Board: 1 Dealer: S VaQJ7 Vul: EW AQ932 HCP: 13 Board: 2 AKQ Dealer: N VA75 Vul: None HCP: 14 Board: 3 Dealer: S Vul: None HCP: 14 Board: 3 Dealer: S Vul: None AKJ63 HCP: 16 Board: 4 Dealer: N VJ52 Vul: EW AJ HCP: 12 Board: 5 Dealer: S Vul: EW AJS4 Vul: EW AJS54 Vul: EW AJS4 Vul: EW AAJS4 Vul: EW AAS3 Vul: EW AAS4 AYOu bid first.			
Dealer: N	Dealer: S Vul: EW	♥ AQJ7 • AQ932	• •
Dealer: S	Dealer: N Vul: None	♦ A75 ♦ K	• •
Dealer: N Vul: EW HCP: 12 AJ HCP: 12 QJ962 The opponents are silent. You bid first. You bid first. The opponents are silent. You bid first. The opponents are silent. You bid first. The opponents are silent. Partner bids first. Board: 6 Dealer: N A83 Vul: EW J52 You bid first. You bid first. You bid first.	Dealer: S Vul: None	♥ Q9 • AKJ63	• •
Dealer: S Vul: EW HCP: 15 AQ1092 HCP: 15 A82 Partner bids first. Board: 6 Dealer: N Val: EW A9 Dealer: N Val: EW A83 Vul: EW Vou bid first	Dealer: N Vul: EW	▼ J52 ◆ AJ	• •
Dealer: N	Dealer: S Vul: EW	✓ AJ54✓ AQ1092	• •
	Dealer: N Vul: EW	★ A83★ J52	• •

Board: 1 Dealer: S	North: ♠ 103	South: ♠ AQJ	West	North	East	South 1♣
Vul: EW North HCP: 13	♥ AQJ7	v 1054	Pass	1♦		1NT
South HCP: 13	◆ AQ932	♦ J8	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 84	♣ KQ1065	AP			
Board: 2	North:	South:			_	~ .1
Dealer: N	• KQ	50dan. ♠ J84	West	North		
Vul: None	♥ A75	♥ KJ92	D	1 ♣	Pass	
North HCP: 14 South HCP: 14	♦ K	♦ AQ973	Pass	2 ♣	Pass	2
Contract: 3N N	♣ Q1095432	♣ K	Pass	3NT	AP	
Board: 3	Nouth	Courtle	West	North	Fact	South
Dealer: S	North: ♠ AQ103	South: ♠ 952	W CSI	1 101111	Lusi	30uiii 1 ♣
Vul: None	♥ Q9	♥ AJ	Pass	1•	Pass	1NT
North HCP: 16	♦ AKJ63	◆ 1087	Pass			3NT
South HCP: 12 Contract: 3N S	♣ 85	♣ AK762	AP	21	1 433	5111
Contract. 31v 3						
Board: 4 Dealer: N	North:	South:	West	North	Fast	South
Vul: EW	♦ K84	♠ 7	***************************************	1 ♣	Pass	
North HCP: 12	♥ J52	♥ A1093	Pass	1NT	Pass	
South HCP: 13	♦ AJ	♦ Q7432 ♣ AK5	Pass		AP	
Contract: 3N N	♣ QJ962	₽ ANJ				
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK9				1♣
Vul: EW North HCP: 15	♥ AJ54	v 107	Pass	1♦	Pass	1NT
South HCP: 13	◆ AQ1092	♦ K87	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A82	♣ QJ1076	AP			
Board: 6	North:	South:	***	NT 4	Г.	C 4
Dealer: N	♠ A9	Soum: ♠ QJ32	West	North		
Vul: EW	▼ A83	♥ K	ъ	1 ♣		1•
North HCP: 12	♦ J52	◆ KQ1094	Pass	1NT	Pass	2♠
South HCP: 15 Contract: 3N N	♣ QJ1085	♣ A73	Pass	3NT	AP	
Comaci. 31V IV						

Board: 1 Dealer: S Vul: EW HCP: 13	AQJ1054J8KQ1065	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: None HCP: 14	↓ J84♥ KJ92↓ AQ973♠ K	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 12	♦952▼ AJ♦ 1087♠ AK762	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: EW HCP: 13	♣7 ▼ A1093 ◆ Q7432 ♣ AK5	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 13	★ AK9▼ 107◆ K87◆ QJ1076	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: EW HCP: 15	♣ QJ32 ♥ K ♦ KQ1094 ♣ A73	The opponents are silent. Partner bids first.

Board: 1 Dealer: S	North: ♠ 103	South: ♠ AQJ	West	North	East	South 1♣
Vul: EW North HCP: 13	♥ AQJ7	v 1054	Pass	1♦		1NT
South HCP: 13	◆ AQ932	♦ J8	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 84	♣ KQ1065	AP			
Board: 2	North:	South:			_	~ .1
Dealer: N	• KQ	50dan. ♠ J84	West	North		
Vul: None	♥ A75	♥ KJ92	D	1 ♣	Pass	
North HCP: 14 South HCP: 14	♦ K	♦ AQ973	Pass	2 ♣	Pass	2
Contract: 3N N	♣ Q1095432	♣ K	Pass	3NT	AP	
Board: 3	Nouth	Courtle	West	North	Fact	South
Dealer: S	North: ♠ AQ103	South: ♠ 952	W CSI	1 101111	Lusi	30uiii 1 ♣
Vul: None	♥ Q9	♥ AJ	Pass	1•	Pass	1NT
North HCP: 16	♦ AKJ63	◆ 1087	Pass			3NT
South HCP: 12 Contract: 3N S	♣ 85	♣ AK762	AP	21	1 433	5111
Contract. 31v 3						
Board: 4 Dealer: N	North:	South:	West	North	Fast	South
Vul: EW	♦ K84	♠ 7	***************************************	1 ♣	Pass	
North HCP: 12	♥ J52	♥ A1093	Pass	1NT	Pass	
South HCP: 13	♦ AJ	♦ Q7432 ♣ AK5	Pass		AP	
Contract: 3N N	♣ QJ962	₽ ANJ				
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK9				1♣
Vul: EW North HCP: 15	♥ AJ54	v 107	Pass	1♦	Pass	1NT
South HCP: 13	◆ AQ1092	♦ K87	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A82	♣ QJ1076	AP			
Board: 6	North:	South:	***	NT 4	Г.	C 4
Dealer: N	♠ A9	Soum: ♠ QJ32	West	North		
Vul: EW	▼ A83	♥ K	ъ	1 ♣		1•
North HCP: 12	♦ J52	◆ KQ1094	Pass	1NT	Pass	2♠
South HCP: 15 Contract: 3N N	♣ QJ1085	♣ A73	Pass	3NT	AP	
Comaci. 31V IV						

Board: 7 Dealer: S Vul: NS HCP: 14	A✓ KQ87✓ QJ953✓ Q52	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: NS HCP: 13	♣ AK ♥ J76 ♦ J53 ♣ A10985	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 17	↓ J4✓ AK32◆ AQ1054♠ K9	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 12	♠ 62♥ KQ4♠ A72♠ QJ432	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: EW HCP: 14	♦ J65 ♦ AK42 ♦ AQ864 ♣ 9	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 13	♠ 63♥ 742♦ KQ♠ AKJ853	The opponents are silent. You bid first.

Board: 7 Dealer: S	North: ♠ A	South: ♠ KJ8	West	North	East	South 1♣
Vul: NS	♥ KQ87	♥ J42	Pass	1♦	Pass	1NT
North HCP: 14 South HCP: 12	♦ QJ953	♦ 76	Pass	2♥	Pass	3NT
Contract: 3N S	♣ Q52	♣ AK1097	AP			
Board: 8	North:	South:	***	NT 4	Б. /	G 4
Dealer: N	♠ AK	♦ 9863	West	North		
Vul: NS	♥ J76	♥ AQ4	D	1♣	Pass	
North HCP: 13 South HCP: 13	♦ J53	♦ KQ986	Pass	1NT	Pass	2♠
Contract: 3N N	♣ A10985	♣ Q	Pass	3NT	AP	
Board: 9	North:	South:	West	North	Fast	South
Dealer: S	Norui.	\$0dif. ♠ Q32	*******	1,0141	2000	1 ♣
Vul: EW	♥ AK32	♥ Q10	Pass	1•	Pass	1NT
North HCP: 17	♦ AQ1054	♦ K86	Pass	2♥	Pass	3NT
South HCP: 12 Contract: 3N S	♣ K9	♣ AJ863	AP			
Board: 10 Dealer: N Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North:	South: ♠ KQ95 ♥ J87 ♦ KJ1095 ♣ K	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 11	North:	South:	West	North	East	South
Dealer: S Vul: EW	▲ J65	♠ KQ7				1♣
North HCP: 14	♥ AK42	♥ J85	Pass	1♦	Pass	1NT
South HCP: 12	◆ AQ864	♦ KJ9	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 9	♣ Q1082	AP			
Board: 12	North:	South:	West	North	East	South
Dealer: N	♦ 63	♦ AK87		1♣	Pass	
Vul: NS North HCP: 13	♥ 742	♥ Q5	Pass	2♣	Pass	
South HCP: 14	♦ KQ ♣ AKJ853	◆ AJ9753 ◆ 4	Pass	3NT	AP	

	Board: 7 Dealer: S Vul: NS HCP: 12	★ KJ8▼ J42◆ 76★ AK1097	The opponents are silent. You bid first.
	Board: 8 Dealer: N Vul: NS HCP: 13	◆ 9863♥ AQ4◆ KQ986◆ Q	The opponents are silent. Partner bids first.
	Board: 9 Dealer: S Vul: EW HCP: 12	♣ Q32♥ Q10◆ K86♣ AJ863	The opponents are silent. You bid first.
	Board: 10 Dealer: N Vul: None HCP: 13	♠ KQ95 ♥ J87 ♦ KJ1095 ♣ K	The opponents are silent. Partner bids first.
	Board: 11 Dealer: S Vul: EW HCP: 12	★ KQ7▼ J85◆ KJ9◆ Q1082	The opponents are silent. You bid first.
	Board: 12 Dealer: N Vul: NS HCP: 14	AK87♥ Q5◆ AJ9753◆ 4	The opponents are silent. Partner bids first.
1			

Board: 7 Dealer: S	North: ♠ A	South: ♠ KJ8	West	North	East	South 1♣
Vul: NS	♥ KQ87	♥ J42	Pass	1♦	Pass	1NT
North HCP: 14 South HCP: 12	♦ QJ953	♦ 76	Pass	2♥	Pass	3NT
Contract: 3N S	♣ Q52	♣ AK1097	AP			
Board: 8	North:	South:	***	NT 4	Б. /	G 4
Dealer: N	♠ AK	♦ 9863	West	North		
Vul: NS	♥ J76	♥ AQ4	D	1♣	Pass	
North HCP: 13 South HCP: 13	♦ J53	♦ KQ986	Pass	1NT	Pass	2♠
Contract: 3N N	♣ A10985	♣ Q	Pass	3NT	AP	
Board: 9	North:	South:	West	North	Fast	South
Dealer: S	Norui.	\$0dif. ♠ Q32	*******	1,0141	2000	1 ♣
Vul: EW	♥ AK32	♥ Q10	Pass	1•	Pass	1NT
North HCP: 17	♦ AQ1054	♦ K86	Pass	2♥	Pass	3NT
South HCP: 12 Contract: 3N S	♣ K9	♣ AJ863	AP			
Board: 10 Dealer: N Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North:	South: ♠ KQ95 ♥ J87 ♦ KJ1095 ♣ K	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 11	North:	South:	West	North	East	South
Dealer: S Vul: EW	▲ J65	♠ KQ7				1♣
North HCP: 14	♥ AK42	♥ J85	Pass	1♦	Pass	1NT
South HCP: 12	◆ AQ864	♦ KJ9	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 9	♣ Q1082	AP			
Board: 12	North:	South:	West	North	East	South
Dealer: N	♦ 63	♦ AK87		1♣	Pass	
Vul: NS North HCP: 13	♥ 742	♥ Q5	Pass	2♣	Pass	
South HCP: 14	♦ KQ ♣ AKJ853	◆ AJ9753 ◆ 4	Pass	3NT	AP	

Board: 13 Dealer: S Vul: NS HCP: 14	AKQ66AJ1086964	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: Both HCP: 13	AJ7✓ 5K63KQ9763	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: Both HCP: 14	♣ AKQ10 ♥ 32 ♦ J98753 ♣ A	The opponents are silent. Partner bids first.
Board: 16 Dealer: N Vul: EW HCP: 13	♣ Q72 ♥ AK2 ♦ J104 ♣ K842	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 14	▲ J4✓ AQ53◆ AQJ1063▲ 4	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 13	♣ A5 ♥ K43 ♦ K64 ♣ K10732	The opponents are silent. You bid first.

Board: 13 Dealer: S	North: ♠ AKQ6	South: ♠ 853	West	North	East	South 1♣
Vul: NS North HCP: 14	v 6	♥ KJ2	Pass	1♦	Pass	1NT
South HCP: 12	◆ AJ1086	♦ Q7	Pass	2♠	Pass	3NT
Contract: 3N S	♣ 964	♣ KQJ102	AP			
Board: 14 Dealer: N	North:	South:	West	North	Fact	South
Vul: Both	♠ AJ7	♠ Q2	West	1 \o 1 \o 1	Pass	
North HCP: 13	♥ 5	♥ AK42	Pass	2♣	Pass	
South HCP: 14	♦ K63	◆ AJ9754 ◆ 5	Pass		AP	
Contract: 3N N	♣ KQ9763	4 3				
Board: 15 Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ AKQ10	∳J				1♣
North HCP: 14	♥ 32	♥ AQ6	Pass	1♦	Pass	
South HCP: 14	♦ J98753	• K2	Pass	2♠	Pass	3NT
Contract: 3N S	♣ A	♣ KJ109865	AP			
Board: 16	North:	South:	XX 74	NT 4	Г	C 4
Dealer: N	♦ Q72	♠ A1085	West	North		
Vul: EW North HCP: 13	♥ AK2	♥ J7	Pass	1 ♣ 1NT	Pass Pass	
South HCP: 13	♦ J104	♦ K6532	Pass		AP	∠ ₹
Contract: 3N N	♣ K842	♣ AJ	1 ass	3111	Ai	
Board: 17	North:	South:	West	North	East	South
Dealer: S	♦ J4	♠ AK2				1♣
Vul: Both North HCP: 14	♥ AQ53	♥ 7	Pass	1♦	Pass	2♣
South HCP: 14	◆ AQJ1063	♦ 975	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 4	♣ AK10876	AP			
Board: 18	North:	South:	***	37 4	.	a
Dealer: N	• A5	♦ 642	West	North		
Vul: None	♥ K43	♥ AQ52	ъ	1 ♣	Pass	
North HCP: 13 South HCP: 14	♦ K64	◆ AQ752	Pass	1NT	Pass	2
Contract: 3N N	♣ K10732	♣ Q	Pass	3NT	AP	

Board: 13 Dealer: S Vul: NS HCP: 12	♦ 853♥ KJ2♦ Q7♠ KQJ102	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: Both HCP: 14	♠ Q2♥ AK42♠ AJ9754♠ 5	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: Both HCP: 14	♣ J ♥ AQ6 • K2 ♣ KJ109865	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: EW HCP: 13	▲ A1085♥ J7♦ K6532▲ AJ	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 14	AK27975AK10876	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: None HCP: 14	♠ 642♥ AQ52♠ AQ752♠ Q	The opponents are silent. Partner bids first.

Board: 13 Dealer: S	North: ♠ AKQ6	South: ♠ 853	West	North	East	South 1♣
Vul: NS North HCP: 14	v 6	♥ KJ2	Pass	1♦	Pass	1NT
South HCP: 12	◆ AJ1086	♦ Q7	Pass	2♠	Pass	3NT
Contract: 3N S	♣ 964	♣ KQJ102	AP			
Board: 14 Dealer: N	North:	South:	West	North	Fact	South
Vul: Both	♠ AJ7	♠ Q2	West	1 \o 1 \o 1	Pass	
North HCP: 13	♥ 5	♥ AK42	Pass	2♣	Pass	
South HCP: 14	♦ K63	◆ AJ9754 ◆ 5	Pass		AP	
Contract: 3N N	♣ KQ9763	4 3				
Board: 15 Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ AKQ10	∳J				1♣
North HCP: 14	♥ 32	♥ AQ6	Pass	1♦	Pass	
South HCP: 14	♦ J98753	• K2	Pass	2♠	Pass	3NT
Contract: 3N S	♣ A	♣ KJ109865	AP			
Board: 16	North:	South:	XX 74	NT 4	Г	C 4
Dealer: N	♦ Q72	♠ A1085	West	North		
Vul: EW North HCP: 13	♥ AK2	♥ J7	Pass	1 ♣ 1NT	Pass Pass	
South HCP: 13	♦ J104	♦ K6532	Pass		AP	∠ ₹
Contract: 3N N	♣ K842	♣ AJ	1 ass	3111	Ai	
Board: 17	North:	South:	West	North	East	South
Dealer: S	♦ J4	♠ AK2				1♣
Vul: Both North HCP: 14	♥ AQ53	♥ 7	Pass	1♦	Pass	2♣
South HCP: 14	◆ AQJ1063	♦ 975	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 4	♣ AK10876	AP			
Board: 18	North:	South:	***	37 4	.	a
Dealer: N	• A5	♦ 642	West	North		
Vul: None	♥ K43	♥ AQ52	ъ	1 ♣	Pass	
North HCP: 13 South HCP: 14	♦ K64	◆ AQ752	Pass	1NT	Pass	2
Contract: 3N N	♣ K10732	♣ Q	Pass	3NT	AP	

Board: 19 Dealer: S Vul: Both HCP: 14	109✓ AQ86✓ AK965✓ J7	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 12	★ A63▼ 1092◆ Q3◆ KQJ32	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: EW HCP: 15	♠ 62♥ J1086♦ AK964♠ AK	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 14	AJ7✓ A109✓ Q65✓ K1072	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 13	♦ 8 ▼ A865 ♦ AQ1092 ♠ K82	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 12	★ K42▼ A92◆ KQ5◆ 9763	The opponents are silent. You bid first.

Board: 19 Dealer: S	North:	South:	West	North	East	
Vul: Both	▲ 109	♠ KJ5				1♣
North HCP: 14	♥ AQ86	♥ KJ5	Pass	1♦		1NT
South HCP: 13	♦ AK965	♦ Q3	Pass	2♥	Pass	3NT
Contract: 3N S	♣ J7	♣ K9864	AP			
Board: 20						
Dealer: N	North:	South:	West	North	Fast	South
Vul: NS	♠ A63	♠ J9	***************************************	1 ♣	Pass	
North HCP: 12	v 1092	♥ KQJ7	Pass	1NT	Pass	
South HCP: 14	♦ Q3	♦ K9652				∠▼
Contract: 3N N	♣ KQJ32	♣ A7	Pass	3NT	AP	
Doords 21						
Board: 21 Dealer: S	North:	South:	West	North	East	
Vul; EW	♠ 62	♠ K85				1♣
North HCP: 15	♥ J1086	♥ AK2	Pass	1♦	Pass	1NT
South HCP: 14	♦ AK964	♦ QJ5	Pass	2♥	Pass	3NT
Contract: 3N S	♣ AK	♣ J853	AP			
Board: 22	North:	South:	337	N T 4	г ,	0 4
Dealer: N	♠ AJ7	♠ Q6	West	North		
Vul: EW	♥ A109	♥ K764	_	1♣	Pass	
North HCP: 14	♦ Q65	◆ AK1073	Pass	1NT	Pass	2♥
South HCP: 16	♣ K1072	♣ A8	Pass	3NT	AP	
Contract: 3N N						
Board: 23	North:	South:	West	North	East	South
Dealer: S	♦ 8	♠ AK7				1♣
Vul: EW	♥ A865	y 974	Pass	1♦	Pass	1NT
North HCP: 13	◆ AQ1092	♦ J43	Pass	2♥		3NT
South HCP: 12	♣ K82	♣ A643	AP			
Contract: 3N S			. 11			
		Q 4				
Board: 24	North:	Courter	***	Month	Foot	South
Dealer: N	North:	South:	West	NOIUI	Last	South
Dealer: N Vul: Both	♠ K42	♣ J7	West	Norui 1♣		1
Dealer: N Vul: Both North HCP: 12	♠ K42 ♥ A92	♠ J7 ♥ KQ85	Pass			1♦
Dealer: N Vul: Both	♠ K42	♣ J7		1♣	Pass	1♦

Board: 19 Dealer: S Vul: Both HCP: 13	★ KJ5▼ KJ5◆ Q3◆ K9864	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 14	▲ J9♥ KQJ7◆ K9652▲ A7	The opponents are silent. Partner bids first.
Board: 21 Dealer: S Vul: EW HCP: 14	★ K85▼ AK2◆ QJ5◆ J853	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 16	♦ Q6 ♥ K764 ♦ AK1073 ♣ A8	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 12	★ AK7♥ 974◆ J43★ A643	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 15	♣ J7♥ KQ85◆ AJ986♣ A4	The opponents are silent. Partner bids first.

Board: 19 Dealer: S	North:	South:	West	North	East	
Vul: Both	▲ 109	♠ KJ5				1♣
North HCP: 14	♥ AQ86	♥ KJ5	Pass	1♦		1NT
South HCP: 13	♦ AK965	♦ Q3	Pass	2♥	Pass	3NT
Contract: 3N S	♣ J7	♣ K9864	AP			
Board: 20						
Dealer: N	North:	South:	West	North	Fast	South
Vul: NS	♠ A63	♠ J9	***************************************	1 ♣	Pass	
North HCP: 12	v 1092	♥ KQJ7	Pass	1NT	Pass	
South HCP: 14	♦ Q3	♦ K9652				∠▼
Contract: 3N N	♣ KQJ32	♣ A7	Pass	3NT	AP	
Doords 21						
Board: 21 Dealer: S	North:	South:	West	North	East	
Vul; EW	♠ 62	♠ K85				1♣
North HCP: 15	♥ J1086	♥ AK2	Pass	1♦	Pass	1NT
South HCP: 14	♦ AK964	♦ QJ5	Pass	2♥	Pass	3NT
Contract: 3N S	♣ AK	♣ J853	AP			
Board: 22	North:	South:	337	N T 4	г ,	0 4
Dealer: N	♠ AJ7	♠ Q6	West	North		
Vul: EW	♥ A109	♥ K764	_	1♣	Pass	
North HCP: 14	♦ Q65	◆ AK1073	Pass	1NT	Pass	2♥
South HCP: 16	♣ K1072	♣ A8	Pass	3NT	AP	
Contract: 3N N						
Board: 23	North:	South:	West	North	East	South
Dealer: S	♦ 8	♠ AK7				1♣
Vul: EW	♥ A865	y 974	Pass	1♦	Pass	1NT
North HCP: 13	◆ AQ1092	♦ J43	Pass	2♥		3NT
South HCP: 12	♣ K82	♣ A643	AP			
Contract: 3N S			. 11			
		Q 4				
Board: 24	North:	Courter	***	Month	Foot	South
Dealer: N	North:	South:	West	NOIUI	Last	South
Dealer: N Vul: Both	♠ K42	♣ J7	West	Norui 1♣		1
Dealer: N Vul: Both North HCP: 12	♠ K42 ♥ A92	♠ J7 ♥ KQ85	Pass			1♦
Dealer: N Vul: Both	♠ K42	♣ J7		1♣	Pass	1♦

Board: 25 Dealer: S Vul: None HCP: 15	♠ 643♥ AQ107♦ KQJ98♠ K	The opponents are silent. Partner bids first.
Board: 26 Dealer: N Vul: None HCP: 13	★ A6▼ K104◆ K106◆ K10753	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 15	Q Q Q Q 975 A K J 53 ♣ K 1 03	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 13	♣ AJ ♥ J87 • Q108 ♣ KQ842	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: None HCP: 13	♠ QJ96 ♥ Q7 ♦ AJ1053 ♣ K8	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 12	▶ J94♥ 952◆ KQ◆ KQJ83	The opponents are silent. You bid first.

Board: 25 Dealer: S Vul: None	North: ♠ 643	South: ♠ Q95	West	North		1♣
North HCP: 15 South HCP: 12 Contract: 3N S	▼ AQ107 ◆ KQJ98 ♣ K	♥ 95 ◆ A4 ◆ AQ10964	Pass Pass AP	1 ♦ 2 ♥	Pass Pass	2♣ 3NT
Board: 26 Dealer: N Vul: None	North: ♠ A6	South: ♠ K1097	West	North 1♣	East Pass	
North HCP: 13 South HCP: 13 Contract: 3N N	▼ K104 ◆ K106 ♣ K10753	♥ Q ♦ Q8743 ♣ AQ4	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 27 Dealer: S	North: ♠ Q	South: ♠ K96	West	North	East	South 1♣
Vul: NS North HCP: 15 South HCP: 13 Contract: 3N S	♥ Q975 ♦ AKJ53 ♣ K103	▼ A32 ◆ 72 ♣ AQ865	Pass Pass AP	1 ♦ 2 ♥		1NT 3NT
Board: 28 Dealer: N Vul: Both	North: ♠ AJ	South: ♠ Q3	West	North 1♣	East Pass	
North HCP: 13 South HCP: 14 Contract: 3N N	♥ J87 ♦ Q108 ♣ KQ842	▼ AQ62 ◆ AJ932 ♣ J6	Pass Pass	1NT 3NT	Pass AP	2♥
Board: 29 Dealer: S Vul: None	North: ♠ QJ96	South: ♠ A108	West	North	East	South 1♣
North HCP: 13 South HCP: 12 Contract: 3N S	♥ Q7 ♦ AJ1053 ♣ K8	♥ 832 ♦ K87 ♣ AJ72	Pass Pass AP	1 ♦ 2 ♦		1NT 3NT
Board: 30 Dealer: N Vul: NS	North: ▲ J94	South: ♠ Q2	West	North 1♣	East Pass	South 1
North HCP: 12 South HCP: 14 Contract: 3N N	♥ 952 ♦ KQ ♣ KQJ83	♥ QJ87 ♦ AJ1064 ♣ A7	Pass Pass	1NT 3NT	Pass AP	2♥

Board: 25 Dealer: S Vul: None HCP: 12	• Q95 • 95 • A4 • AQ10964	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: None	♦ K1097 ♥ Q ♦ Q8743	The opponents are silent. Partner bids first.
HCP: 13 Board: 27 Dealer: S Vul: NS	♣ AQ4 ♣ K96 ♥ A32 ♦ 72	The opponents are silent. You bid first.
HCP: 13 Board: 28 Dealer: N	♣ AQ865 ♣ Q3 ♥ AQ62 ♦ AJ932	The opponents are silent.
Vul: Both HCP: 14 Board: 29 Dealer: S	◆ AJ932 ◆ J6 ◆ A108 ▼ 832	Partner bids first. The opponents are silent.
Vul: None HCP: 12	• K87 • AJ72 • Q2	You bid first.
Dealer: N Vul: NS HCP: 14	♥ QJ87 ♦ AJ1064 ♣ A7	The opponents are silent. Partner bids first.

Board: 25 Dealer: S Vul: None	North: ♠ 643	South: ♠ Q95	West	North		1♣
North HCP: 15 South HCP: 12 Contract: 3N S	▼ AQ107 ◆ KQJ98 ♣ K	♥ 95 ◆ A4 ◆ AQ10964	Pass Pass AP	1 ♦ 2 ♥	Pass Pass	2♣ 3NT
Board: 26 Dealer: N Vul: None	North: ♠ A6	South: ♠ K1097	West	North 1♣	East Pass	
North HCP: 13 South HCP: 13 Contract: 3N N	▼ K104 ◆ K106 ♣ K10753	♥ Q ♦ Q8743 ♣ AQ4	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 27 Dealer: S	North: ♠ Q	South: ♠ K96	West	North	East	South 1♣
Vul: NS North HCP: 15 South HCP: 13 Contract: 3N S	♥ Q975 ♦ AKJ53 ♣ K103	▼ A32 ◆ 72 ♣ AQ865	Pass Pass AP	1 ♦ 2 ♥		1NT 3NT
Board: 28 Dealer: N Vul: Both	North: ♠ AJ	South: ♠ Q3	West	North 1♣	East Pass	
North HCP: 13 South HCP: 14 Contract: 3N N	♥ J87 ♦ Q108 ♣ KQ842	▼ AQ62 ◆ AJ932 ♣ J6	Pass Pass	1NT 3NT	Pass AP	2♥
Board: 29 Dealer: S Vul: None	North: ♠ QJ96	South: ♠ A108	West	North	East	South 1♣
North HCP: 13 South HCP: 12 Contract: 3N S	♥ Q7 ♦ AJ1053 ♣ K8	♥ 832 ♦ K87 ♣ AJ72	Pass Pass AP	1 ♦ 2 ♦		1NT 3NT
Board: 30 Dealer: N Vul: NS	North: ▲ J94	South: ♠ Q2	West	North 1♣	East Pass	South 1
North HCP: 12 South HCP: 14 Contract: 3N N	♥ 952 ♦ KQ ♣ KQJ83	♥ QJ87 ♦ AJ1064 ♣ A7	Pass Pass	1NT 3NT	Pass AP	2♥

Board: 31 Dealer: S Vul: EW KQ753 HCP: 17 A32 Dealer: N Vul: EW KI05 HCP: 12 Board: 33 Dealer: S Vul: NS HCP: 14 Board: 34 Dealer: N Vul: Both Vul: Both HCP: 12 Board: 35 Dealer: S Vul: Board: 35 Dealer: N Vul: Both HCP: 12 Board: 35 Dealer: S VK532 Vul: None HCP: 14 Board: 35 Dealer: S VK532 Vul: None HCP: 14 Board: 35 Dealer: S VK532 Vul: None HCP: 14 Board: 36 Dealer: N Vul: Both HCP: 14 Board: 36 Dealer: N Vul: None AK854 HCP: 14 Board: 36 Dealer: N Vul: EW VAK10 Vul:			
Dealer: N Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: AJ98 Board: 33 Dealer: S VaQ106 Vul: NS Vul: Board: 34 Vul: Both Vul: Both Vul: Both Vul: Both Vul: None Vul: Vul: Vul: Vul: Vul: Vul: Vul: Vul:	Dealer: S Vul: EW	♥ AJ105 ♦ KQ753	**
Dealer: S Vul: NS HCP: 14 Board: 34 Dealer: N Vul: Both Vul: Will Vul: None Vul: Vul: Vou Vul: V	Dealer: N Vul: EW	♥ 962 • K105	
Dealer: N VIIO Vul: Both Vul: Both HCP: 12 KJ1092 You bid first. Board: 35 J8 Dealer: S VK532 Vul: None HCP: 14 K10 Partner bids first. Board: 36 Dealer: N VAK10 Vul: EW J97 You bid first.	Dealer: S Vul: NS	♥ AQ106 • KQ985	
Dealer: S VK532 Vul: None AK854 HCP: 14 AK10 Board: 36 Dealer: N VAK10 Vul: EW J97 The opponents are silent. Partner bids first. The opponents are silent. You bid first.	Dealer: N Vul: Both	▼ J10 ◆ K53	
Dealer: N	Dealer: S Vul: None	▼ K532 ◆ AK854	**
	Dealer: N Vul: EW	♥ AK10 ♦ J97	• •

Board: 31			XX74	NT41-	E4	C 41-
Dealer: S	North:	South:	west	North	East	
Vul: EW	♠ QJ	♠ A32	ъ	1.	ъ	1♣
North HCP: 17	▼ AJ105	♥ 97	Pass	1•		1NT
South HCP: 13	◆ KQ753	◆ AJ6	Pass	2♥	Pass	3NT
Contract: 3N S	♣ KJ	♣ A10953	AP			
Board: 32	N. A	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♦ A32	♦ J7		1♣	Pass	1♦
North HCP: 12	♥ 962 ♦ K105	✓ AK105◆ AJ432	Pass	1NT	Pass	2♥
South HCP: 15	◆ AJ98	A Q2	Pass	3NT	AP	
Contract: 3N N	₩ AJ70	₩ Q2				
Board: 33	North:	South:	West	North	East	South
Dealer: S	1√01ui. ♦ J5	★ K109				1.
Vul: NS	♥ AQ106	♥ K42	Pass	1♦	Pass	1NT
North HCP: 14	◆ KQ985	• A63	Pass	2		3NT
South HCP: 14	• Q4	♣ A853	AP	∠ ▼	1 ass	3111
Contract: 3N S	- (Ai			
Board: 34	North:	South:	***	NT d	Г.	G 4
Dealer: N	♠ KJ6	♦ 43	West	North		
Vul: Both	♥ J10	♥ AQ54	ъ	1 ♣	Pass	
North HCP: 12	♦ K53	◆ AQJ107	Pass	1NT	Pass	2
South HCP: 13 Contract: 3N N	♣ KJ1092	♣ 54	Pass	3NT	AP	
Board: 35			XX 7	NT d	Г.	G 4
Dealer: S	North:	South:	west	North	East	
Vul: None	♦ J8	◆ 765	_		_	1♣
North HCP: 14	▼ K532	♥ AQ9	Pass	1•		1NT
South HCP: 13	♦ AK854	• QJ2	Pass	2♥	Pass	3NT
Contract: 3N S	♣ K10	♣ A543	AP			
Board: 36		a 1				
	North:	South:	West	North	East	South
Dealer: N	* V()O	♦ J5		1♣	Pass	1♦
Dealer: N Vul: EW	♦ A98			1-2		
Vul: EW North HCP: 12	♥ AK10	♥ 9764	Pass	1NT	Pass	2♥
Vul: EW			Pass Pass			2♥

Board: 31 Dealer: S Vul: EW HCP: 13	A32♥ 97AJ6A10953	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 15	▶ J7▼ AK105◆ AJ432♣ Q2	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 14	★K109★K42★A63★A853	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 13	43✓ AQ54✓ AQJ107✓ 54	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 13	↑765↑AQ9◆QJ2↑A543	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: EW HCP: 13	♣ J5 ♥ 9764 ♦ AKQ104 ♣ K10	The opponents are silent. Partner bids first.

Board: 31			XX74	NT41-	E4	C 41-
Dealer: S	North:	South:	west	North	East	
Vul: EW	♠ QJ	♠ A32	ъ	1.	ъ	1♣
North HCP: 17	▼ AJ105	♥ 97	Pass	1•		1NT
South HCP: 13	◆ KQ753	◆ AJ6	Pass	2♥	Pass	3NT
Contract: 3N S	♣ KJ	♣ A10953	AP			
Board: 32	N. A	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♦ A32	♦ J7		1♣	Pass	1♦
North HCP: 12	♥ 962 ♦ K105	✓ AK105◆ AJ432	Pass	1NT	Pass	2♥
South HCP: 15	◆ AJ98	A Q2	Pass	3NT	AP	
Contract: 3N N	₩ AJ70	₩ Q2				
Board: 33	North:	South:	West	North	East	South
Dealer: S	1√01ui. ♦ J5	★ K109				1.
Vul: NS	♥ AQ106	♥ K42	Pass	1♦	Pass	1NT
North HCP: 14	◆ KQ985	• A63	Pass	2		3NT
South HCP: 14	• Q4	♣ A853	AP	∠ ▼	1 ass	3111
Contract: 3N S	- (Ai			
Board: 34	North:	South:	***	NT d	Г.	G 4
Dealer: N	♠ KJ6	♦ 43	West	North		
Vul: Both	♥ J10	♥ AQ54	ъ	1 ♣	Pass	
North HCP: 12	♦ K53	◆ AQJ107	Pass	1NT	Pass	2
South HCP: 13 Contract: 3N N	♣ KJ1092	♣ 54	Pass	3NT	AP	
Board: 35			XX 7	NT d	Г.	G 4
Dealer: S	North:	South:	west	North	East	
Vul: None	♦ J8	◆ 765	_		_	1♣
North HCP: 14	▼ K532	♥ AQ9	Pass	1•		1NT
South HCP: 13	♦ AK854	• QJ2	Pass	2♥	Pass	3NT
Contract: 3N S	♣ K10	♣ A543	AP			
Board: 36		a 1				
	North:	South:	West	North	East	South
Dealer: N	* V()O	♦ J5		1♣	Pass	1♦
Dealer: N Vul: EW	♦ A98			1-2		
Vul: EW North HCP: 12	♥ AK10	♥ 9764	Pass	1NT	Pass	2♥
Vul: EW			Pass Pass			2♥

Board: 37	♦ J75	
Dealer: S	▼ AK83	The opponents are silent.
Vul: EW	◆ AQ853	Partner bids first.
HCP: 14	♣ 3	T WINIOT OTAS TITS.
Board: 38	▲ 106	
Dealer: N	♥ AK8	The opponents are silent.
Vul: Both	♦ 7	You bid first.
HCP: 12	♣ KQ109763	Tou old mist.
Board: 39	★ K1073	
Dealer: S	♥ Q5	The opponents are silent.
Vul: NS	♦ KJ543	Partner bids first.
HCP: 13	♣ A4	Partner blus first.
Board: 40	♦ K5	
Dealer: N	▼ A52	The opponents are silent.
Vul: EW	◆ J64	T 7 1'10' /
HCP: 13	♣ AJ832	You bid first.
D 1.41	. 104	
Board: 41 Dealer: S	≜ 104 ♥ AQ106	The opponents are silent.
Vul: None	◆ AKJ102	
HCP: 14	♣ 76	Partner bids first.
Board: 42 Dealer: N	♠ AK4 ♥ QJ3	The opponents are silent.
Vul: Both	♦ 9	
HCP: 14	♣ KJ9732	You bid first.

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J75	♦ Q98				1♣
Vul: EW	♥ AK83	♥ QJ	Pass	1♦	Pass	2♣
North HCP: 14	◆ AQ853	♦ K7	Pass	2♥	Pass	3NT
South HCP: 14	♣ 3 `	♣ AQ10865	AP			
Contract: 3N S			711			
Board: 38	North:	Conthu				
Dealer: N		South:	West	North	East	South
Vul: Both	1 06 ★ 106	♠ AKQJ		1♣	Pass	1♦
North HCP: 12	♥ AK8	♥ Q109	Pass	2♣	Pass	2♠
South HCP: 13	◆ 7 ♣ KQ109763	♦ 98543 ♣ J	Pass	3NT	AP	
Contract: 3N N	₩ KQ109703	₹ J				
Board: 39	NI - A.	C41	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1 ♣
Vul: NS	★ K1073	♦ Q64	Dogg	1 .	Dagg	1NT
North HCP: 13	♥ Q5	▼ AK10	Pass	1•		
South HCP: 12	◆ KJ543 ◆ A4	♦ 1086 • O108	Pass	2♠	Pass	3NT
Contract: 3N S	₹ A4	♣ QJ98	AP			
Board: 40	NI 4	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♦ K5	♠ AQJ10 ♥ 4		1♣	Pass	1♦
North HCP: 13	▼ A52 ◆ J64	* *	Pass	1NT	Pass	2♠
South HCP: 15	◆ AJ832	♦ KQ1098 ♣ K75	Pass	3NT	AP	
Contract: 3N N	₩ AJ032	₹ K /3				
Board: 41	NI o selle.	South:	West	North	Fast	South
Dealer: S	North: ♠ 104	50un. ♠ J93	***************************************	110141	Lust	1 .
Vul: None	♥ AQ106	♥ J42	Pass	1•	Dogg	1NT
North HCP: 14	◆ AKJ102	♦ 843				
South HCP: 12	♥ AKJ102 ♣ 76	♦ AKQJ	Pass	2♥	Pass	3NT
Contract: 3N S	4 70	# / IIXQJ	AP			
Board: 42						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	♠ AK4	♦ 965		1♣	Pass	
North HCP: 14	♥ QJ3	▼ AK102	Pass	2♣	Pass	
South HCP: 13	♦ 9 ♣ KJ9732	♦ Q8543 ♣ A	Pass	3NT	AP	

Board: 37 Dealer: S Vul: EW HCP: 14	• Q98 • QJ • K7 • AQ10865	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 13	◆ AKQJ ♥ Q109 ◆ 98543 ◆ J	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 12	♦ Q64 ♥ AK10 ♦ 1086 ♣ QJ98	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 15	◆ AQJ10 ♥ 4 ◆ KQ1098 ◆ K75	The opponents are silent. Partner bids first.
Board: 41 Dealer: S Vul: None HCP: 12		The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 13	◆ 965 ▼ AK102 ◆ Q8543 ◆ A	The opponents are silent. Partner bids first.

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J75	♦ Q98				1♣
Vul: EW	♥ AK83	♥ QJ	Pass	1♦	Pass	2♣
North HCP: 14	◆ AQ853	♦ K7	Pass	2♥	Pass	3NT
South HCP: 14	♣ 3 `	♣ AQ10865	AP			
Contract: 3N S			711			
Board: 38	North:	Conthu				
Dealer: N		South:	West	North	East	South
Vul: Both	1 06 ★ 106	♠ AKQJ		1♣	Pass	1♦
North HCP: 12	♥ AK8	♥ Q109	Pass	2♣	Pass	2♠
South HCP: 13	◆ 7 ♣ KQ109763	♦ 98543 ♣ J	Pass	3NT	AP	
Contract: 3N N	₩ KQ109703	₹ J				
Board: 39	NI - A.	C41	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1 ♣
Vul: NS	★ K1073	♦ Q64	Dogg	1 .	Dagg	1NT
North HCP: 13	♥ Q5	▼ AK10	Pass	1•		
South HCP: 12	◆ KJ543 ◆ A4	♦ 1086 • O108	Pass	2♠	Pass	3NT
Contract: 3N S	₹ A4	♣ QJ98	AP			
Board: 40	NI 4	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ K5	♠ AQJ10 ♥ 4		1♣	Pass	1♦
North HCP: 13	▼ A52 ◆ J64	* *	Pass	1NT	Pass	2♠
South HCP: 15	◆ AJ832	♦ KQ1098 ♣ K75	Pass	3NT	AP	
Contract: 3N N	₩ AJ032	₹ K /3				
Board: 41	NI o selle.	South:	West	North	Fast	South
Dealer: S	North: ♠ 104	50un. ♠ J93	***************************************	110141	Lust	1 .
Vul: None	♥ AQ106	♥ J42	Pass	1•	Dogg	1NT
North HCP: 14	◆ AKJ102	♦ 843				
South HCP: 12	♥ AKJ102 ♣ 76	♦ AKQJ	Pass	2♥	Pass	3NT
Contract: 3N S	4 70	# / IIXQJ	AP			
Board: 42						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	♠ AK4	♦ 965		1♣	Pass	
North HCP: 14	♥ QJ3	▼ AK102	Pass	2♣	Pass	
South HCP: 13	♦ 9 ♣ KJ9732	♦ Q8543 ♣ A	Pass	3NT	AP	

Board: 43 Dealer: S Vul: EW HCP: 13	◆973▼ A543◆ AKQ72◆ 7	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 12	♣ Q95♥ J62♦ Q10♣ AQJ65	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: Both HCP: 15	• Q3 ▼ J1092 • AJ1085 • AK	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: None HCP: 13	◆ 972♥ 764◆ AK◆ KQJ102	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 13	♠ 643♥ AQ95♠ K6543♠ A	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 12	♠ K8 ♥ Q98 ♦ J5 ♣ KQJ872	The opponents are silent. You bid first.

Board: 43 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ◆ 973 ▼ A543 ◆ AKQ72 ◆ 7	South: ♠ A4 ♥ Q ♦ 964 ♣ AK109852		North 1	Pass	1♣
Board: 44 Dealer: N Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ Q95 ♥ J62 ♦ Q10 ♠ AQJ65	South: ♣ 73 ✔ AQ53 ♣ AKJ42 ♣ 74	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1•
Board: 45 Dealer: S Vul: Both North HCP: 15 South HCP: 14 Contract: 3N S	North: ♠ Q3 ▼ J1092 ♠ AJ1085 ♠ AK	South: ♣ A62 ♥ A54 ♠ K3 ♣ QJ1074	West Pass Pass AP	North 1	Pass	South 1♣ 1NT 3NT
Board: 46 Dealer: N Vul: None North HCP: 13 South HCP: 14 Contract: 3N N	North: ◆ 972 ▼ 764 ◆ AK ◆ KQJ102	South: ♠ AK106 ♥ Q2 ♦ J9642 ♣ A5	West Pass Pass	North 1♣ 1NT 3NT	Pass	1♦
Board: 47 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ♠ 643 ♥ AQ95 ♦ K6543 ♠ A	South: ♣ K7 ▼ K82 ◆ QJ ♣ KJ10863	West Pass Pass AP	North 1	Pass	1♣
Board: 48 Dealer: N Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North: ♠ K8 ♥ Q98 ♦ J5 ♣ KQJ872	South: ◆ J52 ▼ AK75 ◆ KQ10963 ◆ —	West Pass Pass	North 1♣ 2♣ 3NT		1.

Board: 43 Dealer: S Vul: EW Vul: EW Vul: EW Vul: EW Vou bid first. Board: 44 Dealer: N Vul: Both HCP: 14 Dealer: S Vul: Both HCP: 14 Dealer: N Vul: None Vul: None Vul: None Vul: None Vul: None HCP: 14 Dealer: S Vul: EW Vul: Ferror Vou bid first. The opponents are silent. Vou bid first. The opponents are silent. Vou bid first. The opponents are silent. Vou bid first. Partner bids first. Partner bids first. Partner bids first.			
Dealer: N	Dealer: S Vul: EW	♥ Q • 964	••
Dealer: S	Dealer: N Vul: Both	♥ AQ53 ♦ AKJ42	••
Dealer: N	Dealer: S Vul: Both	♥ A54 • K3	••
Dealer: S Vul: EW HCP: 13 Vul You bid first. We will be a possible to the opponents are silent. You bid first. You bid first. You bid first. The opponents are silent. You bid first. You bid first. You bid first. Partner bids first.	Dealer: N Vul: None	♥ Q2 ♦ J9642	••
Dealer: N	Dealer: S Vul: EW	♥ K82 ♦ QJ	
	Dealer: N Vul: None	★ AK75★ KQ10963	••

Board: 43 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ◆ 973 ▼ A543 ◆ AKQ72 ◆ 7	South: ♠ A4 ♥ Q ♦ 964 ♣ AK109852		North 1	Pass	1♣
Board: 44 Dealer: N Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ Q95 ♥ J62 ♦ Q10 ♠ AQJ65	South: ♣ 73 ✔ AQ53 ♣ AKJ42 ♣ 74	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1•
Board: 45 Dealer: S Vul: Both North HCP: 15 South HCP: 14 Contract: 3N S	North: ♠ Q3 ▼ J1092 ♠ AJ1085 ♠ AK	South: ♣ A62 ♥ A54 ♠ K3 ♣ QJ1074	West Pass Pass AP	North 1	Pass	South 1♣ 1NT 3NT
Board: 46 Dealer: N Vul: None North HCP: 13 South HCP: 14 Contract: 3N N	North: ◆ 972 ▼ 764 ◆ AK ◆ KQJ102	South: ♠ AK106 ♥ Q2 ♦ J9642 ♣ A5	West Pass Pass	North 1♣ 1NT 3NT	Pass	1♦
Board: 47 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ♠ 643 ♥ AQ95 ♦ K6543 ♠ A	South: ♣ K7 ▼ K82 ◆ QJ ♣ KJ10863	West Pass Pass AP	North 1	Pass	1♣
Board: 48 Dealer: N Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North: ♠ K8 ♥ Q98 ♦ J5 ♣ KQJ872	South: ◆ J52 ▼ AK75 ◆ KQ10963 ◆ —	West Pass Pass	North 1♣ 2♣ 3NT		1.

Board: 49 Dealer: S Vul: EW HCP: 13	♠ 63♥ AQ86♦ AK864♠ 87	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 14	 J82 ▼ A103 Q3 AK972	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: NS HCP: 14	♠ KQ52 ♥ J10 ♦ K9764 ♠ KQ	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 12	▲ AJ9▼ J43◆ 763♣ AQ53	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 15	♠ 652 ♥ AQ82 ♦ AKQ83 ♣ 9	The opponents are silent. Partner bids first.

Board: 49 Dealer: S Vul: EW	North: ♠ 63	South: ♠ K109	West	North	East	South 1♣
North HCP: 13 South HCP: 12 Contract: 3N S	♥ AQ86 ♦ AK864 ♣ 87	♥ 1093 ♦ QJ10 ♣ AQ64	Pass Pass AP	1 ♦ 2 ♥		1NT 3NT
Board: 50 Dealer: N Vul: None	North: ♣ J82 ♥ A103	South: ♠ KQ106 ♥ K		North 1♣	Pass	1♦
North HCP: 14 South HCP: 13 Contract: 3N N	◆ Q3 ◆ AK972	◆ AJ1062 ◆ 1054	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 51 Dealer: S Vul: NS	North: ♠ KQ52	South: ♠ A86	West	North	East	South
North HCP: 14 South HCP: 12 Contract: 3N S	♥ J10 ♦ K9764 ♣ KQ	★ A63★ A8♣ 87543	Pass Pass AP	1 ♦ 2 ♠		1NT 3NT
Board: 52 Dealer: N Vul: NS	North: ♠ AJ9 ♥ J43	South: ♠ 7652 ▼ KQ	West	North 1♣	East Pass	
North HCP: 12 South HCP: 13 Contract: 3N N	◆ 763 ◆ AQ53	◆ AK952 ◆ J6	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 53 Dealer: S Vul: Both	North: ♠ 652	South: ♠ A10	West	North	East	South
North HCP: 15 South HCP: 12 Contract: 3N S	♥ AQ82 ♦ AKQ83 ♣ 9	★ K103★ 75★ KQ7532	Pass Pass AP	1 ♦ 2 ♥	Pass Pass	2♣ 3NT

Board: 49 Dealer: S Vul: EW HCP: 12	★ K109▼ 1093◆ QJ10★ AQ64	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: None HCP: 13	♠ KQ106 ♥ K ♦ AJ1062 ♠ 1054	The opponents are silent. Partner bids first.
Board: 51 Dealer: S Vul: NS HCP: 12	★ A86★ A63★ A8★ 87543	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 13	↑7652↑KQ↑AK952♣J6	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 12	♣ A10 ♥ K103 ♦ 75 ♣ KQ7532	The opponents are silent. You bid first.

Board: 49 Dealer: S Vul: EW	North: ♠ 63	South: ♠ K109	West	North	East	South 1♣
North HCP: 13 South HCP: 12 Contract: 3N S	♥ AQ86 ♦ AK864 ♣ 87	♥ 1093 ♦ QJ10 ♣ AQ64	Pass Pass AP	1 ♦ 2 ♥		1NT 3NT
Board: 50 Dealer: N Vul: None	North: ♣ J82 ♥ A103	South: ♠ KQ106 ♥ K		North 1♣	Pass	1♦
North HCP: 14 South HCP: 13 Contract: 3N N	◆ Q3 ◆ AK972	◆ AJ1062 ◆ 1054	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 51 Dealer: S Vul: NS	North: ♠ KQ52	South: ♠ A86	West	North	East	South
North HCP: 14 South HCP: 12 Contract: 3N S	♥ J10 ♦ K9764 ♣ KQ	★ A63★ A8♣ 87543	Pass Pass AP	1 ♦ 2 ♠		1NT 3NT
Board: 52 Dealer: N Vul: NS	North: ♠ AJ9 ♥ J43	South: ♠ 7652 ▼ KQ	West	North 1♣	East Pass	
North HCP: 12 South HCP: 13 Contract: 3N N	◆ 763 ◆ AQ53	◆ AK952 ◆ J6	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 53 Dealer: S Vul: Both	North: ♠ 652	South: ♠ A10	West	North	East	South
North HCP: 15 South HCP: 12 Contract: 3N S	♥ AQ82 ♦ AKQ83 ♣ 9	★ K103★ 75★ KQ7532	Pass Pass AP	1 ♦ 2 ♥	Pass Pass	2♣ 3NT