Dealer: S Vul: Both HCP: 7	<ul><li>◆ QJ842</li><li>▼ J9853</li><li>◆ K5</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 163 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♠ W	North:  ♠ A765  ♥ J54  ♦ 106  ♠ Q532	South:  ♠ Q2  ♥ AQ103  ♠ QJ  ♣ KJ1064	West North East South 1NT 2♣¹ AP 1. Multi-Landy, 5M-4m
Board: 164 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AJ  ♥ KQ109  ♠ AQ987  ♣ 106	South:  ♠ K96  ♦ 654  ♦ 532  ♣ AK54	West North East South 1NT Pass 3NT AP
Board: 165 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 4 S	North:	South:  ♠ AJ  ♥ K9762  ♠ AJ  ♠ K1063	West North East South 1NT Pass 4•¹ Pass 4♥ AP 1. Texas
Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♥ S	North:  ♣ J1096  ♥ A3  ♠ KJ  ♣ AQ1065	South:  ♠ A832  ♥ KJ10764  ♦ 105  ♣ 7	West North East South  1NT Pass 4♦¹  X Pass² Pass 4♥  AP  1. Texas  2. denies a ♦ stopper
Board: 167 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 4 \( \varphi \) N	North:  ♠ QJ842  ♥ J9853  ♠ K5  ♣ 2	South:  ♠ K3  ♥ KQ107  ♠ A10  ♣ QJ653	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♥ AP

Board: 163 Dealer: S Vul: NS HCP: 15	<ul><li>Q2</li><li>✓ AQ103</li><li>✓ QJ</li><li>✓ KJ1064</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 164 Dealer: N Vul: NS HCP: 10	<ul><li>★ K96</li><li>★ 654</li><li>★ 532</li><li>★ AK54</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 16	<ul><li>★ AJ</li><li>▼ K9762</li><li>◆ AJ</li><li>◆ K1063</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: EW HCP: 8	<ul><li>★ A832</li><li>▼ KJ10764</li><li>◆ 105</li><li>◆ 7</li></ul>	West Doubles 4♦ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 15	<ul><li>★ K3</li><li>★ KQ107</li><li>★ A10</li><li>★ QJ653</li></ul>	The opponents are silent. You bid first.

Board: 163 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♠ W	North:  ♠ A765  ♥ J54  ♦ 106  ♠ Q532	South:  ♠ Q2  ♥ AQ103  ♠ QJ  ♣ KJ1064	West North East South 1NT 2♣¹ AP 1. Multi-Landy, 5M-4m
Board: 164 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AJ  ♥ KQ109  ♠ AQ987  ♣ 106	South:  ♠ K96  ♦ 654  ♦ 532  ♣ AK54	West North East South 1NT Pass 3NT AP
Board: 165 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 4 S	North:	South:  ♠ AJ  ♥ K9762  ♠ AJ  ♠ K1063	West North East South 1NT Pass 4•¹ Pass 4♥ AP 1. Texas
Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♥ S	North:  ♣ J1096  ♥ A3  ♠ KJ  ♣ AQ1065	South:  ♠ A832  ♥ KJ10764  ♦ 105  ♣ 7	West North East South  1NT Pass 4♦¹  X Pass² Pass 4♥  AP  1. Texas  2. denies a ♦ stopper
Board: 167 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 4 \( \varphi \) N	North:  ♠ QJ842  ♥ J9853  ♠ K5  ♣ 2	South:  ♠ K3  ♥ KQ107  ♠ A10  ♣ QJ653	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♥ AP

Board: 168	<b>♠</b> AQ1062	East Bids 2♦ if possible.
Dealer: N	♥ J9	West Bids 2♥ if possible.
Vul: None HCP: 15	♦ K5 • AJ72	You bid first.
1101.13	110/2	Tou ord mon
Board: 169	<b>♦</b> Q94	West Doubles 1NT if possible
Dealer: S	<b>♥</b> 62	West Doubles 1NT if possible.
Vul: EW HCP: 2	<ul><li>1098432</li><li>♣82</li></ul>	Partner bids first.
IICF. Z	₩ 82	
Board: 170	<b>♠</b> AQ62	771
Dealer: N	<b>♥</b> J4	The opponents are silent.
Vul: NS	• A10943	You bid first.
HCP: 15	<b>♣</b> A5	
Board: 171	<b>♦</b> K82	
Dealer: S	<b>♥</b> QJ7642	The opponents are silent.
Vul: EW	<b>♦</b> 43	Partner bids first.
HCP: 6	<b>♣</b> 97	
Board: 172	<b>♦</b> AJ96	
Dealer: N	♥ 106	The opponents are silent.
Vul: None	♦ AJ954	You bid first.
HCP: 15	<b>♣</b> KQ	Tou old Illst.

Board: 168 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AQ1062  ♥ J9  ♠ K5  ♣ AJ72	South:  ♦ 8543  V K76  • AJ2  • Q103	West North East South  1NT 2♦¹ X  2♥² Pass Pass X  Pass 3♣ Pass 3NT  AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 169 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 3 S	North:  ♠ Q94  ♥ 62  ♦ 1098432  ♣ 82	South:  ♠ K10752  ♥ J7  ♠ A6  ♣ AQJ10	West North East South  1NT  X¹ 3♣² Pass 3♣³  AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. 1N-3C transfer to diamonds  3. automat
Board: 170 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2N N	North:  ♠ AQ62  ♥ J4  ♠ A10943  ♣ A5	South:  ♠ KJ  ♥ K862  ♦ 762  ♣ 10832	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 171 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 \( \bar{V} \) N	North:  ♠ K82  ♥ QJ7642  ♦ 43  ♣ 97	South:  ♠ A5  ♥ AK93  ♠ KQ652  ♠ 65	West North East South  1NT  Pass 2 → Pass 2 → 1  Pass 3 ▼ AP  1. Extended acceptance after NT
Board: 172 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ S	North:  ♠ AJ96  ♥ 106  ♠ AJ954  ♣ KQ	South:  ♠ Q10874  ♥ J95  ♦ 6  ♠ A742	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 4♠  AP  1. Extended acceptance after NT

Board: 168 Dealer: N	<b>♦</b> 8543 <b>♥</b> K76	East Bids 2♦ if possible. West Bids 2♥ if possible.
Vul: None	◆ AJ2	West Blas 2 viii pessiele.
HCP: 10	<b>♣</b> Q103	Partner bids first.
Board: 169	<b>♦</b> K10752	
Dealer: S	♥ J7	West Doubles 1NT if possible.
Vul: EW	<b>♦</b> A6	You bid first.
HCP: 15	♣ AQJ10	Tou old Hist.
Board: 170	<b>♦</b> KJ	
Dealer: N	♥ K862	The opponents are silent.
Vul: NS	<b>♦</b> 762	Partner bids first.
HCP: 7	<b>♣</b> 10832	Tartifer ords 1115t.
Board: 171	<b>♦</b> A5	
Dealer: S	<b>♥</b> AK93	The opponents are silent.
Vul: EW	◆ KQ652	You bid first.
HCP: 16	<b>♣</b> 65	
Board: 172	<b>♦</b> Q10874	
Dealer: N	♥ J95	The opponents are silent.
Vul: None	<b>•</b> 6	Partner bids first.
HCP: 7	♣ A742	2 02 020 220 220 220 220 220 220 220 22

Board: 168 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AQ1062  ♥ J9  ♠ K5  ♣ AJ72	South:  ♦ 8543  V K76  • AJ2  • Q103	West North East South  1NT 2♦¹ X  2♥² Pass Pass X  Pass 3♣ Pass 3NT  AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 169 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 3 S	North:  ♠ Q94  ♥ 62  ♦ 1098432  ♣ 82	South:  ♠ K10752  ♥ J7  ♠ A6  ♣ AQJ10	West North East South  1NT  X¹ 3♣² Pass 3♣³  AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. 1N-3C transfer to diamonds  3. automat
Board: 170 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2N N	North:  ♠ AQ62  ♥ J4  ♠ A10943  ♣ A5	South:  ♠ KJ  ♥ K862  ♦ 762  ♣ 10832	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 171 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 \( \bar{V} \) N	North:  ♠ K82  ♥ QJ7642  ♦ 43  ♣ 97	South:  ♠ A5  ♥ AK93  ♠ KQ652  ♠ 65	West North East South  1NT  Pass 2 → Pass 2 → 1  Pass 3 ▼ AP  1. Extended acceptance after NT
Board: 172 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ S	North:  ♠ AJ96  ♥ 106  ♠ AJ954  ♣ KQ	South:  ♠ Q10874  ♥ J95  ♦ 6  ♠ A742	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 4♠  AP  1. Extended acceptance after NT

Board: 173 Dealer: S Vul: NS HCP: 14	<ul><li>★ AKQJ8753</li><li>♥ 964</li><li>★ —</li><li>★ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 16	<ul><li>★ K5</li><li>▼ AQ105</li><li>◆ 73</li><li>◆ AQJ95</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: EW HCP: 2	<ul><li>♦ 987</li><li>♥ Q9754</li><li>♦ 975</li><li>♠ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q10732</li><li>♥ A6</li><li>♦ KJ97</li><li>♣ AJ</li></ul>	East Doubles 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 177 Dealer: S Vul: None HCP: 3	<ul><li>♣72</li><li>♥9873</li><li>♦ J643</li><li>♣ Q97</li></ul>	West Bids 2♣ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 173 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4♠ S	North:  ♠ AKQJ8753  ♥ 964  ♠ —  ♣ A7	South:  ◆ 42  ▼ AJ753  • AK94  ◆ K3	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 4♠ AP
Board: 174 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K5  ♥ AQ105  ♦ 73  ♠ AQJ95	South:	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 2NT  AP  1. Stayman
Board: 175 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 2 S	North:	South:  ♠ Q10532  ♥ K10  ♠ K6  ♣ AK104	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 176 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 2•X E	North:  ♠ Q10732  ♥ A6  ♠ KJ97  ♠ AJ	South:  ♠ K6  ♥ J8  ♦ 8432  ♠ Q10642	West North East South  1NT X¹ XX  2♥ Pass 2♠ Pass Pass X AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 177 Dealer: S Vul: None North HCP: 3 South HCP: 15 Contract: 2 E	North:  ♠ 72  ♥ 9873  ♦ J643  ♠ Q97	South:  ♠ KQJ3  ♥ Q6  ♠ K8  ♣ A10853	West North East South  1NT  2♣¹ Pass 2♥ AP  1. Multi-Landy, both majors

Board: 173 Dealer: S Vul: NS HCP: 15	<ul><li>42</li><li>✓ AJ753</li><li>✓ AK94</li><li>✓ K3</li></ul>	The opponents are silent.  You bid first.
Board: 174 Dealer: N Vul: EW HCP: 9	<ul><li>♣ J1083</li><li>♥ 76</li><li>♦ AKJ2</li><li>♣ 862</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q10532</li><li>♥ K10</li><li>◆ K6</li><li>♣ AK104</li></ul>	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: Both HCP: 6	<b>★</b> K6 <b>♥</b> J8 <b>♦</b> 8432 <b>♣</b> Q10642	East Doubles 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 177 Dealer: S Vul: None HCP: 15	<ul><li>★ KQJ3</li><li>♥ Q6</li><li>♦ K8</li><li>★ A10853</li></ul>	West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.

Board: 173 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4♠ S	North:  ♠ AKQJ8753  ♥ 964  ♠ —  ♣ A7	South:  ◆ 42  ▼ AJ753  • AK94  ◆ K3	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 4♠ AP
Board: 174 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K5  ♥ AQ105  ♦ 73  ♠ AQJ95	South:	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 2NT  AP  1. Stayman
Board: 175 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 2 S	North:	South:  ♠ Q10532  ♥ K10  ♠ K6  ♣ AK104	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 176 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 2•X E	North:  ♠ Q10732  ♥ A6  ♠ KJ97  ♠ AJ	South:  ♠ K6  ♥ J8  ♦ 8432  ♠ Q10642	West North East South  1NT X¹ XX  2♥ Pass 2♠ Pass Pass X AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 177 Dealer: S Vul: None North HCP: 3 South HCP: 15 Contract: 2 E	North:  ♠ 72  ♥ 9873  ♦ J643  ♠ Q97	South:  ♠ KQJ3  ♥ Q6  ♠ K8  ♣ A10853	West North East South  1NT  2♣¹ Pass 2♥ AP  1. Multi-Landy, both majors

Board: 178 Dealer: N Vul: EW HCP: 15	<ul><li>▲ AJ752</li><li>♥ J6</li><li>◆ K10</li><li>▲ AQ96</li></ul>	The opponents are silent.  You bid first.
Board: 179 Dealer: S Vul: NS HCP: 9	<ul><li>♣ QJ86</li><li>♥ QJ97</li><li>◆ Q5</li><li>♣ J85</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 16	<ul><li>★ K6</li><li>✓ AQ109</li><li>◆ 109</li><li>◆ AK983</li></ul>	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: NS HCP: 9	<b>♠</b> Q <b>♥</b> K762 <b>♦</b> 2 <b>♣</b> KJ97642	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 15	<ul><li>★ A10</li><li>♥ 9864</li><li>★ A7</li><li>★ AK1053</li></ul>	The opponents are silent. You bid first.

Board: 178 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AJ752  ♥ J6  ♠ K10  ♣ AQ96	South:  ♠ Q8  ▼ AQ543  ◆ Q84  ♣ 753	West Pass AP	North 1NT 2♥	Pass	
Board: 179 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2•X W	North:  ♠ QJ86  ♥ QJ97  ♠ Q5  ♣ J85	South:  ♠ A2  ♥ A8654  ♠ 82  ♣ AK76		North  2♣¹ X man	East Pass AP	1NT
Board: 180 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 24 N	North:  ♠ K6  ▼ AQ109  • 109  ♣ AK983	South:	West Pass	North 1NT 2♠	East Pass AP	
Board: 181 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ Q  ♥ K762  ♠ 2  ♣ KJ97642	South:  ♠ AJ976  ♥ J4  ♠ KQJ5  ♣ A5	Pass Pass Pass 1. Stay	North  2.1  3.2  3NT  man  th suit g	Pass Pass AP	1NT 2♠ 3♠²
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A10  ♥ 9864  ♠ A7  ♣ AK1053	South:  ♠ Q53  ♥ 53  ♦ Q9862  ♠ Q42	West	North 1NT	East AP	South

Board: 178 Dealer: N Vul: EW HCP: 10	<ul><li>♠ Q8</li><li>♥ AQ543</li><li>♦ Q84</li><li>♠ 753</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 15	<ul><li>A2</li><li>✓ A8654</li><li>82</li><li>AK76</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 180 Dealer: N Vul: None HCP: 4	<ul><li>★ 109743</li><li>★ KJ82</li><li>★ 63</li><li>★ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 181 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ976</li><li>♥ J4</li><li>◆ KQJ5</li><li>▲ A5</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 6	<ul><li>♣ Q53</li><li>♥ 53</li><li>◆ Q9862</li><li>♣ Q42</li></ul>	The opponents are silent.  Partner bids first.

Board: 178 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AJ752  ♥ J6  ♠ K10  ♣ AQ96	South:  ♠ Q8  ▼ AQ543  ◆ Q84  ♣ 753	West Pass AP	North 1NT 2♥	Pass	
Board: 179 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2•X W	North:  ♠ QJ86  ♥ QJ97  ♠ Q5  ♣ J85	South:  ♠ A2  ♥ A8654  ♠ 82  ♣ AK76		North  2♣¹ X man	East Pass AP	1NT
Board: 180 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 24 N	North:  ♠ K6  ▼ AQ109  • 109  ♣ AK983	South:	West Pass	North 1NT 2♠	East Pass AP	
Board: 181 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ Q  ♥ K762  ♠ 2  ♣ KJ97642	South:  ♠ AJ976  ♥ J4  ♠ KQJ5  ♣ A5	Pass Pass Pass 1. Stay	North  2.1  3.2  3NT  man  th suit g	Pass Pass AP	1NT 2♠ 3♠²
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A10  ♥ 9864  ♠ A7  ♣ AK1053	South:  ♠ Q53  ♥ 53  ♦ Q9862  ♠ Q42	West	North 1NT	East AP	South

Board: 183 Dealer: S Vul: EW HCP: 3	<ul><li>▶ J7</li><li>♥ J974</li><li>◆ J9642</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: EW HCP: 15	<ul><li>▶ J6</li><li>♥ A985</li><li>♦ KJ</li><li>♠ AQ1094</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 3	♦ 863 ▼ 10652 ♦ K86 • 1093	West Doubles 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 186 Dealer: N Vul: None HCP: 15	<ul><li>★ AK108</li><li>▼ J10</li><li>◆ AK632</li><li>◆ 95</li></ul>	The opponents are silent.  You bid first.
Board: 187 Dealer: S Vul: NS HCP: 10	<b>♦</b> Q <b>♥</b> AK98753 <b>♦</b> 92 <b>♣</b> J94	The opponents are silent.  Partner bids first.

Board: 183 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:  ♣ J7  ▼ J974  ♦ J9642  ♣ 54	South:  ♠ Q1043  ♥ A3  ♦ K8  ♣ KQJ107	West AP	North	East	South 1NT
Board: 184 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♣ J6  ♥ A985  ♠ KJ  ♣ AQ1094	South:	Pass AP		Pass Pass	2♦
Board: 185 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 3  E	North:	South:  ♠ KJ42  ♥ AQ  ♠ AJ1043  ♣ 87	X¹ 3♣	North Pass AP i-Landy	2♣	South 1NT Pass 5m or 15+ HCP
Board: 186 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK108  ♥ J10  ♠ AK632  ♣ 95	South:  ♠ Q2  ♥ AK96  ♠ 754  ♠ A1083		North 1NT 2♠ man	Pass	
Board: 187 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ Q  ♥ AK98753  ♦ 92  ♣ J94	South:  ♠ A10654  ♥ Q6  ♠ QJ63  ♠ AQ	West Pass Pass	North 2♦ 4♥	East Pass AP	1NT

Board: 183 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q1043</li><li>★ A3</li><li>★ K8</li><li>♣ KQJ107</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: EW HCP: 8	<b>♦</b> 84 <b>♥</b> KJ432 <b>♦</b> 7653 <b>♣</b> KJ	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ42</li><li>★ AQ</li><li>◆ AJ1043</li><li>◆ 87</li></ul>	West Doubles 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 186 Dealer: N Vul: None HCP: 13	<ul><li>Q2</li><li>✓ AK96</li><li>✓ 754</li><li>✓ A1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 15	<ul><li>A10654</li><li>♥ Q6</li><li>◆ QJ63</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.

Board: 183 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:  ♣ J7  ▼ J974  ♦ J9642  ♣ 54	South:  ♠ Q1043  ♥ A3  ♦ K8  ♣ KQJ107	West AP	North	East	South 1NT
Board: 184 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♣ J6  ♥ A985  ♠ KJ  ♣ AQ1094	South:	Pass AP		Pass Pass	2♦
Board: 185 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 3  E	North:	South:  ♠ KJ42  ♥ AQ  ♠ AJ1043  ♣ 87	X¹ 3♣	North Pass AP i-Landy	2♣	South 1NT Pass 5m or 15+ HCP
Board: 186 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK108  ♥ J10  ♠ AK632  ♣ 95	South:  ♠ Q2  ♥ AK96  ♠ 754  ♠ A1083		North 1NT 2♠ man	Pass	
Board: 187 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ Q  ♥ AK98753  ♦ 92  ♣ J94	South:  ♠ A10654  ♥ Q6  ♠ QJ63  ♠ AQ	West Pass Pass	North 2♦ 4♥	East Pass AP	1NT

Board: 188 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q10742</li><li>♥ A3</li><li>◆ A5</li><li>♣ AJ97</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 3	<ul><li>◆ 9865</li><li>♥ 98</li><li>◆ K764</li><li>◆ 974</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 15	<ul><li>▲ AJ75</li><li>▼ 75</li><li>◆ AK963</li><li>♣ QJ</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 9	<ul><li>♦ 982</li><li>♥ Q</li><li>♦ 108732</li><li>♠ AK75</li></ul>	The opponents are silent.  Partner bids first.

			West North East South 1NT Pass 2♣¹
			Pass 2♠ Pass 3♥ <sup>2</sup>
			Pass $4 \clubsuit^3$ Pass $4 \checkmark^4$
Board: 188			Pass 4NT <sup>5</sup> Pass 5\(\psi^6\)
Dealer: N	North:	South:	Pass 5NT <sup>7</sup> Pass 6•8
Vul: Both	<b>♠</b> Q10742 <b>♥</b> A3	<b>♠</b> AK53 <b>♥</b> KQJ96	Pass 7♠ AP
North HCP: 15	◆ A5	• K42	1. Stayman
South HCP: 18 Contract: 7♠ N	<b>♣</b> AJ97	<b>♣</b> Q	2. artificial
Contract. / TN			3. Cue bid, a ♣ stopper
			<ul><li>4. Cue bid, surplus</li><li>5. Blackwood 0314, for ♠</li></ul>
			6. A=2/5 or 5/5, Q(S)=0
			7. King ask by 5NT 8. K=2
Board: 189 Dealer: S Vul: NS North HCP: 3 South HCP: 15 Contract: 1N S	North:  ◆ 9865  ▼ 98  ◆ K764  ◆ 974	South:  ♠ AQ  ♥ QJ762  ♠ AQ105  ♣ 32	West North East South 1NT AP
Board: 190	North:	South:	
Dealer: N Vul: None	<b>♠</b> AJ75	<b>♠</b> KQ10	West North East South
North HCP: 15	<b>♥</b> 75	<b>♥</b> J32	1NT Pass 3NT
South HCP: 9 Contract: 3N N	<ul><li>◆ AK963</li><li>◆ QJ</li></ul>	◆ QJ107 <b>◆</b> 1032	AP
Board: 191			
Dealer: S	North:	South:	
Vul: EW	<b>♦</b> 982	<b>♠</b> KQ1065 <b>♥</b> KJ	West North East South 1NT
North HCP: 9	♥ Q • 108732	▼ KJ • KJ	Pass 2NT AP
South HCP: 15 Contract: 2N S	♣ AK75	♣ Q1094	1 400 2111 / M

Board: 188 Dealer: N Vul: Both HCP: 18	<ul><li>★ AK53</li><li>▼ KQJ96</li><li>◆ K42</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 15	<ul><li>AQ</li><li>♥ QJ762</li><li>AQ105</li><li>32</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: None HCP: 9	<b>★</b> KQ10 <b>♥</b> J32 <b>♦</b> QJ107 <b>♣</b> 1032	The opponents are silent.  Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ1065</li><li>▼ KJ</li><li>◆ KJ</li><li>◆ Q1094</li></ul>	The opponents are silent. You bid first.

			West North East South			
			1NT Pass 2♣¹			
			Pass 24 Pass 3 <sup>2</sup>			
Board: 188		South:	Pass $4 \clubsuit^3$ Pass $4 \blacktriangledown^4$ Pass $4 NT^5$ Pass $5 \blacktriangledown^6$			
	North:		Pass $4NT^5$ Pass $5\checkmark^6$ Pass $5NT^7$ Pass $6\checkmark^8$			
Dealer: N Vul: Both	<b>♦</b> Q10742	<b>♠</b> AK53	Pass 74 AP			
North HCP: 15	<ul><li>★ A3</li><li>★ A5</li></ul>	♥ KQJ96 ♦ K42	1. Stayman			
South HCP: 18	<b>♦</b> AJ97	• K42 • Q	2. artificial			
Contract: 7♠ N	,	- 4	3. Cue bid, a ♣ stopper			
			4. Cue bid, surplus			
			5. Blackwood 0314, for <b>★</b> 6. A=2/5 or 5/5, Q(S)=0			
			7. King ask by 5NT			
			8. K=2			
Board: 189 Dealer: S	North: <b>♠</b> 9865	South: ♠ AQ	West North East South			
Vul: NS North HCP: 3	<b>♥</b> 98	<b>♥</b> QJ762	1NT			
South HCP: 15	◆ K764	◆ AQ105	AP			
Contract: 1N S	<b>♣</b> 974	<b>♣</b> 32				
Board: 190	N. 4	G 4				
Dealer: N	North: ♠ AJ75	South: ♠ KQ10	West North East South			
Vul: None	♥ 75	♥ J32	1NT Pass 3NT			
North HCP: 15 South HCP: 9	◆ AK963	◆ QJ107	AP			
Contract: 3N N	<b>♣</b> QJ	<b>♣</b> 1032				
Board: 191	North:	South:				
Dealer: S Vul: EW	<b>★</b> 982	<b>♦</b> KQ1065	West North East South			
North HCP: 9	<b>♥</b> Q	<b>♥</b> KJ	1NT			
South HCP: 15	♦ 108732 • AV75	• KJ	Pass 2NT AP			
Contract: 2N S	<b>♣</b> AK75	<b>♣</b> Q1094				

Board: 192 Dealer: N Vul: NS HCP: 15	<ul><li>★ K7</li><li>♥ 9863</li><li>◆ AQ</li><li>◆ AQ753</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: Both HCP: 10	<ul><li>◆943</li><li>▼ 653</li><li>◆ AQJ</li><li>◆ QJ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 15	<ul><li>AK85</li><li>▼ 104</li><li>◆ AQ1083</li><li>◆ Q9</li></ul>	The opponents are silent. You bid first.

Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 2♠ N	North:  ♠ K7  ♥ 9863  ♠ AQ  ♣ AQ753	South:  ♠ Q108652  ♥ Q54  ♦ 107  ♣ 82	West Pass	North 1NT 2♠	East Pass AP	
Board: 193 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:	South:  ♠ KJ52  ♥ AJ  ♠ K10765  ♣ A5	West Pass	North 3NT	East AP	South 1NT
Board: 194 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK85  ▼ 104  ♠ AQ1083  ♣ Q9	South:  ♣ 72  ♥ KQ9876  ♠ K72  ♣ K5	West Pass AP	North 1NT 2♥	East Pass Pass	2•

#### 15-16 Opening with any 5422 Distribution

Board: 192 **♦** Q108652 The opponents are silent. Dealer: N **♥** Q54 Vul: NS **♦** 107 Partner bids first. HCP: 4 **\$** 82 Board: 193 **♦** KJ52 The opponents are silent. Dealer: S **♥** AJ Vul: Both ◆ K10765 You bid first. HCP: 16 **♣** A5 Board: 194 **★** 72 The opponents are silent. Dealer: N **♥** KQ9876 Vul: NS **♦** K72 Partner bids first. HCP: 11 **♣** K5

Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 2♠ N	North:  ♠ K7  ♥ 9863  ♠ AQ  ♣ AQ753	South:  ♠ Q108652  ♥ Q54  ♦ 107  ♣ 82	West Pass	North 1NT 2♠	East Pass AP	
Board: 193 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:	South:  ♠ KJ52  ♥ AJ  ♠ K10765  ♣ A5	West Pass	North 3NT	East AP	South 1NT
Board: 194 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK85  ▼ 104  ♠ AQ1083  ♣ Q9	South:  ♣ 72  ♥ KQ9876  ♠ K72  ♣ K5	West Pass AP	North 1NT 2♥	East Pass Pass	2•