Board: 1 Dealer: S Vul: None HCP: 14	<ul><li>AQ9</li><li>Q108764</li><li>K2</li><li>K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 15	<ul><li>★ A102</li><li>★ A984</li><li>★ A97</li><li>★ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 14	<ul><li>★ KJ1087</li><li>▼ KJ10</li><li>◆ Q72</li><li>♣ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ103</li><li>♥ Q5</li><li>◆ AQJ7</li><li>◆ QJ3</li></ul>	The opponents are silent.  You bid first.
Board: 5 Dealer: S Vul: NS HCP: 8	<ul><li>♣ J109</li><li>♥ 7542</li><li>◆ A109</li><li>♣ QJ10</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 5♥ S	North:  ♠ AQ9  ♥ Q108764  ♠ K2  ♣ K9	South:  ♠ KJ52  ♥ 32  ♠ AQJ  ♣ A1063	West North East South 1NT Pass 4•¹ Pass 4♥ Pass 4NT² Pass 5♥ AP 1. Texas 2. Blackwood 0314, for ♥
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 17 Contract: 6♥ N	North:  ♠ A102  ♥ A984  ♠ A97  ♣ QJ10	South:	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 6♥  AP  1. Stayman
Board: 3 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 6♠ S	North:  ♠ KJ1087  ♥ KJ10  ♠ Q72  ♣ A5	South:  ♠ A62  ♥ A92  ♠ AK98  ♣ 743	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 3NT Pass 4♠  Pass 4NT¹ Pass 5♠  Pass 5♠ Pass 5♠  Pass 6♠ AP  1. Blackwood 0314, for ♠
Board: 4 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2♥ N	North:  ♠ KQ103  ♥ Q5  ♠ AQJ7  ♣ QJ3	South:	West North East South  1NT Pass 2  Pass 2  AP
Board: 5 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J109  ♥ 7542  • A109  ♣ QJ10	South:  ♠ K63  ♥ J3  ♠ KJ5  ♣ AK876	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 2NT AP  1. Stayman

Dealer: S Vul: None	* KJ52 * 32 * AQJ * A1063	The opponents are silent. You bid first.
Dealer: N Vul: NS	98 KJ106 KQJ AK76	The opponents are silent.  Partner bids first.
Dealer: S Vul: EW	A62 A92 AK98 743	The opponents are silent. You bid first.
Dealer: N Vul: Both	876 A10963 3 K1098	The opponents are silent.  Partner bids first.
Dealer: S Vul: NS	K63 J3 KJ5 AK876	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 5♥ S	North:  ♠ AQ9  ♥ Q108764  ♠ K2  ♣ K9	South:  ♠ KJ52  ♥ 32  ♠ AQJ  ♣ A1063	West North East South 1NT Pass 4•¹ Pass 4♥ Pass 4NT² Pass 5♥ AP 1. Texas 2. Blackwood 0314, for ♥
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 17 Contract: 6♥ N	North:  ♠ A102  ♥ A984  ♠ A97  ♣ QJ10	South:	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 6♥  AP  1. Stayman
Board: 3 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 6♠ S	North:  ♠ KJ1087  ♥ KJ10  ♠ Q72  ♣ A5	South:  ♠ A62  ♥ A92  ♠ AK98  ♣ 743	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 3NT Pass 4♠  Pass 4NT¹ Pass 5♠  Pass 5♠ Pass 5♠  Pass 6♠ AP  1. Blackwood 0314, for ♠
Board: 4 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2♥ N	North:  ♠ KQ103  ♥ Q5  ♠ AQJ7  ♣ QJ3	South:	West North East South  1NT Pass 2  Pass 2  AP
Board: 5 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J109  ♥ 7542  • A109  ♣ QJ10	South:  ♠ K63  ♥ J3  ♠ KJ5  ♣ AK876	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 2NT AP  1. Stayman

Board: 6 Dealer: N Vul: EW HCP: 15	♣ AQJ ♥ 1093 ♦ J42 ♣ AK108	The opponents are silent.  You bid first.
Board: 7 Dealer: S Vul: None HCP: 6	♣ Q86 ♥ 108764 ♦ A10873 ♣ —	East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 16	<ul><li>◆ 94</li><li>♥ KJ84</li><li>◆ KQ10</li><li>◆ AQJ8</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. You bid first.
Board: 9 Dealer: S Vul: None HCP: 7	<ul><li>◆ Q53</li><li>▼ J9864</li><li>◆ A94</li><li>◆ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q98</li><li>♥ KQ862</li><li>♦ KQ7</li><li>♣ K2</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North:  ♠ AQJ  ♥ 1093  ♦ J42  ♣ AK108	South:  ♠ 1062  ♥ KQJ76  ♠ AK87  ♠ 6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 7 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 N	North:  ♠ Q86  ♥ 108764  ♠ A10873  ♣ —	South:  ♠ K4  ♥ J95  ♠ KQ9  ♠ KQJ54	Pass 2♠	North  2  3  maels Cu	2 <b>▼</b> ¹ AP	South 1NT X
Board: 8 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 2 E	North:  ◆ 94  ▼ KJ84  ◆ KQ10  ◆ AQJ8	South:	<b>2♦</b> <sup>1</sup>	North 1NT Pass i-Landy	Pass 2♠	Pass AP
Board: 9 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2♥ S	North:  ♠ Q53  ♥ J9864  ♠ A94  ♣ 75	South:  ♠ AK876  ♥ 103  ♠ KJ7  ♣ A83	West Pass AP	North 2	East Pass	1NT
Board: 10 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ Q98  ♥ KQ862  ♠ KQ7  ♣ K2	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 6 Dealer: N Vul: EW HCP: 13	<ul><li>1062</li><li>KQJ76</li><li>AK87</li><li>6</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	<ul><li>★ K4</li><li>▼ J95</li><li>◆ KQ9</li><li>◆ KQJ54</li></ul>	East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 3	<ul><li>1085</li><li>109</li><li>542</li><li>K10532</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 15	<ul><li>★ AK876</li><li>▼ 103</li><li>◆ KJ7</li><li>◆ A83</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 9	<ul><li>♠ 63</li><li>♥ J743</li><li>♠ A64</li><li>♠ A853</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North:  ♠ AQJ  ♥ 1093  ♦ J42  ♣ AK108	South:  ♠ 1062  ♥ KQJ76  ♠ AK87  ♠ 6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 7 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 N	North:  ♠ Q86  ♥ 108764  ♠ A10873  ♣ —	South:  ♠ K4  ♥ J95  ♠ KQ9  ♠ KQJ54	Pass 2♠	North  2  3  maels Cu	2 <b>▼</b> ¹ AP	South 1NT X
Board: 8 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 2 E	North:  ◆ 94  ▼ KJ84  ◆ KQ10  ◆ AQJ8	South:	<b>2♦</b> <sup>1</sup>	North 1NT Pass i-Landy	Pass 2♠	Pass AP
Board: 9 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2♥ S	North:  ♠ Q53  ♥ J9864  ♠ A94  ♣ 75	South:  ♠ AK876  ♥ 103  ♠ KJ7  ♣ A83	West Pass AP	North 2	East Pass	1NT
Board: 10 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ Q98  ♥ KQ862  ♠ KQ7  ♣ K2	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 11 Dealer: S Vul: Both HCP: 3	<ul><li>1032</li><li>✓ QJ10643</li><li>103</li><li>53</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 16	<ul><li>♠ AKJ3</li><li>♥ J832</li><li>♦ KQ8</li><li>♠ Q4</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 17	<ul><li>A5</li><li>✓ J104</li><li>✓ AKQJ</li><li>✓ Q975</li></ul>	West Bids 2♣ if possible. East Bids 2♠ if possible. You bid first.
Board: 15 Dealer: S Vul: None HCP: 4	<ul><li>▶ J982</li><li>▶ K65</li><li>◆ 865</li><li>◆ 652</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 3 N	North:	South:  ♠ KQ9  ♥ A82  ♠ Q65  ♣ KJ62	West Pass Pass	North 2♦ 3♥	East 3♣ AP	South 1NT Pass
Board: 12 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ AKJ3  ♥ J832  ♠ KQ8  ♣ Q4	South:	West	North 1NT		South
Board: 13 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	North:	South:  ♠ AQ87  ♥ AK  ♦ J872  ♠ Q86	2 <b>v</b> ¹ Pass	North Pass 3♣ i-Landy	Pass AP	1NT X
Board: 14 Dealer: N Vul: EW North HCP: 17 South HCP: 3 Contract: 2♠ E	North:  ♠ A5  ♥ J104  ♠ AKQJ  ♠ Q975	South:	2 <b>♣</b> ¹	North 1NT Pass i-Landy	Pass 2♠	Pass AP
Board: 15 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 1N S	North:  ◆ J982  ▼ K65  ◆ 865  ◆ 652	South:  ♠ K53  ♥ AJ9  ♠ AJ104  ♣ Q108	West AP	North	East	South 1NT

Board: 11 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ9</li><li>▼ A82</li><li>◆ Q65</li><li>◆ KJ62</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 12 Dealer: N Vul: None HCP: 5	<ul><li>♦ 974</li><li>♥ K107</li><li>♦ J63</li><li>♣ J1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 16	<ul><li>AQ87</li><li>✓ AK</li><li>J872</li><li>Q86</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 14 Dealer: N Vul: EW HCP: 3	<ul><li>104</li><li>✓ K52</li><li>10932</li><li>10643</li></ul>	West Bids 2♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 15	<ul><li>★ K53</li><li>★ AJ9</li><li>★ AJ104</li><li>★ Q108</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 3 N	North:	South:  ♠ KQ9  ♥ A82  ♠ Q65  ♣ KJ62	West Pass Pass	North 2♦ 3♥	East 3♣ AP	South 1NT Pass
Board: 12 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ AKJ3  ♥ J832  ♠ KQ8  ♣ Q4	South:	West	North 1NT		South
Board: 13 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	North:	South:  ♠ AQ87  ♥ AK  ♦ J872  ♠ Q86	2 <b>v</b> ¹ Pass	North Pass 3♣ i-Landy	Pass AP	1NT X
Board: 14 Dealer: N Vul: EW North HCP: 17 South HCP: 3 Contract: 2♠ E	North:  ♠ A5  ♥ J104  ♠ AKQJ  ♠ Q975	South:	2 <b>♣</b> ¹	North 1NT Pass i-Landy	Pass 2♠	Pass AP
Board: 15 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 1N S	North:  ◆ J982  ▼ K65  ◆ 865  ◆ 652	South:  ♠ K53  ♥ AJ9  ♠ AJ104  ♣ Q108	West AP	North	East	South 1NT

Board: 16 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A6</li><li>♥ 63</li><li>◆ QJ62</li><li>▲ AKQ87</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 6	♦ 874 ♥ Q10 ♦ 953 ♣ KJ842	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ74</li><li>★ A8</li><li>★ K532</li><li>★ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 14	<ul><li>★ A64</li><li>♥ AK76</li><li>◆ 72</li><li>◆ QJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 16	<ul><li>♣75</li><li>♥ A3</li><li>♦ AK96</li><li>♣ KQ942</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 1N N	North:  ♠ A6  ♥ 63  ♠ QJ62  ♣ AKQ87	South:	West	North 1NT	East AP	South
Board: 17 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North:  ♠ 874  ♥ Q10  • 953  ♣ KJ842	South:  ♠ AQ9  ♥ AK7  ♠ K10862  ♣ 93	West AP	North	East	South 1NT
Board: 18 Dealer: N Vul: Both North HCP: 17 South HCP: 3 Contract: 2♥ N	North:  ♠ KJ74  ♥ A8  ♠ K532  ♣ AQ6	South:	West Pass	North 1NT 2♥	East Pass AP	
Board: 19 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 S	North:  ♠ A64  ♥ AK76  ♦ 72  ♣ QJ106	South:  ♠ KQJ  ♥ Q832  • QJ  ♣ A872	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 20 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♣ 75  ▼ A3  ♣ AK96  ♣ KQ942	South:	West Pass 1. Texa		East Pass AP	

Dealer: N ▼ 8/42	pponents are silent.
Board: 17	ponents are silent.
Dealer: N	pponents are silent.
Board: 19 ♠ KQJ Dealer: S ♥ Q832 Vul: NS ♠ QJ HCP: 15 ♠ A872  You bi	ponents are silent.
Dealer: N	pponents are silent.

Board: 16 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 1N N	North:  ♠ A6  ♥ 63  ♠ QJ62  ♣ AKQ87	South:	West	North 1NT	East AP	South
Board: 17 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North:  ♠ 874  ♥ Q10  • 953  ♣ KJ842	South:  ♠ AQ9  ♥ AK7  ♠ K10862  ♣ 93	West AP	North	East	South 1NT
Board: 18 Dealer: N Vul: Both North HCP: 17 South HCP: 3 Contract: 2♥ N	North:  ♠ KJ74  ♥ A8  ♠ K532  ♣ AQ6	South:	West Pass	North 1NT 2♥	East Pass AP	
Board: 19 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 S	North:  ♠ A64  ♥ AK76  ♦ 72  ♣ QJ106	South:  ♠ KQJ  ♥ Q832  • QJ  ♣ A872	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 20 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♣ 75  ▼ A3  ♣ AK96  ♣ KQ942	South:	West Pass 1. Texa		East Pass AP	

Board: 21 Dealer: S Vul: Both HCP: 12	<ul><li>◆ 972</li><li>♥ Q74</li><li>◆ KJ76</li><li>◆ AQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 15	<ul><li>AQJ3</li><li>KQ105</li><li>Q92</li><li>J8</li></ul>	The opponents are silent.  You bid first.
Board: 23 Dealer: S Vul: EW HCP: 0	<ul><li>★4</li><li>▼8763</li><li>◆107532</li><li>◆1065</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 16	<ul><li>★ K64</li><li>▼ K842</li><li>◆ AJ95</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None HCP: 11	<ul><li>★ A852</li><li>★ AQ1032</li><li>★ J532</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ 972  ♥ Q74  ♠ KJ76  ♣ AQ5	South:  ♠ KQ54  ♥ K8  ♠ A983  ♣ K98	West North East South 1NT Pass 3NT AP
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AQJ3  ♥ KQ105  ♠ Q92  ♣ J8	South:  ♠ K7  ♥ A92  ♠ K10854  ♣ AQ2	West North East South  1NT Pass 4♣¹  Pass 4♥ Pass 6NT  AP  1. Gerber, for N
Board: 23 Dealer: S Vul: EW North HCP: 0 South HCP: 15 Contract: 2♠ W	North:  ◆ 4  ▼ 8763  ◆ 107532  ◆ 1065	South:  ♠ AJ86  ♥ J10  ♠ KQ94  ♠ A93	West North East South 1NT Pass Pass 2•¹ Pass 2• AP 1. Multi-Landy, Multi
Board: 24 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 5♣ S	North:  ♠ K64  ♥ K842  ♠ AJ95  ♠ AJ	South:  ♠ A5  ♥ 3  ♦ 108  ♣ KQ1086542	West North East South  1NT Pass 5♣  AP
Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ◆ A852  ◆ AQ1032  ◆ J532  ◆ —	South:  ♠ KQ6  ♥ K98  ♠ A108  ♠ K863	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 3♠² Pass 4♥  AP  1. Stayman  2. SMOLEN

Board: 21 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ54</li><li>★ K8</li><li>◆ A983</li><li>◆ K98</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 16	<ul><li>★ K7</li><li>▼ A92</li><li>◆ K10854</li><li>◆ AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 15	<ul><li>AJ86</li><li>✓ J10</li><li>✓ KQ94</li><li>▲ A93</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 9	<ul><li>A5</li><li>✓ 3</li><li>✓ 108</li><li>✓ KQ1086542</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 15	<b>★</b> KQ6 <b>♥</b> K98 <b>♦</b> A108 <b>♣</b> K863	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ 972  ♥ Q74  ♠ KJ76  ♣ AQ5	South:  ♠ KQ54  ♥ K8  ♠ A983  ♣ K98	West North East South 1NT Pass 3NT AP
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AQJ3  ♥ KQ105  ♠ Q92  ♣ J8	South:  ♠ K7  ♥ A92  ♠ K10854  ♣ AQ2	West North East South  1NT Pass 4♣¹  Pass 4♥ Pass 6NT  AP  1. Gerber, for N
Board: 23 Dealer: S Vul: EW North HCP: 0 South HCP: 15 Contract: 2♠ W	North:  ♣ 4  ♥ 8763  ♦ 107532  ♣ 1065	South:  ♠ AJ86  ♥ J10  ♠ KQ94  ♠ A93	West North East South 1NT Pass Pass 2•¹ Pass 2• AP 1. Multi-Landy, Multi
Board: 24 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 5♣ S	North:  ♠ K64  ♥ K842  ♠ AJ95  ♠ AJ	South:  ♠ A5  ♥ 3  ♦ 108  ♣ KQ1086542	West North East South  1NT Pass 5♣  AP
Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ◆ A852  ◆ AQ1032  ◆ J532  ◆ —	South:  ♠ KQ6  ♥ K98  ♠ A108  ♠ K863	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 3♠² Pass 4♥  AP  1. Stayman  2. SMOLEN

Board: 26 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q94</li><li>♥ AKQ43</li><li>◆ KQ6</li><li>♣ 73</li></ul>	West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 16	<ul><li>★ AKQ2</li><li>▼ 10642</li><li>◆ K2</li><li>◆ A92</li></ul>	The opponents are silent.  You bid first.
Board: 29 Dealer: S Vul: NS HCP: 0	<ul><li>108642</li><li>105</li><li>8742</li><li>64</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A108</li><li>♥ K10</li><li>◆ J43</li><li>▲ AK865</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♥ S	North:  ♠ Q94  ♥ AKQ43  ♠ KQ6  ♣ 73	South:  ♠ A  ▼ J10875  • 1084  ♠ A1042	2 <b>♥</b> ¹ AP	North 1NT X naels Cu	Pass 2♠	South 2♦ 4♥
Board: 27 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♣ J82  ♥ 87  • 10963  ♣ AQJ8	South:  ♠ K9  ♥ Q963  ♠ AKQ  ♠ K1053	West Pass AP	North 2NT		South 1NT 3NT
Board: 28 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AKQ2  ♥ 10642  ♦ K2  ♣ A92	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 29 Dealer: S Vul: NS North HCP: 0 South HCP: 17 Contract: 3 W	North:	South:  ♠ AK9  ▼ A92  ♠ AJ  ♣ J10953	Pass	North  2♥  AP  naels Cu	2 <b>♠</b> ¹	South 1NT X
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ A108  ♥ K10  ♦ J43  ♣ AK865	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 26 Dealer: N Vul: NS	<b>♠</b> A <b>♥</b> J10875 <b>♦</b> 1084	West Bids 2♥ if possible. East Bids 2♠ if possible.
HCP: 9	♣ A1042	Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 17	<b>★</b> K9 <b>♥</b> Q963 <b>♦</b> AKQ <b>♣</b> K1053	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 17	<ul><li>♠ AK9</li><li>♥ A92</li><li>♠ AJ</li><li>♠ J10953</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 8	♣ 654 ♥ QJ32 ♦ A10862 ♣ J	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♥ S	North:  ♠ Q94  ♥ AKQ43  ♠ KQ6  ♣ 73	South:  ♠ A  ▼ J10875  • 1084  ♠ A1042	2 <b>♥</b> ¹ AP	North 1NT X naels Cu	Pass 2♠	South 2♦ 4♥
Board: 27 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♣ J82  ♥ 87  • 10963  ♣ AQJ8	South:  ♠ K9  ♥ Q963  ♠ AKQ  ♠ K1053	West Pass AP	North 2NT		South 1NT 3NT
Board: 28 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AKQ2  ♥ 10642  ♦ K2  ♣ A92	South:	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 29 Dealer: S Vul: NS North HCP: 0 South HCP: 17 Contract: 3 W	North:	South:  ♠ AK9  ▼ A92  ♠ AJ  ♣ J10953	Pass	North  2♥  AP  naels Cu	2 <b>♠</b> ¹	South 1NT X
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ A108  ♥ K10  ♦ J43  ♣ AK865	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 31 Dealer: S Vul: None HCP: 14	<ul><li>◆ 962</li><li>◆ A943</li><li>◆ KQ</li><li>◆ AJ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A94</li><li>♥ AQ932</li><li>◆ KQ4</li><li>◆ 97</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 7	<ul><li>★ KJ62</li><li>♥ Q</li><li>◆ 854</li><li>◆ J10983</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ43</li><li>★ K9</li><li>★ J1042</li><li>★ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: NS HCP: 7	<ul><li>◆ 5</li><li>♥ AJ5432</li><li>◆ Q974</li><li>◆ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 4♥ S	North:  ◆ 962  ▼ A943  ◆ KQ  ◆ AJ76	South:  ♠ KJ84  ♥ KQ65  ♠ A62  ♣ Q2	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 32 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 1N N	North:  ♠ A94  ♥ AQ932  ♠ KQ4  ♣ 97	South:  ◆ 875  ▼ J1084  ◆ 1083  ◆ K64	West	North 1NT	East AP	South
Board: 33 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3♠ N	North:  ♠ KJ62  ♥ Q  ♠ 854  ♣ J10983	South:  ♠ A10743  ♥ KJ2  ♠ KJ2  ♣ A5	Pass Pass 3▼ AP	North  Pass 2♣  X  i-Landy	2♥¹ Pass Pass	1NT X Pass 3♠
Board: 34 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ KQ43  ♥ K9  ♦ J1042  ♠ KQJ	South:	West	North 1NT	East AP	South
Board: 35 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ K1042  ♥ K96  ♠ A62  ♣ AQ6	West Pass AP 1. Texa	- '	East Pass	1NT

Board: 31 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ84</li><li>▼ KQ65</li><li>★ A62</li><li>★ Q2</li></ul>	The opponents are silent.  You bid first.
Board: 32 Dealer: N Vul: NS HCP: 4	<ul><li>★875</li><li>▼J1084</li><li>★1083</li><li>★K64</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 16	<ul><li>★ A10743</li><li>▼ KJ2</li><li>★ A5</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1042</li><li>★ K96</li><li>★ A62</li><li>★ AQ6</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 4♥ S	North:  ◆ 962  ▼ A943  ◆ KQ  ◆ AJ76	South:  ♠ KJ84  ♥ KQ65  ♠ A62  ♣ Q2	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 32 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 1N N	North:  ♠ A94  ♥ AQ932  ♠ KQ4  ♣ 97	South:  ◆ 875  ▼ J1084  ◆ 1083  ◆ K64	West	North 1NT	East AP	South
Board: 33 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3♠ N	North:  ♠ KJ62  ♥ Q  ♠ 854  ♣ J10983	South:  ♠ A10743  ♥ KJ2  ♠ KJ2  ♣ A5	Pass Pass 3▼ AP	North  Pass 2♣  X  i-Landy	2♥¹ Pass Pass	1NT X Pass 3♠
Board: 34 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ KQ43  ♥ K9  ♦ J1042  ♠ KQJ	South:	West	North 1NT	East AP	South
Board: 35 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ K1042  ♥ K96  ♠ A62  ♣ AQ6	West Pass AP 1. Texa	- '	East Pass	1NT

Board: 36 Dealer: N Vul: EW HCP: 16	<ul><li>A5</li><li>✓ A42</li><li>✓ KJ432</li><li>▲ A97</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. You bid first.
Board: 37 Dealer: S Vul: None HCP: 5	<ul><li>1053</li><li>109</li><li>KJ104</li><li>J982</li></ul>	West Bids 2♠ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 15	♣ AJ ♥ Q97 • AJ1086 ♣ K87	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 0	<ul><li>1098763</li><li>10873</li><li>53</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 16	<ul><li>A3</li><li>KQ105</li><li>K983</li><li>A95</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♣ S	North:  ♠ A5  ♥ A42  ♠ KJ432  ♠ A97	South:  ♠ Q96  ♥ 1063  ♦ Q8  ♠ QJ542	2♠ AP	North 1NT Pass i-Landy	2♦¹ Pass	Pass 3♣
Board: 37 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 2 X E	North:  ♠ 1053  ♥ 109  ♠ KJ104  ♣ J982	South:  ♠ A74  ♥ KQ432  ♠ 62  ♣ AK5	2♣¹ Pass	North Pass X i-Landy	2♥ AP	1NT Pass
Board: 38 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2 N	North:  ♠ AJ  ♥ Q97  ♠ AJ1086  ♠ K87	South:  ♠ 8  ♥ 108632  • Q7  ♠ AJ1096	West Pass	North 1NT 2♥	East Pass AP	
Board: 39 Dealer: S Vul: Both North HCP: 0 South HCP: 16 Contract: 2♠ S	North:	South:  ♠ KQ2  ♥ K54  ♦ Q106  ♣ AQ105	West Pass AP	North 2♥	East Pass	1NT
Board: 40 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ A3  ♥ KQ105  ♠ K983  ♣ A95	South:  • 1074  • 92  • AQ1075  • 1072	West	North 1NT	East AP	South

Board: 36 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q96</li><li>♥ 1063</li><li>◆ Q8</li><li>♣ QJ542</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 16	<ul><li>♠ A74</li><li>♥ KQ432</li><li>♠ 62</li><li>♠ AK5</li></ul>	West Bids 2♣ if possible. East Bids 2♥ if possible.  You bid first.
Board: 38 Dealer: N Vul: EW HCP: 7	<b>♦</b> 8 ▼ 108632 <b>♦</b> Q7 <b>♣</b> AJ1096	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 16	<ul><li>★ KQ2</li><li>▼ K54</li><li>◆ Q106</li><li>◆ AQ105</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: None HCP: 6	<ul><li>1074</li><li>92</li><li>AQ1075</li><li>1072</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♣ S	North:  ♠ A5  ♥ A42  ♠ KJ432  ♠ A97	South:  ♠ Q96  ♥ 1063  ♦ Q8  ♠ QJ542	2♠ AP	North 1NT Pass i-Landy	2♦¹ Pass	Pass 3♣
Board: 37 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 2 X E	North:  ♠ 1053  ♥ 109  ♠ KJ104  ♣ J982	South:  ♠ A74  ♥ KQ432  ♠ 62  ♣ AK5	2♣¹ Pass	North Pass X i-Landy	2♥ AP	1NT Pass
Board: 38 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2 N	North:  ♠ AJ  ♥ Q97  ♠ AJ1086  ♠ K87	South:  ♠ 8  ♥ 108632  • Q7  ♠ AJ1096	West Pass	North 1NT 2♥	East Pass AP	
Board: 39 Dealer: S Vul: Both North HCP: 0 South HCP: 16 Contract: 2♠ S	North:	South:  ♠ KQ2  ♥ K54  ♦ Q106  ♣ AQ105	West Pass AP	North 2♥	East Pass	1NT
Board: 40 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ A3  ♥ KQ105  ♠ K983  ♣ A95	South:  • 1074  • 92  • AQ1075  • 1072	West	North 1NT	East AP	South

Board: 41 Dealer: S Vul: NS HCP: 9	<ul><li>★ K84</li><li>▼ A9873</li><li>◆ Q4</li><li>◆ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 15	<b>★</b> K6 <b>♥</b> 843 <b>♦</b> AK1096 <b>♣</b> KQ5	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: None HCP: 12	<ul><li> ♣ J8</li><li> ♥ 96</li><li> ♠ AQJ532</li><li> ♣ A72</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 15	<ul><li>★ 43</li><li>★ K852</li><li>★ AKJ5</li><li>★ A96</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 8	<ul><li>♦ 97654</li><li>♥ K7</li><li>♦ K953</li><li>♦ Q5</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K84  ♥ A9873  ♠ Q4  ♣ 962	South:  ♠ A63  ♥ 106  ♠ AJ862  ♣ AK3	West Pass Pass	North  2  2NT	East Pass AP	1NT
Board: 42 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ K6  ♥ 843  ♠ AK1096  ♣ KQ5	South:  ♠ Q53  ♥ KQ72  ♦ 54  ♣ 9642	West	North 1NT		South
Board: 43 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♣ J8  ♥ 96  ♣ AQJ532  ♣ A72	South:  ♠ K10764  ♥ A4  ♠ K64  ♣ KQJ		North 3NT	East AP	South 1NT
Board: 44 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3N N	North:  ◆ 43  ▼ K852  ◆ AKJ5  ♣ A96	South:  ♠ Q108  ♥ 10  ♠ 63  ♣ KQ85432	West AP	North 1NT		South 3NT
Board: 45 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ◆ 97654  ▼ K7  ◆ K953  ◆ Q5	South:  ◆ A82  ▼ 10964  ◆ A76  ◆ AK10	West Pass Pass AP	North 2♥ 2NT	East Pass Pass	1NT 2♠

Board: 41 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A63</li><li>▼ 106</li><li>◆ AJ862</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q53</li><li>♥ KQ72</li><li>◆ 54</li><li>♣ 9642</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 16	<ul><li>★ K10764</li><li>♥ A4</li><li>◆ K64</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 7	<ul><li>♣ Q108</li><li>♥ 10</li><li>♦ 63</li><li>♣ KQ85432</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 15	<ul><li>A82</li><li>✓ 10964</li><li>A76</li><li>AK10</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K84  ♥ A9873  ♠ Q4  ♣ 962	South:  ♠ A63  ♥ 106  ♠ AJ862  ♣ AK3	West Pass Pass	North  2  2NT	East Pass AP	1NT
Board: 42 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ K6  ♥ 843  ♠ AK1096  ♣ KQ5	South:  ♠ Q53  ♥ KQ72  ♦ 54  ♣ 9642	West	North 1NT		South
Board: 43 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♣ J8  ♥ 96  ♣ AQJ532  ♣ A72	South:  ♠ K10764  ♥ A4  ♠ K64  ♣ KQJ		North 3NT	East AP	South 1NT
Board: 44 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3N N	North:  ◆ 43  ▼ K852  ◆ AKJ5  ♣ A96	South:  ♠ Q108  ♥ 10  ♠ 63  ♣ KQ85432	West AP	North 1NT		South 3NT
Board: 45 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ◆ 97654  ▼ K7  ◆ K953  ◆ Q5	South:  ◆ A82  ▼ 10964  ◆ A76  ◆ AK10	West Pass Pass AP	North 2♥ 2NT	East Pass Pass	1NT 2♠

Board: 46 Dealer: N Vul: None HCP: 16	<ul><li>AQJ10</li><li>Q102</li><li>KJ6</li><li>K96</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 47 Dealer: S Vul: NS HCP: 7	<ul><li>◆ Q852</li><li>◆ J862</li><li>◆ 842</li><li>◆ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK7</li><li>▼ KQ753</li><li>◆ 76</li><li>◆ QJ4</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 8	<ul><li>♣ QJ102</li><li>♥ 10752</li><li>◆ AJ53</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 16	<ul><li>★ A3</li><li>★ A7</li><li>★ KJ62</li><li>★ A10432</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♠ AQJ10  ♥ Q102  ♠ KJ6  ♣ K96	South:  ♠ K  ♥ 93  ♦ 98742  ♣ AJ843	Pass AP	North 1NT X i-Landy	2♥¹ Pass	Pass 3♦
Board: 47 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North:  ♠ Q852  ♥ J862  ♦ 842  ♣ A7	South:  ♠ K73  ♥ AK93  ♠ AJ9  ♣ 965	West AP	North	East	South 1NT
Board: 48 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ AK7  ♥ KQ753  ♦ 76  ♣ QJ4	South:  ♠ 854  ♥ J98  ♠ A52  ♣ 10963	West	North 1NT	East AP	South
Board: 49 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ QJ102  ♥ 10752  ♠ AJ53  ♣ 5	South:	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 50 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4 \(\neq \) N	North:  ♠ A3  ♥ A7  ♠ KJ62  ♠ A10432	South:  ♠ K1075  ♥ QJ109643  ♦ —  ♣ J6	West Pass 1. Texa		East Pass AP	

Board: 46 Dealer: N Vul: None HCP: 8	<b>♠</b> K <b>♥</b> 93 <b>♦</b> 98742 <b>♣</b> AJ843	East Bids 2♥ if possible.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 15	<ul><li>★ K73</li><li>★ AK93</li><li>★ AJ9</li><li>★ 965</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 854</li><li>♥ J98</li><li>♦ A52</li><li>♦ 10963</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 15	<ul><li>◆ 954</li><li>♥ J8</li><li>◆ KQ98</li><li>◆ AKQ10</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 7	<ul><li>★K1075</li><li>♥QJ109643</li><li>◆ —</li><li>★ J6</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♠ AQJ10  ♥ Q102  ♠ KJ6  ♣ K96	South:  ♠ K  ♥ 93  ♦ 98742  ♣ AJ843	Pass AP	North 1NT X i-Landy	2♥¹ Pass	Pass 3♦
Board: 47 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North:  ♠ Q852  ♥ J862  ♦ 842  ♣ A7	South:  ♠ K73  ♥ AK93  ♠ AJ9  ♣ 965	West AP	North	East	South 1NT
Board: 48 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ AK7  ♥ KQ753  ♦ 76  ♣ QJ4	South:  ♠ 854  ♥ J98  ♠ A52  ♣ 10963	West	North 1NT	East AP	South
Board: 49 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ QJ102  ♥ 10752  ♠ AJ53  ♣ 5	South:	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 50 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4 \(\neq \) N	North:  ♠ A3  ♥ A7  ♠ KJ62  ♠ A10432	South:  ♠ K1075  ♥ QJ109643  ♦ —  ♣ J6	West Pass 1. Texa		East Pass AP	

Board: 51 Dealer: S Vul: EW HCP: 3	<ul><li>★ 732</li><li>▼ 876</li><li>★ 10654</li><li>★ K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 15	<ul><li>★ A84</li><li>✓ A10</li><li>★ K753</li><li>★ A1076</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: None HCP: 7	<ul><li>★ 1072</li><li>▼ K92</li><li>★ 1076</li><li>★ A1087</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 17	<ul><li>AQ74</li><li>✓ AQ96</li><li>✓ K97</li><li>✓ Q7</li></ul>	The opponents are silent.  You bid first.
Board: 55 Dealer: S Vul: Both HCP: 15	<ul><li>♠ A</li><li>♥ A842</li><li>♦ J52</li><li>♠ KQJ102</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: EW North HCP: 3 South HCP: 17 Contract: 1N S	North:  ♣ 732  ♥ 876  ♦ 10654  ♣ K43	South:  ♠ AQ64  ♥ Q102  ♠ AQJ  ♣ Q106	West North East South 1NT AP
Board: 52 Dealer: N Vul: Both North HCP: 15 South HCP: 0 Contract: 2♥ N	North:  ♠ A84  ♥ A10  ♠ K753  ♣ A1076	South:  ♠ 73  ♥ 987643  ♦ 10642  ♠ 9	West North East South  1NT Pass 2◆  Pass 2▼ AP
Board: 53 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2♥ E	North:  ♠ 1072  ♥ K92  ♦ 1076  ♠ A1087	South:  ♠ AQ63  ♥ 53  ♠ KQ2  ♣ KQ62	West North East South  1NT  2◆¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 54 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 1N N	North:  ♠ AQ74  ♥ AQ96  ♠ K97  ♠ Q7	South:  ♠ KJ63  ▼ 3  ◆ Q10542  ♣ 1053	West North East South 1NT AP
Board: 55 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 6N S	North:  ♠ A  ♥ A842  ♦ J52  ♠ KQJ102	South:  ♠ K854  ♥ Q95  ♠ AQ9  ♣ A43	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 3♣ Pass 3NT  Pass 6NT AP  1. Stayman

Board: 51 Dealer: S Vul: EW HCP: 17	<ul><li>AQ64</li><li>♥ Q102</li><li>AQJ</li><li>Q106</li></ul>	The opponents are silent.  You bid first.
Board: 52 Dealer: N Vul: Both HCP: 0	<ul><li>★ 73</li><li>▼ 987643</li><li>★ 10642</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: None HCP: 16	<ul><li>♣ AQ63</li><li>♥ 53</li><li>♦ KQ2</li><li>♣ KQ62</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 6	<b>♦</b> KJ63 <b>♥</b> 3 <b>♦</b> Q10542 <b>♣</b> 1053	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 15	<ul><li>★ K854</li><li>♥ Q95</li><li>◆ AQ9</li><li>◆ A43</li></ul>	The opponents are silent.  You bid first.

Board: 51 Dealer: S Vul: EW North HCP: 3 South HCP: 17 Contract: 1N S	North:  ♣ 732  ♥ 876  ♦ 10654  ♣ K43	South:  ♠ AQ64  ♥ Q102  ♠ AQJ  ♣ Q106	West North East South 1NT AP
Board: 52 Dealer: N Vul: Both North HCP: 15 South HCP: 0 Contract: 2♥ N	North:  ♠ A84  ♥ A10  ♠ K753  ♣ A1076	South:  ♠ 73  ♥ 987643  ♦ 10642  ♠ 9	West North East South  1NT Pass 2◆  Pass 2▼ AP
Board: 53 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2♥ E	North:  ♠ 1072  ♥ K92  ♦ 1076  ♠ A1087	South:  ♠ AQ63  ♥ 53  ♠ KQ2  ♣ KQ62	West North East South  1NT  2◆¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 54 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 1N N	North:  ♠ AQ74  ♥ AQ96  ♠ K97  ♠ Q7	South:  ♠ KJ63  ▼ 3  ◆ Q10542  ♣ 1053	West North East South 1NT AP
Board: 55 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 6N S	North:  ♠ A  ♥ A842  ♦ J52  ♠ KQJ102	South:  ♠ K854  ♥ Q95  ♠ AQ9  ♣ A43	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 3♣ Pass 3NT  Pass 6NT AP  1. Stayman

Board: 56 Dealer: N Vul: None HCP: 16	<ul><li>★ A42</li><li>▼ 72</li><li>◆ AKJ9</li><li>◆ A864</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 4	<ul><li>◆ Q943</li><li>◆ 973</li><li>◆ Q742</li><li>◆ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ876</li><li>♥ KJ</li><li>◆ A63</li><li>♣ A54</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: None HCP: 10	<ul><li>AQ963</li><li>★ K854</li><li>↓ J53</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 17	<ul><li>★ KQ52</li><li>♥ QJ73</li><li>◆ AJ</li><li>◆ KJ4</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ A42  ♥ 72  ♠ AKJ9  ♣ A864	South:  ♠ KQ3  ♥ 10843  • Q107  ♣ 1092	West	North 1NT	East AP	South
Board: 57 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 1N S	North:  ♠ Q943  ♥ 973  ♠ Q742  ♠ 103	South:  ♠ A875  ♥ AQ4  ♦ 105  ♣ AQ74	West AP	North	East	South 1NT
Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ QJ876  ♥ KJ  ♠ A63  ♠ A54	South:  ♠ AK5  ♥ 10962  ♠ Q8752  ♠ 6	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 59 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ963  ♥ K854  ♦ J53  ♣ 5	South:  ♠ KJ5  ♥ Q96  ♠ 76  ♣ AKQ92	Pass Pass AP  1. Stay 2. SM0		East Pass Pass	1NT 2 <b>♦</b>
Board: 60 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 1N N	North:  ♠ KQ52  ♥ QJ73  ♠ AJ  ♣ KJ4	South:  ♠ 109  ♥ K65  ♠ 976  ♠ A9873	West	North 1NT	East AP	South

Board: 56 Dealer: N Vol: None HCP: 7  Dealer: S Va A875 Dealer: S Va AQ4 Vul: NS HCP: 16  Dealer: N Vou bid first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 58 Dealer: N Vou bid first.  Partner bids first.  Partner bids first.  Board: 59 Dealer: S Voue bid first.  Partner bids first.  Board: 59 Vul: None HCP: 15  AKQ92  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.			
Dealer: S	Dealer: N Vul: None	♥ 10843 ♦ Q107	
Dealer: N	Dealer: S Vul: NS	<b>∨</b> AQ4 <b>→</b> 105	
Dealer: S	Dealer: N Vul: Both	♥ 10962 ♦ Q8752	
Dealer: N   Vul: NS    YK65  Partner bids first	Dealer: S Vul: None	♥ Q96 • 76	
	Dealer: N Vul: NS	<ul><li>▼ K65</li><li>◆ 976</li></ul>	

Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ A42  ♥ 72  ♠ AKJ9  ♣ A864	South:  ♠ KQ3  ♥ 10843  • Q107  ♣ 1092	West	North 1NT	East AP	South
Board: 57 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 1N S	North:  ♠ Q943  ♥ 973  ♠ Q742  ♠ 103	South:  ♠ A875  ♥ AQ4  ♦ 105  ♣ AQ74	West AP	North	East	South 1NT
Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ QJ876  ♥ KJ  ♠ A63  ♠ A54	South:  ♠ AK5  ♥ 10962  ♠ Q8752  ♠ 6	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 59 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ963  ♥ K854  ♦ J53  ♣ 5	South:  ♠ KJ5  ♥ Q96  ♠ 76  ♣ AKQ92	Pass Pass AP  1. Stay 2. SM0		East Pass Pass	1NT 2 <b>♦</b>
Board: 60 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 1N N	North:  ♠ KQ52  ♥ QJ73  ♠ AJ  ♣ KJ4	South:  ♠ 109  ♥ K65  ♠ 976  ♠ A9873	West	North 1NT	East AP	South

#### **GIB Notrump Opening**

Board: 61 Dealer: S Vul: EW HCP: 12	<ul><li>107</li><li>✓ AJ7</li><li>✓ 93</li><li>✓ AK10763</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 15	<ul><li>♠ AKJ8</li><li>♥ KJ10</li><li>♠ Q5</li><li>♠ J1094</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 8	<ul><li>10762</li><li>✓ Q2</li><li>✓ 72</li><li>✓ KQJ109</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 16	<ul><li>▲ A9</li><li>✔ A1086</li><li>◆ KQ106</li><li>♣ K109</li></ul>	The opponents are silent. You bid first.

The opponents are silent.

Partner bids first.

**♦** Q932

**♦** J8

**♣** J6

**A**10843

Board: 65

Dealer: S

Vul: Both

HCP: 8

Board: 61 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ 107  ♥ AJ7  ♦ 93  ♣ AK10763	South:  ♠ AK9  ♥ 6432  ♠ AQ64  ♣ QJ	West Pass	North 3NT	East AP	South 1NT
Board: 62 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AKJ8  ♥ KJ10  ♠ Q5  ♣ J1094	South:  ◆ 952  ▼ 8753  ◆ 1064  ◆ AKQ	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3N S	North:  • 10762  • Q2  • 72  • KQJ109	South:  ♠ A9  ♥ AK97  ♦ 10965  ♣ A52	2 <b>•</b> ¹ AP	North 3♣ i-Landy	Pass	1NT 3NT
Board: 64 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A9  ♥ A1086  ♠ KQ106  ♣ K109	South:  ♣ 742  ♥ K954  ♦ J983  ♣ J6	West	North 1NT	East AP	South
Board: 65 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ N	North:  ♠ Q932  ♥ A10843  ♦ J8  ♣ J6	South:  ♠ KJ1087  ♥ KJ2  ♦ 93  ♣ AK5	West Pass Pass AP	North 2♦ 2♠	East Pass Pass	1NT 2♥

Board: 61	The opponents are silent. You bid first.
Board: 62	The opponents are silent.  Partner bids first.
Board: 63	West Bids 2♦ if possible.  You bid first.
Board: 64	The opponents are silent.  Partner bids first.
Board: 65	The opponents are silent.  You bid first.

Board: 61 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ 107  ♥ AJ7  ♦ 93  ♣ AK10763	South:  ♠ AK9  ♥ 6432  ♠ AQ64  ♣ QJ	West Pass	North 3NT	East AP	South 1NT
Board: 62 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AKJ8  ♥ KJ10  ♠ Q5  ♣ J1094	South:  ◆ 952  ▼ 8753  ◆ 1064  ◆ AKQ	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3N S	North:  • 10762  • Q2  • 72  • KQJ109	South:  ♠ A9  ♥ AK97  ♦ 10965  ♣ A52	2 <b>•</b> ¹ AP	North 3♣ i-Landy	Pass	1NT 3NT
Board: 64 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A9  ♥ A1086  ♠ KQ106  ♣ K109	South:  ♣ 742  ♥ K954  ♦ J983  ♣ J6	West	North 1NT	East AP	South
Board: 65 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ N	North:  ♠ Q932  ♥ A10843  ♦ J8  ♣ J6	South:  ♠ KJ1087  ♥ KJ2  ♦ 93  ♣ AK5	West Pass Pass AP	North 2♦ 2♠	East Pass Pass	1NT 2♥

Board: 66 Dealer: N Vul: NS HCP: 15	<ul><li>AKQ6</li><li>✓ AQ6</li><li>107</li><li>№ 9764</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 16	<ul><li>★832</li><li>✓ AQJ74</li><li>◆95</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 10	<ul><li>★ 1097</li><li>★ A85</li><li>★ A76</li><li>★ Q985</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 16	<ul><li>AQ</li><li>✓ 103</li><li>✓ KJ1064</li><li>✓ KQJ3</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  You bid first.

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ AKQ6  ♥ AQ6  ♦ 107  ♣ 9764	South:  ◆ 72  ▼ 953  ◆ AQ9853  ◆ 32	West North East South  1NT Pass 3♣¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 67 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♣ J1083  ♥ 984  ♣ AK87  ♣ 54	South:  ♠ AQ7  ♥ KQ76  ♠ Q9  ♠ K1097	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 2NT AP  1. Stayman
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North:	South:  ♠ A95  ♥ 10953  ♠ K74  ♣ 1076	West North East South 1NT AP
Board: 69 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 1097  ♥ A85  ♠ A76  ♠ Q985	South:  ♠ K3  ♥ Q763  ♠ KQ98  ♣ AJ3	West North East South 1NT Pass 3NT AP
Board: 70 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 4♥ W	North:  ♠ AQ  ♥ 103  ♠ KJ1064  ♣ KQJ3	South:	West North East South  1NT 2◆¹ Pass  2♠ Pass 2NT Pass  4♥ AP  1. Multi-Landy, Multi

Board: 66 Dealer: N Vul: NS HCP: 6	<ul><li>♣ 72</li><li>♥ 953</li><li>◆ AQ9853</li><li>♣ 32</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 16	<ul><li>AQ7</li><li>KQ76</li><li>Q9</li><li>K1097</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 7	<ul><li>★ A95</li><li>▼ 10953</li><li>★ K74</li><li>★ 1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 15	<ul><li>★ K3</li><li>♥ Q763</li><li>◆ KQ98</li><li>◆ AJ3</li></ul>	The opponents are silent.  You bid first.
Board: 70 Dealer: N Vul: EW HCP: 3	<ul><li></li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ AKQ6  ♥ AQ6  ♦ 107  ♣ 9764	South:  ◆ 72  ▼ 953  ◆ AQ9853  ◆ 32	West North East South  1NT Pass 3♣¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 67 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♣ J1083  ♥ 984  ♣ AK87  ♣ 54	South:  ♠ AQ7  ♥ KQ76  ♠ Q9  ♠ K1097	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 2NT AP  1. Stayman
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North:	South:  ♠ A95  ♥ 10953  ♠ K74  ♣ 1076	West North East South 1NT AP
Board: 69 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 1097  ♥ A85  ♠ A76  ♠ Q985	South:  ♠ K3  ♥ Q763  ♠ KQ98  ♣ AJ3	West North East South 1NT Pass 3NT AP
Board: 70 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 4♥ W	North:  ♠ AQ  ♥ 103  ♠ KJ1064  ♠ KQJ3	South:	West North East South  1NT 2◆¹ Pass  2♠ Pass 2NT Pass  4♥ AP  1. Multi-Landy, Multi

Board: 71 Dealer: S Vul: Both HCP: 9	♣ Q106542 ♥ 82 ♦ QJ ♣ A82	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 15	<ul><li>★ AJ43</li><li>▼ 73</li><li>◆ AK109</li><li>◆ K109</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: NS HCP: 10	<ul><li>◆ QJ1042</li><li>♥ AK965</li><li>◆ 8</li><li>◆ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK843</li><li>♥ 952</li><li>◆ AK6</li><li>◆ J3</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 9	<ul><li>▲ J8</li><li>▼ K5</li><li>◆ AJ753</li><li>◆ 10763</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ Q106542  ♥ 82  ♠ QJ  ♣ A82	South:  ♠ A8  ♥ K106  ♠ A1076  ♠ KJ93	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 S	North:  ♠ AJ43  ♥ 73  ♠ AK109  ♠ K109	South:  ♠ K10962  ♥ 109  ♦ J876  ♠ QJ	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 3♠  AP  1. Extended acceptance after NT
Board: 73 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ QJ1042  ♥ AK965  ♠ 8  ♣ 95	South:  ♠ A76  ♥ Q3  ♠ A62  ♠ AQ1074	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 4♥ Pass 4♠  AP
Board: 74 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 6♥ N	North:  ♠ AK843  ♥ 952  ♠ AK6  ♠ J3	South:  ♣ 7  ♥ KQ1043  ♣ J10  ♣ AQ764	West North East South  1NT Pass 2  Pass 2  Pass 3  Pass 4  Pass 4  Pass 4NT¹  Pass 5  Pass 6  AP  1. Blackwood 0314, for ♥
Board: 75 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:	South:  ♠ AQ102  ♥ Q1093  ♠ KQ10  ♣ K5	West North East South 1NT Pass 2NT AP

Board: 71 Dealer: S Vul: Both HCP: 15	<ul><li>A8</li><li>✓ K106</li><li>◆ A1076</li><li>◆ KJ93</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: None HCP: 7	<ul><li>★ K10962</li><li>★ 109</li><li>★ J876</li><li>★ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 16	<ul><li>♣ A76</li><li>♥ Q3</li><li>♦ A62</li><li>♣ AQ1074</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 12	♣7 ♥ KQ1043 ♦ J10 ♣ AQ764	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 16	<ul><li>AQ102</li><li>✓ Q1093</li><li>✓ KQ10</li><li>✓ K5</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ Q106542  ♥ 82  ♠ QJ  ♣ A82	South:  ♠ A8  ♥ K106  ♠ A1076  ♠ KJ93	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 S	North:  ♠ AJ43  ♥ 73  ♠ AK109  ♠ K109	South:  ♠ K10962  ♥ 109  ♦ J876  ♠ QJ	West North East South  1NT Pass 2♥  Pass 2NT¹ Pass 3♠  AP  1. Extended acceptance after NT
Board: 73 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ QJ1042  ♥ AK965  ♠ 8  ♣ 95	South:  ♠ A76  ♥ Q3  ♠ A62  ♠ AQ1074	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 4♥ Pass 4♠  AP
Board: 74 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 6♥ N	North:  ♠ AK843  ♥ 952  ♠ AK6  ♠ J3	South:  ♣ 7  ♥ KQ1043  ♣ J10  ♣ AQ764	West North East South  1NT Pass 2  Pass 2  Pass 3  Pass 4  Pass 4  Pass 4NT¹  Pass 5  Pass 6  AP  1. Blackwood 0314, for ♥
Board: 75 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:	South:  ♠ AQ102  ♥ Q1093  ♠ KQ10  ♣ K5	West North East South 1NT Pass 2NT AP

Board: 76 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q3</li><li>♥ AK102</li><li>◆ A94</li><li>♣ QJ74</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 13	<ul><li>AQ10642</li><li>J9</li><li>Q102</li><li>A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q10</li><li>♥ KQ62</li><li>◆ AK32</li><li>♣ Q52</li></ul>	East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 79 Dealer: S Vul: NS HCP: 12	<ul><li>◆ 942</li><li>♥ A10875</li><li>◆ A5</li><li>◆ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 15	<ul><li>♠ Q8</li><li>♥ QJ832</li><li>♦ AK4</li><li>♠ K76</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ Q3  ♥ AK102  ♠ A94  ♣ QJ74	South:  ♠ A1087  ♥ J987  • Q8  ♣ 932	West	North 1NT	East AP	South
Board: 77 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ10642  ♥ J9  ♠ Q102  ♠ A3	South:  ♣ J8  ♥ AQ73  ♠ AKJ  ♣ 10985	West Pass Pass	North 2♥ 4♣	East Pass AP	1NT
Board: 78 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 2 W	North:  ♠ Q10  ♥ KQ62  ♠ AK32  ♠ Q52	South:	2 <b>√</b> ² 1. Mult	North 1NT AP i-Landy, e partne	2 <mark>♦¹</mark> , Multi	Pass
Board: 79 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQJ106  ♥ Q6  ♠ KJ8  ♠ Q97	West Pass Pass	North  2  3NT	East Pass AP	South 1NT 2♥
Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q8  ♥ QJ832  ♠ AK4  ♣ K76	South:  ♠ AKJ54  ♥ 1065  ♦ 32  ♣ J32	West Pass AP	North 1NT 2♠	Pass	

Board: 76 Dealer: N Vul: NS HCP: 7	<ul><li>▲ A1087</li><li>♥ J987</li><li>◆ Q8</li><li>◆ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 15	<ul><li> ♣ J8</li><li> ♥ AQ73</li><li> ♠ AKJ</li><li> ♣ 10985</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: None HCP: 3	<ul><li></li></ul>	East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 15	<ul><li>♣ AQJ106</li><li>♥ Q6</li><li>♦ KJ8</li><li>♣ Q97</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 9	<ul><li>★ AKJ54</li><li>▼ 1065</li><li>◆ 32</li><li>◆ J32</li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ Q3  ♥ AK102  ♠ A94  ♣ QJ74	South:  ♠ A1087  ♥ J987  • Q8  ♣ 932	West	North 1NT	East AP	South
Board: 77 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ10642  ♥ J9  ♠ Q102  ♠ A3	South:  ♣ J8  ♥ AQ73  ♠ AKJ  ♣ 10985	West Pass Pass	North 2♥ 4♣	East Pass AP	1NT
Board: 78 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 2 W	North:  ♠ Q10  ♥ KQ62  ♠ AK32  ♠ Q52	South:	2 <b>√</b> ² 1. Mult	North 1NT AP i-Landy, e partne	2 <mark>♦¹</mark> , Multi	Pass
Board: 79 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQJ106  ♥ Q6  ♠ KJ8  ♠ Q97	West Pass Pass	North  2  3NT	East Pass AP	South 1NT 2♥
Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q8  ♥ QJ832  ♠ AK4  ♣ K76	South:  ♠ AKJ54  ♥ 1065  ♦ 32  ♣ J32	West Pass AP	North 1NT 2♠	Pass	

Board: 81 Dealer: S Vul: Both HCP: 4	<ul><li>J2</li><li>✓ QJ732</li><li>105</li><li>10954</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 17	<ul><li>♣ A73</li><li>♥ KQ8</li><li>◆ A64</li><li>♣ A1086</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 12	<ul><li>♣87</li><li>▼K106</li><li>◆KQ8</li><li>♣A7543</li></ul>	West Bids 2♦ if possible. East Doubles 5♣ if possible. Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 16	<ul><li>AQ8</li><li>♥ 8732</li><li>K8</li><li>AQJ8</li></ul>	The opponents are silent.  You bid first.
Board: 85 Dealer: S Vul: EW HCP: 3	<ul><li>★8762</li><li>▼1074</li><li>◆Q64</li><li>★J95</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: Both North HCP: 4 South HCP: 17 Contract: 2 S	North:	South:  ♠ A3  ♥ AK10  ♠ KQ86  ♣ J732	West Pass AP	North 2	East Pass	1NT
Board: 82 Dealer: N Vul: EW North HCP: 17 South HCP: 4 Contract: 2 N	North:  ♠ A73  ♥ KQ8  ♠ A64  ♠ A1086	South:	West Pass	North 1NT 2♥	East Pass AP	
Board: 83 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 5 \( \) X S	North:  ♠ 87  ♥ K106  ♠ KQ8  ♣ A7543	South:  ♣ J53  ♥ AQ83  ♠ A7  ♣ KQ62	2♦¹ Pass Pass 1. Mult	North  2NT <sup>2</sup> 3NT 5♣ i-Landy, ensohl af	Pass Pass X Multi	1NT 3♣ 4♥ AP
Board: 84 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 2♠ N	North:  ♠ AQ8  ♥ 8732  ♠ K8  ♠ AQJ8	South:	West Pass	North 1NT 2♠	Pass	
Board: 85 Dealer: S Vul: EW North HCP: 3 South HCP: 17 Contract: 1N S	North:  ♠ 8762  ♥ 1074  ♠ Q64  ♣ J95	South:  ♠ AJ9  ♥ K63  ♠ K983  ♣ AQ8	West AP	North	East	South 1NT

Board: 81 Dealer: S Vul: Both HCP: 17	<ul><li>★ A3</li><li>▼ AK10</li><li>◆ KQ86</li><li>★ J732</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 4	<ul><li>◆ 52</li><li>♥ J9543</li><li>◆ Q1085</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 16	<ul><li> ♣ J53</li><li> ♥ AQ83</li><li> ♠ A7</li><li> ♣ KQ62</li></ul>	West Bids 2♦ if possible. East Doubles 5♣ if possible. You bid first.
Board: 84 Dealer: N Vul: None HCP: 3	<ul><li>J6532</li><li>√10</li><li>Q10764</li><li>64</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 17	<ul><li>▲ AJ9</li><li>▼ K63</li><li>◆ K983</li><li>▲ AQ8</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: Both North HCP: 4 South HCP: 17 Contract: 2 S	North:	South:  ♠ A3  ♥ AK10  ♠ KQ86  ♣ J732	West Pass AP	North 2	East Pass	1NT
Board: 82 Dealer: N Vul: EW North HCP: 17 South HCP: 4 Contract: 2 N	North:  ♠ A73  ♥ KQ8  ♠ A64  ♠ A1086	South:	West Pass	North 1NT 2♥	East Pass AP	
Board: 83 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 5 \( \) X S	North:  ♠ 87  ♥ K106  ♠ KQ8  ♣ A7543	South:  ♣ J53  ♥ AQ83  ♠ A7  ♣ KQ62	2♦¹ Pass Pass 1. Mult	North  2NT <sup>2</sup> 3NT 5♣ i-Landy, ensohl af	Pass Pass X Multi	1NT 3♣ 4♥ AP
Board: 84 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 2♠ N	North:  ♠ AQ8  ♥ 8732  ♠ K8  ♠ AQJ8	South:	West Pass	North 1NT 2♠	Pass	
Board: 85 Dealer: S Vul: EW North HCP: 3 South HCP: 17 Contract: 1N S	North:  ♠ 8762  ♥ 1074  ♠ Q64  ♣ J95	South:  ♠ AJ9  ♥ K63  ♠ K983  ♣ AQ8	West AP	North	East	South 1NT

Board: 86 Dealer: N Vul: Both HCP: 17	<ul><li>♣ QJ10</li><li>♥ QJ8</li><li>◆ AK953</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: None HCP: 5	♦ 87 ♥ Q832 ♦ J1085 ♣ Q32	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 17	<ul><li>▲ AJ43</li><li>▼ 104</li><li>◆ AJ43</li><li>▲ AK3</li></ul>	West Doubles 2♥ if possible.  You bid first.
Board: 89 Dealer: S Vul: Both HCP: 5	<ul><li>★ 107642</li><li>★ A92</li><li>★ J963</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 15	<ul><li>↓ J84</li><li>↓ KJ2</li><li>↓ AQ93</li><li>♠ A73</li></ul>	East Doubles 1NT if possible. You bid first.

Board: 86 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ QJ10  ♥ QJ8  ♠ AK953  ♠ A7	South:  ♠ A8  ♥ A9765  ♠ Q876  ♣ 84	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	
Board: 87 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 1N S	North:  ♣ 87  ♥ Q832  • J1085  ♣ Q32	South:  ♠ K942  ♥ A96  ♠ AQ3  ♠ KJ5	West AP	North	East	South 1NT
Board: 88 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 44 S	North:  ♠ AJ43  ♥ 104  ♠ AJ43  ♣ AK3	South:  ♠ K10762  ♥ K  ♠ K108  ♣ J1082	X AP	1NT 2NT <sup>1</sup>	Pass Pass	
Board: 89 Dealer: S Vul: Both North HCP: 5 South HCP: 17 Contract: 2 S	North:  ♠ 107642  ♥ A92  ♦ J963  ♣ 8	South:  ♠ AK5  ♥ K105  ♦ Q102  ♣ AJ95	West Pass AP	North 2♥	East Pass	1NT
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 2 Contract: 4♥ N	North:	South:  ♠ Q952  ♥ 10987643  ♦ 8  ♣ 8	Pass	i-Landy	X <sup>1</sup> AP	South 4♦² 5m or 18+ HCP

Board: 86 Dealer: N Vul: Both HCP: 10	<ul><li>A8</li><li>✓ A9765</li><li>✓ Q876</li><li>▲ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 17	<ul><li>★ K942</li><li>★ A96</li><li>★ AQ3</li><li>★ KJ5</li></ul>	The opponents are silent.  You bid first.
Board: 88 Dealer: N Vul: NS HCP: 10	<ul><li>★ K10762</li><li>★ K</li><li>◆ K108</li><li>◆ J1082</li></ul>	West Doubles 2♥ if possible.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK5</li><li>▼ K105</li><li>◆ Q102</li><li>◆ AJ95</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: None HCP: 2	♦ Q952 ▼ 10987643 ◆ 8 ♣ 8	East Doubles 1NT if possible.  Partner bids first.

Board: 86 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ QJ10  ♥ QJ8  ♠ AK953  ♠ A7	South:  ♠ A8  ♥ A9765  ♠ Q876  ♣ 84	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	
Board: 87 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 1N S	North:  ♣ 87  ♥ Q832  • J1085  ♣ Q32	South:  ♠ K942  ♥ A96  ♠ AQ3  ♠ KJ5	West AP	North	East	South 1NT
Board: 88 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 44 S	North:  ♠ AJ43  ♥ 104  ♠ AJ43  ♣ AK3	South:  ♠ K10762  ♥ K  ♠ K108  ♣ J1082	X AP	1NT 2NT <sup>1</sup>	Pass Pass	
Board: 89 Dealer: S Vul: Both North HCP: 5 South HCP: 17 Contract: 2 S	North:  ♠ 107642  ♥ A92  ♦ J963  ♣ 8	South:  ♠ AK5  ♥ K105  ♦ Q102  ♣ AJ95	West Pass AP	North 2♥	East Pass	1NT
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 2 Contract: 4♥ N	North:	South:  ♠ Q952  ♥ 10987643  ♦ 8  ♣ 8	Pass	i-Landy	X <sup>1</sup> AP	South 4♦² 5m or 18+ HCP

Board: 91 Dealer: S Vul: NS HCP: 9	<ul><li>★ K9</li><li>▼ KJ543</li><li>◆ Q862</li><li>◆ 85</li></ul>	East Doubles 2♦ if possible.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 16	<ul><li>A2</li><li>★ K865</li><li>AQ9</li><li>◆ QJ62</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 7	<ul><li>J105</li><li>K9</li><li>854</li><li>K10872</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A43</li><li>▼ AJ62</li><li>◆ A983</li><li>▲ KJ</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 6	<ul><li>★K107</li><li>▼J1043</li><li>◆Q10643</li><li>◆10</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 N	North:  ♠ K9  ♥ KJ543  ♦ Q862  ♣ 85	South:  ♠ A872  ♥ AQ82  ♦ 75  ♣ AK7	Pass Pass	North  2  4  nded according	X AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ A2  ♥ K865  ♠ AQ9  ♠ QJ62	South:  ♣ J653  ♥ AQJ7  ♣ J7  ♣ 1098	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 93 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3▼ E	North:	South:		North Pass	East 3♥	South 1NT AP
Board: 94 Dealer: N Vul: NS North HCP: 17 South HCP: 0 Contract: 1N N	North:  ♠ A43  ♥ AJ62  ♠ A983  ♠ KJ	South:	West	North 1NT	East AP	South
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North:  ♠ K107  ♥ J1043  ♦ Q10643  ♠ 10	South:  ◆ 842  ▼ Q76  ◆ AK5  ◆ AK73	West AP	North	East	South 1NT

Board: 91 Dealer: S VAQ82 Vul: NS HCP: 17 AK7  Board: 92 Dealer: N Val: EW HCP: 9 Dealer: S VQ2 Vul: None HCP: 15 AQ763 HCP: 15 AQ763 HCP: 15 AQ763 HCP: 15 AQ763 HCP: 16 AR73  East Doubles 2♦ if possible. You bid first.  Fartner bids first.  East Bids 3♥ if possible. You bid first.  Fartner bids first.			
Dealer: N Vul: EW Vul: EW HCP: 9    Partner bids first.  Board: 93 Dealer: S VQ2 Vul: None HCP: 15   AQ763 HCP: 15  AQJ5  Board: 94 Dealer: N V985 Vul: NS HCP: 0   AQ763  Fast Bids 3♥ if possible.  You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  Partner bids first.	Dealer: S Vul: NS	<b>♥</b> AQ82 <b>♦</b> 75	•
Dealer: S Vul: None HCP: 15  AQ763 HCP: 15  AQJ5  You bid first.  Partner bids first.  Partner bids first.  Board: 95 HCP: 0  Board: 95 Dealer: S Vul: EW  AK5  AQ76  You bid first.	Dealer: N Vul: EW	<b>♥</b> AQJ7 <b>♦</b> J7	
Dealer: N ♥ 985  Vul: NS ♦ 7652  HCP: 0 ♣ 10732  Partner bids first.  Board: 95 ♠ 842  Dealer: S ♥ Q76  Vul: EW ♦ AK5  The opponents are silent.  You bid first	Dealer: S Vul: None	♥ Q2 • AQ763	_
Dealer: S Vul: EW AK5  The opponents are silent.  You bid first	Dealer: N Vul: NS	♥ 985 ♦ 7652	
	Dealer: S	<b>♥</b> Q76	

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 N	North:  ♠ K9  ♥ KJ543  ♦ Q862  ♣ 85	South:  ♠ A872  ♥ AQ82  ♦ 75  ♣ AK7	Pass Pass	North  2  4  nded according	X AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ A2  ♥ K865  ♠ AQ9  ♠ QJ62	South:  ♣ J653  ♥ AQJ7  ♣ J7  ♣ 1098	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 93 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3▼ E	North:	South:		North Pass	East 3♥	South 1NT AP
Board: 94 Dealer: N Vul: NS North HCP: 17 South HCP: 0 Contract: 1N N	North:  ♠ A43  ♥ AJ62  ♠ A983  ♠ KJ	South:	West	North 1NT	East AP	South
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North:  ♠ K107  ♥ J1043  ♦ Q10643  ♠ 10	South:  ◆ 842  ▼ Q76  ◆ AK5  ◆ AK73	West AP	North	East	South 1NT

Board: 96 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ93</li><li>♥ Q63</li><li>◆ Q8</li><li>◆ AKQ8</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK65</li><li>▼ AQ3</li><li>◆ 85</li><li>★ K432</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 7	<ul><li>J1092</li><li>KQ10842</li><li>98</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 17	<ul><li>★ A103</li><li>★ A7</li><li>★ AKJ8</li><li>★ J752</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 17 South HCP: 3 Contract: 3 N	North:  ♠ KJ93  ♥ Q63  ♠ Q8  ♣ AKQ8	South:  ♠ Q108  ♥ 974  ♦ 3  ♣ J107432	West North East South  1NT X¹ 2♠²  Pass 3♠³ AP  1. Multi-Landy, 4M-5m or 18+ HCP  2. Minor Suit Transfers after 1NT  3. automat
Board: 97 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 3 S	North: <b>♣</b> J1073 <b>♥</b> 8 <b>♦</b> AQ6542 <b>♣</b> 86	South:  ♠ AKQ9  ♥ 632  ♠ K10  ♣ AJ74	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 98 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 2♥ N	North:  ♠ AK65  ♥ AQ3  ♠ 85  ♠ K432	South:	West North East South  1NT Pass 2◆ Pass 2♥ AP
Board: 99 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 4♥ S	North:  ♣ J1092  ♥ KQ10842  ♦ 98  ♣ J	South:  ♠ AQ8  ♥ A9  ♠ 1065  ♣ AK854	West North East South 1NT Pass 4•¹ Pass 4♥ AP  1. Texas
Board: 100 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A103  ♥ A7  ♠ AKJ8  ♣ J752	South:  ♠ Q652  ♥ KJ82  ♠ Q102  ♠ Q6	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

Board: 96 Dealer: N Vul: Both HCP: 3	<ul><li>◆ Q108</li><li>◆ 974</li><li>◆ 3</li><li>◆ J107432</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 97 Dealer: S Vul: EW HCP: 17	<ul><li>★ AKQ9</li><li>★ 632</li><li>★ K10</li><li>★ AJ74</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: Both HCP: 5	<ul><li>◆ 982</li><li>▼ 107642</li><li>◆ 104</li><li>◆ AJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 17	<ul><li>AQ8</li><li>✓ A9</li><li>1065</li><li>AK854</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q652</li><li>♥ KJ82</li><li>◆ Q102</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: Both North HCP: 17 South HCP: 3 Contract: 3 N	North:  ♠ KJ93  ♥ Q63  ♠ Q8  ♣ AKQ8	South:  ♠ Q108  ♥ 974  ♦ 3  ♣ J107432	West North East South  1NT X¹ 2♠²  Pass 3♠³ AP  1. Multi-Landy, 4M-5m or 18+ HCP  2. Minor Suit Transfers after 1NT  3. automat
Board: 97 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 3 S	North: <b>♣</b> J1073 <b>♥</b> 8 <b>♦</b> AQ6542 <b>♣</b> 86	South:  ♠ AKQ9  ♥ 632  ♠ K10  ♣ AJ74	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 98 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 2♥ N	North:  ♠ AK65  ♥ AQ3  ♠ 85  ♠ K432	South:	West North East South  1NT Pass 2◆ Pass 2♥ AP
Board: 99 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 4♥ S	North:  ♣ J1092  ♥ KQ10842  ♦ 98  ♣ J	South:  ♠ AQ8  ♥ A9  ♠ 1065  ♣ AK854	West North East South 1NT Pass 4•¹ Pass 4♥ AP  1. Texas
Board: 100 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ A103  ♥ A7  ♠ AKJ8  ♣ J752	South:  ♠ Q652  ♥ KJ82  ♠ Q102  ♠ Q6	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

Board: 101 Dealer: S Vul: None HCP: 12	<ul><li>J7</li><li>♥ 932</li><li>KQ5</li><li>AQ973</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q109</li><li>♥ AKJ</li><li>◆ KQ92</li><li>♣ 1052</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 11	<ul><li>♣—</li><li>★ AJ10942</li><li>◆ KJ652</li><li>♣ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 16	<ul><li>♣ 754</li><li>♥ AJ42</li><li>♦ A3</li><li>♣ AK43</li></ul>	The opponents are silent.  You bid first.
Board: 105 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q9863</li><li>♥ 876</li><li>♦ K102</li><li>♣ 94</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♣ J7  ♥ 932  ♠ KQ5  ♣ AQ973	South:  ♠ KQ8  ♥ AKQJ6  ♦ J9  ♣ 642	West North East South 1NT Pass 3NT AP
Board: 102 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2 E	North:  ♠ Q109  ♥ AKJ  ♠ KQ92  ♣ 1052	South:  ♠ KJ  ♥ 9654  ♦ 106  ♠ Q8763	West North East South  1NT X¹ Pass  2♣ Pass 2♠ AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 103 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♣—  ▼ AJ10942  ◆ KJ652  ♣ Q7	South:  ♠ AJ93  ♥ K6  ♠ AQ8  ♣ J653	West North East South 1NT Pass 4•¹ Pass 4▼ AP 1. Texas
Board: 104 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ 754  ♥ AJ42  ♠ A3  ♣ AK43	South:  ♠ A983  ♥ 6  ♠ KQJ52  ♣ 862	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 105 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 2♠ S	North:  ♠ Q9863  ♥ 876  ♠ K102  ♣ 94	South:  ♠ A10  ♥ A105  ♠ A8653  ♣ KJ7	West North East South 1NT Pass 2♥ Pass 2♠ AP

Board: 101 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ8</li><li>▼ AKQJ6</li><li>◆ J9</li><li>◆ 642</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 6	<b>♠</b> KJ <b>♥</b> 9654 <b>♦</b> 106 <b>♣</b> Q8763	East Doubles 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 15	<ul><li>★ AJ93</li><li>★ K6</li><li>★ AQ8</li><li>★ J653</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: None HCP: 10	<ul><li>▲ A983</li><li>♥ 6</li><li>◆ KQJ52</li><li>◆ 862</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A10</li><li>▼ A105</li><li>◆ A8653</li><li>♣ KJ7</li></ul>	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♣ J7  ♥ 932  ♠ KQ5  ♣ AQ973	South:  ♠ KQ8  ♥ AKQJ6  ♦ J9  ♣ 642	West North East South 1NT Pass 3NT AP
Board: 102 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2 E	North:  ♠ Q109  ♥ AKJ  ♠ KQ92  ♣ 1052	South:  ♠ KJ  ♥ 9654  ♦ 106  ♠ Q8763	West North East South  1NT X¹ Pass  2♣ Pass 2♠ AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 103 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♣—  ▼ AJ10942  ◆ KJ652  ♣ Q7	South:  ♠ AJ93  ♥ K6  ♠ AQ8  ♣ J653	West North East South 1NT Pass 4•¹ Pass 4▼ AP 1. Texas
Board: 104 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ 754  ♥ AJ42  ♠ A3  ♣ AK43	South:  ♠ A983  ♥ 6  ♠ KQJ52  ♣ 862	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 105 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 2♠ S	North:  ♠ Q9863  ♥ 876  ♠ K102  ♣ 94	South:  ♠ A10  ♥ A105  ♠ A8653  ♣ KJ7	West North East South 1NT Pass 2♥ Pass 2♠ AP

Board: 106 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK107</li><li>▼ 873</li><li>◆ A8</li><li>◆ KJ82</li></ul>	The opponents are silent.  You bid first.
Board: 107 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ985</li><li>▼ AJ6</li><li>◆ A985</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 15	<ul><li>▲ 103</li><li>♥ A976</li><li>◆ KJ98</li><li>▲ AK3</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: Both HCP: 9	<ul><li>432</li><li>✓ Q4</li><li>✓ AQ7432</li><li>✓ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 16	<ul><li>★ A10973</li><li>▼ A6</li><li>◆ K102</li><li>◆ KQ3</li></ul>	The opponents are silent.  You bid first.

Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK107  ♥ 873  ♠ A8  ♣ KJ82	South:  ♠ Q84  ♥ AQ9  ♠ KJ65  ♠ Q106	West North East South 1NT Pass 3NT AP
Board: 107 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6♠ S	North:  ♠ KQ985  ♥ AJ6  ♠ A985  ♣ 5	South:  ♣ J74  ♥ Q94  ♠ KQ62  ♣ AK2	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 3♦ Pass 4♠  Pass 4NT¹ Pass 5♦  Pass 6♠ AP  1. Blackwood 0314, for ♠
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ 103  ♥ A976  ♠ KJ98  ♣ AK3	South:  ★ K7  ▼ KJ83  ◆ 10654  ♣ 1084	West North East South 1NT AP
Board: 109 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:	South:  ♠ Q10  ♥ AK2  ♠ 1065  ♣ AQ986	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 2 Contract: 1N N	North:  ♠ A10973  ♥ A6  ♠ K102  ♣ KQ3	South:  ♣ 8654  ♥ J987  • J84  ♣ 97	West North East South 1NT AP

Board: 106 Dealer: N Vul: EW HCP: 14	<ul><li>◆ Q84</li><li>♥ AQ9</li><li>◆ KJ65</li><li>◆ Q106</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 15	<ul><li>J74</li><li>♥ Q94</li><li>★ KQ62</li><li>♣ AK2</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 7	<b>★</b> K7 <b>∀</b> KJ83 <b>→</b> 10654 <b>♣</b> 1084	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q10</li><li>♥ AK2</li><li>♦ 1065</li><li>♣ AQ986</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 2	<ul><li>★ 8654</li><li>♥ J987</li><li>◆ J84</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK107  ♥ 873  ♠ A8  ♣ KJ82	South:  ♠ Q84  ♥ AQ9  ♠ KJ65  ♠ Q106	West North East South 1NT Pass 3NT AP
Board: 107 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6♠ S	North:  ♠ KQ985  ♥ AJ6  ♠ A985  ♣ 5	South:  ♣ J74  ♥ Q94  ♠ KQ62  ♣ AK2	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 3♦ Pass 4♠  Pass 4NT¹ Pass 5♦  Pass 6♠ AP  1. Blackwood 0314, for ♠
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ 103  ♥ A976  ♠ KJ98  ♣ AK3	South:  ★ K7  ▼ KJ83  ◆ 10654  ♣ 1084	West North East South 1NT AP
Board: 109 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:	South:  ♠ Q10  ♥ AK2  ♠ 1065  ♣ AQ986	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 2 Contract: 1N N	North:  ♠ A10973  ♥ A6  ♠ K102  ♣ KQ3	South:  ♣ 8654  ♥ J987  • J84  ♣ 97	West North East South 1NT AP

Board: 111 Dealer: S Vul: EW HCP: 6	<ul><li>◆ 9875</li><li>♥ AJ87</li><li>◆ 94</li><li>◆ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 17	<ul><li>♠ 654</li><li>♥ A42</li><li>♦ AKJ5</li><li>♠ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: None HCP: 10	<ul><li>1043</li><li>KJ1093</li><li>75</li><li>AQ3</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 114 Dealer: N Vul: EW HCP: 17	<ul><li>AQJ8</li><li>AK94</li><li>62</li><li>QJ6</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 10	<ul><li>▲ A54</li><li>♥ J982</li><li>♦ KQ65</li><li>▲ 94</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:  ◆ 9875  ▼ AJ87  ◆ 94  ◆ J97	South:  ♠ A3  ♥ 1094  ♠ AJ103  ♣ AQ83	West AP	North	East	South 1NT
Board: 112 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 1N N	North:	South:  ♠ 102  ♥ KQJ7  ♦ 976  ♣ 10975	West	North 1NT	East AP	South
Board: 113 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AJ972  ♥ AQ4  ♠ KJ3  ♣ 105	West Pass 3 Pass	North  2♦  X  4♥	East Pass Pass AP	1NT 2♥
Board: 114 Dealer: N Vul: EW North HCP: 17 South HCP: 3 Contract: 1N N	North:  ♠ AQJ8  ♥ AK94  ♠ 62  ♠ QJ6	South:	West	North 1NT	East AP	South
Board: 115 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A54  ♥ J982  ♠ KQ65  ♣ 94	South:  ♠ KQJ107  ♥ AQ3  ♦ 32  ♣ QJ7	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 111 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A3</li><li>▼ 1094</li><li>◆ AJ103</li><li>▲ AQ83</li></ul>	The opponents are silent.  You bid first.
Board: 112 Dealer: N Vul: Both HCP: 6	<ul><li>102</li><li>KQJ7</li><li>976</li><li>10975</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 15	<ul><li>AJ972</li><li>✓ AQ4</li><li>✓ KJ3</li><li>✓ 105</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 114 Dealer: N Vul: EW HCP: 3	<ul><li>106</li><li>✓ J1052</li><li>✓ Q743</li><li>№ 953</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQJ107</li><li>★ AQ3</li><li>★ 32</li><li>♣ QJ7</li></ul>	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:  ◆ 9875  ▼ AJ87  ◆ 94  ◆ J97	South:  ♠ A3  ♥ 1094  ♠ AJ103  ♣ AQ83	West AP	North	East	South 1NT
Board: 112 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 1N N	North:	South:  ♠ 102  ♥ KQJ7  ♦ 976  ♣ 10975	West	North 1NT	East AP	South
Board: 113 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AJ972  ♥ AQ4  ♠ KJ3  ♣ 105	West Pass 3 Pass	North  2♦  X  4♥	East Pass Pass AP	1NT 2♥
Board: 114 Dealer: N Vul: EW North HCP: 17 South HCP: 3 Contract: 1N N	North:  ♠ AQJ8  ♥ AK94  ♠ 62  ♠ QJ6	South:	West	North 1NT	East AP	South
Board: 115 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A54  ♥ J982  ♠ KQ65  ♣ 94	South:  ♠ KQJ107  ♥ AQ3  ♦ 32  ♣ QJ7	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 116 Dealer: N Vul: None HCP: 16	<ul><li>★ K4</li><li>▼ AK106</li><li>◆ KJ107</li><li>◆ Q104</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 9	<ul><li>♣8752</li><li>♥AJ</li><li>◆863</li><li>♣A632</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 643</li><li>♥ 106</li><li>♠ AKJ75</li><li>♠ AK10</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: None HCP: 10	<ul><li>AJ1054</li><li>♥ Q109</li><li>◆ Q3</li><li>◆ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 17	<ul><li>◆ Q4</li><li>▼ A1083</li><li>◆ KJ75</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 4♥ S	North:  ♠ K4  ♥ AK106  ♠ KJ107  ♠ Q104	South:  ♠ 10852  ♥ Q9832  ♠ A  ♣ J75	Pass AP		Pass Pass	2♦
Board: 117 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ◆ 8752  ▼ AJ  ◆ 863  ◆ A632	South:  ♠ AK96  ♥ Q8  ♠ AJ9  ♣ Q974		North  2♣¹ 4♠ man	East Pass AP	South 1NT 2♠
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:	South:  ♠ AKQ  ♥ QJ743  ♦ 943  ♣ 72	West Pass AP	North 1NT 2♥	Pass	
Board: 119 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ AJ1054  ♥ Q109  ♠ Q3  ♣ J73	South:  ♠ K86  ✔ AK753  ♦ 1072  ♣ KQ	West Pass Pass AP	North 2♥ 3NT	East Pass Pass	1NT 2♠
Board: 120 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ Q4  ♥ A1083  ♦ KJ75  ♣ AK8	South:  ♠ K52  ♥ Q  ♦ Q864  ♣ Q10954	West AP	North 1NT		South 2NT

Board: 116 Dealer: N Vul: None HCP: 7	<ul><li>10852</li><li>✓ Q9832</li><li>A</li><li>J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 16	<ul><li>★ AK96</li><li>♥ Q8</li><li>◆ AJ9</li><li>◆ Q974</li></ul>	The opponents are silent.  You bid first.
Board: 118 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AKQ</li><li>♥ QJ743</li><li>♠ 943</li><li>♠ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 15	<b>★</b> K86 <b>★</b> AK753 <b>★</b> 1072 <b>♣</b> KQ	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: NS HCP: 9	<b>♦</b> K52 <b>♥</b> Q <b>♦</b> Q864 <b>♣</b> Q10954	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 4♥ S	North:  ♠ K4  ♥ AK106  ♠ KJ107  ♠ Q104	South:  ♠ 10852  ♥ Q9832  ♠ A  ♣ J75	Pass AP		Pass Pass	2♦
Board: 117 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ◆ 8752  ▼ AJ  ◆ 863  ◆ A632	South:  ♠ AK96  ♥ Q8  ♠ AJ9  ♣ Q974		North  2♣¹ 4♠ man	East Pass AP	South 1NT 2♠
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:	South:  ♠ AKQ  ♥ QJ743  ♦ 943  ♣ 72	West Pass AP	North 1NT 2♥	Pass	
Board: 119 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ AJ1054  ♥ Q109  ♠ Q3  ♣ J73	South:  ♠ K86  ✔ AK753  ♦ 1072  ♣ KQ	West Pass Pass AP	North 2♥ 3NT	East Pass Pass	1NT 2♠
Board: 120 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ Q4  ♥ A1083  ♦ KJ75  ♣ AK8	South:  ♠ K52  ♥ Q  ♦ Q864  ♣ Q10954	West AP	North 1NT		South 2NT

Board: 121 Dealer: S Vul: EW HCP: 3	<b>♦</b> Q8 <b>♥</b> 98743 <b>♦</b> J9 <b>♣</b> 7632	East Doubles 2♦ if possible.  Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 15	<ul><li>★ K64</li><li>★ AK105</li><li>★ A104</li><li>★ J102</li></ul>	The opponents are silent.  You bid first.
Board: 123 Dealer: S Vul: NS HCP: 9	<b>♦</b> Q8 <b>♥</b> 82 <b>♦</b> AJ1093 <b>♣</b> Q1083	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: EW HCP: 15	<ul><li>▶ J9</li><li>♥ AK107</li><li>♦ AQ32</li><li>▶ J87</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 125 Dealer: S Vul: Both HCP: 10	<ul><li>★ 103</li><li>▼ KJ96532</li><li>◆ KJ</li><li>★ Q7</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 2 S	North:  ♠ Q8  ♥ 98743  ♦ J9  ♣ 7632	South:  ♠ KJ5  ♥ AQJ  ♠ K854  ♣ J95	West Pass AP	North 2	East X	South 1NT 2♥
Board: 122 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ K64  ♥ AK105  ♠ A104  ♣ J102	South:	West	North 1NT		South
Board: 123 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q8  ♥ 82  ♠ AJ1093  ♣ Q1083	South:  ♠ AJ9  ♥ KJ9  ♦ K54  ♣ K964	West Pass	North 2NT	East AP	South 1NT
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 5 N	North:  ▲ J9  ▼ AK107  ◆ AQ32  ♣ J87	South:  ♠ 76  ♥ 3  ♦ J1074  ♠ AK10643	X Pass	1NT 3♣² 5♣ or Suit T	Pass Pass AP	
Board: 125 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 \( \mathbb{N} \) N	North:	South:	Pass Pass	North  2  4  nded ac	Pass AP	1NT

Board: 121 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ5</li><li>▼ AQJ</li><li>◆ K854</li><li>◆ J95</li></ul>	East Doubles 2♦ if possible.  You bid first.
Board: 122 Dealer: N Vul: None HCP: 5	<b>♦</b> 8 <b>♥</b> 8642 <b>♦</b> 963 <b>♣</b> KQ753	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ9</li><li>♥ KJ9</li><li>♦ K54</li><li>▲ K964</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: EW HCP: 8	<ul><li>★ 76</li><li>♥ 3</li><li>◆ J1074</li><li>◆ AK10643</li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 125 Dealer: S Vul: Both HCP: 16	<ul><li>♠ 62</li><li>♥ AQ84</li><li>♦ Q102</li><li>♠ AKJ4</li></ul>	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 2 S	North:  ♠ Q8  ♥ 98743  ♦ J9  ♣ 7632	South:  ♠ KJ5  ♥ AQJ  ♠ K854  ♣ J95	West Pass AP	North 2	East X	South 1NT 2♥
Board: 122 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ K64  ♥ AK105  ♠ A104  ♣ J102	South:	West	North 1NT		South
Board: 123 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q8  ♥ 82  ♠ AJ1093  ♣ Q1083	South:  ♠ AJ9  ♥ KJ9  ♦ K54  ♣ K964	West Pass	North 2NT	East AP	South 1NT
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 5 N	North:  ▲ J9  ▼ AK107  ◆ AQ32  ♣ J87	South:  ♠ 76  ♥ 3  ♦ J1074  ♠ AK10643	X Pass	1NT 3♣² 5♣ or Suit T	Pass Pass AP	
Board: 125 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 \( \mathbb{N} \) N	North:	South:	Pass Pass	North  2  4  nded ac	Pass AP	1NT

Board: 126 Dealer: N Vul: NS HCP: 16	<ul><li>♣ QJ32</li><li>♥ AQJ8</li><li>◆ QJ10</li><li>♣ K4</li></ul>	The opponents are silent.  You bid first.
Board: 127 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q432</li><li>♥ AQ4</li><li>◆ 94</li><li>♣ J1082</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q53</li><li>♥ AKJ9</li><li>◆ 1096</li><li>♣ AJ5</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 129 Dealer: S Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 15	<ul><li>★ A82</li><li>▼ 1073</li><li>◆ AQJ64</li><li>★ A7</li></ul>	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 6♥ N	North:  ♠ QJ32  ♥ AQJ8  ♠ QJ10  ♠ K4	South:  ♠ AK6  ♥ K9632  ♠ A  ♣ 10863	West North East South  1NT Pass 2.  Pass 2NT¹ Pass 4.  Pass 4. Pass 4NT³  Pass 5. Pass 6.  AP  1. Extended acceptance after NT  2. Splinter  3. Blackwood 0314, for ♥
Board: 127 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ Q432  ♥ AQ4  ♠ 94  ♣ J1082	South:  ♠ A6  ♥ 1086  ♠ KQJ103  ♣ AK5	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT Pass 3NT  AP  1. Stayman
Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2 E	North:  ♠ Q53  ♥ AKJ9  ♦ 1096  ♠ AJ5	South:	West North East South  1NT 2♥¹ AP  1. Multi-Landy, 5M-4m
Board: 129 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 1N S	North: <b>♠</b> J108 <b>♥</b> J106 <b>♠</b> Q743 <b>♠</b> KJ4	South:  ♠ AK7  ♥ K952  ♠ K92  ♠ Q76	West North East South 1NT AP
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North:  ◆ A82  ▼ 1073  ◆ AQJ64  ◆ A7	South:  ♠ KQJ95  ♥ J65  ♠ K9  ♣ K32	West North East South  1NT Pass 2♥  Pass 2♠ Pass 3NT  Pass 4♠ AP

Board: 126 Dealer: N Vul: NS HCP: 14	<ul><li>★ AK6</li><li>▼ K9632</li><li>★ A</li><li>★ 10863</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 17	<ul><li>▲ A6</li><li>▼ 1086</li><li>◆ KQJ103</li><li>▲ AK5</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 8	<ul><li>10764</li><li>63</li><li>AKJ52</li><li>92</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 15	<ul><li>★ AK7</li><li>▼ K952</li><li>★ K92</li><li>★ Q76</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQJ95</li><li>♥ J65</li><li>◆ K9</li><li>◆ K32</li></ul>	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 6♥ N	North:  ♠ QJ32  ♥ AQJ8  ♠ QJ10  ♠ K4	South:  ♠ AK6  ♥ K9632  ♠ A  ♣ 10863	West North East South  1NT Pass 2.  Pass 2NT¹ Pass 4.  Pass 4. Pass 4NT³  Pass 5. Pass 6.  AP  1. Extended acceptance after NT  2. Splinter  3. Blackwood 0314, for ♥
Board: 127 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ Q432  ♥ AQ4  ♠ 94  ♣ J1082	South:  ♠ A6  ♥ 1086  ♠ KQJ103  ♣ AK5	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT Pass 3NT  AP  1. Stayman
Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2 E	North:  ♠ Q53  ♥ AKJ9  ♦ 1096  ♠ AJ5	South:	West North East South  1NT 2♥¹ AP  1. Multi-Landy, 5M-4m
Board: 129 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 1N S	North: <b>♠</b> J108 <b>♥</b> J106 <b>♠</b> Q743 <b>♠</b> KJ4	South:  ♠ AK7  ♥ K952  ♠ K92  ♠ Q76	West North East South 1NT AP
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North:  ◆ A82  ▼ 1073  ◆ AQJ64  ◆ A7	South:  ♠ KQJ95  ♥ J65  ♠ K9  ♣ K32	West North East South  1NT Pass 2♥  Pass 2♠ Pass 3NT  Pass 4♠ AP

Board: 131 Dealer: S Vul: None HCP: 7	<ul><li>★ K10</li><li>▼ J43</li><li>◆ 109842</li><li>◆ K65</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 17	<ul><li>♣ QJ73</li><li>♥ AK7</li><li>♦ AQJ</li><li>♣ 862</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 13	<ul><li>♦ 953</li><li>♥ KJ3</li><li>◆ AJ1072</li><li>♠ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 17	<ul><li>♠ AQ</li><li>♥ AK6</li><li>♠ KJ65</li><li>♠ 10753</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 3	<ul><li>10974</li><li>J2</li><li>962</li><li>Q752</li></ul>	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 1N S	North:  ♠ K10  ♥ J43  ♦ 109842  ♠ K65	South:  ♠ A982  ♥ Q109  ♠ AK53  ♣ Q3	West AP	North	East	South 1NT
Board: 132 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ QJ73  ♥ AK7  ♠ AQJ  ♣ 862	South:  ♠ A82  ♥ Q43  ♠ K1075  ♣ 1075	West Pass	North 1NT 3NT		South 2NT
Board: 133 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:	South:  ♠ A76  ♥ AQ6  ♠ Q964  ♠ K43	West Pass	North 3NT		South 1NT
Board: 134 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AQ  ♥ AK6  ♠ KJ65  ♣ 10753	South:  ♠ K732  ♥ 982  ♦ Q9843  ♠ A	Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 135 Dealer: S Vul: NS North HCP: 3 South HCP: 15 Contract: 1N S	North:  ♠ 10974  ♥ J2  ♦ 962  ♠ Q752	South:  ♠ K62  ♥ AQ43  ♦ J1043  ♠ AJ	West AP	North	East	South 1NT

Board: 131 Dealer: S Vul: None HCP: 15	<ul><li>★ A982</li><li>♥ Q109</li><li>◆ AK53</li><li>◆ Q3</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 9	<ul><li>A82</li><li>♥ Q43</li><li>★ K1075</li><li>★ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 15	<ul><li>♠ A76</li><li>♥ AQ6</li><li>♠ Q964</li><li>♠ K43</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 9	<ul><li>★ K732</li><li>★ 982</li><li>◆ Q9843</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 15	<ul><li>★ K62</li><li>★ AQ43</li><li>◆ J1043</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 1N S	North:  ♠ K10  ♥ J43  ♦ 109842  ♠ K65	South:  ♠ A982  ♥ Q109  ♠ AK53  ♣ Q3	West AP	North	East	South 1NT
Board: 132 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ QJ73  ♥ AK7  ♠ AQJ  ♣ 862	South:  ♠ A82  ♥ Q43  ♠ K1075  ♣ 1075	West Pass	North 1NT 3NT		South 2NT
Board: 133 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:	South:  ♠ A76  ♥ AQ6  ♠ Q964  ♠ K43	West Pass	North 3NT		South 1NT
Board: 134 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AQ  ♥ AK6  ♠ KJ65  ♣ 10753	South:  ♠ K732  ♥ 982  ♦ Q9843  ♠ A	Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 135 Dealer: S Vul: NS North HCP: 3 South HCP: 15 Contract: 1N S	North:  ♠ 10974  ♥ J2  ♦ 962  ♠ Q752	South:  ♠ K62  ♥ AQ43  ♦ J1043  ♠ AJ	West AP	North	East	South 1NT

Board: 136 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQ9</li><li>♥ Q63</li><li>◆ AQJ103</li><li>◆ Q9</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 12	<ul><li>★ K743</li><li>♥ Q65</li><li>◆ K1083</li><li>◆ KJ</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 16	<ul><li>♠ 96</li><li>♥ AK87</li><li>♦ K62</li><li>♠ KQJ5</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: EW HCP: 10	<ul><li>10962</li><li>K72</li><li>AQJ9</li><li>95</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 15	<ul><li>103</li><li>✓ A10</li><li>✓ KQ1085</li><li>△ AQ107</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ KQ9  ♥ Q63  ♠ AQJ103  ♣ Q9	South:  ♠ 1054  ♥ A104  ♠ 8742  ♣ J107	West	North 1NT	East AP	South
Board: 137 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ K743  ♥ Q65  ♠ K1083  ♠ KJ	South:  ♠ Q1085  ♥ AK  ♦ J6  ♠ AQ1065	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♦ AP	South 1NT Pass
Board: 138 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:	South:  ♠ AJ5  ♥ 105  ♠ AJ5  ♣ A10976	West AP	North 1NT	East Pass	South 3NT
Board: 139 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ5  ♥ AJ104  ♠ K654  ♠ Q3	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 140 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South:	West Pass AP	North 1NT 2♥	Pass	

Board: 136 ♠ 1054 Dealer: N ▼ A104 Vul: EW ♦ 8742 HCP: 5 ♠ J107  The opponents are silent. Partner bids first.	<b>★</b> 1054	s are silent
	♦ 8742  Partner hids fir	
Board: 137	♦ AK East Bids 3♦ 11 ♦ J6 You bid first	f possible.
Board: 138	<ul><li>▼ 105</li><li>★ AJ5</li><li>Partner bids fir</li></ul>	
Board: 139	<ul> <li>✓ AJ104</li> <li>✓ K654</li> <li>✓ You bid first</li> </ul>	s are silent.
Board: 140 ♠ 96 Dealer: N ▼ KQ976 Vul: Both	<ul><li>★ KQ976</li><li>★ AJ6</li><li>Partner bids fire</li></ul>	

Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ KQ9  ♥ Q63  ♠ AQJ103  ♣ Q9	South:  ♠ 1054  ♥ A104  ♠ 8742  ♣ J107	West	North 1NT	East AP	South
Board: 137 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ K743  ♥ Q65  ♠ K1083  ♠ KJ	South:  ♠ Q1085  ♥ AK  ♦ J6  ♠ AQ1065	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 3♦ AP	South 1NT Pass
Board: 138 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:	South:  ♠ AJ5  ♥ 105  ♠ AJ5  ♣ A10976	West AP	North 1NT	East Pass	South 3NT
Board: 139 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ KQ5  ♥ AJ104  ♠ K654  ♠ Q3	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 140 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South:	West Pass AP	North 1NT 2♥	Pass	

Board: 141 Dealer: S Vul: NS HCP: 6	<ul><li>♣ J762</li><li>♥ 104</li><li>♦ A105</li><li>♣ J863</li></ul>	West Bids 2♣ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 16	<ul><li>AKQ109</li><li>✓ J2</li><li>✓ Q84</li><li>♠ A72</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 4	♦ Q107 ▼ 98643 ♦ Q1062 ♣ 10	East Bids 3♣ if possible.  Partner bids first.
Board: 144 Dealer: N Vul: None HCP: 15	<ul><li>★ A106</li><li>♥ 94</li><li>◆ AQJ4</li><li>★ A954</li></ul>	West Doubles 2♥ if possible. You bid first.
Board: 145 Dealer: S Vul: EW HCP: 3	<ul><li>♣ Q7543</li><li>♥ 1072</li><li>◆ J83</li><li>♣ 107</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.

Board: 141 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 2  E	North:  ♣ J762  ♥ 104  ♣ A105  ♣ J863	South:	West North East South  1NT  2♣¹ Pass 2♠ AP  1. Multi-Landy, both majors
Board: 142 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N	North:  ♠ AKQ109  ♥ J2  ♠ Q84  ♣ A72	South:  ♣ 853  ▼ A93  • 10  ♣ Q108653	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 143 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 3  E	North:  ♠ Q107  ♥ 98643  ♠ Q1062  ♠ 10	South:  ♠ KJ42  ♥ Q5  ♠ AK  ♣ K8652	West North East South 1NT Pass 2 ◆ 3 ◆ AP
Board: 144 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ A106  ♥ 94  ♠ AQJ4  ♣ A954	South:  ♣ J7542  ♥ K107  ♦ 97  ♣ K87	West North East South  1NT Pass 2♥  X 2♠ Pass 3♠  AP
Board: 145 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 2  E	North:  ♠ Q7543  ♥ 1072  ♦ J83  ♣ 107	South:  ♠ AK96  ♥ Q6  ♦ Q10  ♠ AJ852	West North East South  1NT  2◆¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer

Board: 141 Dealer: S Vul: NS HCP: 15	<ul><li>♦ 954</li><li>♥ AK873</li><li>♦ K98</li><li>♠ KQ</li></ul>	West Bids 2♣ if possible. East Bids 2♠ if possible. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 6	♦ 853 ▼ A93 • 10 • Q108653	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 16	<ul><li>★ KJ42</li><li>♥ Q5</li><li>◆ AK</li><li>◆ K8652</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 144 Dealer: N Vul: None HCP: 7	<ul><li>J7542</li><li>K107</li><li>97</li><li>K87</li></ul>	West Doubles 2♥ if possible.  Partner bids first.
Board: 145 Dealer: S Vul: EW HCP: 16	<ul><li>AK96</li><li>♥ Q6</li><li>◆ Q10</li><li>◆ AJ852</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
HCP: 6  Board: 143 Dealer: S Vul: Both HCP: 16  Board: 144 Dealer: N Vul: None HCP: 7  Board: 145 Dealer: S Vul: EW	<ul> <li>♣ Q108653</li> <li>♠ KJ42</li> <li>♥ Q5</li> <li>♠ AK</li> <li>♣ K8652</li> <li>♠ J7542</li> <li>♥ K107</li> <li>♠ 97</li> <li>♣ K87</li> <li>♠ AK96</li> <li>♥ Q6</li> <li>♠ Q10</li> </ul>	East Bids 3♣ if possible.  You bid first.  West Doubles 2♥ if possible.  Partner bids first.  West Bids 2♦ if possible.  East Bids 2♥ if possible.

Board: 141 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 2  E	North:  ♣ J762  ♥ 104  ♣ A105  ♣ J863	South:	West North East South  1NT  2♣¹ Pass 2♠ AP  1. Multi-Landy, both majors
Board: 142 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N	North:  ♠ AKQ109  ♥ J2  ♠ Q84  ♣ A72	South:  ♣ 853  ▼ A93  • 10  ♣ Q108653	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 143 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 3  E	North:  ♠ Q107  ♥ 98643  ♠ Q1062  ♠ 10	South:  ♠ KJ42  ♥ Q5  ♠ AK  ♣ K8652	West North East South 1NT Pass 2 ◆ 3 ◆ AP
Board: 144 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ A106  ♥ 94  ♠ AQJ4  ♣ A954	South:  ♣ J7542  ♥ K107  ♦ 97  ♣ K87	West North East South  1NT Pass 2♥  X 2♠ Pass 3♠  AP
Board: 145 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 2  E	North:  ♠ Q7543  ♥ 1072  ♦ J83  ♣ 107	South:  ♠ AK96  ♥ Q6  ♦ Q10  ♠ AJ852	West North East South  1NT  2◆¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer

Board: 146 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ104</li><li>♥ AKQ10</li><li>♦ K6</li><li>♣ J92</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: None HCP: 5	<ul><li>★ K106</li><li>♥ Q7643</li><li>♦ 65</li><li>♠ 943</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 16	<ul><li>★ AJ82</li><li>▼ AK102</li><li>★ 32</li><li>★ A74</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 7	<b>♣</b> J ♥ A10962 ♦ 76 <b>♣</b> Q9865	East Doubles 2♦ if possible.  Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 15	<ul><li>★ K6</li><li>▼ K87</li><li>◆ Q1073</li><li>◆ AK95</li></ul>	West Doubles 4♥ if possible.  You bid first.

Board: 146 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ QJ104  ♥ AKQ10  ♠ K6  ♣ J92	South:  ♠ A7  ♥ 97653  ♠ AJ108  ♠ 83	West North East South  1NT Pass 2♦  Pass 2NT¹ Pass 3•²  Pass 4♥ AP  1. Extended acceptance after NT  2. Cue bid, a ♦ stopper
Board: 147 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 2♥ S	North:  ♠ K106  ♥ Q7643  ♦ 65  ♣ 943	South:  ♣ 872  ♥ AJ  • AK10  ♣ QJ1076	West North East South 1NT Pass 2→ Pass 2▼ AP
Board: 148 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ AJ82  ♥ AK102  ♦ 32  ♣ A74	South:  ♠ K1064  ♥ 7  ♦ J985  ♣ KQ83	West North East South  1NT Pass 3♥¹  Pass 4♠ AP  1. Splinter
Board: 149 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♥ S	North:  ♣ J  ♥ A10962  • 76  ♣ Q9865	South:  ♠ Q1093  ♥ K74  ♠ A4  ♣ AKJ10	West North East South  1NT  Pass 2♦ X 2♥  Pass 3♥ Pass 4♥  AP
Board: 150 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 44 S	North:  ♠ K6  ♥ K87  • Q1073  ♣ AK95	South:  ♠ QJ7432  ♥ 53  ♠ AJ98  ♠ 8	West North East South  1NT Pass 4♥¹  X Pass² Pass 4♠  AP  1. Texas  2. denies a ♥ stopper

Board: 146 Dealer: N Vul: Both HCP: 9	<ul><li>♠ A7</li><li>♥ 97653</li><li>◆ AJ108</li><li>♠ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 15	<ul><li>♣872</li><li>♥ AJ</li><li>♦ AK10</li><li>♣ QJ1076</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 9	<ul><li>★ K1064</li><li>♥ 7</li><li>◆ J985</li><li>◆ KQ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q1093</li><li>♥ K74</li><li>♦ A4</li><li>♣ AKJ10</li></ul>	East Doubles 2♦ if possible.  You bid first.
Board: 150 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ7432</li><li>♥ 53</li><li>◆ AJ98</li><li>♣ 8</li></ul>	West Doubles 4♥ if possible.  Partner bids first.

Board: 146 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ QJ104  ♥ AKQ10  ♠ K6  ♣ J92	South:  ♠ A7  ♥ 97653  ♠ AJ108  ♠ 83	West North East South  1NT Pass 2♦  Pass 2NT¹ Pass 3•²  Pass 4♥ AP  1. Extended acceptance after NT  2. Cue bid, a ♦ stopper
Board: 147 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 2♥ S	North:  ♠ K106  ♥ Q7643  ♦ 65  ♣ 943	South:  ♣ 872  ♥ AJ  • AK10  ♣ QJ1076	West North East South 1NT Pass 2→ Pass 2▼ AP
Board: 148 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ AJ82  ♥ AK102  ♦ 32  ♣ A74	South:  ♠ K1064  ♥ 7  ♦ J985  ♣ KQ83	West North East South  1NT Pass 3♥¹  Pass 4♠ AP  1. Splinter
Board: 149 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♥ S	North:  ♣ J  ♥ A10962  • 76  ♣ Q9865	South:  ♠ Q1093  ♥ K74  ♠ A4  ♣ AKJ10	West North East South  1NT  Pass 2♦ X 2♥  Pass 3♥ Pass 4♥  AP
Board: 150 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 44 S	North:  ♠ K6  ♥ K87  • Q1073  ♣ AK95	South:  ♠ QJ7432  ♥ 53  ♠ AJ98  ♠ 8	West North East South  1NT Pass 4♥¹  X Pass² Pass 4♠  AP  1. Texas  2. denies a ♥ stopper

Board: 151 Dealer: S Vul: NS HCP: 2	♣6 ♥ Q9632 ♦ 9532 ♣ 1092	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 16	<ul><li>AJ73</li><li>✓ AQ84</li><li>✓ QJ5</li><li>✓ Q7</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: None HCP: 9	<b>♦</b> KJ10 <b>♥</b> J10875 <b>♦</b> Q10 <b>♣</b> Q84	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 16	<ul><li>AQ1098</li><li>✓ AKJ</li><li>Q63</li><li>53</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQ96</li><li>♥ J64</li><li>◆ KQ82</li><li>◆ 65</li></ul>	West Bids 2NT if possible.  Partner bids first.

Board: 151 Dealer: S Vul: NS North HCP: 2 South HCP: 16 Contract: 3 \( \bar{V} \) N	North:  ♠ 6  ♥ Q9632  ♠ 9532  ♣ 1092	South:  ♠ AJ9  ♥ AK107  ♠ A6  ♣ 7654	West North East South 1NT  Pass 2 → Pass 2NT  Pass 3 ▼ AP  1. Extended acceptance after NT
Board: 152 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 64 N	North:  ♠ AJ73  ♥ AQ84  ♠ QJ5  ♣ Q7	South:  ♠ KQ2  ♥ 5  ♦ 43  ♣ AKJ9832	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♠ Pass 6♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 153 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 S	North:  ♠ KJ10  ♥ J10875  ♦ Q10  ♠ Q84	South:  ♠ Q732  ♥ KQ3  ♠ AJ9  ♣ A75	West North East South 1NT  Pass 2♦ Pass 2♥  Pass 2NT Pass 4♥  AP
Board: 154 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ1098  ♥ AKJ  ♠ Q63  ♣ 53	South:  ♠ 2  ♥ 1053  ♠ KJ1042  ♠ A964	West North East South 1NT Pass 2NT AP
Board: 155 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ KQ96  ♥ J64  ♠ KQ82  ♣ 65	South:  ♠ A104  ♥ K972  ♠ A3  ♣ AJ98	West North East South 1NT 2NT <sup>1</sup> 3NT AP 1. Unusual 2NT

Board: 151 Dealer: S Vul: NS HCP: 16	<ul><li>AJ9</li><li>✓ AK107</li><li>A6</li><li>₹ 7654</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ2</li><li>▼ 5</li><li>◆ 43</li><li>◆ AKJ9832</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q732</li><li>♥ KQ3</li><li>◆ AJ9</li><li>♣ A75</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: NS HCP: 8	<ul><li>◆ 2</li><li>♥ 1053</li><li>◆ KJ1042</li><li>◆ A964</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 16	<ul><li>★ A104</li><li>★ K972</li><li>★ A3</li><li>★ AJ98</li></ul>	West Bids 2NT if possible. You bid first.

Board: 151 Dealer: S Vul: NS North HCP: 2 South HCP: 16 Contract: 3 \( \bar{V} \) N	North:  ♠ 6  ♥ Q9632  ♠ 9532  ♣ 1092	South:  ♠ AJ9  ♥ AK107  ♠ A6  ♣ 7654	West North East South 1NT  Pass 2 → Pass 2NT  Pass 3 ▼ AP  1. Extended acceptance after NT
Board: 152 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 64 N	North:  ♠ AJ73  ♥ AQ84  ♠ QJ5  ♣ Q7	South:  ♠ KQ2  ♥ 5  ♦ 43  ♣ AKJ9832	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♠ Pass 6♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 153 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 S	North:  ♠ KJ10  ♥ J10875  ♦ Q10  ♠ Q84	South:  ♠ Q732  ♥ KQ3  ♠ AJ9  ♣ A75	West North East South 1NT  Pass 2♦ Pass 2♥  Pass 2NT Pass 4♥  AP
Board: 154 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ1098  ♥ AKJ  ♠ Q63  ♣ 53	South:  ♠ 2  ♥ 1053  ♠ KJ1042  ♠ A964	West North East South 1NT Pass 2NT AP
Board: 155 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ KQ96  ♥ J64  ♠ KQ82  ♣ 65	South:  ♠ A104  ♥ K972  ♠ A3  ♣ AJ98	West North East South 1NT 2NT <sup>1</sup> 3NT AP 1. Unusual 2NT

Board: 156 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 9875</li><li>♥ AKQ9</li><li>◆ AJ7</li><li>◆ J9</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 4	<ul><li>★ K2</li><li>▼ J1076532</li><li>◆ 6</li><li>◆ 543</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 15	<ul><li>▲ AJ93</li><li>▼ K105</li><li>◆ AK4</li><li>▲ 1072</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 159 Dealer: S Vul: Both HCP: 7	<ul><li>★ K97</li><li>▼ 106543</li><li>◆ K107</li><li>◆ J2</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 16	<ul><li>★ A105</li><li>▼ KQ3</li><li>◆ K975</li><li>◆ KJ10</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: Both North HCP: 15 South HCP: 2 Contract: 1N N	North:	South:  ♠ 6432  ♥ 764  • Q10643  ♠ 3	West North East South 1NT AP
Board: 157 Dealer: S Vul: NS North HCP: 4 South HCP: 17 Contract: 4♥ S	North:  ♠ K2  ♥ J1076532  ♦ 6  ♣ 543	South:  ♠ A87  ♥ A94  ♠ KQ102  ♠ KJ6	West North East South 1NT Pass 4•¹ Pass 4♥ AP 1. Texas
Board: 158 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ93  ♥ K105  ♠ AK4  ♣ 1072	South:  ★ K875  ▼ 63  ◆ Q103  ★ K653	West North East South  1NT Pass 2♣¹  2▼ 2NT AP  1. Stayman
Board: 159 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 24 W	North:  ♠ K97  ▼ 106543  ◆ K107  ♣ J2	South:	West North East South 1NT 2♠¹ AP 1. Multi-Landy, 5M-4m
Board: 160 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ A105  ♥ KQ3  ♠ K975  ♣ KJ10	South:  ♠ K8632  ▼ A984  ◆ Q32  ♣ 3	West North East South  1NT Pass 2♣¹  Pass 2♠  Pass 4♠  AP  1. Stayman

Board: 156 Dealer: N Vul: Both HCP: 2	<ul><li>♠ 6432</li><li>♥ 764</li><li>♦ Q10643</li><li>♠ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 17	<ul><li>A87</li><li>✓ A94</li><li>✓ KQ102</li><li>✓ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 8	<ul><li>★ K875</li><li>★ 63</li><li>★ Q103</li><li>★ K653</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 159 Dealer: S Vul: Both HCP: 15	<ul><li>1032</li><li>✓ AQ2</li><li>AQ3</li><li>K763</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 160 Dealer: N Vul: None HCP: 9	<ul><li>★ K8632</li><li>★ A984</li><li>◆ Q32</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N Vul: Both North HCP: 15 South HCP: 2 Contract: 1N N	North:	South:  ♠ 6432  ♥ 764  • Q10643  ♠ 3	West North East South 1NT AP
Board: 157 Dealer: S Vul: NS North HCP: 4 South HCP: 17 Contract: 4♥ S	North:  ♠ K2  ♥ J1076532  ♦ 6  ♣ 543	South:  ♠ A87  ♥ A94  ♠ KQ102  ♠ KJ6	West North East South 1NT Pass 4•¹ Pass 4♥ AP 1. Texas
Board: 158 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ93  ♥ K105  ♠ AK4  ♣ 1072	South:  ★ K875  ▼ 63  ◆ Q103  ★ K653	West North East South  1NT Pass 2♣¹  2▼ 2NT AP  1. Stayman
Board: 159 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 24 W	North:  ♠ K97  ▼ 106543  ◆ K107  ♣ J2	South:	West North East South 1NT 2♠¹ AP 1. Multi-Landy, 5M-4m
Board: 160 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ A105  ♥ KQ3  ♠ K975  ♣ KJ10	South:  ♠ K8632  ▼ A984  ◆ Q32  ♣ 3	West North East South  1NT Pass 2♣¹  Pass 2♠  Pass 4♠  AP  1. Stayman

Board: 161 Dealer: S Vul: EW HCP: 15	<ul><li>★ K1064</li><li>♥ QJ4</li><li>◆ A73</li><li>◆ KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: Both HCP: 15	<ul><li>AQ3</li><li>Q92</li><li>AK65</li><li>1086</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: None HCP: 7	<ul><li>♣ Q1082</li><li>♥ Q86</li><li>♦ 632</li><li>♣ K94</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 15	<ul><li>◆ Q4</li><li>▼ AQ75</li><li>◆ J43</li><li>◆ AQ85</li></ul>	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 3	<ul><li>♣ J10972</li><li>♥ 643</li><li>♦ 103</li><li>♣ Q92</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: EW	North: ♠ K1064	South:  ♠ QJ3		North		1NT
North HCP: 15	<b>♥</b> QJ4 <b>♦</b> A73	<b>♥</b> AK87 <b>♦</b> Q109		2♣¹	Pass	2
South HCP: 16 Contract: 3N S	<b>♣</b> KQ8	♣ A95	Pass 1. Stay	3NT man	AP	
Board: 162 Dealer: N	North:	South:	West	North	Fast	South
Vul: Both	♠ AQ3	<b>♦</b> 9	, , est	1NT	Pass	
North HCP: 15	♥ Q92 ♦ AK65	♥ AJ107654 ♦ 10987	Pass	4♥	AP	.,
South HCP: 9 Contract: 4♥ N	◆ 1086	♣ A	1. Texa	as		
Board: 163 Dealer: S	North: ♠ Q1082	South: ♠ K73	West	North	Fast	South
Vul: None North HCP: 7	♥ Q86	<b>♥</b> A754	,,,	1,0141		1NT
South HCP: 15	♦ 632	• Q10	AP			
Contract: 1N S	<b>♣</b> K94	♣ AQ83				
Board: 164	NI - Al-	C 41.	West	North		
Dealer: N	North: ♠ Q4	South: ♠ J9	24	1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> AQ75	<b>♥</b> KJ642	2 <b>♠</b> 3 <b>♠</b>	Pass Pass	Pass Pass	
South HCP: 9	<ul><li>J43</li><li>♣ AQ85</li></ul>	◆ A1098 ◆ 102	AP	1 433	1 433	71
Contract: 3♠X W	-					
Board: 165 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> J10972 <b>♥</b> 643	<b>♠</b> AQ5 <b>♥</b> 72				1NT
North HCP: 3	<b>♦</b> 103	◆ QJ872	Pass	2♥	Pass	2♠
South HCP: 16 Contract: 2♠ S	<b>♣</b> Q92	♣ AK3	AP			

Board: 161 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ3</li><li>♥ AK87</li><li>◆ Q109</li><li>♣ A95</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: Both HCP: 9	♣9 ▼ AJ107654 ◆ 10987 ♣ A	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 15	<ul><li>★ K73</li><li>▼ A754</li><li>◆ Q10</li><li>◆ AQ83</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 9	<ul><li>▶ J9</li><li>♥ KJ642</li><li>◆ A1098</li><li>♣ 102</li></ul>	West Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 165 Dealer: S Vul: Both HCP: 16	<ul><li>AQ5</li><li>₹72</li><li>QJ872</li><li>AK3</li></ul>	The opponents are silent. You bid first.

Board: 161 Dealer: S Vul: EW	North: ♠ K1064	South:  ♠ QJ3		North		1NT
North HCP: 15	<b>♥</b> QJ4 <b>♦</b> A73	<b>♥</b> AK87 <b>♦</b> Q109		2♣¹	Pass	2
South HCP: 16 Contract: 3N S	<b>♣</b> KQ8	♣ A95	Pass 1. Stay	3NT man	AP	
Board: 162 Dealer: N	North:	South:	West	North	Fast	South
Vul: Both	♠ AQ3	<b>♦</b> 9	, , est	1NT	Pass	
North HCP: 15	♥ Q92 ♦ AK65	♥ AJ107654 ♦ 10987	Pass	4♥	AP	.,
South HCP: 9 Contract: 4♥ N	◆ 1086	♣ A	1. Texa	as		
Board: 163 Dealer: S	North: ♠ Q1082	South: ♠ K73	West	North	Fast	South
Vul: None North HCP: 7	♥ Q86	♥ A754	,,,	1,0141		1NT
South HCP: 15	♦ 632	• Q10	AP			
Contract: 1N S	<b>♣</b> K94	♣ AQ83				
Board: 164	NI - Al-	C 41.	West	North		
Dealer: N	North: ♠ Q4	South: ♠ J9	24	1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> AQ75	<b>♥</b> KJ642	2 <b>♠</b> 3 <b>♠</b>	Pass Pass	Pass Pass	
South HCP: 9	<ul><li>J43</li><li>♣ AQ85</li></ul>	◆ A1098 ◆ 102	AP	1 433	1 433	71
Contract: 3♠X W	-					
Board: 165 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> J10972 <b>♥</b> 643	<b>♠</b> AQ5 <b>♥</b> 72				1NT
North HCP: 3	<b>♦</b> 103	◆ QJ872	Pass	2♥	Pass	2♠
South HCP: 16 Contract: 2♠ S	<b>♣</b> Q92	♣ AK3	AP			

Board: 166 Dealer: N Vul: None HCP: 15	<b>★</b> K9 <b>♥</b> Q87 <b>♦</b> A653 <b>♣</b> AQ96	East Bids 3♠ if possible.  You bid first.
Board: 167 Dealer: S Vul: NS HCP: 11	♦ 87 ▼ A1093 ♦ A983 ♣ K42	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQJ3</li><li>▼ A74</li><li>◆ K1042</li><li>◆ Q9</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 169 Dealer: S Vul: None HCP: 3	<b>★</b> K62 <b>★</b> 8543 <b>★</b> — <b>♣</b> 1087653	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AQ3</li><li>♥ AQJ</li><li>♦ K754</li><li>♠ J94</li></ul>	The opponents are silent. You bid first.

Board: 166 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ E	North:  ♠ K9  ♥ Q87  ♠ A653  ♣ AQ96	South:	West	North 1NT	East 3♠	South AP
Board: 167 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ 87  ▼ A1093  ♠ A983  ♣ K42	South:  ♠ AK53  ♥ K6  ♦ 764  ♠ AQ75	West Pass Pass 1. Stayı	3NT	East Pass AP	1NT
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3  E	North:  ♠ KQJ3  ♥ A74  ♠ K1042  ♣ Q9	South:	West	North 1NT	East 3♣	South AP
Board: 169 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 3 S	North:  ♠ K62  ♥ 8543  ←—  ♣ 1087653	South:  ♠ AJ107  ♥ J2  ♠ AKJ109  ♠ Q4	Pass AP		Pass	1NT
Board: 170 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ AQ3  ♥ AQJ  ♠ K754  ♣ J94	South:  ♠ K2  ♥ 64  ♦ J932  ♣ AKQ86	West AP	North 1NT		South 3NT

Board: 166 Dealer: N Vul: None HCP: 11	<b>♦</b> 63 <b>♥</b> AK53 <b>♦</b> J10874 <b>♣</b> K10	East Bids 3♠ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK53</li><li>♥ K6</li><li>♦ 764</li><li>♠ AQ75</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 6	<ul><li>10542</li><li>✓ QJ632</li><li>♦ 8</li><li>♣ K65</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 16	<ul><li>AJ107</li><li>J2</li><li>AKJ109</li><li>Q4</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 13	<ul><li>★K2</li><li>★64</li><li>◆J932</li><li>★AKQ86</li></ul>	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ E	North:  ♠ K9  ♥ Q87  ♠ A653  ♣ AQ96	South:	West	North 1NT	East 3♠	South AP
Board: 167 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ 87  ▼ A1093  ♠ A983  ♣ K42	South:  ♠ AK53  ♥ K6  ♦ 764  ♠ AQ75	West Pass Pass 1. Stayı	3NT	East Pass AP	1NT
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3  E	North:  ♠ KQJ3  ♥ A74  ♠ K1042  ♣ Q9	South:	West	North 1NT	East 3♣	South AP
Board: 169 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 3 S	North:  ♠ K62  ♥ 8543  ←—  ♣ 1087653	South:  ♠ AJ107  ♥ J2  ♠ AKJ109  ♠ Q4	Pass AP		Pass	1NT
Board: 170 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ AQ3  ♥ AQJ  ♠ K754  ♣ J94	South:  ♠ K2  ♥ 64  ♦ J932  ♣ AKQ86	West AP	North 1NT		South 3NT

Board: 171 Dealer: S Vul: Both HCP: 11	<ul><li>▲ J95</li><li>♥ AKJ93</li><li>◆ Q76</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 17	<ul><li>AQJ4</li><li>✓ J87</li><li>AJ6</li><li>A43</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q1098</li><li>♥ A1087</li><li>♦ Q</li><li>♣ KQ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ1098</li><li>♥ Q76</li><li>◆ AJ6</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: None HCP: 15	<ul><li>★KQ</li><li>▼K10965</li><li>◆AQ32</li><li>◆J3</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♣ J95  ♥ AKJ93  • Q76  ♣ 75	South:  ♠ A103  ♥ Q85  ♠ AJ43  ♣ A84	West Pass Pass AP	North 2♦ 3NT	East Pass Pass	1NT 2♥
Board: 172 Dealer: N Vul: NS North HCP: 17 South HCP: 0 Contract: 2 N	North:  ♠ AQJ4  ♥ J87  ♠ AJ6  ♣ A43	South:  ♣ 7632  ♥ 96542  ♦ 74  ♣ 65	West Pass	North 1NT 2♥	East Pass AP	
Board: 173 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ Q1098  ♥ A1087  ♠ Q  ♠ KQ65	South:  ♠ K53  ♥ KJ63  ♦ KJ7  ♣ AJ4	Pass Pass AP 1. Stay 2. Splir		East Pass Pass	1NT 2♥
Board: 174 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ KJ1098  ♥ Q76  ♠ AJ6  ♣ A3	South:  ♠ Q  ▼ AK.543  ♦ 10752  ♣ K.54	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 175 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ KQ  ♥ K10965  ♠ AQ32  ♣ J3	South:  ♠ AJ104  ♥ A4  ♦ 986  ♠ AQ74	West Pass Pass AP	North 2♦ 3♦	Pass	1NT

Board: 171 Dealer: S Vul: Both HCP: 15	<ul><li>◆ A103</li><li>◆ Q85</li><li>◆ AJ43</li><li>◆ A84</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 0	<ul><li>★ 7632</li><li>★ 96542</li><li>★ 74</li><li>★ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 16	<ul><li>★ K53</li><li>★ KJ63</li><li>★ KJ7</li><li>★ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: Both HCP: 12	<b>♦</b> Q <b>♦</b> AK543 <b>♦</b> 10752 <b>♣</b> K54	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: None HCP: 15	<ul><li>AJ104</li><li>✓ A4</li><li>✓ 986</li><li>AQ74</li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♣ J95  ♥ AKJ93  • Q76  ♣ 75	South:  ♠ A103  ♥ Q85  ♠ AJ43  ♣ A84	West Pass Pass AP	North 2♦ 3NT	East Pass Pass	1NT 2♥
Board: 172 Dealer: N Vul: NS North HCP: 17 South HCP: 0 Contract: 2 N	North:  ♠ AQJ4  ♥ J87  ♠ AJ6  ♣ A43	South:  ♣ 7632  ♥ 96542  ♦ 74  ♣ 65	West Pass	North 1NT 2♥	East Pass AP	
Board: 173 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ Q1098  ♥ A1087  ♠ Q  ♠ KQ65	South:  ♠ K53  ♥ KJ63  ♦ KJ7  ♣ AJ4	Pass Pass AP 1. Stay 2. Splir		East Pass Pass	1NT 2♥
Board: 174 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ KJ1098  ♥ Q76  ♠ AJ6  ♣ A3	South:  ♠ Q  ▼ AK.543  ♦ 10752  ♣ K.54	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 175 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ KQ  ♥ K10965  ♠ AQ32  ♣ J3	South:  ♠ AJ104  ♥ A4  ♦ 986  ♠ AQ74	West Pass Pass AP	North 2♦ 3♦	Pass	1NT

Board: 176 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q1032</li><li>♥ KQ94</li><li>◆ K32</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 10	◆ Q107 ▼ K ◆ Q65432 ◆ K109	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 16	<ul><li>★ 864</li><li>♥ AKQ3</li><li>◆ AK96</li><li>◆ 83</li></ul>	East Bids 2♦ if possible. East Bids 3♠ if possible. You bid first.
Board: 179 Dealer: S Vul: NS HCP: 8	<ul><li>↑754</li><li>↑ AJ9876</li><li>↑ K</li><li>↑ 532</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: Both HCP: 17	<ul><li>↑74</li><li>♥Q72</li><li>↑AQ3</li><li>♠AKQ83</li></ul>	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: EW	North: ♠ Q1032	South:  ♠ AK64		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♥ KQ94 ♦ K32	<b>♥</b> 1085	Pass	2♥		3NT
South HCP: 10	<b>♦</b> AK	♦ Q4 ♣ J952	Pass	4♠	AP	
Contract: 4♠ N	1111	10,02	1. Stay	man		
Board: 177	North:	South:				
Dealer: S	1 Q107	<b>AK42</b>	West	North	East	South
Vul: Both	♥ K	<b>♥</b> 954				1NT
North HCP: 10 South HCP: 15	◆ Q65432	<b>♦</b> A7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K109	♣ A654				
Board: 178	No utla	Corth	West	North	Fast	South
Dealer: N	North: ♠ 864	South: <b>♦</b> 953	West	1NT	$2^{1}$	2 <b>V</b>
Vul: None	♥ AKQ3	♥ 1098542	Pass	3 <b>♥</b>	3♠	<b>4</b> ♥
North HCP: 16	◆ AK96	◆ 5	AP	<i>5</i> <b>v</b>	J <b>x</b>	<b>▼</b>
South HCP: 7 Contract: 4♥ S	<b>♣</b> 83	♣ AK4		i-Landy	, Multi	
Board: 179	North:	South:	West	North	East	South
Dealer: S	• 754	soun. ♠ KQJ				1NT
Vul: NS	<b>♥</b> AJ9876	<b>♥</b> 54	Pass	<b>4</b> ◆ <sup>1</sup>	Pass	4♥
North HCP: 8 South HCP: 16	<b>♦</b> K	◆ AQ632	AP			
Contract: 4♥ S	<b>♣</b> 532	♣ A109	1. Texa	ıs		
Board: 180						
Dealer: N	North:	South:				
Vul: Both	<b>★</b> 74	<b>★</b> K109 <b>▼</b> 10965	West	North	East	South
North HCP: 17	♥ Q72 ♦ AQ3	♦ K9		1NT	AP	
South HCP: 6	♣ AKQ83	<b>♣</b> 10962				

Board: 176 Dealer: N Vul: EW HCP: 10  Dealer: S Vul: Both HCP: 15  Dealer: N  Vou bid first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.			
Dealer: S Vul: Both HCP: 15  A654  Vou bid first.  You bid first.  Board: 178 Dealer: N  1098542  The opponents are silent.  You bid first.  East Bids 2♦ if possible.  East Bids 3♠ if possible.		♥ 1085 ♦ Q4	Dealer: N Vul: EW
Dealer: N ▼ 1098542 East Bids 3♠ if possible.		♥ 954 ♦ A7	Dealer: S Vul: Both
Vul: None	Bids 3♠ if possible.	▼ 1098542 ◆ 5	Dealer: N Vul: None
Board: 179		<b>♥</b> 54 <b>♦</b> AQ632	Dealer: S Vul: NS
Board: 180		♥ 10965 ♦ K9	Dealer: N Vul: Both

Board: 176 Dealer: N Vul: EW	North: ♠ Q1032	South:  ♠ AK64		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♥ KQ94 ♦ K32	<b>♥</b> 1085	Pass	2♥		3NT
South HCP: 10	<b>♦</b> AK	♦ Q4 ♣ J952	Pass	4♠	AP	
Contract: 4♠ N	1111	10,02	1. Stay	man		
Board: 177	North:	South:				
Dealer: S	1 Q107	<b>AK42</b>	West	North	East	South
Vul: Both	♥ K	<b>♥</b> 954				1NT
North HCP: 10 South HCP: 15	◆ Q65432	<b>♦</b> A7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K109	♣ A654				
Board: 178	No utla	Corth	West	North	Fast	South
Dealer: N	North: ♠ 864	South: <b>♦</b> 953	West	1NT	$2^{1}$	2 <b>V</b>
Vul: None	♥ AKQ3	♥ 1098542	Pass	3 <b>♥</b>	3♠	<b>4</b> ♥
North HCP: 16	◆ AK96	◆ 5	AP	<i>5</i> <b>v</b>	J <b>x</b>	<b>▼</b>
South HCP: 7 Contract: 4♥ S	<b>♣</b> 83	♣ AK4		i-Landy	, Multi	
Board: 179	North:	South:	West	North	East	South
Dealer: S	• 754	soun. ♠ KQJ				1NT
Vul: NS	<b>♥</b> AJ9876	<b>♥</b> 54	Pass	<b>4</b> ◆ <sup>1</sup>	Pass	4♥
North HCP: 8 South HCP: 16	<b>♦</b> K	◆ AQ632	AP			
Contract: 4♥ S	<b>♣</b> 532	♣ A109	1. Texa	ıs		
Board: 180						
Dealer: N	North:	South:				
Vul: Both	<b>★</b> 74	<b>★</b> K109 <b>▼</b> 10965	West	North	East	South
North HCP: 17	♥ Q72 ♦ AQ3	♦ K9		1NT	AP	
South HCP: 6	♣ AKQ83	<b>♣</b> 10962				

Board: 181 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q853</li><li>♥ K43</li><li>◆ Q107</li><li>♣ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ2</li><li>★ A4</li><li>◆ Q862</li><li>★ A975</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 3	♣ Q5 ♥ 8543 ♦ 10764 ♣ J87	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: None HCP: 15	<ul><li>◆ 984</li><li>♥ A654</li><li>◆ AJ</li><li>◆ AQ109</li></ul>	The opponents are silent.  You bid first.
Board: 185 Dealer: S Vul: NS HCP: 9	<ul><li> ♣ J3</li><li> ♥ K653</li><li> ♦ A107</li><li> ♣ J973</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: None	North: ♠ Q853	South: ♠ K62		North		1NT
North HCP: 13	<b>∨</b> K43 <b>♦</b> Q107	♥ Q10852 ♦ AK	Pass		Pass	2♥
South HCP: 15	◆ AQ3	<b>♦</b> K52	Pass 1. Stay	3NT man	AP	
Contract: 3N S			1. Suly	114411		
Board: 182	North:	South:	<b>13</b> 7. 4	NT 4	Г ,	C 4
Dealer: N Vul: NS	♠ KQ2	<b>♦</b> 9764	west	North 1NT	East 2♣¹	
Vui. INS North HCP: 15	<b>♥</b> A4	<b>V</b> 6	2♥	AP	<b>∠</b> ••	1 ass
South HCP: 6	◆ Q862 ◆ A975	◆ KJ94 ◆ Q1032		i-Landy,	, both	majors
Contract: 2♥ W	¥10/3	¥ Q1032		•		J
Board: 183	No othe	Condle				
Dealer: S	North: ♠ Q5	South: <b>★</b> 743	West	North	East	South
Vul: EW North HCP: 3	<b>♥</b> 8543	▼ AKQ92				1NT
South HCP: 15	<b>◆</b> 10764	<b>♦</b> K8	AP			
Contract: 1N S	<b>♣</b> J87	<b>♣</b> K32				
Board: 184	North:	South:	West	North	Fast	South
Dealer: N	Norui. <b>♦</b> 984	Souit. ♠ AKJ6	1, 050	1NT	Pass	
Vul: None North HCP: 15	<b>♥</b> A654	<b>♥</b> 83	Pass	2♥	Pass	3♦
South HCP: 13	<b>♦</b> AJ	◆ KQ974	Pass	3NT	AP	
Contract: 3N N	♣ AQ109	<b>♣</b> 74	1. Stay	man		
Board: 185			Wast	Nouth	East	Contla
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: NS	<b>♦</b> J3 <b>♥</b> K653	<b>♠</b> A104 <b>♥</b> AQJ9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	◆ A107	• KJ86	Pass		AP	<b>∠</b> ₹
South HCP: 17 Contract: 4♥ S	<b>♣</b> J973	<b>♣</b> Q2	1. Stay			

Board: 181 Dealer: S Vul: None HCP: 15	<ul><li>★ K62</li><li>♥ Q10852</li><li>◆ AK</li><li>◆ K52</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: NS HCP: 6	<ul><li>◆ 9764</li><li>♥ 6</li><li>◆ KJ94</li><li>◆ Q1032</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 15	<ul><li>★ 743</li><li>★ AKQ92</li><li>★ K8</li><li>★ K32</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: None HCP: 13	<ul><li>AKJ6</li><li>♥83</li><li>KQ974</li><li>₹74</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: NS HCP: 17	<ul><li>▲ A104</li><li>✔ AQJ9</li><li>◆ KJ86</li><li>♣ Q2</li></ul>	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: None	North: ♠ Q853	South: ♠ K62		North		1NT
North HCP: 13	<b>∨</b> K43 <b>♦</b> Q107	♥ Q10852 ♦ AK	Pass		Pass	2♥
South HCP: 15	◆ AQ3	<b>♦</b> K52	Pass 1. Stay	3NT man	AP	
Contract: 3N S			1. Suly	114411		
Board: 182	North:	South:	<b>13</b> 7. 4	NT 4	Г ,	C 4
Dealer: N Vul: NS	♠ KQ2	<b>♦</b> 9764	west	North 1NT	East 2♣¹	
Vui. INS North HCP: 15	<b>♥</b> A4	<b>V</b> 6	2♥	AP	<b>∠</b> ••	1 ass
South HCP: 6	◆ Q862 ◆ A975	◆ KJ94 ◆ Q1032		i-Landy,	, both	majors
Contract: 2♥ W	¥10/3	¥ Q1032		•		J
Board: 183	No othe	Condle				
Dealer: S	North: ♠ Q5	South: <b>★</b> 743	West	North	East	South
Vul: EW North HCP: 3	<b>♥</b> 8543	▼ AKQ92				1NT
South HCP: 15	<b>◆</b> 10764	<b>♦</b> K8	AP			
Contract: 1N S	<b>♣</b> J87	<b>♣</b> K32				
Board: 184	North:	South:	West	North	Fast	South
Dealer: N	Norui. <b>♦</b> 984	Souit. ♠ AKJ6	1, 050	1NT	Pass	
Vul: None North HCP: 15	<b>♥</b> A654	<b>♥</b> 83	Pass	2♥	Pass	3♦
South HCP: 13	<b>♦</b> AJ	◆ KQ974	Pass	3NT	AP	
Contract: 3N N	♣ AQ109	<b>♣</b> 74	1. Stay	man		
Board: 185			Wast	Nouth	East	Contla
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: NS	<b>♦</b> J3 <b>♥</b> K653	<b>♠</b> A104 <b>♥</b> AQJ9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	◆ A107	• KJ86	Pass		AP	<b>∠</b> ₹
South HCP: 17 Contract: 4♥ S	<b>♣</b> J973	<b>♣</b> Q2	1. Stay			

Board: 186 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q5</li><li>♥ 9842</li><li>◆ AKQ2</li><li>♣ KJ2</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 5	<ul><li>★ K84</li><li>★ 843</li><li>★ 7652</li><li>★ Q85</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: NS HCP: 15	<ul><li>★ K43</li><li>♥ QJ62</li><li>◆ Q2</li><li>★ AK105</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: EW HCP: 7	<ul><li>A3</li><li>▼ 1087</li><li>◆ Q972</li><li>♣ J762</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: Both HCP: 16	<ul><li>AJ32</li><li>♥ Q10</li><li>AJ9</li><li>A953</li></ul>	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ Q5  ♥ 9842  ♠ AKQ2  ♠ KJ2	South:  ♠ K97  ▼ J  ◆ J843  ♣ Q9865	West	North 1NT	East AP	South
Board: 187 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ K84  ♥ 843  ♦ 7652  ♣ Q85	South:  ♠ AQJ96  ♥ KJ5  ♠ A84  ♣ 107	West AP	North	East	South 1NT
Board: 188 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K43  ♥ QJ62  • Q2  ♣ AK105	South:  ♠ Q87  ♥ K5  ♦ K964  ♠ 8642	West AP	North 1NT		South 2NT
Board: 189 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:  ♠ A3  ♥ 1087  ♦ Q972  ♣ J762	South:  ♠ K8  ♦ 643  ♠ A1065  ♣ AKQ3	West AP	North	East	South 1NT
Board: 190 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ32  ♥ Q10  ♠ AJ9  ♣ A953	South:  ♠ KQ10  ♥ 964  ♠ KQ64  ♠ Q104	West AP	North 1NT		South 3NT

Board: 186 Dealer: N Vul: EW HCP: 7	<ul><li>★ K97</li><li>▼ J</li><li>◆ J843</li><li>◆ Q9865</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	<ul><li>★ AQJ96</li><li>★ KJ5</li><li>★ A84</li><li>★ 107</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: NS HCP: 8	<ul><li>◆ Q87</li><li>★ K5</li><li>◆ K964</li><li>◆ 8642</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: EW HCP: 16	<ul><li>★ K8</li><li>★ 643</li><li>★ A1065</li><li>★ AKQ3</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ10</li><li>▼ 964</li><li>◆ KQ64</li><li>◆ Q104</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ Q5  ♥ 9842  ♠ AKQ2  ♠ KJ2	South:  ♠ K97  ▼ J  ◆ J843  ♣ Q9865	West	North 1NT	East AP	South
Board: 187 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ K84  ♥ 843  ♦ 7652  ♣ Q85	South:  ♠ AQJ96  ♥ KJ5  ♠ A84  ♣ 107	West AP	North	East	South 1NT
Board: 188 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K43  ♥ QJ62  • Q2  ♣ AK105	South:  ♠ Q87  ♥ K5  ♦ K964  ♠ 8642	West AP	North 1NT		South 2NT
Board: 189 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:  ♠ A3  ♥ 1087  ♦ Q972  ♣ J762	South:  ♠ K8  ♦ 643  ♠ A1065  ♣ AKQ3	West AP	North	East	South 1NT
Board: 190 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ32  ♥ Q10  ♠ AJ9  ♣ A953	South:  ♠ KQ10  ♥ 964  ♠ KQ64  ♠ Q104	West AP	North 1NT		South 3NT

Board: 191 Dealer: S Vul: None HCP: 6	<ul><li>★ A8762</li><li>♥ 82</li><li>◆ 82</li><li>◆ Q765</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ9</li><li>★ KQ</li><li>★ 109742</li><li>★ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: None HCP: 16	<ul><li>★ A93</li><li>▼ K9653</li><li>◆ K10</li><li>◆ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: NS HCP: 12	<b>♠</b> 6 <b>♥</b> A96 <b>♦</b> K10 <b>♣</b> AJ108764	The opponents are silent.  Partner bids first.

Board: 191 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 • E	North:  ♠ A8762  ♥ 82  ♠ 82  ♣ Q765	South:  ♠ KJ  ♥ Q7654  ♠ AJ5  ♣ KJ2	West Pass	North 2♥	East 3◆	South 1NT AP
Board: 192 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ KQ9  ♥ KQ  • 109742  ♣ AJ7	South:  ♠ 103  ♥ AJ7632  ♠ QJ  ♣ 1085	West Pass 1. Texa		East Pass AP	
Board: 193 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AQ2  ♥ K9754  ♠ Q65  ♠ KJ	West Pass Pass 1. Stay	North  2♣¹  4♥ man	East Pass AP	1NT
Board: 194 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ A93  ♥ K9653  ♠ K10  ♠ AQ4	South:  ♠ QJ54  ♥ 4  ♠ Q9874  ♣ J73	West	North 1NT	East AP	South
Board: 195 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ 6  ♥ A96  ♠ K10  ♠ AJ108764	South:  ♠ KJ53  ♥ K104  ♠ AJ73  ♣ KQ	West Pass	North 3NT	East AP	South 1NT

Board: 191 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ</li><li>♥ Q7654</li><li>◆ AJ5</li><li>◆ KJ2</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 192 Dealer: N Vul: EW HCP: 8	<ul><li>▲ 103</li><li>♥ AJ7632</li><li>◆ QJ</li><li>▲ 1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: Both HCP: 15	<ul><li>AQ2</li><li>✓ K9754</li><li>Q65</li><li>✓ KJ</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: None HCP: 6	<ul><li>◆ QJ54</li><li>♥ 4</li><li>◆ Q9874</li><li>◆ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ53</li><li>★ K104</li><li>◆ AJ73</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.

Board: 191 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 • E	North:  ♠ A8762  ♥ 82  ♠ 82  ♣ Q765	South:  ♠ KJ  ♥ Q7654  ♠ AJ5  ♣ KJ2	West Pass	North 2♥	East 3◆	South 1NT AP
Board: 192 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ KQ9  ♥ KQ  • 109742  ♣ AJ7	South:  ♠ 103  ♥ AJ7632  ♠ QJ  ♣ 1085	West Pass 1. Texa		East Pass AP	
Board: 193 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AQ2  ♥ K9754  ♠ Q65  ♠ KJ	West Pass Pass 1. Stay	North  2♣¹  4♥ man	East Pass AP	1NT
Board: 194 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ A93  ♥ K9653  ♠ K10  ♠ AQ4	South:  ♠ QJ54  ♥ 4  ♠ Q9874  ♣ J73	West	North 1NT	East AP	South
Board: 195 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ 6  ♥ A96  ♠ K10  ♠ AJ108764	South:  ♠ KJ53  ♥ K104  ♠ AJ73  ♣ KQ	West Pass	North 3NT	East AP	South 1NT

Board: 196 Dealer: N Vul: Both HCP: 15	<ul><li>A53</li><li>✓ K973</li><li>✓ KJ87</li><li>A4</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: None HCP: 8	<ul><li>★ 4</li><li>♥ KJ872</li><li>★ 1092</li><li>★ KJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: NS HCP: 16	<ul><li>★ K5</li><li>♥ QJ</li><li>◆ AQ95</li><li>◆ KJ1075</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: EW HCP: 9	<ul><li>AJ976</li><li>▼ 10732</li><li>◆ A6</li><li>◆ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: None HCP: 17	<ul><li>★ KQ82</li><li>▼ KQ52</li><li>◆ K102</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.

Board: 196 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ A53  ♥ K973  ♠ KJ87  ♠ A4	South:  ♠ KQ1087  ♥ J  ♦ Q10432  ♠ Q9	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 197 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♣ 4  ▼ KJ872  • 1092  ♣ KJ105	South:  ♠ QJ63  ♥ AQ  ♠ K73  ♣ A972	West Pass Pass	North  2  2NT	East Pass AP	1NT
Board: 198 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 5♣ S	North:  ♠ K5  ♥ QJ  ♠ AQ95  ♣ KJ1075	South:  ♣ J10973  ✔ A93  ↑ 7  ♣ A643	West Pass Pass AP	North 1NT 2♠ 4♣	Pass	2 <b>∨</b> 3♣
Board: 199 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:  ♠ AJ976  ♥ 10732  ♠ A6  ♣ 73	South:  ♠ K2  ♥ AQ9  ♠ K9543  ♣ K105	Pass Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 3♠ man	East Pass Pass AP	South 1NT 2  2NT
Board: 200 Dealer: N Vul: None North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ KQ82  ♥ KQ52  ♦ K102  ♣ A10	South:  ♠ 109  ♥ AJ7  ♠ AQJ65  ♣ KJ3	Pass AP	North 1NT 4♥ oer, for N	Pass Pass	

Board: 196 Dealer: N Vul: Both HCP: 10	<ul><li>★ KQ1087</li><li>♥ J</li><li>◆ Q10432</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ63</li><li>♥ AQ</li><li>♦ K73</li><li>♣ A972</li></ul>	The opponents are silent.  You bid first.
Board: 198 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: S Vul: EW HCP: 15	<ul><li>★ K2</li><li>▼ AQ9</li><li>★ K9543</li><li>★ K105</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: None HCP: 16	<ul><li>109</li><li>✓ AJ7</li><li>✓ AQJ65</li><li>✓ KJ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 196 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ A53  ♥ K973  ♠ KJ87  ♠ A4	South:  ♠ KQ1087  ♥ J  ♦ Q10432  ♠ Q9	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 197 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♣ 4  ▼ KJ872  • 1092  ♣ KJ105	South:  ♠ QJ63  ♥ AQ  ♠ K73  ♣ A972	West Pass Pass	North  2  2NT	East Pass AP	1NT
Board: 198 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 5♣ S	North:  ♠ K5  ♥ QJ  ♠ AQ95  ♣ KJ1075	South:  ♣ J10973  ✔ A93  ↑ 7  ♣ A643	West Pass Pass AP	North 1NT 2♠ 4♣	Pass	2 <b>∨</b> 3♣
Board: 199 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:  ♠ AJ976  ♥ 10732  ♠ A6  ♣ 73	South:  ♠ K2  ♥ AQ9  ♠ K9543  ♣ K105	Pass Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 3♠ man	East Pass Pass AP	South 1NT 2  2NT
Board: 200 Dealer: N Vul: None North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ KQ82  ♥ KQ52  ♦ K102  ♣ A10	South:  ♠ 109  ♥ AJ7  ♠ AQJ65  ♣ KJ3	Pass AP	North 1NT 4♥ oer, for N	Pass Pass	

Board: 201 Dealer: S Vul: NS HCP: 5	<ul><li>★ 74</li><li>▼ 105</li><li>◆ KJ765</li><li>★ J932</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 17	<ul><li>♠ A76</li><li>♥ AJ</li><li>♦ A10975</li><li>♠ A42</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: Both HCP: 11	<ul><li>♣ QJ75</li><li>♥ J75</li><li>◆ K96</li><li>♣ A63</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ76</li><li>▼ 74</li><li>◆ AK106</li><li>◆ K76</li></ul>	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: EW HCP: 3	◆ Q ▼ J76543 ◆ 1093 ◆ 1064	East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 201 Dealer: S Vul: NS	North: ♠ 74	South: ♠ K8		North		1NT
North HCP: 5	♥ 105 ♦ KJ765	♥ QJ7 ♦ AQ1032	Pass	Pass	2 <b>♣</b> ¹	Pass
South HCP: 16	◆ K3703 ◆ J932	◆ AQ1032 ◆ A106	2 <b>♠</b>	AP	1 41.	
Contract: 2♠ W	2 0,02	_ 11100	1. Mul	i-Landy	, boun	majors
Board: 202	North:	South:	West	North	East	South
Dealer: N	<b>A</b> A76	<b>★</b> 1085		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AJ	<b>♥</b> 6532	Pass	2•	Pass	
North HCP: 17 South HCP: 8	◆ A10975	<b>♦</b> QJ4	Pass	3NT	AP	
Contract: 3N N	♣ A42	<b>♣</b> KQ8	1. Stay	man		
Board: 203	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> QJ75	<b>♦</b> K96				1NT
Vul: Both North HCP: 11	<b>♥</b> J75	<b>♥</b> AK	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ K96	◆ J1075	Pass	3NT	AP	
Contract: 3N S	♣ A63	<b>♣</b> KJ54	1. Stay	man		
Board: 204	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KQ76	<b>★</b> 102		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>v</b> 74	<b>♥</b> A532	Pass	2♠	Pass	2NT
South HCP: 8	◆ AK106	• Q85	AP			
Contract: 2N N	<b>♣</b> K76	<b>♣</b> Q1098	1. Stay	man		
Board: 205	North:	South:	West	North	East	South
Dealer: S	• Q	<b>♦</b> A762				1NT
Vul: EW North HCP: 3	<b>♥</b> J76543	<b>y</b> 98	Pass	2♦	2 <b>▼</b> ¹	Pass
South HCP: 15	<b>♦</b> 1093	<b>♦</b> A6	3♠	AP		
Contract: 3♠ W	<b>♣</b> 1064	<b>♣</b> AK987	1. Michaels Cuebid			

Board: 201 Dealer: S Vul: NS HCP: 16	<ul><li>★ K8</li><li>♥ QJ7</li><li>◆ AQ1032</li><li>◆ A106</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 8	<ul><li>1085</li><li>6532</li><li>QJ4</li><li>KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: Both HCP: 15	<ul><li>★ K96</li><li>✓ AK</li><li>◆ J1075</li><li>◆ KJ54</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 8	<ul><li>102</li><li>✓ A532</li><li>✓ Q85</li><li>✓ Q1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: EW HCP: 15	<ul><li>♠ A762</li><li>♥ 98</li><li>♦ A6</li><li>♠ AK987</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.

Board: 201 Dealer: S Vul: NS	North: ♠ 74	South: ♠ K8		North		1NT
North HCP: 5	♥ 105 ♦ KJ765	♥ QJ7 ♦ AQ1032	Pass	Pass	2 <b>♣</b> ¹	Pass
South HCP: 16	◆ K3703 ◆ J932	◆ AQ1032 ◆ A106	2 <b>♠</b>	AP	1 41.	
Contract: 2♠ W	2 0,02	_ 11100	1. Mul	i-Landy	, boun	majors
Board: 202	North:	South:	West	North	East	South
Dealer: N	<b>A</b> A76	<b>★</b> 1085		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AJ	<b>♥</b> 6532	Pass	2•	Pass	
North HCP: 17 South HCP: 8	◆ A10975	<b>♦</b> QJ4	Pass	3NT	AP	
Contract: 3N N	♣ A42	<b>♣</b> KQ8	1. Stay	man		
Board: 203	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> QJ75	<b>♦</b> K96				1NT
Vul: Both North HCP: 11	<b>♥</b> J75	<b>♥</b> AK	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ K96	◆ J1075	Pass	3NT	AP	
Contract: 3N S	♣ A63	<b>♣</b> KJ54	1. Stay	man		
Board: 204	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KQ76	<b>★</b> 102		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>v</b> 74	<b>♥</b> A532	Pass	2♠	Pass	2NT
South HCP: 8	◆ AK106	• Q85	AP			
Contract: 2N N	<b>♣</b> K76	<b>♣</b> Q1098	1. Stay	man		
Board: 205	North:	South:	West	North	East	South
Dealer: S	• Q	<b>♦</b> A762				1NT
Vul: EW North HCP: 3	<b>♥</b> J76543	<b>y</b> 98	Pass	2♦	2 <b>▼</b> ¹	Pass
South HCP: 15	<b>♦</b> 1093	<b>♦</b> A6	3♠	AP		
Contract: 3♠ W	<b>♣</b> 1064	<b>♣</b> AK987	1. Michaels Cuebid			

Board: 206 Dealer: N Vul: Both HCP: 16	<ul><li>AJ52</li><li>Q3</li><li>KQJ5</li><li>K65</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: None HCP: 4	♣ Q87 ♥ 107542 ♦ 2 ♣ Q643	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q93</li><li>♥ AQ102</li><li>◆ AK3</li><li>♣ 874</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: Both HCP: 5	<b>♦</b> KQ1075 <b>♥</b> 1095 <b>♦</b> 109 <b>♣</b> 652	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ2</li><li>▼ K973</li><li>◆ J72</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.

Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ52  ♥ Q3  ♠ KQJ5  ♣ K65	South: ♠ 8 ♥ AKJ7 ♦ 108642 ♠ A104	West Pass 1. Splin	North 1NT 3NT ater	East Pass AP	
Board: 207 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 2♥ S	North:  ♠ Q87  ▼ 107542  ◆ 2  ♣ Q643	South:  ♠ A32  ♥ Q83  ♠ KQ964  ♣ AJ	West Pass AP	North 2	East Pass	1NT
Board: 208 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q93  ♥ AQ102  ♠ AK3  ♣ 874	South:  ♠ K86  ♥ 73  ♦ 9862  ♣ AQ52	West AP	North 1NT		South 2NT
Board: 209 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 2♠ S	North:  ♠ KQ1075  ♥ 1095  • 109  ♠ 652	South:  ♠ A9  ♥ K432  ♠ Q86  ♣ AQ87	West Pass AP	North 2♥	East Pass	1NT
Board: 210 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQJ2  ♥ K973  ♦ J72  ♣ AJ	South:  ♠ A654  ♥ QJ  ♠ A963  ♠ 942	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 206 Dealer: N Vul: Both HCP: 12	<b>♣</b> 8 <b>♥</b> AKJ7 <b>♦</b> 108642 <b>♣</b> A104	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: None HCP: 16	<ul><li>A32</li><li>♥ Q83</li><li>♦ KQ964</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: EW HCP: 9	<ul><li>★ K86</li><li>▼ 73</li><li>◆ 9862</li><li>◆ AQ52</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: Both HCP: 15	<ul><li>▲ A9</li><li>▼ K432</li><li>◆ Q86</li><li>▲ AQ87</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: None HCP: 11	<ul><li>A654</li><li>♥ QJ</li><li>A963</li><li>942</li></ul>	The opponents are silent.  Partner bids first.

Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ52  ♥ Q3  ♠ KQJ5  ♣ K65	South: ♠ 8 ♥ AKJ7 ♦ 108642 ♠ A104	West Pass 1. Splin	North 1NT 3NT ater	East Pass AP	
Board: 207 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 2♥ S	North:  ♠ Q87  ▼ 107542  ◆ 2  ♣ Q643	South:  ♠ A32  ♥ Q83  ♠ KQ964  ♣ AJ	West Pass AP	North 2	East Pass	1NT
Board: 208 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q93  ♥ AQ102  ♠ AK3  ♣ 874	South:  ♠ K86  ♥ 73  ♦ 9862  ♣ AQ52	West AP	North 1NT		South 2NT
Board: 209 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 2♠ S	North:  ♠ KQ1075  ♥ 1095  • 109  ♠ 652	South:  ♠ A9  ♥ K432  ♠ Q86  ♣ AQ87	West Pass AP	North 2♥	East Pass	1NT
Board: 210 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQJ2  ♥ K973  ♦ J72  ♣ AJ	South:  ♠ A654  ♥ QJ  ♠ A963  ♠ 942	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 211 Dealer: S Vul: NS HCP: 10	<b>♦</b> 5 <b>♥</b> K9832 <b>♦</b> K84 <b>♣</b> A964	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 15	<ul><li>★ K98</li><li>♥ J7</li><li>◆ AK10</li><li>★ A9872</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: None HCP: 8	<ul><li>A76</li><li>▼ 1087643</li><li>◆ 764</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 17	<ul><li>◆ QJ87</li><li>♥ QJ</li><li>◆ A1043</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: EW HCP: 9	<ul><li>♣ J1086</li><li>♥ A5</li><li>♦ KJ43</li><li>♣ 1092</li></ul>	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ A732  ♥ AQ10  ♠ Q7  ♣ K1072	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 212 Dealer: N Vul: Both North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ K98  ♥ J7  ♠ AK10  ♣ A9872	South:	West	North 1NT		South
Board: 213 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♠ A76  ♥ 1087643  ♠ 764  ♣ A	South:  ♠ QJ85  ♥ KQJ2  ♠ KJ3  ♣ K6	Pass Pass AP		Pass Pass	1NT 2NT <sup>1</sup>
Board: 214 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ QJ87  ♥ QJ  ♠ A1043  ♠ AK3	South:  ♠ A9432  ♥ A1043  ♦ J2  ♣ 96	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 215 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♣ 752  ♥ KJ986  ♠ A7  ♣ AK3	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 211 Dealer: S Vul: NS HCP: 15	<ul><li>♣ A732</li><li>♥ AQ10</li><li>♦ Q7</li><li>♣ K1072</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: Both HCP: 1	<ul><li>♠ 65</li><li>♥ 10864</li><li>♦ 52</li><li>♠ J10653</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ85</li><li>♥ KQJ2</li><li>◆ KJ3</li><li>♣ K6</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: NS HCP: 9	<ul><li>▲ A9432</li><li>✔ A1043</li><li>◆ J2</li><li>♣ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: EW HCP: 15	<ul><li>↑752</li><li>↑KJ986</li><li>↑A7</li><li>↑AK3</li></ul>	The opponents are silent. You bid first.

Board: 211 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ A732  ♥ AQ10  ♠ Q7  ♣ K1072	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 212 Dealer: N Vul: Both North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ K98  ♥ J7  ♠ AK10  ♣ A9872	South:	West	North 1NT		South
Board: 213 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♠ A76  ♥ 1087643  ♠ 764  ♣ A	South:  ♠ QJ85  ♥ KQJ2  ♠ KJ3  ♣ K6	Pass Pass AP		Pass Pass	1NT 2NT <sup>1</sup>
Board: 214 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ QJ87  ♥ QJ  ♠ A1043  ♠ AK3	South:  ♠ A9432  ♥ A1043  ♦ J2  ♣ 96	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 215 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♣ 752  ♥ KJ986  ♠ A7  ♣ AK3	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 216 Dealer: N Vul: None HCP: 16	<ul><li>AQ103</li><li>▼ 1095</li><li>AQ76</li><li>AS</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A93</li><li>♥ 842</li><li>♦ 1076</li><li>♣ AKQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 15	<ul><li>J95</li><li>✓ AK74</li><li>✓ QJ</li><li>✓ A1042</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: Both HCP: 4	<ul><li>♦ 9762</li><li>♥ A954</li><li>♦ 8762</li><li>♦ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ87</li><li>★ A3</li><li>◆ AJ74</li><li>◆ J105</li></ul>	East Doubles 2♥ if possible. West Bids 3♣ if possible.  You bid first.

Board: 216 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ AQ103  ♥ 1095  ♠ AQ76  ♠ A5	South:  ♠ K654  ♥ Q86  • 1082  ♣ Q108	West	North 1NT	East AP	South
Board: 217 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A93  ♥ 842  ♠ 1076  ♠ AKQ4	South:  ♠ K72  ♥ AQJ  ♠ AJ53  ♣ 975	West Pass	North 3NT	East AP	South 1NT
Board: 218 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J95  ♥ AK74  ♠ QJ  ♣ A1042	South:  ♠ Q  ♥ Q102  ♠ A96432  ♠ Q83	West AP	North 1NT		South 3NT
Board: 219 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 1N S	North:	South:  ♠ Q10  ♥ QJ7  ♠ QJ10  ♣ AK1052	West AP	North	East	South 1NT
Board: 220 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3&X W	North:  ♠ KQ87  ▼ A3  ♠ AJ74  ♣ J105	South:  ♠ 1063  ♥ KJ1094  ♠ Q65  ♠ Q2	West Pass 3♣ AP	North 1NT 2♥ Pass	East Pass X Pass	2♦ Pass

Board: 216	
Board: 217	
Board: 218 Dealer: N Vul: EW HCP: 10  ◆ Q  Vul The opponents are silent.  Partner bids first.	
Board: 219	
Board: 220	

Board: 216 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ AQ103  ♥ 1095  ♠ AQ76  ♠ A5	South:  ♠ K654  ♥ Q86  • 1082  ♣ Q108	West	North 1NT	East AP	South
Board: 217 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A93  ♥ 842  ♠ 1076  ♠ AKQ4	South:  ♠ K72  ♥ AQJ  ♠ AJ53  ♣ 975	West Pass	North 3NT	East AP	South 1NT
Board: 218 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J95  ♥ AK74  ♠ QJ  ♣ A1042	South:  ♠ Q  ♥ Q102  ♠ A96432  ♠ Q83	West AP	North 1NT		South 3NT
Board: 219 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 1N S	North:	South:  ♠ Q10  ♥ QJ7  ♠ QJ10  ♣ AK1052	West AP	North	East	South 1NT
Board: 220 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3&X W	North:  ♠ KQ87  ▼ A3  ♠ AJ74  ♣ J105	South:  ♠ 1063  ♥ KJ1094  ♠ Q65  ♠ Q2	West Pass 3♣ AP	North 1NT 2♥ Pass	East Pass X Pass	2♦ Pass

Board: 221 Dealer: S Vul: EW HCP: 12	<b>★</b> K105 <b>★</b> AK5 <b>♦</b> Q1074 <b>♣</b> 1076	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q97</li><li>♥ AK75</li><li>◆ 853</li><li>♣ AK7</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: None HCP: 6	<ul><li>★ A932</li><li>▼ J632</li><li>◆ J</li><li>★ 8763</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 15	<ul><li>♣82</li><li>♥ AQJ10</li><li>◆A103</li><li>♣ A765</li></ul>	East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 6	<ul><li>10987</li><li>J2</li><li>Q953</li><li>QJ10</li></ul>	The opponents are silent.  Partner bids first.

Board: 221 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ K105  ♥ AK5  ♠ Q1074  ♣ 1076	South:  ♣ J97  ♥ 42  • AK982  ♣ AK4	West Pass	North 3NT		South 1NT
Board: 222 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q97  ♥ AK75  ♦ 853  ♣ AK7	South:  ♠ A863  ♥ Q92  ♠ Q92  ♣ J53	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 223 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 1N S	North:  ♠ A932  ♥ J632  ♦ J  ♣ 8763	South:  ♠ K104  ♥ AK87  ♦ 743  ♣ AK5	West AP	North	East	South 1NT
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 • E	North:  ♠ 82  ♥ AQJ10  ♠ A103  ♠ A765	South:	2NT	North 1NT Pass i-Landy	2 <b>♠</b> ¹ 3 <b>♦</b>	Pass AP
Board: 225 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 1N S	North:	South:  ♠ KJ3  ♥ 973  ♠ AK642  ♣ A6	West AP	North	East	South 1NT

Board: 221 Dealer: S Vul: EW HCP: 15	<ul><li> ♣ J97</li><li> ♥ 42</li><li> ♦ AK982</li><li> ♣ AK4</li></ul>	The opponents are silent.  You bid first.
Board: 222 Dealer: N Vul: Both HCP: 9	<ul><li>★ A863</li><li>♥ Q92</li><li>★ Q92</li><li>★ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: None HCP: 17	<ul><li>★ K104</li><li>★ AK87</li><li>★ 743</li><li>★ AK5</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 7	<ul><li></li></ul>	East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ3</li><li>♥ 973</li><li>◆ AK642</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.

Board: 221 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ K105  ♥ AK5  ♠ Q1074  ♣ 1076	South:  ♣ J97  ♥ 42  • AK982  ♣ AK4	West Pass	North 3NT		South 1NT
Board: 222 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q97  ♥ AK75  ♦ 853  ♣ AK7	South:  ♠ A863  ♥ Q92  ♠ Q92  ♣ J53	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 223 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 1N S	North:  ♠ A932  ♥ J632  ♦ J  ♣ 8763	South:  ♠ K104  ♥ AK87  ♦ 743  ♣ AK5	West AP	North	East	South 1NT
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 • E	North:  ♠ 82  ♥ AQJ10  ♠ A103  ♠ A765	South:	2NT	North 1NT Pass i-Landy	2 <b>♠</b> ¹ 3 <b>♦</b>	Pass AP
Board: 225 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 1N S	North:	South:  ♠ KJ3  ♥ 973  ♠ AK642  ♣ A6	West AP	North	East	South 1NT

Board: 226 Dealer: N Vul: None HCP: 17	<ul><li>♠ AK5</li><li>♥ QJ104</li><li>♠ A9</li><li>♠ K652</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: NS HCP: 4	<ul><li>♣ Q63</li><li>♥ 63</li><li>♦ 1043</li><li>♣ Q9543</li></ul>	West Bids 2♣ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ107</li><li>♥ AJ105</li><li>◆ AQ5</li><li>♣ Q3</li></ul>	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: None HCP: 7	<ul><li>10862</li><li>82</li><li>J96</li><li>AQ75</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 230 Dealer: N Vul: NS HCP: 17	<ul><li>A62</li><li>✓ 10753</li><li>AKQ7</li><li>A6</li></ul>	The opponents are silent. You bid first.

Board: 226 Dealer: N Vul: None North HCP: 17	North: ♠ AK5 ▼ QJ104	South: <b>♣</b> J98 <b>♥</b> 986	West	North 1NT		South 3NT	
South HCP: 10 Contract: 3N N	◆ A9 ◆ K652	◆ K862 ◆ AQ8	AP				
Board: 227 Dealer: S Vul: NS	North: ♠ Q63	South: <b>★</b> 1072	West	North	East	South 1NT	
North HCP: 4	<b>♥</b> 63 <b>♦</b> 1043	♥ Q974 ♦ AQJ	2 <b>♣</b> ¹	Pass	2♥	AP	
South HCP: 16 Contract: 2♥ E	◆ Q9543	♣ AK7	1. Mult	i-Landy	, both	majors	
Board: 228 Dealer: N	North:	South:	West	North	East	South	
Vul: Both	<b>♦</b> QJ107	<b>♦</b> 8654		1NT	Pass		
North HCP: 16	<b>♥</b> AJ105 <b>♦</b> AQ5	<b>∀</b> K	Pass	2 <b>Y</b>		2NT	
South HCP: 8 Contract: 4♠ N	<b>♦</b> Q3	•		Pass 4♠ AP 1. Stayman			
Board: 229 Dealer: S	North: <b>♠</b> 10862	South: ♠ AK43	West	North	East	South 1NT	
Vul: None North HCP: 7 South HCP: 16 Contract: 3♣X W	♥ 82 • J96 • AQ75	<ul><li>★ 543</li><li>★ AQ103</li><li>★ K9</li></ul>	3♣ AP	Pass	Pass	X	
Board: 230 Dealer: N	North: ♠ A62	South: ♠ QJ109873	West	North			
Vul: NS North HCP: 17	<b>v</b> 10753	<b>♥</b> Q	D	1NT	Pass	<b>4♥¹</b>	
South HCP: 5 Contract: 4♠ N	◆ AKQ7 <b>◆</b> A6	♦ 8 ♣ 10542	Pass 1. Texa		AP		

Board: 226 Dealer: N Vul: None HCP: 10	<ul><li>▶ J98</li><li>♥ 986</li><li>♦ K862</li><li>♠ AQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 16	<ul><li>1072</li><li>✓ Q974</li><li>AQJ</li><li>AK7</li></ul>	West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.
Board: 228 Dealer: N Vul: Both HCP: 8	<ul><li>★ 8654</li><li>♥ K</li><li>◆ J9763</li><li>◆ A75</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 16	<ul><li>★ AK43</li><li>▼ 543</li><li>◆ AQ103</li><li>◆ K9</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 230 Dealer: N Vul: NS HCP: 5	♣ QJ109873 ♥ Q ♦ 8 ♣ 10542	The opponents are silent.  Partner bids first.

Board: 226 Dealer: N Vul: None North HCP: 17	North: ♠ AK5 ▼ QJ104	South: <b>♣</b> J98 <b>♥</b> 986	West	North 1NT		South 3NT	
South HCP: 10 Contract: 3N N	◆ A9 ◆ K652	◆ K862 ◆ AQ8	AP				
Board: 227 Dealer: S Vul: NS	North: ♠ Q63	South: <b>★</b> 1072	West	North	East	South 1NT	
North HCP: 4	<b>♥</b> 63 <b>♦</b> 1043	♥ Q974 ♦ AQJ	2 <b>♣</b> ¹	Pass	2♥	AP	
South HCP: 16 Contract: 2♥ E	◆ Q9543	♣ AK7	1. Mult	i-Landy	, both	majors	
Board: 228 Dealer: N	North:	South:	West	North	East	South	
Vul: Both	<b>♦</b> QJ107	<b>♦</b> 8654		1NT	Pass		
North HCP: 16	<b>♥</b> AJ105 <b>♦</b> AQ5	<b>∀</b> K	Pass	2 <b>Y</b>		2NT	
South HCP: 8 Contract: 4♠ N	<b>♦</b> Q3	•		Pass 4♠ AP 1. Stayman			
Board: 229 Dealer: S	North: <b>♠</b> 10862	South: ♠ AK43	West	North	East	South 1NT	
Vul: None North HCP: 7 South HCP: 16 Contract: 3♣X W	♥ 82 • J96 • AQ75	<ul><li>543</li><li>AQ103</li><li>K9</li></ul>	3♣ AP	Pass	Pass	X	
Board: 230 Dealer: N	North: ♠ A62	South: ♠ QJ109873	West	North			
Vul: NS North HCP: 17	<b>v</b> 10753	<b>♥</b> Q	D	1NT	Pass	<b>4♥¹</b>	
South HCP: 5 Contract: 4♠ N	◆ AKQ7 <b>◆</b> A6	♦ 8 ♣ 10542	Pass 1. Texa		AP		

Board: 231 Dealer: S Vul: EW HCP: 5	<ul><li>◆954</li><li>▼1063</li><li>◆AJ1096</li><li>◆107</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 15	<ul><li>★ A87</li><li>♥ K54</li><li>★ K10</li><li>★ AJ984</li></ul>	The opponents are silent.  You bid first.
Board: 233 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ5</li><li>▼ J43</li><li>◆ KQ82</li><li>◆ A92</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 234 Dealer: N Vul: EW HCP: 15	<ul><li>♣ AQ7</li><li>♥ QJ10</li><li>♦ KQ7</li><li>♣ J984</li></ul>	West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 235 Dealer: S Vul: Both HCP: 9	<ul><li>1052</li><li>✓ A10543</li><li>✓ AJ108</li><li>✓ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 231 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 W	North:	South:  ♠ AQ72  ♥ AQ52  ♠ K84  ♣ J6	West 3♣	North AP	East	South 1NT
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 • N	North:  ♠ A87  ♥ K54  ♦ K10  ♠ AJ984	South:	Pass	or Suit T	Pass AP	
Board: 233 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ KJ5  ♥ J43  ♠ KQ82  ♣ A92	South:  ♠ A1064  ♥ KQ75  ♠ A53  ♠ K10	West 3♣	North 3NT	East AP	South 1NT
Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ AQ7  ♥ QJ10  ♠ KQ7  ♣ J984	South:  ♠ K  ♥ K98763  ♦ 964  ♠ A102	2 <b>v</b> ¹ Pass	North 1NT X 4♥ naels Cucial	Pass 2 AP	South 2♦ 3♣²
Board: 235 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 S	North:  • 1052  • A10543  • AJ108  • 9	South:  ♠ AKJ3  ♥ K987  ♠ Q6  ♠ A106	Pass Pass AP		Pass Pass	1NT 2NT <sup>1</sup>

Board: 231 Dealer: S Vul: EW HCP: 16	<ul><li>AQ72</li><li>✓ AQ52</li><li>✓ K84</li><li>✓ J6</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 232 Dealer: N Vul: None HCP: 9	<ul><li>♣ J96</li><li>♥ Q32</li><li>◆ AQ9762</li><li>♣ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A1064</li><li>✓ KQ75</li><li>◆ A53</li><li>◆ K10</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 234 Dealer: N Vul: EW HCP: 10	<b>♠</b> K <b>♥</b> K98763 <b>♦</b> 964 <b>♣</b> A102	West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 235 Dealer: S Vul: Both HCP: 17	<ul><li>♠ AKJ3</li><li>♥ K987</li><li>♦ Q6</li><li>♠ A106</li></ul>	The opponents are silent.  You bid first.

Board: 231 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 W	North:	South:  ♠ AQ72  ♥ AQ52  ♠ K84  ♣ J6	West 3♣	North AP	East	South 1NT
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 • N	North:  ♠ A87  ♥ K54  ♦ K10  ♠ AJ984	South:	Pass	or Suit T	Pass AP	
Board: 233 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ KJ5  ♥ J43  ♠ KQ82  ♣ A92	South:  ♠ A1064  ♥ KQ75  ♠ A53  ♠ K10	West 3♣	North 3NT	East AP	South 1NT
Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ AQ7  ♥ QJ10  ♠ KQ7  ♣ J984	South:  ♠ K  ♥ K98763  ♦ 964  ♠ A102	2 <b>v</b> ¹ Pass	North 1NT X 4♥ naels Cucial	Pass 2 AP	South 2♦ 3♣²
Board: 235 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 S	North:  • 1052  • A10543  • AJ108  • 9	South:  ♠ AKJ3  ♥ K987  ♠ Q6  ♠ A106	Pass Pass AP		Pass Pass	1NT 2NT <sup>1</sup>

Board: 236			
	Dealer: N Vul: NS	Y: N	
Board: 237 Dealer: S  Vul: EW HCP: 7  ♣ 10762  ▼ 53  The opponents are silent.  Partner bids first.	Dealer: S Vul: EW	∵ S ♥ 53 ♦ 1097	
Board: 238	Dealer: N Vul: Both	:: N	
Board: 239 Dealer: S Vul: None HCP: 10  ♣ Q62 VAQ82  The opponents are silent.  Partner bids first.	Dealer: S Vul: None	S	11
Board: 240 ♣ J109 Dealer: N ♥ AJ3 Vul: EW ♦ J87 HCP: 16 ♣ AKQ8  The opponents are silent. You bid first.	Dealer: N Vul: EW	:: N	

Board: 236 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ 653  ♥ AKJ8  ♠ A105  ♣ AJ10	South:  ♣ J  ♥ 65432  ♠ K762  ♣ KQ9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 237 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:  ♠ 10762  ♥ 53  ♦ 1097  ♣ AK104	South:  ♠ AQJ5  ♥ AK74  ♠ 632  ♠ Q3	West AP	North	East	South 1NT
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 17 Contract: 6♠ N	North:  ♠ AK32  ♥ 42  ♠ K98  ♣ AQ43	South:  ♣ J1085  ♥ AK9  ♠ AQ  ♣ K1052	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 239 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q62  ♥ AQ82  ♠ Q6432  ♣ 3	South:  ♠ AK9  ♥ 654  ♠ KJ109  ♣ A42	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 240 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 1N N	North: <b>▲</b> J109 <b>♥</b> AJ3 <b>♦</b> J87 <b>♣</b> AKQ8	South:  ♠ 854  ♥ 87  ♠ KQ432  ♣ 763	West	North 1NT	East AP	South

Board: 236  Dealer: N  Vul: NS  HCP: 9	Dartner hids first
Board: 237  Dealer: S  Vul: EW  HCP: 16  ♣ AQJ  ★ AK7  ★ 632  ♣ Q3	74 The opponents are silent.
Board: 238	Partner bids first
Board: 239	The opponents are silent.  Opposed You hid first
Board: 240	Partner blog tirgt

Board: 236 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ 653  ♥ AKJ8  ♠ A105  ♣ AJ10	South:  ♣ J  ♥ 65432  ♠ K762  ♣ KQ9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 237 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:  ♠ 10762  ♥ 53  ♦ 1097  ♣ AK104	South:  ♠ AQJ5  ♥ AK74  ♠ 632  ♠ Q3	West AP	North	East	South 1NT
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 17 Contract: 6♠ N	North:  ♠ AK32  ♥ 42  ♠ K98  ♣ AQ43	South:  ♣ J1085  ♥ AK9  ♠ AQ  ♣ K1052	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 239 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q62  ♥ AQ82  ♠ Q6432  ♣ 3	South:  ♠ AK9  ♥ 654  ♠ KJ109  ♣ A42	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 240 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 1N N	North: <b>▲</b> J109 <b>♥</b> AJ3 <b>♦</b> J87 <b>♣</b> AKQ8	South:  ♠ 854  ♥ 87  ♠ KQ432  ♣ 763	West	North 1NT	East AP	South

Board: 241 Dealer: S Vul: Both HCP: 0	<ul><li>10985432</li><li>10</li><li>74</li><li>532</li></ul>	West Doubles 1NT if possible. East Doubles 4♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 242 Dealer: N Vul: NS HCP: 17	<b>★</b> KQ10 <b>♥</b> K10 <b>♦</b> AK5 <b>♣</b> Q9754	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 13	<ul><li>★ K9632</li><li>▼ A106</li><li>◆ K2</li><li>◆ K96</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 16	<ul><li>♦ 82</li><li>♥ A108</li><li>♦ KQ43</li><li>♠ AK52</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: NS HCP: 3	<ul><li>♦ 8754</li><li>♥ J1032</li><li>♦ 103</li><li>♠ Q64</li></ul>	The opponents are silent.  Partner bids first.

			Wast	Nicostla	Foot	Contle
Board: 241			west	North	East	NT
Dealer: S	North:	South:	$X^1$	<b>4</b> ♥ <sup>2</sup>	X	Pass <sup>3</sup>
Vul: Both	<b>★</b> 10985432 <b>♥</b> 10	<b>♠</b> QJ <b>♥</b> Q64	Pass	4♠	Pass	Pass
North HCP: 0 South HCP: 15	<b>♦</b> 74	◆ AQJ105	X	AP		
Contract: 4\(\Delta\X\)	<b>♣</b> 532	<b>♣</b> K87		•	, 4M-5	5m or 18+ HCP
			2. Texa	s es a ♥ st	opper	
			2. <b>GC</b> III.	<i>is</i> <b>a</b> , st	оррег	
Board: 242	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ10	<b>♦</b> J8		1NT	Pass	<b>2</b> ♣¹
Vul: NS North HCP: 17	<b>♥</b> K10	<b>♥</b> QJ72	Pass	2♦	Pass	3NT
South HCP: 11	• AK5	◆ 7632	AP			
Contract: 3N N	<b>♣</b> Q9754	♣ AK3	1. Stay	man		
Board: 243						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> K9632 <b>♥</b> A106	<b>♠</b> J4 <b>♥</b> KQJ4				1NT
North HCP: 13	◆ K2	◆ AQ105	Pass	2♥	Pass	2♠
South HCP: 16 Contract: 3N S	<b>♣</b> K96	<b>♣</b> QJ4	Pass	3NT	AP	
Board: 244	No utla:					
Dealer: N	North: ♠ 82	South:	West	North	Foot	South
Vul: None	▼ A108	<b>♠</b> AQ <b>♥</b> J4	West	1NT		
North HCP: 16	<b>♦</b> KQ43	♦ A98652	AP	1111	1 455	
South HCP: 11 Contract: 3N N	<b>♣</b> AK52	<b>♣</b> 983				
Board: 245	North:	South:				
Dealer: S	• 8754	soun. ♠KQ	West	North	East	South
Vul: NS North HCP: 3	<b>♥</b> J1032	<b>♥</b> KQ54				1NT
South HCP: 17	<b>♦</b> 103	• Q85	AP			
Contract: 1N S	<b>♣</b> Q64	♣ AJ32				

Board: 241 Dealer: S Vul: Both HCP: 15	<ul><li>QJ</li><li>Q64</li><li>AQJ105</li><li>K87</li></ul>	West Doubles 1NT if possible. East Doubles 4♥ if possible. West Doubles Pass if possible. You bid first.
Board: 242 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 16	<ul><li>↓ J4</li><li>♥ KQJ4</li><li>♦ AQ105</li><li>♠ QJ4</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: None HCP: 11	<ul><li>♠ AQ</li><li>♥ J4</li><li>♦ A98652</li><li>♠ 983</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: NS HCP: 17	<ul><li>★ KQ</li><li>▼ KQ54</li><li>◆ Q85</li><li>◆ AJ32</li></ul>	The opponents are silent.  You bid first.

			Wast	Nicostla	Foot	Contle
Board: 241			west	North	East	NT
Dealer: S	North:	South:	$X^1$	<b>4</b> ♥ <sup>2</sup>	X	Pass <sup>3</sup>
Vul: Both	<b>★</b> 10985432 <b>♥</b> 10	<b>♠</b> QJ <b>♥</b> Q64	Pass	4♠	Pass	Pass
North HCP: 0 South HCP: 15	<b>♦</b> 74	◆ AQJ105	X	AP		
Contract: 4\(\Delta\X\)	<b>♣</b> 532	<b>♣</b> K87		•	, 4M-5	5m or 18+ HCP
			2. Texa	s es a ♥ st	opper	
			2. <b>GC</b> III.	<i>is</i> <b>a</b> , st	оррег	
Board: 242	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ10	<b>♦</b> J8		1NT	Pass	<b>2</b> ♣¹
Vul: NS North HCP: 17	<b>♥</b> K10	<b>♥</b> QJ72	Pass	2♦	Pass	3NT
South HCP: 11	• AK5	◆ 7632	AP			
Contract: 3N N	<b>♣</b> Q9754	♣ AK3	1. Stay	man		
Board: 243						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> K9632 <b>♥</b> A106	<b>♠</b> J4 <b>♥</b> KQJ4				1NT
North HCP: 13	◆ K2	◆ AQ105	Pass	2♥	Pass	2♠
South HCP: 16 Contract: 3N S	<b>♣</b> K96	<b>♣</b> QJ4	Pass	3NT	AP	
Board: 244	No utla:					
Dealer: N	North: ♠ 82	South:	West	North	Foot	South
Vul: None	▼ A108	<b>♠</b> AQ <b>♥</b> J4	West	1NT		
North HCP: 16	<b>♦</b> KQ43	♦ A98652	AP	1111	1 455	
South HCP: 11 Contract: 3N N	<b>♣</b> AK52	<b>♣</b> 983				
Board: 245	North:	South:				
Dealer: S	• 8754	soun. ♠KQ	West	North	East	South
Vul: NS North HCP: 3	<b>♥</b> J1032	<b>♥</b> KQ54				1NT
South HCP: 17	<b>♦</b> 103	• Q85	AP			
Contract: 1N S	<b>♣</b> Q64	♣ AJ32				

Board: 246 Dealer: N Vul: EW HCP: 15	<ul><li>◆ QJ943</li><li>◆ A5</li><li>◆ K96</li><li>◆ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: None HCP: 8	<ul><li>♠ 85</li><li>♥ Q97</li><li>◆ QJ10872</li><li>♠ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: NS HCP: 16	<ul><li>▲ AJ8</li><li>▼ A743</li><li>◆ AK95</li><li>▲ 53</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: EW HCP: 5	<ul><li>♠ 6</li><li>♥ 64</li><li>♦ Q10987</li><li>♠ QJ1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: Both HCP: 15	♣ QJ ♥ K109 ♦ AQ1092 ♣ QJ10	The opponents are silent. You bid first.

Board: 246 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ QJ943  ♥ A5  ♠ K96  ♠ KQ10	South:  ♠ A6  ♥ 92  ♠ Q8732  ♠ AJ53	West North East South 1NT Pass 3NT AP
Board: 247 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ 85  ♥ Q97  • QJ10872  ♠ K5	South:  ♠ Q1092  ♥ J8  ♠ AK  ♣ AJ432	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 248 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 2♠ N	North:  ♠ AJ8  ♥ A743  ♠ AK95  ♣ 53	South:  ♠ Q9532  ♥ Q109  ♦ J7  ♣ J107	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 249 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 5♣ S	North:  ♠ 6  ♥ 64  ♠ Q10987  ♠ QJ1054	South:  ♠ AK7  ♥ KQJ  ♦ J32  ♣ K963	West North East South 1NT Pass 4♣¹ Pass 5♣ AP 1. Minors
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ QJ  ♥ K109  ♠ AQ1092  ♠ QJ10	South:  ◆ 8752  ▼ J53  ◆ 54  ◆ 9754	West North East South 1NT AP

Board: 246 Dealer: N Vul: EW HCP: 11	<ul><li>♣ A6</li><li>♥ 92</li><li>◆ Q8732</li><li>♣ AJ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q1092</li><li>♥ J8</li><li>♦ AK</li><li>♣ AJ432</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q9532</li><li>♥ Q109</li><li>◆ J7</li><li>♣ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK7</li><li>▼ KQJ</li><li>◆ J32</li><li>◆ K963</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: Both HCP: 1	<ul><li>★8752</li><li>▼J53</li><li>◆54</li><li>◆9754</li></ul>	The opponents are silent.  Partner bids first.

Board: 246 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ QJ943  ♥ A5  ♠ K96  ♠ KQ10	South:  ♠ A6  ♥ 92  ♠ Q8732  ♠ AJ53	West North East South 1NT Pass 3NT AP
Board: 247 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ 85  ♥ Q97  • QJ10872  ♠ K5	South:  ♠ Q1092  ♥ J8  ♠ AK  ♣ AJ432	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 248 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 2♠ N	North:  ♠ AJ8  ♥ A743  ♠ AK95  ♣ 53	South:  ♠ Q9532  ♥ Q109  ♦ J7  ♣ J107	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 249 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 5♣ S	North:  ♠ 6  ♥ 64  ♠ Q10987  ♠ QJ1054	South:  ♠ AK7  ♥ KQJ  ♦ J32  ♣ K963	West North East South 1NT Pass 4♣¹ Pass 5♣ AP 1. Minors
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ QJ  ♥ K109  ♠ AQ1092  ♠ QJ10	South:  ◆ 8752  ▼ J53  ◆ 54  ◆ 9754	West North East South 1NT AP

Board: 251	<b>♦</b> Q87543	West Doubles 2♠ if possible.
Dealer: S	<b>♥</b> J953	East Bids 3♣ if possible.
Vul: NS	<b>♦</b> 3	_
HCP: 3	<b>♣</b> 43	Partner bids first.
Board: 252	<b>♦</b> 843	East Doubles 1NT if possible.
Dealer: N	<b>♥</b> A96	East Bodoles 1111 II possible.
Vul: EW	♦ AK54	You bid first.
HCP: 16	<b>♣</b> KQ10	
Board: 253	<b>♦</b> 642	
Dealer: S	♥ 8653	West Bids 3♣ if possible.
Vul: Both	◆ AJ42	
HCP: 9	♣ A2	Partner bids first.
Board: 254	<b>♠</b> K7	771
Dealer: N	<b>♥</b> K103	The opponents are silent.
Vul: None	<b>♦</b> AK63	You bid first.
HCP: 15	<b>♣</b> Q876	Tou old first.
Board: 255	<b>♠</b> AQJ1042	The opponents are silent.
Dealer: S	<b>♥</b> 83	====
Vul: EW	♦ 876 ♣ A5	Partner bids first.
HCP: 11	₹ AJ	

Board: 251 Dealer: S Vul: NS North HCP: 3 South HCP: 15 Contract: 3♠ S	North:  ♠ Q87543  ♥ J953  ♠ 3  ♠ 43	South:  ♠ KJ2  ♥ Q108  ♠ KQ86  ♠ A72	West Pass X Pass	North  2♥ Pass 3♠	East Pass 3♣ AP	1NT
Board: 252 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♦ 843  ✓ A96  • AK54  ♣ KQ10	South:  ♠ KQJ  ♥ J843  ♦ J62  ♣ 953	Pass AP	•	X <sup>1</sup> Pass	South 2♣² 2NT 5m or 18+ HCP
Board: 253 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 AX W	North:	South:  ♠ AKQJ9  ♥ QJ7  ♦ 763  ♠ Q5	West Pass 3♣ 1. Stay	North  2♣¹ X man	East Pass AP	1NT
Board: 254 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ K7  ♥ K103  ♠ AK63  ♠ Q876	South:	West	North 1NT	East AP	South
Board: 255 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ AQJ1042  ♥ 83  ♠ 876  ♠ A5	South:  ♠ K5  ♥ 9754  ♠ AKQ  ♠ QJ103	West Pass Pass	North 2♥ 4♠	East Pass AP	1NT

Board: 251 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ2</li><li>♥ Q108</li><li>◆ KQ86</li><li>◆ A72</li></ul>	West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 252 Dealer: N Vul: EW HCP: 8	<ul><li>★ KQJ</li><li>▼ J843</li><li>◆ J62</li><li>◆ 953</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AKQJ9</li><li>♥ QJ7</li><li>♦ 763</li><li>♠ Q5</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 254 Dealer: N Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 15	<ul><li>★ K5</li><li>▼ 9754</li><li>◆ AKQ</li><li>◆ QJ103</li></ul>	The opponents are silent. You bid first.

Board: 251 Dealer: S Vul: NS North HCP: 3 South HCP: 15 Contract: 3♠ S	North:  ♠ Q87543  ♥ J953  ♠ 3  ♠ 43	South:  ♠ KJ2  ♥ Q108  ♠ KQ86  ♠ A72	West Pass X Pass	North  2♥ Pass 3♠	East Pass 3♣ AP	1NT
Board: 252 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♦ 843  ✓ A96  • AK54  ♣ KQ10	South:  ♠ KQJ  ♥ J843  ♦ J62  ♣ 953	Pass AP	•	X <sup>1</sup> Pass	South 2♣² 2NT 5m or 18+ HCP
Board: 253 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 AX W	North:	South:  ♠ AKQJ9  ♥ QJ7  ♦ 763  ♠ Q5	West Pass 3♣ 1. Stay	North  2♣¹ X man	East Pass AP	1NT
Board: 254 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ K7  ♥ K103  ♠ AK63  ♠ Q876	South:	West	North 1NT	East AP	South
Board: 255 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ AQJ1042  ♥ 83  ♠ 876  ♠ A5	South:  ♠ K5  ♥ 9754  ♠ AKQ  ♠ QJ103	West Pass Pass	North 2♥ 4♠	East Pass AP	1NT

Board: 256 Dealer: N Vul: Both HCP: 16	<ul><li>★ A32</li><li>♥ QJ8</li><li>◆ AK6</li><li>★ Q742</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 257 Dealer: S Vul: None HCP: 10	<b>♠</b> KQ <b>♥</b> K93 <b>♦</b> 87642 <b>♣</b> Q76	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q1073</li><li>♥ 875</li><li>♦ A5</li><li>♣ AKQJ</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: Both HCP: 6	<ul><li>★ K97643</li><li>♥ QJ7</li><li>◆ 32</li><li>◆ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 15	<ul><li>★ K973</li><li>★ KQ2</li><li>◆ AQ43</li><li>◆ J4</li></ul>	The opponents are silent. You bid first.

Board: 256 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A32  ♥ QJ8  ♠ AK6  ♠ Q742	South:  ♠ KJ  ♥ A976  ♠ Q9853  ♣ K9	West  X  AP  1. Stay	North 1NT 2•	Pass	
Board: 257 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3 \cdot N	North:  ♠ KQ  ♥ K93  ♦ 87642  ♣ Q76	South:  ♠ 109  ♥ AQJ105  ♠ KJ3  ♣ A98	West Pass	North 3◆	East AP	South 1NT
Board: 258 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ◆ Q1073  ▼ 875  ◆ A5  ◆ AKQJ	South:  ♠ A8  ♥ QJ10  ♠ QJ10982  ♣ 75	West AP	North 1NT		South 3NT
Board: 259 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 4♠ S	North:  ♠ K97643  ♥ QJ7  ♦ 32  ♣ 103	South:  ♠ AJ5  ♥ 1054  ♠ A76  ♣ AK84	West Pass Pass AP	North 2♥ 3♠	East Pass Pass	1NT 2♠
Board: 260 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ K973  ♥ KQ2  ♠ AQ43  ♣ J4	South:  ♠ J86  ♥ 864  ♠ 1076  ♠ Q986	West	North 1NT	East AP	South

Board: 256 Dealer: N Vul: Both HCP: 13	<b>♠</b> KJ <b>♥</b> A976 <b>♦</b> Q9853 <b>♣</b> K9	West Doubles 2♣ if possible.  Partner bids first.
Board: 257 Dealer: S Vul: None HCP: 15	<ul><li>109</li><li>✓ AQJ105</li><li>✓ KJ3</li><li>✓ A98</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: NS HCP: 10	<ul><li>★ A8</li><li>♥ QJ10</li><li>◆ QJ10982</li><li>★ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 16	<ul><li>AJ5</li><li>▼ 1054</li><li>◆ A76</li><li>◆ AK84</li></ul>	The opponents are silent.  You bid first.
Board: 260 Dealer: N Vul: None HCP: 3	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 256 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A32  ♥ QJ8  ♠ AK6  ♠ Q742	South:  ♠ KJ  ♥ A976  ♠ Q9853  ♣ K9	West  X  AP  1. Stay	North 1NT 2•	Pass	
Board: 257 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3 \cdot N	North:  ♠ KQ  ♥ K93  ♦ 87642  ♣ Q76	South:  ♠ 109  ♥ AQJ105  ♠ KJ3  ♣ A98	West Pass	North 3◆	East AP	South 1NT
Board: 258 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ◆ Q1073  ▼ 875  ◆ A5  ◆ AKQJ	South:  ♠ A8  ♥ QJ10  ♠ QJ10982  ♣ 75	West AP	North 1NT		South 3NT
Board: 259 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 4♠ S	North:  ♠ K97643  ♥ QJ7  ♦ 32  ♣ 103	South:  ♠ AJ5  ♥ 1054  ♠ A76  ♣ AK84	West Pass Pass AP	North 2♥ 3♠	East Pass Pass	1NT 2♠
Board: 260 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ K973  ♥ KQ2  ♠ AQ43  ♣ J4	South:  ♠ J86  ♥ 864  ♠ 1076  ♠ Q986	West	North 1NT	East AP	South

Board: 261 Dealer: S Vul: NS HCP: 11	◆ QJ1073 ▼ A9643 ◆ A • 32	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 17	<ul><li>★ K1075</li><li>★ AQ</li><li>★ A542</li><li>★ A105</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 263 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ8</li><li>★ 6543</li><li>★ K42</li><li>★ Q75</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 15	<ul><li>♣ 875</li><li>♥ K93</li><li>◆ QJ6</li><li>♣ AKQ6</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 6	<ul><li>\$98654</li><li>▼ K107</li><li>♦ 8</li><li>♣ K974</li></ul>	East Doubles 2♥ if possible. West Bids 3♦ if possible. Partner bids first.

Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ QJ1073  ♥ A9643  ♠ A  ♣ 32	South:  ♠ K96  ♥ J10  ♠ KJ103  ♣ AQJ4	West Pass Pass AP	North 2♥ 4♥	East Pass Pass	1NT 2♠
Board: 262 Dealer: N Vul: EW North HCP: 17 South HCP: 5 Contract: 2 VX E	North:  ♠ K1075  ✔ AQ  ♠ A542  ♣ A105	South:  ♠ Q2  ♥ J932  ♦ 108  ♠ Q9862	Pass	North 1NT X i-Landy	2 <b>v</b> ¹ AP	Pass
Board: 263 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ KJ8  ♥ 6543  ♠ K42  ♣ Q75	South:  ♠ A107  ♥ KJ2  ♦ 953  ♣ AK104	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT
Board: 264 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 1N N	North:	South:	West	North 1NT	East AP	South
Board: 265 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 4♠ N	North:	South:  ♠ AKQ73  ♥ Q65  ♦ 1065  ♣ A3	Pass 3.	North  2♥  4♠  nded according	X AP	South 1NT 2NT  ce after NT

Board: 261 Dealer: S Vul: NS HCP: 15	<ul><li>★ K96</li><li>♥ J10</li><li>◆ KJ103</li><li>◆ AQJ4</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: EW HCP: 5	<ul><li>Q2</li><li>✓ J932</li><li>◆ 108</li><li>◆ Q9862</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 15	<ul><li>★ A107</li><li>★ KJ2</li><li>◆ 953</li><li>★ AK104</li></ul>	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: NS HCP: 7	<ul><li>10942</li><li>✓ AQ7</li><li>732</li><li>J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AKQ73</li><li>♥ Q65</li><li>♦ 1065</li><li>♠ A3</li></ul>	East Doubles 2♥ if possible. West Bids 3♦ if possible.  You bid first.

Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ QJ1073  ♥ A9643  ♠ A  ♣ 32	South:  ♠ K96  ♥ J10  ♠ KJ103  ♣ AQJ4	West Pass Pass AP	North 2♥ 4♥	East Pass Pass	1NT 2♠
Board: 262 Dealer: N Vul: EW North HCP: 17 South HCP: 5 Contract: 2 VX E	North:  ♠ K1075  ✔ AQ  ♠ A542  ♣ A105	South:  ♠ Q2  ♥ J932  ♦ 108  ♠ Q9862	Pass	North 1NT X i-Landy	2 <b>v</b> ¹ AP	Pass
Board: 263 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ KJ8  ♥ 6543  ♠ K42  ♣ Q75	South:  ♠ A107  ♥ KJ2  ♦ 953  ♣ AK104	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT
Board: 264 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 1N N	North:	South:	West	North 1NT	East AP	South
Board: 265 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 4♠ N	North:	South:  ♠ AKQ73  ♥ Q65  ♦ 1065  ♣ A3	Pass 3.	North  2♥  4♠  nded according	X AP	South 1NT 2NT  ce after NT

Board: 266 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ105</li><li>★ A53</li><li>★ K54</li><li>★ KQJ</li></ul>	The opponents are silent.  You bid first.
Board: 267 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q7</li><li>♥ AJ86</li><li>◆ QJ973</li><li>♣ 62</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AQJ</li><li>♥ J952</li><li>♦ AQ4</li><li>♠ J74</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: Both HCP: 11	♣8 ♥ KQ53 ♦ J103 ♣ KQ765	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ5</li><li>▼ AQ75</li><li>◆ Q2</li><li>◆ Q752</li></ul>	The opponents are silent. You bid first.

Board: 266 Dealer: N Vul: Both	North: ♠ KJ105	South: ♠ 64	West	North 1NT	East Pass	
North HCP: 17 South HCP: 8	<ul><li>★ A53</li><li>★ K54</li><li>★ KQJ</li></ul>	<ul><li>✓ K742</li><li>◆ J10976</li><li>◆ A4</li></ul>	Pass Pass	2 <b>♠</b> 3NT	Pass AP	2NT
Contract: 3N N	₩ KQJ	<b>₹</b> A4	1. Stay	man		
Board: 267 Dealer: S	North: ♠ Q7	South: ♠ AJ32	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> AJ86	<b>♥</b> KQ9	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 17	◆ QJ973 <b>◆</b> 62	♦ K65 ♣ KJ8	Pass	3NT	AP	
Contract: 3N S	₩ 02	¥ 1030	1. Stayı	man		
Board: 268 Dealer: N	North: ♠ AQJ	South: ♠ 109832	West	North		
Vul: EW North HCP: 15	♥ J952	<b>♥</b> 8	Pass	1NT 2♠	Pass Pass	
South HCP: 10 Contract: 4♠ N	◆ AQ4 ◆ J74	◆ K1082 ◆ AK5	Pass		AP	
Board: 269 Dealer: S	North: ♠8	South: ♠ AK7	West	North	East	South 1NT
Vul: Both	♥ KQ53	<b>¥</b> A <b>R</b> / <b>∀</b> A9	Pass	<b>3</b> ♠¹	Pass	3NT
North HCP: 11 South HCP: 17	<b>♦</b> J103	◆ Q42	AP			
Contract: 3N S	<b>♣</b> KQ765	♣ A10432	1. Splin	iter		
Board: 270	North:	South:				
Dealer: N Vul: None	<b>♠</b> KQ5	<b>♠</b> A3	West	North	East	South
North HCP: 15	<b>♥</b> AQ75 <b>♦</b> Q2	<ul><li>▼ K109</li><li>◆ 107653</li></ul>		1NT	AP	
South HCP: 7 Contract: 1N N	◆ Q752	<b>♣</b> 1096				

D 1.266		
Board: 266 Dealer: N	<b>♦</b> 64 <b>♥</b> K742	The opponents are silent.
Vul: Both	◆ J10976	Partner bids first.
HCP: 8	♣ A4	Tartiler ords IIIst.
Board: 267	<b>♠</b> AJ32	Fact Daublas 2. if massible
Dealer: S	<b>♥</b> KQ9	East Doubles 2♣ if possible.
Vul: NS HCP: 17	♦ K65 ♣ KJ8	You bid first.
ncr. 1/	₩ KJo	
Board: 268	<b>▲</b> 109832	The opponents are silent.
Dealer: N	<b>V</b> 8	The opponents are shent.
Vul: EW HCP: 10	♦ K1082 • AK5	Partner bids first.
пст. 10	₹ ANJ	
Board: 269	♠ AK7	The opponents are silent.
Dealer: S	<b>♥</b> A9	The opponents are shent.
Vul: Both HCP: 17	◆ Q42 ◆ A10432	You bid first.
TICI.I/	A10432	
Board: 270	<b>♠</b> A3	The apparents are silent
Dealer: N	<b>♥</b> K109	The opponents are silent.
Vul: None HCP: 7	<ul><li>107653</li><li>1096</li></ul>	Partner bids first.
HCF. /	<b>★</b> 1030	

Board: 266 Dealer: N Vul: Both	North: ♠ KJ105	South: ♠ 64	West	North 1NT	East Pass	
North HCP: 17 South HCP: 8	<ul><li>★ A53</li><li>★ K54</li><li>★ KQJ</li></ul>	<ul><li>✓ K742</li><li>◆ J10976</li><li>◆ A4</li></ul>	Pass Pass	2 <b>♠</b> 3NT	Pass AP	2NT
Contract: 3N N	₩ KQJ	<b>₹</b> A4	1. Stay	man		
Board: 267 Dealer: S	North: ♠ Q7	South: ♠ AJ32	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> AJ86	<b>♥</b> KQ9	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 17	◆ QJ973 <b>◆</b> 62	♦ K65 ♣ KJ8	Pass	3NT	AP	
Contract: 3N S	₩ 02	¥ 1030	1. Stayı	man		
Board: 268 Dealer: N	North: ♠ AQJ	South: ♠ 109832	West	North		
Vul: EW North HCP: 15	♥ J952	<b>♥</b> 8	Pass	1NT 2♠	Pass Pass	
South HCP: 10 Contract: 4♠ N	◆ AQ4 ◆ J74	◆ K1082 ◆ AK5	Pass		AP	
Board: 269 Dealer: S	North: ♠8	South: ♠ AK7	West	North	East	South 1NT
Vul: Both	♥ KQ53	<b>¥</b> A <b>R</b> / <b>∀</b> A9	Pass	<b>3</b> ♠¹	Pass	3NT
North HCP: 11 South HCP: 17	<b>♦</b> J103	◆ Q42	AP			
Contract: 3N S	<b>♣</b> KQ765	♣ A10432	1. Splin	iter		
Board: 270	North:	South:				
Dealer: N Vul: None	<b>♠</b> KQ5	<b>♠</b> A3	West	North	East	South
North HCP: 15	<b>♥</b> AQ75 <b>♦</b> Q2	<ul><li>▼ K109</li><li>◆ 107653</li></ul>		1NT	AP	
South HCP: 7 Contract: 1N N	◆ Q752	<b>♣</b> 1096				

Board: 271 Dealer: S Vul: EW HCP: 4	<ul><li>♦ 974</li><li>♥ 98742</li><li>♦ 9</li><li>♠ A1032</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AQJ5</li><li>♥ Q98</li><li>♦ QJ6</li><li>♠ K83</li></ul>	The opponents are silent.  You bid first.
Board: 273 Dealer: S Vul: None HCP: 5	<ul><li>♣ Q8762</li><li>♥ 3</li><li>◆ QJ964</li><li>♣ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: NS HCP: 16	<ul><li>★ K32</li><li>▼ AK874</li><li>◆ K93</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: Both HCP: 10	<b>♦</b> 65 <b>♥</b> AQ63 <b>•</b> Q9 <b>♣</b> Q10953	The opponents are silent.  Partner bids first.

Board: 271 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 3 • E	North:  ◆ 974  ▼ 98742  ◆ 9  ◆ A1032	South:  ♠ K8  ♥ AJ3  ♠ AK643  ♣ J94	West Pass	North 2	East 3♦	South 1NT AP
Board: 272 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 2 \( \mathbb{N} \) N	North:  ♠ AQJ5  ♥ Q98  • QJ6  ♣ K83	South:	West Pass	North 1NT 2♥	East Pass AP	
Board: 273 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3♠ N	North:  ♠ Q8762  ♥ 3  ♦ QJ964  ♠ 64	South:  ♠ K1095  ♥ A5  ♠ A52  ♣ KQ72	Pass Pass	North  2♥  3♠  nded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 274 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ K32  ♥ AK874  ♠ K93  ♠ K3	South:	West	North 1NT	East AP	South
Board: 275 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4 S	North:  ♠ 65  ▼ AQ63  ◆ Q9  ♣ Q10953	South:  ♠ AK  ♥ KJ107  ♦ K63  ♣ K864	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT

Board: 271 Dealer: S Vul: EW HCP: 16	<ul><li>★ K8</li><li>▼ AJ3</li><li>◆ AK643</li><li>◆ J94</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 272 Dealer: N Vul: Both HCP: 4	<ul><li>43</li><li>✓ K10762</li><li>◆ 9532</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: None HCP: 16	<ul><li>★ K1095</li><li>★ A5</li><li>★ A52</li><li>★ KQ72</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: NS HCP: 7	<ul><li>J9</li><li>♥ Q105</li><li>10642</li><li>A854</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK</li><li>▼ KJ107</li><li>★ K63</li><li>★ K864</li></ul>	The opponents are silent. You bid first.

Board: 271 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 3 • E	North:  ◆ 974  ▼ 98742  ◆ 9  ◆ A1032	South:  ♠ K8  ♥ AJ3  ♠ AK643  ♣ J94	West Pass	North 2	East 3♦	South 1NT AP
Board: 272 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 2 \( \mathbb{N} \) N	North:  ♠ AQJ5  ♥ Q98  • QJ6  ♣ K83	South:	West Pass	North 1NT 2♥	East Pass AP	
Board: 273 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3♠ N	North:  ♠ Q8762  ♥ 3  ♦ QJ964  ♠ 64	South:  ♠ K1095  ♥ A5  ♠ A52  ♣ KQ72	Pass Pass	North  2♥  3♠  nded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 274 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ K32  ♥ AK874  ♠ K93  ♠ K3	South:	West	North 1NT	East AP	South
Board: 275 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4 S	North:  ♠ 65  ▼ AQ63  ◆ Q9  ♣ Q10953	South:  ♠ AK  ♥ KJ107  ♦ K63  ♣ K864	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT

Board: 276 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ5</li><li>★ AQ</li><li>◆ J63</li><li>◆ QJ1095</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: NS HCP: 11	<ul><li>♦ 9764</li><li>♥ K65</li><li>♦ A8</li><li>♣ A876</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 15	<ul><li>♣ QJ</li><li>♥ Q8</li><li>◆ K972</li><li>♣ AQJ73</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: None HCP: 9	<ul><li>★84</li><li>★ A432</li><li>★ K642</li><li>★ Q76</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 280 Dealer: N Vul: NS HCP: 17	<ul><li>▲ AJ42</li><li>♥ K742</li><li>◆ QJ7</li><li>▲ AQ</li></ul>	East Doubles 3♣ if possible. West Bids 3♦ if possible. East Doubles Pass if possible. You bid first.

Board: 276 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 5♣ N	North:  ♠ KQ5  ▼ AQ  • J63  ♣ QJ1095	South:  ♠ 2  ♥ 74  ♠ AK75  ♣ AK8632	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Cue bid, a ♠ stopper
Board: 277 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ◆ 9764  ▼ K65  ◆ A8  ◆ A876	South:  ♠ AQ3  ♥ A32  ♠ KJ6  ♣ K1053	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 3NT AP  1. Stayman
Board: 278 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ QJ  ♥ Q8  ♠ K972  ♣ AQJ73	South:  ♠ AK109852  ♥ 9632  ♠ —  ♠ K4	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 279 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:	West North East South 1NT 2♣¹ 2NT AP 1. Multi-Landy, both majors
Board: 280 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 4*X N	North:  ♠ AJ42  ♥ K742  • QJ7  ♣ AQ	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² X Pass  3 ♣ Pass Pass 4♣  Pass Pass X AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 276 Dealer: N Vul: None HCP: 14	<ul><li>◆ 2</li><li>♥ 74</li><li>◆ AK75</li><li>◆ AK8632</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: NS HCP: 17	<ul><li>AQ3</li><li>A32</li><li>KJ6</li><li>K1053</li></ul>	The opponents are silent.  You bid first.
Board: 278 Dealer: N Vul: EW HCP: 10	<ul><li>★ AK109852</li><li>♥ 9632</li><li>♦ —</li><li>★ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: None HCP: 15	<ul><li>1096</li><li>✓ J9</li><li>✓ AQ3</li><li>✓ AKJ93</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 280 Dealer: N Vul: NS HCP: 6	<ul><li>◆98</li><li>♥Q109</li><li>◆95</li><li>◆KJ10865</li></ul>	East Doubles 3♣ if possible. West Bids 3♦ if possible. East Doubles Pass if possible. Partner bids first.

Board: 276 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 5♣ N	North:  ♠ KQ5  ▼ AQ  • J63  ♣ QJ1095	South:  ♠ 2  ♥ 74  ♠ AK75  ♣ AK8632	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Cue bid, a ♠ stopper
Board: 277 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ◆ 9764  ▼ K65  ◆ A8  ◆ A876	South:  ♠ AQ3  ♥ A32  ♠ KJ6  ♣ K1053	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 3NT AP  1. Stayman
Board: 278 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ QJ  ♥ Q8  ♠ K972  ♣ AQJ73	South:  ♠ AK109852  ♥ 9632  ♠ —  ♠ K4	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 279 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:	West North East South 1NT 2♣¹ 2NT AP 1. Multi-Landy, both majors
Board: 280 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 4*X N	North:  ♠ AJ42  ♥ K742  • QJ7  ♣ AQ	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² X Pass  3 ♣ Pass Pass 4♣  Pass Pass X AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 281 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q108</li><li>♥ J53</li><li>◆ A962</li><li>♣ Q94</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: Both HCP: 15	<ul><li>★ K2</li><li>▼ AKQ85</li><li>◆ K102</li><li>◆ 1074</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: NS HCP: 7	<ul><li>▲ J9762</li><li>▼ KQJ3</li><li>◆ 95</li><li>♣ 85</li></ul>	West Bids 2NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 284 Dealer: N Vul: EW HCP: 17	<ul><li>♣ J102</li><li>♥ AK54</li><li>♦ 73</li><li>♣ AKQ10</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: Both HCP: 4	<ul><li>★72</li><li>★ —</li><li>★ A8652</li><li>★ 1076542</li></ul>	The opponents are silent.  Partner bids first.

Board: 281 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ Q108  ♥ J53  ♠ A962  ♠ Q94	South:  ♠ A74  ♥ AK94  ♦ J43  ♣ A83	West North East South 1NT Pass 2NT AP
Board: 282 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ K2  ♥ AKQ85  ♠ K102  ♣ 1074	South:  ♠ A85  ♥ J974  ♠ Q63  ♣ 532	West North East South 1NT AP
Board: 283 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3  E	North:  ♠ J9762  ♥ KQJ3  ♦ 95  ♣ 85	South:  ♠ K104  ♥ A107  ♠ AQ32  ♣ A73	West North East South 1NT 2NT¹ X 3♣ AP 1. Unusual 2NT
Board: 284 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 2♠ N	North:  ◆ J102  ◆ AK54  ◆ 73  ◆ AKQ10	South:  ◆ A87643  ▼ J6  ◆ 106  ◆ J43	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 285 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3♣ S	North:  ♠ 72  ❤ —  ♠ A8652  ♣ 1076542	South:  ♠ Q94  ♥ AK  ♠ Q1073  ♠ KJ83	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 281 Dealer: S Vul: EW HCP: 16	<ul><li>★ A74</li><li>▼ AK94</li><li>◆ J43</li><li>◆ A83</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: Both HCP: 7	<ul><li>★ A85</li><li>♥ J974</li><li>◆ Q63</li><li>◆ 532</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: NS HCP: 17	<ul><li>★ K104</li><li>★ A107</li><li>★ AQ32</li><li>★ A73</li></ul>	West Bids 2NT if possible. East Bids 3♣ if possible.  You bid first.
Board: 284 Dealer: N Vul: EW HCP: 6	<ul><li>★ A87643</li><li>♥ J6</li><li>♦ 106</li><li>★ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q94</li><li>✔ AK</li><li>◆ Q1073</li><li>♣ KJ83</li></ul>	The opponents are silent. You bid first.

Board: 281 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ Q108  ♥ J53  ♠ A962  ♠ Q94	South:  ♠ A74  ♥ AK94  ♦ J43  ♣ A83	West North East South 1NT Pass 2NT AP
Board: 282 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ K2  ♥ AKQ85  ♠ K102  ♣ 1074	South:  ♠ A85  ♥ J974  ♠ Q63  ♣ 532	West North East South 1NT AP
Board: 283 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3  E	North:  ♠ J9762  ♥ KQJ3  ♦ 95  ♣ 85	South:  ♠ K104  ♥ A107  ♠ AQ32  ♣ A73	West North East South 1NT 2NT¹ X 3♣ AP 1. Unusual 2NT
Board: 284 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 2♠ N	North:  ◆ J102  ◆ AK54  ◆ 73  ◆ AKQ10	South:  ◆ A87643  ▼ J6  ◆ 106  ◆ J43	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 285 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3♣ S	North:  ♠ 72  ❤ —  ♠ A8652  ♣ 1076542	South:  ♠ Q94  ♥ AK  ♠ Q1073  ♠ KJ83	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 286 Dealer: N Vul: None HCP: 16	<ul><li>♣ J75</li><li>♥ AQ8</li><li>♦ K10</li><li>♠ AQ653</li></ul>	The opponents are silent.  You bid first.
Board: 287 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ73</li><li>♥ Q10974</li><li>◆ AK5</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: Both HCP: 17	<ul><li>♣ AJ53</li><li>♥ Q6</li><li>♦ KQ8</li><li>♣ AJ105</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: None HCP: 6	<ul><li>▶ J7</li><li>♥ K1042</li><li>♦ 1074</li><li>♠ Q1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK1087</li><li>★ K62</li><li>★ 109</li><li>★ AJ3</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.

Board: 286 Dealer: N Vul: None North HCP: 16 South HCP: 15	North:  ♣ J75  ♥ AQ8  ♠ K10  ♣ AQ653	South:  ♠ AKQ  ♥ K732  ♦ 84  ♣ K1087		1NT 2 <b>♦</b>	Pass	South 2♣¹ 3NT
Contract: 3N N  Board: 287  Dealer: S  Vul: EW  North HCP: 12  South HCP: 15  Contract: 4 S	North:  ♠ QJ73  ♥ Q10974  ♠ AK5  ♠ 6	South:  ♠ AK96  ♥ K85  ♠ Q873  ♠ K9	West Pass	North  2♣¹  4♣²  man	East Pass Pass	
Board: 288 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AJ53  ♥ Q6  ♠ KQ8  ♣ AJ105	South:  ♣ 7  ♥ AJ108  ♦ J106542  ♣ Q7	Pass	1NT 2♠ 3NT	Pass	South 2♣¹ 2NT
Board: 289 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 1N S	North:  ♣ J7  ▼ K1042  • 1074  ♣ Q1063	South:  ♠ AK8  ♥ 653  ♠ AK95  ♠ K54	West AP	North	East	South 1NT
Board: 290 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AK1087  ♥ K62  ♦ 109  ♣ AJ3	South:  ♠ J32  ♥ Q104  ♠ Q87  ♣ KQ106	2♣ AP	1NT 2♠	X <sup>1</sup> Pass	South XX 4♣ 5m or 18+ HCP

Board: 286 Dealer: N Vul: None	<ul><li>★ AKQ</li><li>▼ K732</li><li>◆ 84</li></ul>	The opponents are silent.  Partner bids first.
HCP: 15  Board: 287		The opponents are silent.
Dealer: S Vul: EW HCP: 15	<ul><li>★ K85</li><li>◆ Q873</li><li>◆ K9</li></ul>	You bid first.
Board: 288 Dealer: N Vul: Both HCP: 8	♣ 7 ♥ AJ108 ♦ J106542 ♣ Q7	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 17	<ul><li>♠ AK8</li><li>♥ 653</li><li>♠ AK95</li><li>♠ K54</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 10	<ul><li>J32</li><li>✓ Q104</li><li>Q87</li><li>✓ KQ106</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible.  Partner bids first.

Board: 286 Dealer: N Vul: None North HCP: 16 South HCP: 15	North:  ♣ J75  ♥ AQ8  ♠ K10  ♣ AQ653	South:  ♠ AKQ  ♥ K732  ♦ 84  ♣ K1087		1NT 2 <b>♦</b>	Pass	South 2♣¹ 3NT
Contract: 3N N  Board: 287  Dealer: S  Vul: EW  North HCP: 12  South HCP: 15  Contract: 4 S	North:  ♠ QJ73  ♥ Q10974  ♠ AK5  ♠ 6	South:  ♠ AK96  ♥ K85  ♠ Q873  ♠ K9	West Pass	North  2♣¹  4♣²  man	East Pass Pass	
Board: 288 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AJ53  ♥ Q6  ♠ KQ8  ♣ AJ105	South:  ♣ 7  ♥ AJ108  ♦ J106542  ♣ Q7	Pass	1NT 2♠ 3NT	Pass	South 2♣¹ 2NT
Board: 289 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 1N S	North:  ♣ J7  ▼ K1042  • 1074  ♣ Q1063	South:  ♠ AK8  ♥ 653  ♠ AK95  ♠ K54	West AP	North	East	South 1NT
Board: 290 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AK1087  ♥ K62  ♦ 109  ♣ AJ3	South:  ♠ J32  ♥ Q104  ♠ Q87  ♣ KQ106	2♣ AP	1NT 2♠	X <sup>1</sup> Pass	South XX 4♣ 5m or 18+ HCP

Board: 291 Dealer: S Vul: Both HCP: 12	<ul><li>AQ102</li><li>6</li><li>Q76</li><li>A10853</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: None HCP: 15	<ul><li>★ A972</li><li>▼ AQ6</li><li>◆ AJ6</li><li>◆ 1093</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 1	<ul><li>★ 643</li><li>♥ J862</li><li>◆ 943</li><li>◆ 932</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ2</li><li>★ A5</li><li>★ K82</li><li>★ KQ732</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: None HCP: 11	<ul><li> ♣ J98</li><li> ♥ K</li><li> ♦ QJ983</li><li> ♣ A1097</li></ul>	The opponents are silent.  Partner bids first.

Board: 291 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 4♠ S	North:  ♠ AQ102  ♥ 6  ♠ Q76  ♣ A10853	South:  ♠ 8754  ♥ AK85  ♠ AK  ♣ K74	West Pass AP 1. Splin		East Pass	1NT
Board: 292 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ A972  ♥ AQ6  ♠ AJ6  ♣ 1093	South:  ♠ K1043  ♥ K4  ♠ Q984  ♠ QJ8	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 293 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 3 • W	North:	South:  ♠ AKQ107  ♥ Q53  ♠ Q2  ♠ K105	Pass 3.	North Pass AP sual 2N	2NT <sup>1</sup>	South 1NT Pass
Board: 294 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ KQ2  ♥ A5  ♠ K82  ♣ KQ732	South:  ♠ A764  ♥ Q984  ♠ Q93  ♣ A6	West Pass AP 1. Stay	North 1NT 2♦ man	Pass	
Board: 295 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ◆ J98  ◆ K  ◆ QJ983  ◆ A1097	South:  ◆ 543  ▼ AQ5  ◆ K1074  ◆ KQJ	West Pass	North 3NT	East AP	South 1NT

Board: 291 Dealer: S Vul: Both HCP: 17	<ul><li>♦ 8754</li><li>♥ AK85</li><li>♦ AK</li><li>♠ K74</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: None HCP: 11	<ul><li>★ K1043</li><li>★ K4</li><li>◆ Q984</li><li>◆ QJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AKQ107</li><li>♥ Q53</li><li>♦ Q2</li><li>♠ K105</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  You bid first.
Board: 294 Dealer: N Vul: EW HCP: 12	<ul><li>♠ A764</li><li>♥ Q984</li><li>♦ Q93</li><li>♠ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: None HCP: 15	<ul><li>★ 543</li><li>▼ AQ5</li><li>◆ K1074</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.

Board: 291 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 4♠ S	North:  ♠ AQ102  ♥ 6  ♠ Q76  ♣ A10853	South:  ♠ 8754  ♥ AK85  ♠ AK  ♣ K74	West Pass AP 1. Splin		East Pass	1NT
Board: 292 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ A972  ♥ AQ6  ♠ AJ6  ♣ 1093	South:  ♠ K1043  ♥ K4  ♠ Q984  ♠ QJ8	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 293 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 3 • W	North:	South:  ♠ AKQ107  ♥ Q53  ♠ Q2  ♠ K105	Pass 3.	North Pass AP sual 2N	2NT <sup>1</sup>	South 1NT Pass
Board: 294 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ KQ2  ♥ A5  ♠ K82  ♣ KQ732	South:  ♠ A764  ♥ Q984  ♠ Q93  ♣ A6	West Pass AP 1. Stay	North 1NT 2♦ man	Pass	
Board: 295 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ◆ J98  ◆ K  ◆ QJ983  ◆ A1097	South:  ◆ 543  ▼ AQ5  ◆ K1074  ◆ KQJ	West Pass	North 3NT	East AP	South 1NT

Board: 296 Dealer: N Vul: NS HCP: 16	<ul><li>★ K52</li><li>★ KQ3</li><li>◆ KJ92</li><li>◆ A98</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 8	<ul><li>▶ J6</li><li>♥ Q1054</li><li>◆ Q974</li><li>♣ K72</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 15	<ul><li>★ K1074</li><li>★ A102</li><li>★ AQ7</li><li>★ Q63</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 11	<ul><li>◆ 98</li><li>♥ K73</li><li>◆ AKJ96</li><li>◆ 874</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A1097</li><li>♥ QJ</li><li>◆ 95</li><li>▲ AKJ84</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 296 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ K52  ♥ KQ3  ♠ KJ92  ♣ A98	South:  ♠ QJ10984  ♥ A  ♠ A1084  ♣ 62	West North East South  1NT Pass 4♥¹  Pass 4♠ AP  1. Texas
Board: 297 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J6  ♥ Q1054  • Q974  ♣ K72	South:  ♠ KQ  ♥ J72  ♠ A62  ♣ AJ1094	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 2NT AP  1. Stayman
Board: 298 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ K1074  ♥ A102  ♠ AQ7  ♣ Q63	South:  ♠ QJ63  ♥ Q54  ←—  ♠ AK9875	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ AP  1. Stayman  2. Splinter
Board: 299 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AKQJ3  ♥ 985  • 1073  ♣ KQ	West North East South 1NT Pass 3NT AP
Board: 300 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3•X W	North:  ♠ A1097  ♥ QJ  ♦ 95  ♣ AKJ84	South:  ♠ K532  ♥ AK652  ♠ A2  ♠ 92	West North East South  1NT Pass 2♣¹  3 Pass Pass X  AP  1. Stayman

Board: 296 Dealer: N Vul: NS HCP: 11	◆ QJ10984 ▼ A • A1084 • 62	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ</li><li>▼ J72</li><li>◆ A62</li><li>◆ AJ1094</li></ul>	The opponents are silent.  You bid first.
Board: 298 Dealer: N Vul: Both HCP: 12	<b>♦</b> QJ63 <b>♥</b> Q54 <b>♦</b> — <b>♦</b> AK9875	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AKQJ3</li><li>♥ 985</li><li>♦ 1073</li><li>♠ KQ</li></ul>	The opponents are silent.  You bid first.
Board: 300 Dealer: N Vul: EW HCP: 14	<ul><li>★ K532</li><li>★ AK652</li><li>★ A2</li><li>★ 92</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 296 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ K52  ♥ KQ3  ♠ KJ92  ♣ A98	South:  ♠ QJ10984  ♥ A  ♠ A1084  ♣ 62	West North East South  1NT Pass 4♥¹  Pass 4♠ AP  1. Texas
Board: 297 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♣ J6  ♥ Q1054  • Q974  ♣ K72	South:  ♠ KQ  ♥ J72  ♠ A62  ♣ AJ1094	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 2NT AP  1. Stayman
Board: 298 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ K1074  ♥ A102  ♠ AQ7  ♣ Q63	South:  ♠ QJ63  ♥ Q54  ←—  ♠ AK9875	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ AP  1. Stayman  2. Splinter
Board: 299 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AKQJ3  ♥ 985  • 1073  ♣ KQ	West North East South 1NT Pass 3NT AP
Board: 300 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3•X W	North:  ♠ A1097  ♥ QJ  ♦ 95  ♣ AKJ84	South:  ♠ K532  ♥ AK652  ♠ A2  ♠ 92	West North East South  1NT Pass 2♣¹  3 Pass Pass X  AP  1. Stayman

Board: 301 Dealer: S Vul: Both HCP: 6	♦ 954 ♥ K64 ♦ Q1083 ♣ J62	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: None HCP: 15	<ul><li>J2</li><li>KQ97</li><li>AJ2</li><li>A1073</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: EW HCP: 9	<b>★</b> KQ1082 <b>∀</b> — <b>★</b> K9832 <b>♣</b> J109	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: Both HCP: 17	<ul><li>★ A82</li><li>▼ KQ4</li><li>◆ Q75</li><li>◆ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: None HCP: 12	<ul><li>★ KQJ6</li><li>▼ K54</li><li>◆ QJ8</li><li>◆ 875</li></ul>	The opponents are silent.  Partner bids first.

Board: 301 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 1N S	North:	South:  ♣ KQ10  ♥ Q932  ♣ AK4  ♣ Q105	West North East South 1NT AP
Board: 302 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4 \( \mathbf{N} \) N	North:	South:  ♠ KQ106  ♥ AJ865  ♠ Q54  ♠ 8	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♣²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 303 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♠ KQ1082  ♥ —  ♠ K9832  ♣ J109	South:  ♠ A963  ♥ 92  ♠ AQ10  ♠ AK32	West North East South  1NT  Pass 2♥ Pass 2NT¹  Pass 3♦² Pass 3♥³  Pass 4♥⁴ Pass 4♠  AP  1. Extended acceptance after NT  2. Cue bid, a ♦ stopper  3. Cue bid, a ♥ stopper  4. Cue bid, a ♥ stopper
Board: 304 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ A82  ♥ KQ4  ♠ Q75  ♠ KQJ3	South:	West North East South 1NT Pass 3NT AP
Board: 305 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQJ6  ♥ K54  ♠ QJ8  ♣ 875	South:  ♠ A10  ♥ AJ83  ♠ A93  ♠ Q1064	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

Board: 301 Dealer: S Vul: Both HCP: 16	<ul><li>★ KQ10</li><li>♥ Q932</li><li>◆ AK4</li><li>◆ Q105</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ106</li><li>▼ AJ865</li><li>◆ Q54</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: EW HCP: 17	<ul><li>♠ A963</li><li>♥ 92</li><li>♠ AQ10</li><li>♠ AK32</li></ul>	The opponents are silent. You bid first.
Board: 304 Dealer: N Vul: Both HCP: 12	<ul><li>◆ 97</li><li>♥ A82</li><li>◆ KJ1064</li><li>◆ A54</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: S Vul: None HCP: 15	<ul><li>★ A10</li><li>▼ AJ83</li><li>◆ A93</li><li>◆ Q1064</li></ul>	The opponents are silent. You bid first.

Board: 301 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 1N S	North:	South:  ♣ KQ10  ♥ Q932  ♣ AK4  ♣ Q105	West North East South 1NT AP
Board: 302 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4 \( \mathbf{N} \) N	North:	South:  ♠ KQ106  ♥ AJ865  ♠ Q54  ♠ 8	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♣²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 303 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♠ KQ1082  ♥ —  ♠ K9832  ♣ J109	South:  ♠ A963  ♥ 92  ♠ AQ10  ♠ AK32	West North East South  1NT  Pass 2♥ Pass 2NT¹  Pass 3♦² Pass 3♥³  Pass 4♥⁴ Pass 4♠  AP  1. Extended acceptance after NT  2. Cue bid, a ♦ stopper  3. Cue bid, a ♥ stopper  4. Cue bid, a ♥ stopper
Board: 304 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ A82  ♥ KQ4  ♠ Q75  ♠ KQJ3	South:	West North East South 1NT Pass 3NT AP
Board: 305 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQJ6  ♥ K54  ♠ QJ8  ♣ 875	South:  ♠ A10  ♥ AJ83  ♠ A93  ♠ Q1064	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

Board: 306 Dealer: N Vul: NS HCP: 15	<ul><li>★ K62</li><li>★ AQ1075</li><li>★ 64</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 8	<ul><li>Q2</li><li>✓ J865</li><li>◆ A96</li><li>◆ J654</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: NS HCP: 16	<ul><li>♣ AQJ9</li><li>♥ J6</li><li>◆ AKJ63</li><li>♣ 104</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: EW HCP: 7	<ul><li>1086</li><li>✓ 64</li><li>◆ 84</li><li>◆ AK8742</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 310 Dealer: N Vul: None HCP: 15	<ul><li>▲ AJ5</li><li>♥ 32</li><li>◆ KQ103</li><li>◆ KQ82</li></ul>	The opponents are silent. You bid first.

Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ K62  ♥ AQ1075  ♠ 64  ♣ AQ9	South:  ♠ AQJ1073  ♥ 8632  ♦ 982  ♣ —	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 307 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ Q2  ♥ J865  ♠ A96  ♣ J654	South:  ♠ A63  ♥ Q10  ♠ KQ5  ♠ A10873	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT AP  1. Stayman
Board: 308 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N	North:  ♠ AQJ9  ♥ J6  ♠ AKJ63  ♣ 104	South:  ♠ K87652  ♥ AK105  ♦ 102  ♣ 3	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 309 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 N	North:  ♠ 1086  ♥ 64  ♠ 84  ♠ AK8742	South:  ♠ AQ75  ♥ J952  ♠ KQ10  ♠ QJ	West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 310 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AJ5  ♥ 32  ♠ KQ103  ♣ KQ82	South:  ♠ 108  ♥ AKJ4  ♠ A98  ♣ J1065	West North East South  1NT Pass 2♣¹  Pass 2◆ Pass 3NT  AP  1. Stayman

Board: 306 Dealer: N Vul: NS HCP: 7	◆ AQJ1073 ▼ 8632 ◆ 982 ◆ —	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 15	<ul><li>▲ A63</li><li>♥ Q10</li><li>♦ KQ5</li><li>▲ A10873</li></ul>	The opponents are silent.  You bid first.
Board: 308 Dealer: N Vul: NS HCP: 10	<ul><li>★ K87652</li><li>★ AK105</li><li>★ 102</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: EW HCP: 15	<ul><li>AQ75</li><li>J952</li><li>KQ10</li><li>QJ</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 310 Dealer: N Vul: None HCP: 13	<ul><li>108</li><li>✓ AKJ4</li><li>✓ A98</li><li>✓ J1065</li></ul>	The opponents are silent.  Partner bids first.

Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ K62  ♥ AQ1075  ♠ 64  ♣ AQ9	South:  ♠ AQJ1073  ♥ 8632  ♦ 982  ♣ —	West North East South  1NT Pass 2♥  Pass 2♠ AP
Board: 307 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ Q2  ♥ J865  ♠ A96  ♣ J654	South:  ♠ A63  ♥ Q10  ♠ KQ5  ♠ A10873	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT AP  1. Stayman
Board: 308 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N	North:  ♠ AQJ9  ♥ J6  ♠ AKJ63  ♣ 104	South:  ♠ K87652  ♥ AK105  ♦ 102  ♣ 3	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 309 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 N	North:  ♠ 1086  ♥ 64  ♠ 84  ♠ AK8742	South:  ♠ AQ75  ♥ J952  ♠ KQ10  ♠ QJ	West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 310 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AJ5  ♥ 32  ♠ KQ103  ♣ KQ82	South:  ♠ 108  ♥ AKJ4  ♠ A98  ♣ J1065	West North East South  1NT Pass 2♣¹  Pass 2◆ Pass 3NT  AP  1. Stayman

Board: 311 Dealer: S Vul: NS HCP: 4	<ul><li>▲ A63</li><li>♥ 6</li><li>◆ 7653</li><li>◆ 76432</li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: EW HCP: 17	<ul><li>↓ J7</li><li>♥ AK5</li><li>♦ KQ85</li><li>♠ A1085</li></ul>	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 7	<ul><li>109</li><li>Q95</li><li>QJ8653</li><li>Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 16	<ul><li>★ A1087</li><li>★ K73</li><li>★ AJ53</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: None HCP: 9	◆ AQJ73 ♥ Q ◆ 1087 ◆ 10763	East Doubles 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 311 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 1N S	North:  ♠ A63  ♥ 6  ♦ 7653  ♣ 76432	South:  ♠ Q85  ♥ A985  ♠ AQJ  ♠ Q95	West North East South 1NT AP
Board: 312 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♣ J7  ♥ AK5  ♠ KQ85  ♣ A1085	South:  ♠ AQ1084  ♥ 84  ♦ 432  ♣ Q94	West North East South  1NT Pass 2♥  Pass 2♠ Pass 2NT  Pass 3NT AP
Board: 313 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3 S	North:  ▲ 109  ▼ Q95  ◆ QJ8653  ♣ Q9	South:  ♠ K4  ♥ AK10  ♠ AK1094  ♣ 752	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 314 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ A1087  ♥ K73  ♠ AJ53  ♣ A7	South:  ♠ KQ4  ♥ 98  • 10762  ♣ J532	West North East South 1NT AP
Board: 315 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 5 S	North:  ♠ AQJ73  ♥ Q  • 1087  ♣ 10763	South:	West North East South 1NT Pass 2♥ X Pass¹ Pass 2NT Pass 3♦ 3♥ 5♦ AP 1. artificial

Board: 311 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q85</li><li>♥ A985</li><li>◆ AQJ</li><li>♣ Q95</li></ul>	The opponents are silent.  You bid first.
Board: 312 Dealer: N Vul: EW HCP: 8	<ul><li>AQ1084</li><li>♥ 84</li><li>◆ 432</li><li>◆ Q94</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 17	<b>★</b> K4 <b>♥</b> AK10 <b>♦</b> AK1094 <b>♣</b> 752	The opponents are silent.  You bid first.
Board: 314 Dealer: N Vul: Both HCP: 6	<ul><li>★ KQ4</li><li>♥ 98</li><li>♦ 10762</li><li>♣ J532</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: None HCP: 16	<ul><li>◆ 98</li><li>♥ 73</li><li>◆ AKQJ5</li><li>◆ AQ85</li></ul>	East Doubles 2♥ if possible. West Bids 3♥ if possible.  You bid first.

Board: 311 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 1N S	North:  ♠ A63  ♥ 6  ♦ 7653  ♣ 76432	South:  ♠ Q85  ♥ A985  ♠ AQJ  ♠ Q95	West North East South 1NT AP
Board: 312 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♣ J7  ♥ AK5  ♠ KQ85  ♣ A1085	South:  ♠ AQ1084  ♥ 84  ♦ 432  ♣ Q94	West North East South  1NT Pass 2♥  Pass 2♠ Pass 2NT  Pass 3NT AP
Board: 313 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3 S	North:  ▲ 109  ▼ Q95  ◆ QJ8653  ♣ Q9	South:  ♠ K4  ♥ AK10  ♠ AK1094  ♣ 752	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 314 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ A1087  ♥ K73  ♠ AJ53  ♣ A7	South:  ♠ KQ4  ♥ 98  • 10762  ♣ J532	West North East South 1NT AP
Board: 315 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 5 S	North:  ♠ AQJ73  ♥ Q  • 1087  ♣ 10763	South:	West North East South 1NT Pass 2♥ X Pass¹ Pass 2NT Pass 3♦ 3♥ 5♦ AP 1. artificial

Board: 316 Dealer: N Vul: EW HCP: 15	<ul><li>♣ 85</li><li>♥ KJ643</li><li>◆ AK7</li><li>♣ A103</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: Both HCP: 7	<ul><li>♠ AJ</li><li>♥ 932</li><li>♦ 973</li><li>♠ Q8642</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 16	<ul><li>A104</li><li>✓ AQ</li><li>Q865</li><li>A653</li></ul>	The opponents are silent.  You bid first.
Board: 319 Dealer: S Vul: NS HCP: 5	<ul><li>★ KJ104</li><li>♥ 9765</li><li>◆ 86</li><li>♣ J102</li></ul>	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ85</li><li>▼ J98</li><li>◆ A762</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.

Board: 316 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ 85  ♥ KJ643  ♠ AK7  ♣ A103	South:  ♠ Q3  ♥ AQ5  ♦ 982  ♣ KJ652	West AP	North 1NT		South 3NT
Board: 317 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 1N S	North:  ♠ AJ  ♥ 932  ♦ 973  ♣ Q8642	South:  ♠ Q5  ♥ AKJ10  ♠ QJ106  ♠ K93	West AP	North	East	South 1NT
Board: 318 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A104  ♥ AQ  ♠ Q865  ♠ A653	South:  ♠ Q83  ♥ K5  ♠ A92  ♣ Q10974	West AP	North 1NT		South 3NT
Board: 319 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 1N S	North:  ♠ KJ104  ♥ 9765  ♦ 86  ♣ J102	South:  ♠ A2  ♥ AJ842  ♠ AQJ  ♣ 984	West AP	North	East	South 1NT
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ KJ85  ♥ J98  ♠ A762  ♠ AQ	South:	West	North 1NT	East AP	South

Board: 316 Dealer: N Vul: EW HCP: 12	<b>♣</b> Q3 <b>♥</b> AQ5 <b>♦</b> 982 <b>♣</b> KJ652	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q5</li><li>♥ AKJ10</li><li>◆ QJ106</li><li>♣ K93</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q83</li><li>♥ K5</li><li>◆ A92</li><li>♣ Q10974</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: NS HCP: 16	<ul><li>A2</li><li>✓ AJ842</li><li>AQJ</li><li>984</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: Both HCP: 6	<ul><li>1093</li><li>753</li><li>K5</li><li>K8754</li></ul>	The opponents are silent.  Partner bids first.

Board: 316 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ 85  ♥ KJ643  ♠ AK7  ♣ A103	South:  ♠ Q3  ♥ AQ5  ♦ 982  ♣ KJ652	West AP	North 1NT		South 3NT
Board: 317 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 1N S	North:  ♠ AJ  ♥ 932  ♦ 973  ♣ Q8642	South:  ♠ Q5  ♥ AKJ10  ♠ QJ106  ♠ K93	West AP	North	East	South 1NT
Board: 318 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A104  ♥ AQ  ♠ Q865  ♠ A653	South:  ♠ Q83  ♥ K5  ♠ A92  ♣ Q10974	West AP	North 1NT		South 3NT
Board: 319 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 1N S	North:  ♠ KJ104  ♥ 9765  ♦ 86  ♣ J102	South:  ♠ A2  ♥ AJ842  ♠ AQJ  ♣ 984	West AP	North	East	South 1NT
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ KJ85  ♥ J98  ♠ A762  ♠ AQ	South:	West	North 1NT	East AP	South

Board: 321 Dealer: S Vul: None HCP: 15	<ul><li>A8</li><li>✓ A9432</li><li>A942</li><li>K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q52</li><li>♥ AK9</li><li>◆ J75</li><li>♣ AQ106</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 323 Dealer: S Vul: EW HCP: 11	<ul><li>♣ J10</li><li>♥ KQ4</li><li>◆ Q8765</li><li>♣ QJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: None HCP: 16	<ul><li>AQ86</li><li>KQ105</li><li>AJ3</li><li>53</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: NS HCP: 5	<ul><li>◆ Q1098754</li><li>♥ 95</li><li>◆ 3</li><li>◆ QJ6</li></ul>	East Doubles 4♥ if possible.  Partner bids first.

Board: 321 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ A8  ♥ A9432  ♠ A942  ♣ K4	South:  ♠ KJ7  ♥ Q8  ♦ QJ53  ♣ AQ87		North  2  3	Pass	1NT
Board: 322 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3N N	North:  ♠ Q52  ♥ AK9  ♦ J75  ♣ AQ106	South:  ◆ 93  ▼ 873  ◆ AK10962  ◆ 85	Pass	North 1NT 3NT i-Landy	2◆¹ AP	3♦
Board: 323 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♣ J10  ♥ KQ4  ♦ Q8765  ♣ QJ8	South:  ♠ AK43  ♥ J5  ♠ AKJ3  ♠ 643	West Pass	North 3NT	East AP	South 1NT
Board: 324 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ AQ86  ♥ KQ105  ♠ AJ3  ♣ 53	South:	West	North 1NT	East AP	South
Board: 325 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 4♠ N	North:  ♠ Q1098754  ♥ 95  ♠ 3  ♠ QJ6	South:  ♣ J2  ♥ K86  ♠ AQJ108  ♣ A73	Pass Pass 1. Texa	4♠	X AP	1NT Pass <sup>2</sup>

Board: 321 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ7</li><li>♥ Q8</li><li>◆ QJ53</li><li>◆ AQ87</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: NS HCP: 7	<ul><li>◆93</li><li>▼873</li><li>◆AK10962</li><li>◆85</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 323 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK43</li><li>▼ J5</li><li>◆ AKJ3</li><li>★ 643</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: None HCP: 7	<ul><li>★ 53</li><li>★ 843</li><li>★ K8762</li><li>★ A72</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 15	<ul><li>J2</li><li>✓ K86</li><li>AQJ108</li><li>A73</li></ul>	East Doubles 4♥ if possible.  You bid first.

Board: 321 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ A8  ♥ A9432  ♠ A942  ♣ K4	South:  ♠ KJ7  ♥ Q8  ♦ QJ53  ♣ AQ87		North  2  3	Pass	1NT
Board: 322 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3N N	North:  ♠ Q52  ♥ AK9  ♦ J75  ♣ AQ106	South:  ◆ 93  ▼ 873  ◆ AK10962  ◆ 85	Pass	North 1NT 3NT i-Landy	2◆¹ AP	3♦
Board: 323 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♣ J10  ♥ KQ4  ♦ Q8765  ♣ QJ8	South:  ♠ AK43  ♥ J5  ♠ AKJ3  ♠ 643	West Pass	North 3NT	East AP	South 1NT
Board: 324 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 1N N	North:  ♠ AQ86  ♥ KQ105  ♠ AJ3  ♣ 53	South:	West	North 1NT	East AP	South
Board: 325 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 4♠ N	North:  ♠ Q1098754  ♥ 95  ♠ 3  ♠ QJ6	South:  ♣ J2  ♥ K86  ♠ AQJ108  ♣ A73	Pass Pass 1. Texa	4♠	X AP	1NT Pass <sup>2</sup>

Board: 326	silent.
Board: 327	silent.
Board: 328	silent.
Board: 329	silent.
Board: 330	silent.

Board: 326	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: EW North HCP: 15 South HCP: 18	<ul><li>★ K876</li><li>★ AK6</li><li>◆ J1092</li></ul>	<ul><li>★ A1095</li><li>▼ —</li><li>◆ AKQ76</li></ul>	Pass Pass AP	4 <b>♠</b> 5 <b>♣</b>	Pass Pass	4NT <sup>2</sup> 6♠
Contract: 6♠ N	<b>♣</b> A7	<b>♣</b> KQ94	1. Splir 2. Blac	nter kwood (	0314, 1	for <b>♠</b>
Board: 327 Dealer: S	North: ♠ A	South: ♠ KQ32	West	North	East	South 1NT
Vul: Both North HCP: 20	▼ KJ63 ◆ A1064	▼ AQ4 • Q97	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15 Contract: 6N S	◆ AKJ8	◆ Q73	Pass 1. Stay	6NT man	AP	
Board: 328 Dealer: N	North:	South: ♠ 106	West	North	Fact	South
Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	<ul><li>★ KQ73</li><li>★ AK102</li><li>◆ 98</li><li>♣ QJ5</li></ul>	<ul><li>▶ 100</li><li>▶ J7</li><li>◆ KJ1074</li><li>♣ AK96</li></ul>	AP	1NT		3NT
Board: 329 Dealer: S Vul: EW	North: ♠ 842	South: ♠ A103	West	North	East	South
North HCP: 5 South HCP: 16 Contract: 1N S	♥ Q1087 ♦ 87 ♣ K832	<ul><li>✓ 52</li><li>◆ AQ104</li><li>◆ AQ64</li></ul>	AP			1NT
Board: 330 Dealer: N	North: ♠ KQ7	South: ♠ A62	West	North	Fast	South
Vul: Both North HCP: 16	♥ QJ42 • A987	♥ K3 • K103	AP	1NT		3NT

Board: 326 Dealer: N Vul: EW HCP: 18	<ul><li>▲ A1095</li><li>✓ —</li><li>◆ AKQ76</li><li>▲ KQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ32</li><li>▼ AQ4</li><li>◆ Q97</li><li>◆ Q73</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: NS HCP: 12	<ul><li>106</li><li>✓ J7</li><li>✓ KJ1074</li><li>✓ AK96</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: EW HCP: 16	<ul><li>★ A103</li><li>▼ 52</li><li>★ AQ104</li><li>★ AQ64</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: Both HCP: 11	<ul><li>★ A62</li><li>★ K3</li><li>★ K103</li><li>★ J10753</li></ul>	The opponents are silent.  Partner bids first.

Board: 326	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: EW North HCP: 15 South HCP: 18	<ul><li>★ K876</li><li>★ AK6</li><li>◆ J1092</li></ul>	<ul><li>★ A1095</li><li>▼ —</li><li>◆ AKQ76</li></ul>	Pass Pass AP	4 <b>♠</b> 5 <b>♣</b>	Pass Pass	4NT <sup>2</sup> 6♠
Contract: 6♠ N	<b>♣</b> A7	<b>♣</b> KQ94	1. Splir 2. Blac	nter kwood (	0314, 1	for <b>♠</b>
Board: 327 Dealer: S	North: ♠ A	South: ♠ KQ32	West	North	East	South 1NT
Vul: Both North HCP: 20	▼ KJ63 ◆ A1064	▼ AQ4 • Q97	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15 Contract: 6N S	◆ AKJ8	◆ Q73	Pass 1. Stay	6NT man	AP	
Board: 328 Dealer: N	North:	South: ♠ 106	West	North	Fact	South
Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	<ul><li>★ KQ73</li><li>★ AK102</li><li>◆ 98</li><li>♣ QJ5</li></ul>	<ul><li>▶ 100</li><li>▶ J7</li><li>◆ KJ1074</li><li>♣ AK96</li></ul>	AP	1NT		3NT
Board: 329 Dealer: S Vul: EW	North: ♠ 842	South: ♠ A103	West	North	East	South
North HCP: 5 South HCP: 16 Contract: 1N S	♥ Q1087 ♦ 87 ♣ K832	<ul><li>✓ 52</li><li>◆ AQ104</li><li>◆ AQ64</li></ul>	AP			1NT
Board: 330 Dealer: N	North: ♠ KQ7	South: ♠ A62	West	North	Fast	South
Vul: Both North HCP: 16	♥ QJ42 • A987	♥ K3 • K103	AP	1NT		3NT

Board: 331 Dealer: S Vul: None HCP: 7	♣6 ♥ Q8 ♦ K10984 ♣ Q10864	West Bids 2♣ if possible.  Partner bids first.
Board: 332 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK106</li><li>▼ A1095</li><li>◆ 87</li><li>★ A104</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: Both HCP: 14	<ul><li>★ K63</li><li>★ K9</li><li>◆ 7</li><li>◆ AKJ9543</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: N Vul: None HCP: 15	<ul><li>▲ AJ107</li><li>✓ KQ</li><li>◆ K53</li><li>▲ Q874</li></ul>	The opponents are silent. You bid first.
Board: 335 Dealer: S Vul: Both HCP: 14	<ul><li>★ K97</li><li>♥ Q104</li><li>◆ KQJ7</li><li>◆ QJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 331 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 5♣ S	North:  ♠ 6  ♥ Q8  ♠ K10984  ♠ Q10864	South:  ♠ QJ  ♥ J943  ♠ AJ6  ♣ AK97	West North East South  1NT  2♣¹ 4♠² Pass 5♣  AP  1. Multi-Landy, both majors  2. Minors
Board: 332 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ AK106  ♥ A1095  ♠ 87  ♣ A104	South:  ◆ 95  ▼ KJ42  ◆ 542  ◆ K953	West North East South 1NT AP
Board: 333 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6♣ S	North:  ♠ K63  ♥ K9  ♦ 7  ♣ AKJ9543	South:  ♠ A942  ♥ A106  ♠ AK106  ♣ 72	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 4NT³ Pass 5♠  Pass 5♠ Pass 6♠  AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♠
Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ107  ♥ KQ  ♠ K53  ♠ Q874	South:  ♠ Q3  ♥ 1085  ♠ A9842  ♣ K92	West North East South 1NT Pass 2NT AP
Board: 335 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ K97  ♥ Q104  ♠ KQJ7  ♣ QJ4	South:  ♠ AQ102  ♥ J53  ♠ A95  ♣ A32	West North East South 1NT Pass 3NT AP

Board: 331 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ</li><li>♥ J943</li><li>◆ AJ6</li><li>♣ AK97</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 332 Dealer: N Vul: EW HCP: 7	<ul><li>♦ 95</li><li>♥ KJ42</li><li>♦ 542</li><li>♠ K953</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: Both HCP: 15	<ul><li>★ A942</li><li>★ A106</li><li>★ AK106</li><li>★ 72</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q3</li><li>♥ 1085</li><li>◆ A9842</li><li>♣ K92</li></ul>	The opponents are silent.  Partner bids first.
Board: 335 Dealer: S Vul: Both HCP: 15	<ul><li>AQ102</li><li>✓ J53</li><li>A95</li><li>A32</li></ul>	The opponents are silent. You bid first.

Board: 331 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 5♣ S	North:  ♠ 6  ♥ Q8  ♠ K10984  ♠ Q10864	South:  ♠ QJ  ♥ J943  ♠ AJ6  ♣ AK97	West North East South  1NT  2♣¹ 4♠² Pass 5♣  AP  1. Multi-Landy, both majors  2. Minors
Board: 332 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ AK106  ♥ A1095  ♠ 87  ♣ A104	South:  ◆ 95  ▼ KJ42  ◆ 542  ◆ K953	West North East South 1NT AP
Board: 333 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6♣ S	North:  ♠ K63  ♥ K9  ♦ 7  ♣ AKJ9543	South:  ♠ A942  ♥ A106  ♠ AK106  ♣ 72	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 4NT³ Pass 5♠  Pass 5♠ Pass 6♠  AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♠
Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ107  ♥ KQ  ♠ K53  ♠ Q874	South:  ♠ Q3  ♥ 1085  ♠ A9842  ♣ K92	West North East South 1NT Pass 2NT AP
Board: 335 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ K97  ♥ Q104  ♠ KQJ7  ♣ QJ4	South:  ♠ AQ102  ♥ J53  ♠ A95  ♣ A32	West North East South 1NT Pass 3NT AP

Board: 336 Dealer: N Vul: None HCP: 16	<ul><li>A82</li><li>✓ AQ8</li><li>✓ K1095</li><li>✓ K105</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 337 Dealer: S Vul: NS HCP: 9	<ul><li>▲ A9</li><li>♥ Q542</li><li>◆ J652</li><li>◆ Q98</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: EW HCP: 16	<ul><li>★ K104</li><li>★ K5</li><li>★ K976</li><li>★ AK98</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: None HCP: 14	<ul><li>★ AKQJ9532</li><li>★ 83</li><li>★ K5</li><li>★ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: NS HCP: 16	<ul><li>★ A109</li><li>★ 62</li><li>★ AK965</li><li>★ KQ9</li></ul>	The opponents are silent. You bid first.

Board: 336 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♠ A82  ♥ AQ8  ♠ K1095  ♣ K105	South:	2♥ AP	North 1NT Pass i-Landy	2♣¹ Pass	Pass 3♣
Board: 337 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ A9  ♥ Q542  ♦ J652  ♣ Q98	South:		North  2♣¹  4♥ man	East Pass AP	1NT
Board: 338 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ K104  ♥ K5  ♠ K976  ♠ AK98	South:  ♠ AQ7  ♥ J9642  ♦ J43  ♣ 104	West Pass AP	North 1NT 2♥	Pass	
Board: 339 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 5♠ S	North:  ♠ AKQJ9532  ♥ 83  ♠ K5  ♣ J	South:	Pass Pass Pass 1. Texa	North  4♥¹  4NT²  5♠  as kwood 0	Pass Pass AP	1NT 4♠ 5♥
Board: 340 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A109  ♥ 62  ♠ AK965  ♠ KQ9	South:  ♠ K75  ♥ K107  ♦ Q10743  ♣ A2	West AP	North 1NT		South 3NT

Board: 336 Dealer: N Vul: None HCP: 8	<ul><li>◆ 94</li><li>♥ J109</li><li>◆ Q43</li><li>◆ AJ876</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 337 Dealer: S Vul: NS HCP: 16	<ul><li>108</li><li>✓ AKJ9</li><li>✓ K83</li><li>✓ AJ107</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: EW HCP: 8	<ul><li>AQ7</li><li>✓ J9642</li><li>✓ J43</li><li>№ 104</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: None HCP: 16	<ul><li>108</li><li>♥ Q6</li><li>AQJ97</li><li>AK76</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: NS HCP: 12	<ul><li>★ K75</li><li>▼ K107</li><li>◆ Q10743</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.

Board: 336 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 S	North:  ♠ A82  ♥ AQ8  ♠ K1095  ♣ K105	South:	2♥ AP	North 1NT Pass i-Landy	2♣¹ Pass	Pass 3♣
Board: 337 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ A9  ♥ Q542  ♦ J652  ♣ Q98	South:		North  2♣¹  4♥ man	East Pass AP	1NT
Board: 338 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ K104  ♥ K5  ♠ K976  ♠ AK98	South:  ♠ AQ7  ♥ J9642  ♦ J43  ♣ 104	West Pass AP	North 1NT 2♥	Pass	
Board: 339 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 5♠ S	North:  ♠ AKQJ9532  ♥ 83  ♠ K5  ♣ J	South:	Pass Pass Pass 1. Texa	North  4♥¹  4NT²  5♠  as kwood 0	Pass Pass AP	1NT 4♠ 5♥
Board: 340 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A109  ♥ 62  ♠ AK965  ♠ KQ9	South:  ♠ K75  ♥ K107  ♦ Q10743  ♣ A2	West AP	North 1NT		South 3NT

Board: 341 Dealer: S Vul: EW HCP: 7	<ul><li>108</li><li>1082</li><li>AK763</li><li>952</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: Both HCP: 17	<ul><li>AQ2</li><li>✓ Q1087</li><li>✓ K5</li><li>AQ64</li></ul>	The opponents are silent. You bid first.
Board: 343 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQJ3</li><li>▼ 1098</li><li>◆ AK107</li><li>◆ K2</li></ul>	The opponents are silent. You bid first.
Board: 345 Dealer: S Vul: Both HCP: 9	<ul><li>★ A105</li><li>▼ K106432</li><li>◆ 5</li><li>★ Q105</li></ul>	The opponents are silent.  Partner bids first.

Board: 341 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:	South:  ♠ AJ62  ♥ A954  ♠ Q10  ♠ AJ4	West AP	North	East	South 1NT
Board: 342 Dealer: N Vul: Both North HCP: 17 South HCP: 4 Contract: 1N N	North:  ♠ AQ2  ♥ Q1087  ♦ K5  ♠ AQ64	South:	West	North 1NT		South
Board: 343 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 1N S	North:	South:  ♠ K7  ▼ J762  ♠ AKJ6  ♠ A94	West AP	North	East	South 1NT
Board: 344 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ KQJ3  ♥ 1098  ♠ AK107  ♠ K2	South:	West	North 1NT	East AP	South
Board: 345 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ A105  ♥ K106432  ♦ 5  ♠ Q105	South:  ♠ QJ964  ♥ Q87  ♠ AKJ  ♣ K7	West Pass AP 1. Texa	.,	East Pass	1NT

Board: 341 Dealer: S Vul: EW HCP: 16	<ul><li>AJ62</li><li>✓ A954</li><li>✓ Q10</li><li>AJ4</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: Both HCP: 4	<ul><li>♦ 9864</li><li>♥ A96</li><li>♦ 1084</li><li>♠ 873</li></ul>	The opponents are silent.  Partner bids first.
Board: 343 Dealer: S Vul: NS HCP: 16	<ul><li>★ K7</li><li>▼ J762</li><li>◆ AKJ6</li><li>◆ A94</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: EW HCP: 6	<ul><li>◆ 96</li><li>♥ Q7</li><li>◆ QJ52</li><li>◆ J8643</li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: S Vul: Both HCP: 16	<ul><li>◆ QJ964</li><li>♥ Q87</li><li>◆ AKJ</li><li>◆ K7</li></ul>	The opponents are silent. You bid first.

Board: 341 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:	South:  ♠ AJ62  ♥ A954  ♠ Q10  ♠ AJ4	West AP	North	East	South 1NT
Board: 342 Dealer: N Vul: Both North HCP: 17 South HCP: 4 Contract: 1N N	North:  ♠ AQ2  ♥ Q1087  ♦ K5  ♠ AQ64	South:	West	North 1NT		South
Board: 343 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 1N S	North:	South:  ♠ K7  ▼ J762  ♠ AKJ6  ♠ A94	West AP	North	East	South 1NT
Board: 344 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ KQJ3  ♥ 1098  ♠ AK107  ♠ K2	South:	West	North 1NT	East AP	South
Board: 345 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ A105  ♥ K106432  ♦ 5  ♠ Q105	South:  ♠ QJ964  ♥ Q87  ♠ AKJ  ♣ K7	West Pass AP 1. Texa	.,	East Pass	1NT

Board: 346 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ2</li><li>▼ J95</li><li>◆ K1064</li><li>◆ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q4</li><li>♥ AK4</li><li>◆ QJ65</li><li>♣ QJ106</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: None HCP: 6	<ul><li>↓ J8</li><li>♥ K10</li><li>↓ 10832</li><li>♠ Q9753</li></ul>	The opponents are silent.  Partner bids first.
Board: 350 Dealer: N Vul: NS HCP: 17	<ul><li>♠ Q42</li><li>♥ AK94</li><li>♠ A9</li><li>♠ A952</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 346 Dealer: N Vul: None North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ KQ2  ♥ J95  ♠ K1064  ♠ AQ5	South:  ◆ J5  ◆ 643  ◆ 952  ◆ 96432	West North East South 1NT AP
Board: 347 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:	South:  ♠ Q72  ♥ AKQ2  ♠ KQ103  ♣ 86	West North East South 1NT AP
Board: 348 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ Q4  ♥ AK4  ♦ QJ65  ♠ QJ106	South:  ♠ KJ7  ▼ 102  ♠ K97  ♣ AK972	West North East South 1NT Pass 3NT AP
Board: 349 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 1N S	North:	South:  ♠ K10754  ♥ Q54  ♠ A5  ♣ AK10	West North East South 1NT AP
Board: 350 Dealer: N Vul: NS North HCP: 17 South HCP: 5 Contract: 2♠ W	North:  ♠ Q42  ♥ AK94  ♠ A9  ♣ A952	South:  ♠ A107  ♥ J862  ♦ 10852  ♠ 74	West North East South  1NT Pass Pass  2 → 1 Pass 2 → 2 Pass  2 → AP  1. Multi-Landy, Multi 2. to the partner's longer

Board: 346 Dealer: N Vul: None HCP: 1	<b>♣</b> J5 <b>♥</b> 643 <b>♦</b> 952 <b>♣</b> 96432	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q72</li><li>♥ AKQ2</li><li>♦ KQ103</li><li>♣ 86</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ7</li><li>▼ 102</li><li>★ K97</li><li>★ AK972</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: None HCP: 16	<ul><li>★ K10754</li><li>♥ Q54</li><li>◆ A5</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 350 Dealer: N Vul: NS HCP: 5	<ul><li>★ A107</li><li>▼ J862</li><li>◆ 10852</li><li>◆ 74</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.

Board: 346 Dealer: N Vul: None North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ KQ2  ♥ J95  ♠ K1064  ♠ AQ5	South:  ◆ J5  ◆ 643  ◆ 952  ◆ 96432	West North East South 1NT AP
Board: 347 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:	South:  ♠ Q72  ♥ AKQ2  ♠ KQ103  ♣ 86	West North East South 1NT AP
Board: 348 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ Q4  ♥ AK4  ♦ QJ65  ♠ QJ106	South:  ♠ KJ7  ▼ 102  ♠ K97  ♣ AK972	West North East South 1NT Pass 3NT AP
Board: 349 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 1N S	North:	South:  ♠ K10754  ♥ Q54  ♠ A5  ♣ AK10	West North East South 1NT AP
Board: 350 Dealer: N Vul: NS North HCP: 17 South HCP: 5 Contract: 2♠ W	North:  ♠ Q42  ♥ AK94  ♠ A9  ♣ A952	South:  ♠ A107  ♥ J862  ♦ 10852  ♠ 74	West North East South  1NT Pass Pass  2 → 1 Pass 2 → 2 Pass  2 → AP  1. Multi-Landy, Multi 2. to the partner's longer

Board: 351 Dealer: S Vul: Both HCP: 7	<ul><li>◆95</li><li>▼ A10853</li><li>◆9876</li><li>◆ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q83</li><li>♥ KQ105</li><li>◆ K109</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: NS HCP: 9	<ul><li>A532</li><li>✓ J1094</li><li>4</li><li>A985</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: EW HCP: 16	<ul><li>AJ54</li><li>K7</li><li>J10</li><li>AK853</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: None HCP: 5	<ul><li>♦ 9732</li><li>♥ K5</li><li>♦ 108</li><li>♠ Q8765</li></ul>	The opponents are silent.  Partner bids first.

Board: 351 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2 S	North: ♦ 95 ▼ A10853 ♦ 9876 ♣ K5	South:  ♠ AK2  ♥ K976  ♦ QJ  ♣ Q964	West Pass AP	North 2	East Pass	1NT
Board: 352 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ Q83  ♥ KQ105  ♦ K109  ♠ AQ10	South:  ♠ AK105  ♥ 7642  ♠ Q643  ♠ 6	Pass Pass 1. Stay 2. Splir		East Pass Pass AP	2 <b>♣</b> ¹
Board: 353 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ A532  ♥ J1094  ♦ 4  ♣ A985	South:  ♠ Q97  ♥ K72  ♠ AKQJ10  ♣ J6	Pass Pass Pass 1. Stay	North  2.1  2NT  3NT  man	East Pass Pass AP	1NT 2◆
Board: 354 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 6 N	North:  ♠ AJ54  ♥ K7  ♦ J10  ♣ AK853	South:  ♣ —  ▼ AJ6543  • AK974  ♣ J6	Pass Pass Pass AP 1. Texa	North 1NT 4♥ 5♣ 5♥ as kwood	Pass Pass Pass Pass	4♦¹ 4NT² 5♦ 6♥
Board: 355 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 1N S	North:  ◆ 9732  ▼ K5  ◆ 108  ◆ Q8765	South:  ♠ QJ  ♥ A10763  ♦ 964  ♣ AKJ	West AP	North	East	South 1NT

Board: 351 Dealer: S Vul: Both HCP: 15	<ul><li>AK2</li><li>✓ K976</li><li>✓ QJ</li><li>✓ Q964</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: None HCP: 9	<ul><li>★ AK105</li><li>▼ 7642</li><li>◆ Q643</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q97</li><li>♥ K72</li><li>◆ AKQJ10</li><li>♣ J6</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: EW HCP: 13	<ul><li>♣—</li><li>✓ AJ6543</li><li>◆ AK974</li><li>◆ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 355 Dealer: S Vul: None HCP: 15	<b>♠</b> QJ <b>♥</b> A10763 <b>♦</b> 964 <b>♣</b> AKJ	The opponents are silent. You bid first.

Board: 351 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2 S	North: ♦ 95 ▼ A10853 ♦ 9876 ♣ K5	South:  ♠ AK2  ♥ K976  ♦ QJ  ♣ Q964	West Pass AP	North 2	East Pass	1NT
Board: 352 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ Q83  ♥ KQ105  ♦ K109  ♠ AQ10	South:  ♠ AK105  ♥ 7642  ♠ Q643  ♠ 6	Pass Pass 1. Stay 2. Splir		East Pass Pass AP	2 <b>♣</b> ¹
Board: 353 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ A532  ♥ J1094  ♦ 4  ♣ A985	South:  ♠ Q97  ♥ K72  ♠ AKQJ10  ♣ J6	Pass Pass Pass 1. Stay	North  2.1  2NT  3NT  man	East Pass Pass AP	1NT 2◆
Board: 354 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 6 N	North:  ♠ AJ54  ♥ K7  ♦ J10  ♣ AK853	South:  ♣ —  ▼ AJ6543  • AK974  ♣ J6	Pass Pass Pass AP 1. Texa	North 1NT 4♥ 5♣ 5♥ as kwood	Pass Pass Pass Pass	4♦¹ 4NT² 5♦ 6♥
Board: 355 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 1N S	North:  ◆ 9732  ▼ K5  ◆ 108  ◆ Q8765	South:  ♠ QJ  ♥ A10763  ♦ 964  ♣ AKJ	West AP	North	East	South 1NT

Board: 356 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q953</li><li>♥ AJ98</li><li>◆ AQ</li><li>♣ Q107</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: NS HCP: 16	<ul><li>AJ10</li><li>♥84</li><li>A93</li><li>AQJ96</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 1	<ul><li>♦ 952</li><li>♥ J764</li><li>♦ 987</li><li>♦ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 360 Dealer: N Vul: Both HCP: 15	<ul><li> ♣ J6</li><li> ♥ AKQJ2</li><li> ♦ 1094</li><li> ♠ A102</li></ul>	East Bids 2NT if possible. You bid first.

Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♠ Q953  ♥ AJ98  ♠ AQ  ♠ Q107	South:  ♠ AK84  ♥ 3  ♦ J7542  ♠ A86	West North East South  1NT Pass 3♥¹  Pass 4♠ AP  1. Splinter
Board: 357 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 44 S	North:  ♣ J109864  ♥ 42  ♠ AQJ3  ♣ 10	South:  ♠ AQ7  ♥ AK1063  ♠ K8  ♠ 642	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 358 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ AJ10  ♥ 84  ♠ A93  ♣ AQJ96	South:  ♠ Q5  ♥ KQ95  ♦ K10876  ♠ 87	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 359 Dealer: S Vul: EW North HCP: 1 South HCP: 16 Contract: 1N S	North:	South:  ♠ KQ1043  ♥ Q52  ♦ J10  ♣ AKJ	West North East South 1NT AP
Board: 360 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:	South:  ♠ KQ752  ♥ 987  • Q3  ♣ Q76	West North East South  1NT 2NT¹ 3♠  Pass 3NT AP  1. Unusual 2NT

Board: 356 Dealer: N Vul: NS HCP: 12	<ul><li>★ AK84</li><li>▼ 3</li><li>◆ J7542</li><li>★ A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 357 Dealer: S Vul: EW HCP: 16	<ul><li>AQ7</li><li>✓ AK1063</li><li>✓ K8</li><li>◆ 642</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q5</li><li>♥ KQ95</li><li>◆ K10876</li><li>♣ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ1043</li><li>♥ Q52</li><li>◆ J10</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 360 Dealer: N Vul: Both HCP: 9	<ul><li>★ KQ752</li><li>♥ 987</li><li>◆ Q3</li><li>◆ Q76</li></ul>	East Bids 2NT if possible.  Partner bids first.

Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♠ Q953  ♥ AJ98  ♠ AQ  ♠ Q107	South:  ♠ AK84  ♥ 3  ♦ J7542  ♠ A86	West North East South  1NT Pass 3♥¹  Pass 4♠ AP  1. Splinter
Board: 357 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 44 S	North:  ♣ J109864  ♥ 42  ♠ AQJ3  ♣ 10	South:  ♠ AQ7  ♥ AK1063  ♠ K8  ♠ 642	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 358 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ AJ10  ♥ 84  ♠ A93  ♣ AQJ96	South:  ♠ Q5  ♥ KQ95  ♦ K10876  ♠ 87	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 359 Dealer: S Vul: EW North HCP: 1 South HCP: 16 Contract: 1N S	North:	South:  ♠ KQ1043  ♥ Q52  ♦ J10  ♣ AKJ	West North East South 1NT AP
Board: 360 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:	South:  ♠ KQ752  ♥ 987  • Q3  ♣ Q76	West North East South  1NT 2NT¹ 3♠  Pass 3NT AP  1. Unusual 2NT

Board: 361 Dealer: S Vul: None HCP: 5	<ul><li>▲ A984</li><li>♥ 97</li><li>◆ J975</li><li>◆ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 15	<ul><li>♣ QJ</li><li>♥ 76</li><li>♦ KQ943</li><li>♣ AQJ7</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 10	♣ 7 ♥ QJ1072 ♦ A5 ♣ K8764	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 16	<ul><li>▲ A105</li><li>♥ KQJ9</li><li>◆ K84</li><li>◆ K63</li></ul>	The opponents are silent. You bid first.
Board: 365 Dealer: S Vul: NS HCP: 11	♣ J ♥ K94 ♦ Q9742 ♣ KQ87	The opponents are silent.  Partner bids first.

Board: 361 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 1N S	North:  ♠ A984  ♥ 97  ♦ J975  ♣ 962	South:  ♠ QJ10  ♥ A32  ♠ KQ63  ♠ KQ8	West AP	North	East	South 1NT
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ 76  ♠ KQ943  ♣ AQJ7	South:  ♠ K10765  ♥ K52  ♠ AJ2  ♠ K4	West Pass AP	North 1NT 2♠	Pass	South 2♥ 3NT
Board: 363 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 7  ♥ QJ1072  ♠ A5  ♣ K8764	South:  ♠ A8653  ♥ A4  ♠ KQ7  ♠ Q103	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: 364 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A105  ♥ KQJ9  ♠ K84  ♣ K63	South:  ♠ K32  ♦ 654  ♠ AQ73  ♣ 987	West AP	North 1NT		South 2NT
Board: 365 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♣ J  ♥ K94  ♦ Q9742  ♣ KQ87	South:  ♠ A942  ♥ AJ5  ♠ AK5  ♣ 1063	West Pass	North 3NT	East AP	South 1NT

Board: 361 Dealer: S Vul: None HCP: 17	<ul><li>♣ QJ10</li><li>♥ A32</li><li>◆ KQ63</li><li>♣ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 14	<ul><li>★ K10765</li><li>▼ K52</li><li>◆ AJ2</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 15	<ul><li>★ A8653</li><li>▼ A4</li><li>◆ KQ7</li><li>◆ Q103</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: None HCP: 9	<ul><li>★ K32</li><li>★ 654</li><li>★ AQ73</li><li>★ 987</li></ul>	The opponents are silent.  Partner bids first.
Board: 365 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A942</li><li>♥ AJ5</li><li>◆ AK5</li><li>▲ 1063</li></ul>	The opponents are silent. You bid first.

Board: 361 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 1N S	North:  ♠ A984  ♥ 97  ♦ J975  ♣ 962	South:  ♠ QJ10  ♥ A32  ♠ KQ63  ♠ KQ8	West AP	North	East	South 1NT
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ 76  ♠ KQ943  ♣ AQJ7	South:  ♠ K10765  ♥ K52  ♠ AJ2  ♠ K4	West Pass AP	North 1NT 2♠	Pass	South 2♥ 3NT
Board: 363 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 7  ♥ QJ1072  ♠ A5  ♣ K8764	South:  ♠ A8653  ♥ A4  ♠ KQ7  ♠ Q103	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: 364 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A105  ♥ KQJ9  ♠ K84  ♣ K63	South:  ♠ K32  ♦ 654  ♠ AQ73  ♣ 987	West AP	North 1NT		South 2NT
Board: 365 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♣ J  ♥ K94  ♦ Q9742  ♣ KQ87	South:  ♠ A942  ♥ AJ5  ♠ AK5  ♣ 1063	West Pass	North 3NT	East AP	South 1NT

Board: 366 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AK3</li><li>♥ QJ9</li><li>♠ KQ10</li><li>♠ 10873</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: None HCP: 16	<ul><li>AQ876</li><li>✓ A108</li><li>♦ 875</li><li>♠ AQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK965</li><li>▼ A9</li><li>★ 653</li><li>★ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AKJ5</li><li>♥ 863</li><li>♦ QJ8</li><li>♠ KQ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: N Vul: None HCP: 17	<ul><li>A762</li><li>✓ A64</li><li>632</li><li>AKQ</li></ul>	The opponents are silent. You bid first.

Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ AK3  ♥ QJ9  ♠ KQ10  ♣ 10873	South:  ▲ 109  ▼ A10532  ◆ J872  ♣ K4	West Pass Pass	North 1NT 2♥ 3♥	Pass	
Board: 367 Dealer: S Vul: None North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ AQ876  ♥ A108  ♠ 875  ♣ AQ	South:  ♠ KJ  ♥ QJ54  ♠ AKJ9  ♣ J72	West Pass Pass	North 2♥ 6NT	East Pass AP	1NT
Board: 368 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 1N N	North:  ♠ AK965  ♥ A9  ♦ 653  ♣ AJ3	South:  • 10872  • Q765  • 109  • Q107	West	North 1NT	East AP	South
Board: 369 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ AKJ5  ♥ 863  ♠ QJ8  ♣ KQ9	South:	Pass Pass AP 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass Pass	1NT 2 <b>♦</b>
Board: 370 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ A762  ♥ A64  ♠ 632  ♠ AKQ	South:  ♠ KQJ84  ♥ K75  ♠ 75  ♠ 984	West Pass Pass	North 1NT 2♠ 4♠	Pass	South 2♥ 2NT

Board: 366 Dealer: N Vul: Both HCP: 8	<ul><li>109</li><li>✓ A10532</li><li>✓ J872</li><li>✓ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ</li><li>♥ QJ54</li><li>◆ AKJ9</li><li>◆ J72</li></ul>	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: NS HCP: 4	<ul><li>10872</li><li>♥ Q765</li><li>109</li><li>♥ Q107</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 15	<ul><li>♠ 642</li><li>♥ AK9</li><li>♠ K107</li><li>♠ AJ76</li></ul>	The opponents are silent. You bid first.
Board: 370 Dealer: N Vul: None HCP: 9	<ul><li>★ KQJ84</li><li>▼ K75</li><li>◆ 75</li><li>◆ 984</li></ul>	The opponents are silent.  Partner bids first.

Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ AK3  ♥ QJ9  ♠ KQ10  ♣ 10873	South:  ▲ 109  ▼ A10532  ◆ J872  ♣ K4	West Pass Pass	North 1NT 2♥ 3♥	Pass	
Board: 367 Dealer: S Vul: None North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ AQ876  ♥ A108  ♠ 875  ♣ AQ	South:  ♠ KJ  ♥ QJ54  ♠ AKJ9  ♣ J72	West Pass Pass	North 2♥ 6NT	East Pass AP	1NT
Board: 368 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 1N N	North:  ♠ AK965  ♥ A9  ♦ 653  ♣ AJ3	South:  • 10872  • Q765  • 109  • Q107	West	North 1NT	East AP	South
Board: 369 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ AKJ5  ♥ 863  ♠ QJ8  ♣ KQ9	South:	Pass Pass AP 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass Pass	1NT 2 <b>♦</b>
Board: 370 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ A762  ♥ A64  ♠ 632  ♠ AKQ	South:  ♠ KQJ84  ♥ K75  ♠ 75  ♠ 984	West Pass Pass	North 1NT 2♠ 4♠	Pass	South 2♥ 2NT

Board: 371 Dealer: S Vul: NS HCP: 7	<b>♦</b> 3 <b>♥</b> 108543 <b>♦</b> 6432 <b>♣</b> AK4	The opponents are silent.  Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 16	<ul><li>★ A65</li><li>★ K4</li><li>★ A98</li><li>★ AJ753</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: Both HCP: 8	<ul><li>AQ8754</li><li>♥ Q105</li><li>103</li><li>65</li></ul>	The opponents are silent.  Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A10</li><li>♥ K1032</li><li>◆ A105</li><li>▲ AJ64</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 8	<ul><li>★ K985</li><li>♥ Q2</li><li>◆ Q86</li><li>◆ J985</li></ul>	The opponents are silent.  Partner bids first.

Board: 371 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AK74  ♥ A6  ♠ K109  ♣ J1032	West Pass AP	North 2	East Pass	1NT
Board: 372 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2♥ N	North:  ♠ A65  ♥ K4  ♠ A98  ♣ AJ753	South:  ◆ J10  ◆ 98652  ◆ Q53  ◆ K92	West Pass	North 1NT 2♥	East Pass AP	
Board: 373 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 44 S	North:  ♠ AQ8754  ♥ Q105  • 103  ♣ 65	South:  ♠ 1092  ♥ AK42  ♠ AK9  ♣ QJ8	West Pass AP 1. Texa	North  4♥¹ as	East Pass	1NT
Board: 374 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A10  ♥ K1032  ♠ A105  ♣ AJ64	South:	West Pass Pass	North 1NT 2♠ 3NT		2♥
Board: 375 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ S	North:  ♠ K985  ♥ Q2  • Q86  ♣ J985	South:  ♠ AJ102  ♥ A96  ♠ 1095  ♣ AK7		North 2♣¹ man	East Pass	1NT

Board: 371 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK74</li><li>★ A6</li><li>★ K109</li><li>★ J1032</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 17	<ul><li>★ 1092</li><li>★ AK42</li><li>★ AK9</li><li>★ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 374 Dealer: N Vul: NS HCP: 10	<ul><li>▲ J9765</li><li>♥ AJ9</li><li>◆ KJ64</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 16	<ul><li>AJ102</li><li>✓ A96</li><li>1095</li><li>AK7</li></ul>	The opponents are silent. You bid first.

Board: 371 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AK74  ♥ A6  ♠ K109  ♣ J1032	West Pass AP	North 2	East Pass	1NT
Board: 372 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2♥ N	North:  ♠ A65  ♥ K4  ♠ A98  ♣ AJ753	South:  ◆ J10  ◆ 98652  ◆ Q53  ◆ K92	West Pass	North 1NT 2♥	East Pass AP	
Board: 373 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 44 S	North:  ♠ AQ8754  ♥ Q105  • 103  ♣ 65	South:  ♠ 1092  ♥ AK42  ♠ AK9  ♣ QJ8	West Pass AP 1. Texa	North  4♥¹ as	East Pass	1NT
Board: 374 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A10  ♥ K1032  ♠ A105  ♣ AJ64	South:	West Pass Pass	North 1NT 2♠ 3NT		2♥
Board: 375 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ S	North:  ♠ K985  ♥ Q2  • Q86  ♣ J985	South:  ♠ AJ102  ♥ A96  ♠ 1095  ♣ AK7		North 2♣¹ man	East Pass	1NT

Board: 376 Dealer: N Vul: Both HCP: 16	<ul><li>★ K853</li><li>★ AJ</li><li>★ AQ4</li><li>♣ Q843</li></ul>	West Doubles 2♥ if possible.  You bid first.
Board: 377 Dealer: S Vul: None HCP: 6	<ul><li>◆96</li><li>♥ Q986542</li><li>◆ Q9</li><li>◆ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ10</li><li>★ AQJ10</li><li>◆ 98</li><li>★ K1074</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: Both HCP: 10	<ul><li>AQ2</li><li>A6</li><li>10942</li><li>7632</li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ43</li><li>▼ AK5</li><li>◆ Q109</li><li>◆ K95</li></ul>	The opponents are silent.  You bid first.

Board: 376 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ S	North:  ♠ K853  ♥ AJ  ♠ AQ4  ♠ Q843	South:  ♠ Q9742  ♥ 83  ♦ J2  ♣ AK109	X AP	North 1NT 2NT <sup>1</sup> anded acc	Pass Pass	2♥
Board: 377 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 4 S	North:  ◆ 96  ▼ Q986542  ◆ Q9  ◆ Q3	South:  ♠ AKJ  ♥ A103  ♦ 87  ♣ A10652		North  4•¹	East Pass	1NT
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ KQ10  ♥ AQJ10  • 98  ♣ K1074	South:  ♠ A854  ♥ K64  ♠ AKQ64  ♠ 6	Pass Pass AP 1. Stay	North 1NT 2♥ 3NT	Pass Pass	2 <b>♣</b> ¹
Board: 379 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AQ2  ♥ A6  ♦ 10942  ♣ 7632	South:	West Pass	North 3NT	East AP	South 1NT
Board: 380 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 2 N	North:  ♠ KJ43  ♥ AK5  ♠ Q109  ♣ K95	South:	West Pass	North 1NT 2♥	East Pass AP	

Board: 376 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q9742</li><li>♥ 83</li><li>♦ J2</li><li>♣ AK109</li></ul>	West Doubles 2♥ if possible.  Partner bids first.
Board: 377 Dealer: S Vul: None HCP: 16	<ul><li>♠ AKJ</li><li>♥ A103</li><li>♠ 87</li><li>♠ A10652</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: EW HCP: 16	<ul><li>★ A854</li><li>♥ K64</li><li>◆ AKQ64</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: Both HCP: 15	<ul><li>♦ 953</li><li>♥ 74</li><li>♦ AKQ85</li><li>♠ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: None HCP: 5	<ul><li>108</li><li>✓ J9843</li><li>✓ KJ53</li><li>№ 108</li></ul>	The opponents are silent.  Partner bids first.

Board: 376 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ S	North:  ♠ K853  ♥ AJ  ♠ AQ4  ♠ Q843	South:  ♠ Q9742  ♥ 83  ♦ J2  ♣ AK109	X AP	North 1NT 2NT <sup>1</sup> anded acc	Pass Pass	2♥
Board: 377 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 4 S	North:  ◆ 96  ▼ Q986542  ◆ Q9  ◆ Q3	South:  ♠ AKJ  ♥ A103  ♦ 87  ♣ A10652		North  4•¹	East Pass	1NT
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ KQ10  ♥ AQJ10  • 98  ♣ K1074	South:  ♠ A854  ♥ K64  ♠ AKQ64  ♠ 6	Pass Pass AP 1. Stay	North 1NT 2♥ 3NT	Pass Pass	2 <b>♣</b> ¹
Board: 379 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AQ2  ♥ A6  ♦ 10942  ♣ 7632	South:	West Pass	North 3NT	East AP	South 1NT
Board: 380 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 2 N	North:  ♠ KJ43  ♥ AK5  ♠ Q109  ♣ K95	South:	West Pass	North 1NT 2♥	East Pass AP	

Board: 381 Dealer: S Vul: NS HCP: 12	<ul><li>▲ AJ8</li><li>♥ KJ987</li><li>◆ 4</li><li>♣ K863</li></ul>	The opponents are silent.  Partner bids first.
Board: 382 Dealer: N Vul: Both HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 383 Dealer: S Vul: None HCP: 8	<ul><li>★ KQJ863</li><li>♥ Q10</li><li>◆ 987</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 384 Dealer: N Vul: NS HCP: 17	<ul><li>♠ AK3</li><li>♥ 105</li><li>♦ AK532</li><li>♠ QJ4</li></ul>	The opponents are silent.  You bid first.
Board: 385 Dealer: S Vul: EW HCP: 5	<ul><li>◆ 98</li><li>♥ 653</li><li>◆ AJ9432</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.

Board: 381 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ AJ8  ♥ KJ987  ♦ 4  ♣ K863	South:	West North East South 1NT Pass 2 Pass 2 Pass 2 Pass 4 AP
Board: 382 Dealer: N Vul: Both North HCP: 16 South HCP: 0 Contract: 1N N	North:	South:  ♣ 74  ▼ 10865  ◆ 985  ♣ 7642	West North East South 1NT AP
Board: 383 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ KQJ863  ♥ Q10  • 987  ♣ 42	South:  ♠ A104  ♥ A862  ♠ KJ  ♣ AJ97	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 384 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 3 N	North:  ♠ AK3  ♥ 105  ♠ AK532  ♠ QJ4	South:  ♣ J1095  ♥ 2  ♦ J9  ♣ A108763	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 385 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 S	North:	South:  ♠ AQJ42  ♥ A10  ♠ K87  ♣ Q65	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 381 Dealer: S Vul: NS HCP: 16	<ul><li>1075</li><li>✓ Q54</li><li> AKQ95</li><li> AJ</li></ul>	The opponents are silent. You bid first.
Board: 382 Dealer: N Vul: Both HCP: 0	<ul><li>★ 74</li><li>▼ 10865</li><li>◆ 985</li><li>◆ 7642</li></ul>	The opponents are silent.  Partner bids first.
Board: 383 Dealer: S Vul: None HCP: 17	<ul><li>▲ A104</li><li>♥ A862</li><li>◆ KJ</li><li>◆ AJ97</li></ul>	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: NS HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 385 Dealer: S Vul: EW HCP: 16	<ul><li>★ AQJ42</li><li>▼ A10</li><li>★ K87</li><li>◆ Q65</li></ul>	The opponents are silent. You bid first.

Board: 381 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ AJ8  ♥ KJ987  ♦ 4  ♣ K863	South:	West North East South 1NT Pass 2 Pass 2 Pass 2 Pass 4 AP
Board: 382 Dealer: N Vul: Both North HCP: 16 South HCP: 0 Contract: 1N N	North:	South:  ♣ 74  ▼ 10865  ◆ 985  ♣ 7642	West North East South 1NT AP
Board: 383 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ KQJ863  ♥ Q10  • 987  ♣ 42	South:  ♠ A104  ♥ A862  ♠ KJ  ♣ AJ97	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 384 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 3 N	North:  ♠ AK3  ♥ 105  ♠ AK532  ♠ QJ4	South:  ♣ J1095  ♥ 2  ♦ J9  ♣ A108763	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 385 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 S	North:	South:  ♠ AQJ42  ♥ A10  ♠ K87  ♣ Q65	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 386 Dealer: N Vul: None HCP: 15	<ul><li>★ K32</li><li>★ AK</li><li>★ A62</li><li>★ J9862</li></ul>	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: NS HCP: 3	<ul><li>★ 5</li><li>♥ 92</li><li>◆ 982</li><li>◆ QJ98432</li></ul>	The opponents are silent.  Partner bids first.
Board: 388 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQJ64</li><li>▼ K43</li><li>◆ Q84</li><li>◆ KQ</li></ul>	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: Both HCP: 4	<ul><li>◆ 943</li><li>♥ J86</li><li>◆ J765</li><li>◆ Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 390 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK7</li><li>★ A10</li><li>★ 7652</li><li>★ A843</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 386 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K32  ♥ AK  ♠ A62  ♣ J9862	South:  ♠ A1065  ♥ 852  ♠ KQ943  ♣ 4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 387 Dealer: S Vul: NS North HCP: 3 South HCP: 16 Contract: 3 S	North:	South:  ♠ AJ62  ♥ A753  ♠ AK5  ♠ 106	Pass AP		Pass	1NT
Board: 388 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ KQJ64  ♥ K43  ♠ Q84  ♣ KQ	South: ◆ 98 ▼ A98 ◆ J9765 ◆ J65	West	North 1NT		South
Board: 389 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 1N S	North:	South:  ♠ Q1076  ♥ AK75  ♠ Q8  ♠ KJ6	West AP	North	East	South 1NT
Board: 390 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 E	North:  ♠ AK7  ♥ A10  ♦ 7652  ♠ A843	South:	West	North 1NT	East 3♥	South AP

Board: 386 Dealer: N Val: None HCP: 9  Board: 387 HCP: 9  AJ62 Dealer: S Val: NS Val: NS Val: NS HCP: 16  Board: 388 Dealer: N Val: EW Val: Ext			
Dealer: S	Dealer: N Vul: None	♥ 852 • KQ943	
Dealer: N Vul: EW HCP: 6  Value For John Street  Board: 389 Dealer: S Vul: Both HCP: 15  Board: 390 Dealer: N Vul: NS  Value Opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  Partner bids first.  Partner bids first.	Dealer: S Vul: NS	<b>♥</b> A753 <b>♦</b> AK5	
Dealer: S	Dealer: N Vul: EW	<ul><li>★ A98</li><li>★ J9765</li></ul>	
Dealer: N ♥9  Vul: NS ♦ KQ108  East Bids 3♥ if possible.  Partner bids first	Dealer: S Vul: Both	<b>♥</b> AK75 <b>♦</b> Q8	
	Dealer: N Vul: NS	♥ 9 • KQ108	•

Board: 386 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K32  ♥ AK  ♠ A62  ♣ J9862	South:  ♠ A1065  ♥ 852  ♠ KQ943  ♣ 4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 387 Dealer: S Vul: NS North HCP: 3 South HCP: 16 Contract: 3 S	North:	South:  ♠ AJ62  ♥ A753  ♠ AK5  ♠ 106	Pass AP		Pass	1NT
Board: 388 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 1N N	North:  ♠ KQJ64  ♥ K43  ♠ Q84  ♣ KQ	South: ◆ 98 ▼ A98 ◆ J9765 ◆ J65	West	North 1NT		South
Board: 389 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 1N S	North:	South:  ♠ Q1076  ♥ AK75  ♠ Q8  ♠ KJ6	West AP	North	East	South 1NT
Board: 390 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 E	North:  ♠ AK7  ♥ A10  ♦ 7652  ♠ A843	South:	West	North 1NT	East 3♥	South AP

Board: 391 Dealer: S Vul: EW HCP: 2	<ul><li>↑7542</li><li>↑1092</li><li>↑2</li><li>♠ Q9865</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: N Vul: Both HCP: 17	<ul><li>▲ AJ108</li><li>♥ K107</li><li>◆ KQ102</li><li>▲ A8</li></ul>	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: None HCP: 8	<ul><li>♣874</li><li>♥ KJ1075</li><li>♦65</li><li>♣ A107</li></ul>	The opponents are silent.  Partner bids first.
Board: 394 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK6</li><li>♥ Q105</li><li>♠ A10962</li><li>♠ K3</li></ul>	The opponents are silent. You bid first.
Board: 395 Dealer: S Vul: Both HCP: 8	<ul><li>◆ QJ643</li><li>◆ 632</li><li>◆ A87</li><li>◆ J7</li></ul>	The opponents are silent.  Partner bids first.

Board: 391 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 1N S	North:  ♣ 7542  ♥ 1092  ♦ 2  ♣ Q9865	South:  ♠ A863  ♥ AQ7  ♦ J4  ♠ A1073	West AP	North	East	South 1NT
Board: 392 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AJ108  ♥ K107  ♠ KQ102  ♠ A8	South:  ♠ KQ9  ♥ J84  ♦ J9764  ♣ J9	West Pass	North 1NT 3NT		South 2NT
Board: 393 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ◆ 874  ▼ KJ1075  ◆ 65  ◆ A107	South:  ♠ AQ  ♥ 962  ♠ AK43  ♣ Q432	West Pass Pass AP	North  2  2NT		1NT 2♥
Board: 394 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ AK6  ♥ Q105  ♠ A10962  ♣ K3	South:	West Pass Pass	North 1NT 2♥ 4♥	Pass	
Board: 395 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3♠ S	North:  ♠ QJ643  ♥ 632  ♠ A87  ♣ J7	South:  ♠ AK5  ♥ Q10  ♠ K62  ♠ A9864	West Pass Pass AP	North 2♥ 2NT	East Pass Pass	1NT 2♠

Board: 391 Dealer: S Vul: EW HCP: 15	<ul><li>★ A863</li><li>★ AQ7</li><li>★ J4</li><li>★ A1073</li></ul>	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: Both HCP: 8	<b>♠</b> KQ9 <b>♥</b> J84 <b>♦</b> J9764 <b>♠</b> J9	The opponents are silent.  Partner bids first.
Board: 393 Dealer: S Vul: None HCP: 15	<ul><li>♠ AQ</li><li>♥ 962</li><li>♦ AK43</li><li>♠ Q432</li></ul>	The opponents are silent. You bid first.
Board: 394 Dealer: N Vul: EW HCP: 9	<ul><li>42</li><li>✓ AJ764</li><li>◆ 854</li><li>◆ A76</li></ul>	The opponents are silent.  Partner bids first.
Board: 395 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK5</li><li>♥ Q10</li><li>♦ K62</li><li>♠ A9864</li></ul>	The opponents are silent. You bid first.

Board: 391 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 1N S	North:  ♣ 7542  ♥ 1092  ♦ 2  ♣ Q9865	South:  ♠ A863  ♥ AQ7  ♦ J4  ♠ A1073	West AP	North	East	South 1NT
Board: 392 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AJ108  ♥ K107  ♠ KQ102  ♠ A8	South:  ♠ KQ9  ♥ J84  ♦ J9764  ♣ J9	West Pass	North 1NT 3NT		South 2NT
Board: 393 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ◆ 874  ▼ KJ1075  ◆ 65  ◆ A107	South:  ♠ AQ  ♥ 962  ♠ AK43  ♣ Q432	West Pass Pass AP	North  2  2NT		1NT 2♥
Board: 394 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ AK6  ♥ Q105  ♠ A10962  ♣ K3	South:	West Pass Pass	North 1NT 2♥ 4♥	Pass	
Board: 395 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3♠ S	North:  ♠ QJ643  ♥ 632  ♠ A87  ♣ J7	South:  ♠ AK5  ♥ Q10  ♠ K62  ♠ A9864	West Pass Pass AP	North 2♥ 2NT	East Pass Pass	1NT 2♠

Board: 396 Dealer: N Vul: None HCP: 16	<ul><li>◆ 984</li><li>♥ A1063</li><li>◆ AJ98</li><li>◆ AK</li></ul>	The opponents are silent.  You bid first.
Board: 397 Dealer: S Vul: NS HCP: 0	<ul><li>1086</li><li>₹752</li><li>₹732</li><li>₹9843</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: Both HCP: 15	<ul><li> ♣ J82</li><li> ♥ AQ6</li><li> ♠ AKJ95</li><li> ♣ 94</li></ul>	West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 399 Dealer: S Vul: None HCP: 7	<ul><li>♣ QJ976</li><li>♥ J75</li><li>♦ K53</li><li>♣ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: NS HCP: 15	<ul><li>★ A105</li><li>★ K83</li><li>★ A4</li><li>★ A9654</li></ul>	The opponents are silent. You bid first.

Board: 396 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4 \( \) N	North: ◆ 984 ▼ A1063 ◆ AJ98 ◆ AK	South:  ♠ KQJ102  ♥ J52  ♠ KQ  ♣ 753	West Pass Pass	North 1NT 2♠ 4♠	Pass	South 2♥ 3NT
Board: 397 Dealer: S Vul: NS North HCP: 0 South HCP: 17 Contract: 1N S	North:	South:  ♠ K543  ✔ AQ  ♠ AJ4  ♠ K1076	West AP	North	East	South 1NT
Board: 398 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 4♠ W	North:	South:	West 3♠	North 1NT Pass		South Pass AP
Board: 399 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2 S	North:  ♠ QJ976  ♥ J75  ♠ K53  ♠ 52	South:  ♠ A43  ♥ A8  ♠ AQ64  ♠ Q843	West Pass AP	North 2♥	East Pass	1NT
Board: 400 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A105  ♥ K83  ♠ A4  ♣ A9654	South:  ♠ K4  ♥ Q109  ♠ K109  ♣ KJ832	West AP	North 1NT		South 3NT

Board: 396 Dealer: N Vul: None HCP: 12	<ul><li>★ KQJ102</li><li>♥ J52</li><li>◆ KQ</li><li>♣ 753</li></ul>	The opponents are silent.  Partner bids first.
Board: 397 Dealer: S Vul: NS HCP: 17	<ul><li>★ K543</li><li>★ AQ</li><li>★ AJ4</li><li>★ K1076</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: Both HCP: 5	◆— ♥ 9532 ◆ Q1084 ◆ K8632	West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 399 Dealer: S Vul: None HCP: 16	<ul><li>★ A43</li><li>★ A8</li><li>★ AQ64</li><li>★ Q843</li></ul>	The opponents are silent. You bid first.
Board: 400 Dealer: N Vul: NS HCP: 12	<ul><li>★ K4</li><li>♥ Q109</li><li>◆ K109</li><li>◆ KJ832</li></ul>	The opponents are silent.  Partner bids first.

Board: 396 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4 \( \) N	North: ◆ 984 ▼ A1063 ◆ AJ98 ◆ AK	South:  ♠ KQJ102  ♥ J52  ♠ KQ  ♣ 753	West Pass Pass	North 1NT 2♠ 4♠	Pass	South 2♥ 3NT
Board: 397 Dealer: S Vul: NS North HCP: 0 South HCP: 17 Contract: 1N S	North:	South:  ♠ K543  ✔ AQ  ♠ AJ4  ♠ K1076	West AP	North	East	South 1NT
Board: 398 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 4♠ W	North:	South:	West 3♠	North 1NT Pass		South Pass AP
Board: 399 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2 S	North:  ♠ QJ976  ♥ J75  ♠ K53  ♠ 52	South:  ♠ A43  ♥ A8  ♠ AQ64  ♠ Q843	West Pass AP	North 2♥	East Pass	1NT
Board: 400 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A105  ♥ K83  ♠ A4  ♣ A9654	South:  ♠ K4  ♥ Q109  ♠ K109  ♣ KJ832	West AP	North 1NT		South 3NT

Board: 401 Dealer: S	<b>♠</b> AQ10832 <b>♥</b> 105	The opponents are silent.
Vul: None HCP: 13	◆ QJ3 ◆ A10	Partner bids first.
Board: 402 Dealer: N	<b>★</b> K10743 <b>∀</b> K87	The opponents are silent.
Vul: NS HCP: 16	<ul><li>AQ5</li><li>A4</li></ul>	You bid first.
Board: 403 Dealer: S	<b>♦</b> K83 <b>♥</b> 102	The opponents are silent.
Vul: EW HCP: 9	◆ A109832 ◆ Q6	Partner bids first.
Board: 404	♠ KJ4	West Bids 2♠ if possible.
Dealer: N Vul: Both	<ul><li>★ A843</li><li>★ A85</li></ul>	East Bids 2NT if possible.
HCP: 15	<b>♣</b> QJ2	You bid first.
Board: 405	<b>♦</b> A1093	The opponents are silent.
Dealer: S Vul: NS	♥ Q104 ♦ 1095	
HCP: 9	<b>♣</b> K53	Partner bids first.

Board: 401 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ10832  ♥ 105  ♠ QJ3  ♣ A10	South:  ♣ J5  ♥ QJ862  ♠ AK7  ♣ KQ2	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 402 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K10743  ♥ K87  ♠ AQ5  ♣ A4	South:  ♠ AQ  ♥ A1042  • 1082  ♠ Q853	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 403 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3 S	North:  ♠ K83  ♥ 102  ♠ A109832  ♣ Q6	South:  ♠ Q72  ♥ AK6  ♦ 54  ♣ AK872	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 404 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3♠ S	North:  ♠ KJ4  ♥ A843  ♠ A85  ♣ QJ2	South:  ♠ Q10952  ♥ 2  • 109742  ♣ K3	West North East South  1NT Pass 2♥  2♠¹ X 2NT² 3♠  AP  1. Michaels Cuebid 2. to the partner's longer
Board: 405 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 44 S	North:  ♠ A1093  ♥ Q104  ♦ 1095  ♣ K53	South:  ♠ KJ85  ♥ A73  ♠ Q2  ♣ AQ106	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠ AP  1. Stayman

Board: 401 Dealer: S Vul: None HCP: 16	<ul><li>J5</li><li>✓ QJ862</li><li>AK7</li><li>✓ KQ2</li></ul>	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: NS HCP: 12	<ul><li>AQ</li><li>✓ A1042</li><li>✓ 1082</li><li>✓ Q853</li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q72</li><li>♥ AK6</li><li>♦ 54</li><li>♣ AK872</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: Both HCP: 5	<ul><li>Q10952</li><li>✓ 2</li><li>✓ 109742</li><li>✓ K3</li></ul>	West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 405 Dealer: S Vul: NS HCP: 16	<ul><li>★ KJ85</li><li>★ A73</li><li>◆ Q2</li><li>★ AQ106</li></ul>	The opponents are silent. You bid first.

Board: 401 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ10832  ♥ 105  ♠ QJ3  ♣ A10	South:  ♣ J5  ♥ QJ862  ♠ AK7  ♣ KQ2	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 402 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K10743  ♥ K87  ♠ AQ5  ♣ A4	South:  ♠ AQ  ♥ A1042  • 1082  ♠ Q853	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 403 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3 S	North:  ♠ K83  ♥ 102  ♠ A109832  ♣ Q6	South:  ♠ Q72  ♥ AK6  ♦ 54  ♣ AK872	West North East South  1NT  Pass 3♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 404 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3♠ S	North:  ♠ KJ4  ♥ A843  ♠ A85  ♣ QJ2	South:  ♠ Q10952  ♥ 2  • 109742  ♣ K3	West North East South  1NT Pass 2♥  2♠¹ X 2NT² 3♠  AP  1. Michaels Cuebid 2. to the partner's longer
Board: 405 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 44 S	North:  ♠ A1093  ♥ Q104  ♦ 1095  ♣ K53	South:  ♠ KJ85  ♥ A73  ♠ Q2  ♣ AQ106	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠ AP  1. Stayman

Board: 406 Dealer: N Vul: EW Vul: EW HCP: 16  Board: 407 Dealer: S Vul: Both HCP: 8  Board: 408 Dealer: N Vul: None HCP: 16  Board: 409 Dealer: S Vul: Both HCP: 16  Board: 409 Dealer: S Vul: EW HCP: 13  Board: 410 Dealer: N Vul: Both HCP: 13  Board: 410 Dealer: N Vul: Both HCP: 17  AKS73  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.			
Dealer: S Vul: Both HCP: 8  AK6 Dealer: N Vul: None HCP: 16  Board: 409 Dealer: S Vul: EW HCP: 13  Board: 410 AND HCP: 13  AND AND AND AND AND AND AND AND AND AN	Dealer: N Vul: EW	<ul><li>▼ K872</li><li>◆ KJ42</li></ul>	
Dealer: N Vul: None HCP: 16   April	Dealer: S Vul: Both	<ul><li>✓ J2</li><li>✓ KQJ632</li></ul>	
Dealer: S	Dealer: N Vul: None	♥ 10432 ♦ KQJ4	
Dealer: N	Dealer: S Vul: EW	▼ A10952 ◆ J	
	Dealer: N Vul: Both	♥ AQ • AKJ10	

Board: 406 Dealer: N	North:	South:	West North East South
Vul: EW	<b>♠</b> AK6	<b>♠</b> Q5	1NT Pass 2♣¹
North HCP: 16	♥ K872 ♦ KJ42	<ul><li>★ A10</li><li>★ 53</li></ul>	Pass $3 \clubsuit^2$ AP
South HCP: 9 Contract: 3♣ N	• Q2	◆ K987543	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 407 Dealer: S	North:	South:	West North East South 1NT
Vul: Both	<b>★</b> 32 <b>∀</b> J2	<b>♠</b> AQJ6 <b>♥</b> 8653	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 8	◆ KQJ632	◆ A5	AP
South HCP: 17 Contract: 3♦ S	♣ J103	♣ AQ5	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 408 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 1N N	North:  ♠ AK6  ♥ 10432  ♠ KQJ4  ♠ K6	South:  ♣ J1075  ♥ K875  ♦ 87  ♣ 532	West North East South 1NT AP
			West North East South 1NT
Board: 409	NI A	South:	Pass 2♣¹ Pass 2◆
Dealer: S	North: ♠ A972	<b>♦</b> J53	Pass $3 \stackrel{\bullet}{•}^2$ Pass $4 \checkmark$
Vul: EW	▼ A10952	<b>♥</b> KQ8	Pass 4NT <sup>3</sup> Pass 5♠
North HCP: 13 South HCP: 15	<b>♦</b> J	♦ A94 • KO42	Pass 6♥ AP
Contract: 6♥ S	♣ A102	<b>♣</b> KQ43	1. Stayman
			<ul><li>2. SMOLEN</li><li>3. Blackwood 0314, for ♥</li></ul>
			or successful to the successfu
Board: 410 Dealer: N Vul: Both North HCP: 17 South HCP: 5 Contract: 1N N	North:  ◆ 972  ▼ AQ  ◆ AKJ10  ◆ K873	South:	West North East South 1NT AP

Board: 406 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q5</li><li>♥ A10</li><li>◆ 53</li><li>♣ K987543</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: Both HCP: 17	<ul><li>AQJ6</li><li>♥ 8653</li><li>A5</li><li>AQ5</li></ul>	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: None HCP: 4	<ul><li>★ J1075</li><li>★ K875</li><li>◆ 87</li><li>◆ 532</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 410 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 406 Dealer: N	North:	South:	West North East South
Vul: EW	<b>♠</b> AK6	<b>♠</b> Q5	1NT Pass 2♣¹
North HCP: 16	♥ K872 ♦ KJ42	<ul><li>★ A10</li><li>★ 53</li></ul>	Pass $3 \clubsuit^2$ AP
South HCP: 9 Contract: 3♣ N	• Q2	◆ K987543	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 407 Dealer: S	North:	South:	West North East South 1NT
Vul: Both	<b>★</b> 32 <b>∀</b> J2	<b>♠</b> AQJ6 <b>♥</b> 8653	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 8	◆ KQJ632	◆ A5	AP
South HCP: 17 Contract: 3♦ S	♣ J103	♣ AQ5	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 408 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 1N N	North:  ♠ AK6  ♥ 10432  ♠ KQJ4  ♠ K6	South:  ♣ J1075  ♥ K875  ♦ 87  ♣ 532	West North East South 1NT AP
			West North East South 1NT
Board: 409	NI A	South:	Pass 2♣¹ Pass 2◆
Dealer: S	North: ♠ A972	<b>♦</b> J53	Pass $3 \stackrel{\bullet}{•}^2$ Pass $4 \checkmark$
Vul: EW	▼ A10952	<b>♥</b> KQ8	Pass 4NT <sup>3</sup> Pass 5♠
North HCP: 13 South HCP: 15	<b>♦</b> J	♦ A94 • KO42	Pass 6♥ AP
Contract: 6♥ S	♣ A102	<b>♣</b> KQ43	1. Stayman
			<ul><li>2. SMOLEN</li><li>3. Blackwood 0314, for ♥</li></ul>
			or successful to the successfu
Board: 410 Dealer: N Vul: Both North HCP: 17 South HCP: 5 Contract: 1N N	North:  ◆ 972  ▼ AQ  ◆ AKJ10  ◆ K873	South:	West North East South 1NT AP

Board: 411 Dealer: S Vul: None HCP: 3	<ul><li>10652</li><li>64</li><li>QJ8</li><li>10962</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A4</li><li>♥ Q83</li><li>◆ AJ65</li><li>▲ KQ107</li></ul>	The opponents are silent.  You bid first.
Board: 413 Dealer: S Vul: Both HCP: 8	<ul><li>★ K83</li><li>♥ 93</li><li>◆ KJ965</li><li>◆ J72</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: N Vul: None HCP: 15	<ul><li>▲ A9</li><li>▼ 1095</li><li>◆ Q52</li><li>▲ AKQ94</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 415 Dealer: S Vul: NS HCP: 7	<ul><li>♠ 632</li><li>♥ K72</li><li>♦ A1086</li><li>♠ 1043</li></ul>	The opponents are silent.  Partner bids first.

Board: 411 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 1N S	North:  ♠ 10652  ♥ 64  ♠ QJ8  ♣ 10962	South:  ♣ J7  ♥ AJ752  ♠ A92  ♣ AQ4	West AP	North	East	South 1NT
Board: 412 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A4  ♥ Q83  ♠ AJ65  ♣ KQ107	South: <b>♠</b> J863 <b>♥</b> KJ1074 <b>♦</b> Q8 <b>♣</b> 64	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 413 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ K83  ♥ 93  ♠ KJ965  ♣ J72	South:  ♠ A95  ♥ AKQ5  ♦ 107  ♣ A965	West Pass AP	North 2NT	East Pass	1NT
Board: 414 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 • E	North:  ♠ A9  ♥ 1095  ♦ Q52  ♠ AKQ94	South:  ♣ J10653  ♥ 8762  ♣ AJ  ♣ 75	West	North 1NT	East 3♦	South AP
Board: 415 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 1N S	North:	South:  ♠ AQJ  ♥ Q983  ♠ KQ  ♠ QJ96	West AP	North	East	South 1NT

Board: 411 Dealer: S Vul: None HCP: 16	<ul><li>♣ J7</li><li>♥ AJ752</li><li>◆ A92</li><li>♣ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: Both HCP: 17	<ul><li>▲ A95</li><li>✔ AKQ5</li><li>◆ 107</li><li>◆ A965</li></ul>	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: None HCP: 6	<ul><li>♣ J10653</li><li>♥ 8762</li><li>♦ AJ</li><li>♣ 75</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 415 Dealer: S Vul: NS HCP: 17	<ul><li>♠ AQJ</li><li>♥ Q983</li><li>♦ KQ</li><li>♠ QJ96</li></ul>	The opponents are silent. You bid first.

Board: 411 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 1N S	North:  ♠ 10652  ♥ 64  ♠ QJ8  ♣ 10962	South:  ♣ J7  ♥ AJ752  ♠ A92  ♣ AQ4	West AP	North	East	South 1NT
Board: 412 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A4  ♥ Q83  ♠ AJ65  ♣ KQ107	South: <b>♠</b> J863 <b>♥</b> KJ1074 <b>♦</b> Q8 <b>♣</b> 64	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 413 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ K83  ♥ 93  ♠ KJ965  ♣ J72	South:  ♠ A95  ♥ AKQ5  ♦ 107  ♣ A965	West Pass AP	North 2NT	East Pass	1NT
Board: 414 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 • E	North:  ♠ A9  ♥ 1095  ♦ Q52  ♠ AKQ94	South:  ♣ J10653  ♥ 8762  ♣ AJ  ♣ 75	West	North 1NT	East 3♦	South AP
Board: 415 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 1N S	North:  ♠ 632  ♥ K72  ♠ A1086  ♠ 1043	South:  ♠ AQJ  ♥ Q983  ♠ KQ  ♠ QJ96	West AP	North	East	South 1NT

Board: 416 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ72</li><li>▼ KJ87</li><li>◆ A6</li><li>◆ K63</li></ul>	East Doubles Pass if possible. You bid first.
Board: 417 Dealer: S Vul: None HCP: 8	<ul><li>♠ Q642</li><li>♥ AJ86</li><li>♦ 6</li><li>♠ J1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 418 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q1065</li><li>♥ QJ4</li><li>◆ AQJ5</li><li>♣ K5</li></ul>	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: EW HCP: 8	<ul><li>★ K965</li><li>♥ Q1042</li><li>◆ 854</li><li>◆ K9</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 420 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AKJ8</li><li>♥ Q1082</li><li>♠ A5</li><li>♠ J96</li></ul>	The opponents are silent. You bid first.

Board: 416	NI d	G 4	West	North 1NT	East Pass	
Dealer: N	North: ♠ KJ72	South: <b>♠</b> Q1085	Pass	11 <b>\1</b> 4♠		4NT <sup>2</sup>
Vul: EW	♥ KJ87	<b>♥</b> —	Pass	<del>1≅</del> 5 <b>∀</b>	Pass	4N 1 <sup>-</sup>
North HCP: 15 South HCP: 10	<b>♦</b> A6	<b>♦</b> J1032		Pass	X	AP
Contract: 6♠X N	<b>♣</b> K63	♣ AQJ54	1. Splin		21	7 11
Comment. 02211V			_	kwood (	0314,	for ♠
			West	North	East	South
Board: 417	North:	South:				1NT
Dealer: S Vul: None	<b>♦</b> Q642	<b>♦</b> AK97	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 8	<b>♥</b> AJ86	<b>v</b> 10543	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♥
South HCP: 15	♦ 6 • ¥1065	♦ A95	AP			
Contract: 4♥ S	<b>♣</b> J1065	<b>♣</b> A2	1. Stay	man		
			2. Splin	nter		
Board: 418	North:	South:				
Dealer: N	<b>♦</b> Q1065	♠ AJ2	West	North	East	South
Vul: NS North HCP: 15	♥ QJ4	♥ AK2		1NT	Pass	3NT
South HCP: 13	♦ AQJ5	<b>♦</b> 9842	AP			
Contract: 3N N	<b>♣</b> K5	<b>♣</b> J102				
Board: 419	37.4		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>★</b> K965 <b>♥</b> Q1042	<b>♠</b> AQ72 <b>♥</b> AJ	$X^1$	2 <b>♣</b> <sup>2</sup>	Pass	2♠
North HCP: 8	♦ 854	• A107	Pass	4♠	AP	
South HCP: 16 Contract: 4♠ S	<b>♣</b> K9	<b>♣</b> J653	<ol> <li>Mult</li> <li>Stay</li> </ol>	•	, 4M-5	5m or 18+ HCP
Board: 420						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> AKJ8 <b>♥</b> Q1082	<b>♦</b> 42 <b>♥</b> AK9763		1NT	Pass	<b>4</b> ♦ <sup>1</sup>
North HCP: 15	◆ Q1082 ◆ A5	◆ Q962	Pass	4♥	AP	
South HCP: 9 Contract: 4♥ N	<b>♣</b> J96	• 8 • 8	1. Texa	ıs		

Board: 416 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q1085</li><li>♥ —</li><li>♦ J1032</li><li>♣ AQJ54</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 417 Dealer: S Vul: None HCP: 15	<ul><li>AK97</li><li>▼ 10543</li><li>◆ A95</li><li>◆ A2</li></ul>	The opponents are silent.  You bid first.
Board: 418 Dealer: N Vul: NS HCP: 13	<ul><li>AJ2</li><li>✓ AK2</li><li>◆ 9842</li><li>◆ J102</li></ul>	The opponents are silent.  Partner bids first.
Board: 419 Dealer: S Vul: EW HCP: 16	<ul><li>AQ72</li><li>✓ AJ</li><li>A107</li><li>J653</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 420 Dealer: N Vul: Both HCP: 9	<ul><li>42</li><li>✓ AK9763</li><li>✓ Q962</li><li>§ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 416	NI d	G 4	West	North 1NT	East Pass	
Dealer: N	North: ♠ KJ72	South: <b>♠</b> Q1085	Pass	11 <b>\1</b> 4♠		4NT <sup>2</sup>
Vul: EW	♥ KJ87	<b>♥</b> —	Pass	<del>1≅</del> 5 <b>∀</b>	Pass	4N 1 <sup>-</sup>
North HCP: 15 South HCP: 10	<b>♦</b> A6	<b>♦</b> J1032		Pass	X	AP
Contract: 6♠X N	<b>♣</b> K63	♣ AQJ54	1. Splin		21	7 11
Comment. 02211V			_	kwood (	0314,	for ♠
			West	North	East	South
Board: 417	North:	South:				1NT
Dealer: S Vul: None	<b>♦</b> Q642	<b>♦</b> AK97	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 8	<b>♥</b> AJ86	<b>v</b> 10543	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♥
South HCP: 15	♦ 6 • ¥1065	♦ A95	AP			
Contract: 4♥ S	<b>♣</b> J1065	<b>♣</b> A2	1. Stay	man		
			2. Splin	nter		
Board: 418	North:	South:				
Dealer: N	<b>♦</b> Q1065	♠ AJ2	West	North	East	South
Vul: NS North HCP: 15	♥ QJ4	♥ AK2		1NT	Pass	3NT
South HCP: 13	♦ AQJ5	<b>♦</b> 9842	AP			
Contract: 3N N	<b>♣</b> K5	<b>♣</b> J102				
Board: 419	37.4		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>★</b> K965 <b>♥</b> Q1042	<b>♠</b> AQ72 <b>♥</b> AJ	$X^1$	2 <b>♣</b> <sup>2</sup>	Pass	2♠
North HCP: 8	♦ 854	• A107	Pass	4♠	AP	
South HCP: 16 Contract: 4♠ S	<b>♣</b> K9	<b>♣</b> J653	<ol> <li>Mult</li> <li>Stay</li> </ol>	•	, 4M-5	5m or 18+ HCP
Board: 420						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> AKJ8 <b>♥</b> Q1082	<b>♦</b> 42 <b>♥</b> AK9763		1NT	Pass	<b>4</b> ♦ <sup>1</sup>
North HCP: 15	◆ Q1082 ◆ A5	◆ Q962	Pass	4♥	AP	
South HCP: 9 Contract: 4♥ N	<b>♣</b> J96	• 8 • 8	1. Texa	ıs		

Board: 421 Dealer: S Vul: NS HCP: 11	<b>♣</b> KJ10862 <b>♥</b> — <b>♦</b> KQ4 <b>♣</b> Q987	East Doubles 2♥ if possible.  Partner bids first.
Board: 422 Dealer: N Vul: EW HCP: 15	<ul><li>AK5</li><li>✓ A1095</li><li>✓ A765</li><li>№ 108</li></ul>	The opponents are silent.  You bid first.
Board: 423 Dealer: S Vul: Both HCP: 13	<ul><li>♠ A</li><li>♥ KJ9652</li><li>♦ J8</li><li>♠ A987</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 424 Dealer: N Vul: None HCP: 17	<ul><li>A3</li><li>♥ 974</li><li>A103</li><li>AKQ97</li></ul>	The opponents are silent. You bid first.
Board: 425 Dealer: S Vul: EW HCP: 4	♣ QJ6 ♥ 62 ♦ J10964 ♣ 1094	The opponents are silent.  Partner bids first.

Board: 421 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ10862  ♥ —  ♠ KQ4  ♣ Q987	South:  ♠ Q75  ♥ AQ642  ♠ A105  ♠ K5	West Pass Pass	North 2♥ 4♠	East X AP	South 1NT 2♠
Board: 422 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ AK5  ♥ A1095  ♠ A765  ♣ 108	South:  ♣ 76432  ✔ J4  ♣ KQ10  ♣ 654	West Pass	North 1NT 2♠	East Pass AP	South 2♥
Board: 423 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 6♥ N	North: ♠ A ♥ KJ9652 ♠ J8 ♠ A987	South:  ♠ Q3  ♥ A108  ♠ AK1075  ♠ Q63	West 3♠	North 6♥	East AP	South 1NT
Board: 424 Dealer: N Vul: None North HCP: 17 South HCP: 4 Contract: 24 N	North:  ♠ A3  ♥ 974  ♠ A103  ♠ AKQ97	South:  ♠ Q10972  ♥ 52  ♦ J962  ♣ J10	West Pass	North 1NT 2♠	East Pass AP	South 2♥
Board: 425 Dealer: S Vul: EW North HCP: 4 South HCP: 17 Contract: 1N S	North:  ♠ QJ6  ♥ 62  ♦ J10964  ♠ 1094	South:  • 1093  • A93  • AQ  • AK832	West AP	North	East	South 1NT

Board: 421 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q75</li><li>♥ AQ642</li><li>◆ A105</li><li>♣ K5</li></ul>	East Doubles 2♥ if possible.  You bid first.
Board: 422 Dealer: N Vul: EW HCP: 6	<ul><li>★ 76432</li><li>♥ J4</li><li>♦ KQ10</li><li>★ 654</li></ul>	The opponents are silent.  Partner bids first.
Board: 423 Dealer: S Vul: Both HCP: 15	<b>♦</b> Q3 <b>♥</b> A108 <b>♦</b> AK1075 <b>♣</b> Q63	West Bids 3♠ if possible.  You bid first.
Board: 424 Dealer: N Vul: None HCP: 4	<ul><li>◆ Q10972</li><li>♥ 52</li><li>◆ J962</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 425 Dealer: S Vul: EW HCP: 17	<ul><li>1093</li><li>★ A93</li><li>★ AQ</li><li>★ AK832</li></ul>	The opponents are silent. You bid first.

Board: 421 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ10862  ♥ —  ♠ KQ4  ♣ Q987	South:  ♠ Q75  ♥ AQ642  ♠ A105  ♠ K5	West Pass Pass	North 2♥ 4♠	East X AP	South 1NT 2♠
Board: 422 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ AK5  ♥ A1095  ♠ A765  ♣ 108	South:  ♣ 76432  ✔ J4  ♣ KQ10  ♣ 654	West Pass	North 1NT 2♠	East Pass AP	South 2♥
Board: 423 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 6♥ N	North: ♠ A ♥ KJ9652 ♠ J8 ♠ A987	South:  ♠ Q3  ♥ A108  ♠ AK1075  ♠ Q63	West 3♠	North 6♥	East AP	South 1NT
Board: 424 Dealer: N Vul: None North HCP: 17 South HCP: 4 Contract: 24 N	North:  ♠ A3  ♥ 974  ♠ A103  ♠ AKQ97	South:  ♠ Q10972  ♥ 52  ♦ J962  ♣ J10	West Pass	North 1NT 2♠	East Pass AP	South 2♥
Board: 425 Dealer: S Vul: EW North HCP: 4 South HCP: 17 Contract: 1N S	North:  ♠ QJ6  ♥ 62  ♦ J10964  ♠ 1094	South:  • 1093  • A93  • AQ  • AK832	West AP	North	East	South 1NT

Board: 426 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AK8</li><li>♥ QJ10</li><li>♦ J543</li><li>♠ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 427 Dealer: S Vul: None HCP: 8	<ul><li>▲ 10</li><li>♥ QJ1054</li><li>◆ 65</li><li>♣ AJ1086</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. East Doubles 4♠ if possible. Partner bids first.
Board: 428 Dealer: N Vul: NS HCP: 15	<ul><li>♦ 9542</li><li>♥ A65</li><li>♦ AK108</li><li>♠ A9</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 429 Dealer: S Vul: Both HCP: 4	<ul><li>♣ Q985</li><li>♥ Q3</li><li>♦ 1065</li><li>♣ 10974</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 430 Dealer: N Vul: None HCP: 16	<b>★</b> KQ64 <b>▼</b> 63 <b>♦</b> AQ104 <b>♣</b> KQ3	East Bids 2♦ if possible. West Bids 2♠ if possible. You bid first.

Board: 426 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AK8  ♥ QJ10  ♦ J543  ♣ KJ9	South:	West AP	North 1NT		South 2NT
Board: 427 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 X N	North:  ♠ 10  ♥ QJ1054  ♠ 65  ♠ AJ1086	South:  ♠ Q2  ♥ A96  ♠ AQ73  ♣ K752	West Pass 3♠	North 2♦ 4♣	East  2  X	South 1NT Pass AP
Board: 428 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♠ QJ76  ♥ 94  ♦ 95  ♠ KQ1075	AP	North 1NT i-Landy	2 <b>♣</b> ¹	2NT
Board: 429 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 3 \( \nabla \) E	North:  ♠ Q985  ♥ Q3  ♦ 1065  ♣ 10974	South:	Pass Pass 3♥	North Pass 2♣ AP i-Landy	2♥¹ Pass	1NT X Pass
Board: 430 Dealer: N Vul: None North HCP: 16 South HCP: 2 Contract: 2♠ W	North:  ♠ KQ64  ♥ 63  ♠ AQ104  ♣ KQ3	South:	2♠	North 1NT AP i-Landy	<b>2</b> ♦¹	Pass

Board: 426 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: S Vul: None HCP: 15	<ul><li>♠ Q2</li><li>♥ A96</li><li>♦ AQ73</li><li>♠ K752</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. East Doubles 4♠ if possible. You bid first.
Board: 428 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ76</li><li>♥ 94</li><li>♦ 95</li><li>♣ KQ1075</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 429 Dealer: S Vul: Both HCP: 16	<ul><li>10742</li><li>✓ AJ10</li><li>✓ AQJ7</li><li>▲ A6</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 430 Dealer: N Vul: None HCP: 2	<ul><li>♣87</li><li>♥9852</li><li>◆J832</li><li>♣J65</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 426 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AK8  ♥ QJ10  ♦ J543  ♣ KJ9	South:	West AP	North 1NT		South 2NT
Board: 427 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 X N	North:  ♠ 10  ♥ QJ1054  ♠ 65  ♠ AJ1086	South:  ♠ Q2  ♥ A96  ♠ AQ73  ♣ K752	West Pass 3♠	North 2♦ 4♣	East  2  X	South 1NT Pass AP
Board: 428 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♠ QJ76  ♥ 94  ♦ 95  ♠ KQ1075	AP	North 1NT i-Landy	2 <b>♣</b> ¹	2NT
Board: 429 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 3 \( \nabla \) E	North:  ♠ Q985  ♥ Q3  ♦ 1065  ♣ 10974	South:	Pass Pass 3♥	North Pass 2♣ AP i-Landy	2♥¹ Pass	1NT X Pass
Board: 430 Dealer: N Vul: None North HCP: 16 South HCP: 2 Contract: 2♠ W	North:  ♠ KQ64  ♥ 63  ♠ AQ104  ♣ KQ3	South:	2♠	North 1NT AP i-Landy	<b>2</b> ♦¹	Pass

Board: 431 Dealer: S Vul: NS HCP: 5	<b>♦</b> 65 <b>♦</b> 10875 <b>♦</b> K1042 <b>♣</b> Q42	The opponents are silent.  Partner bids first.
Board: 432 Dealer: N Vul: EW HCP: 15	<ul><li>★ A83</li><li>★ A982</li><li>◆ QJ3</li><li>★ A109</li></ul>	The opponents are silent. You bid first.
Board: 433 Dealer: S Vul: None HCP: 7	<ul><li>◆ Q843</li><li>◆ 54</li><li>◆ Q97</li><li>◆ K1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 434 Dealer: N Vul: NS HCP: 16	<ul><li>AJ85</li><li>▼ 108</li><li>AKQ</li><li>Q973</li></ul>	East Bids 3♥ if possible. West Doubles 6♣ if possible. East Doubles Pass if possible. You bid first.
Board: 435 Dealer: S Vul: EW HCP: 12	<ul><li>AQ987</li><li>Q82</li><li>A10</li><li>762</li></ul>	The opponents are silent.  Partner bids first.

Board: 431 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ 65  ♥ 10875  ♦ K1042  ♠ Q42	South:  ♠ KJ87  ♥ A4  ♠ Q7  ♣ AJ1093	West AP	North	East	South 1NT
Board: 432 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ A83  ♥ A982  ♠ QJ3  ♣ A109	South:  ♠ Q2  ♥ J10  ♠ A9654  ♠ Q865	West AP	North 1NT		South 2NT
Board: 433 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 1N S	North:  ◆ Q843  ▼ 54  ◆ Q97  ◆ K1043	South:  ♠ A97  ♥ 873  ♠ AK  ♠ AQ762	West AP	North	East	South 1NT
Board: 434 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 6•X S	North:  ♠ AJ85  ♥ 108  ♠ AKQ  ♠ Q973	South:  ♠ KQ1074  ♥ 6  ♦ 53  ♠ K10642	West Pass X Pass	North 1NT X Pass Pass	East 3♥ Pass Pass X	Pass 6♣
Board: 435 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 44 N	North:  ♠ AQ987  ♥ Q82  ♠ A10  ♣ 762	South:  ♠ KJ103  ♥ 43  ♠ KJ9  ♠ AK94	Pass Pass	North  2♥  4♣  nded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT

Board: 431 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ87</li><li>★ A4</li><li>◆ Q7</li><li>★ AJ1093</li></ul>	The opponents are silent.  You bid first.
Board: 432 Dealer: N Vul: EW HCP: 9	<ul><li>Q2</li><li>✓ J10</li><li>◆ A9654</li><li>◆ Q865</li></ul>	The opponents are silent.  Partner bids first.
Board: 433 Dealer: S Vul: None HCP: 17	<ul><li>★ A97</li><li>♥ 873</li><li>◆ AK</li><li>★ AQ762</li></ul>	The opponents are silent. You bid first.
Board: 434 Dealer: N Vul: NS HCP: 8	<ul><li>★ KQ1074</li><li>★ 6</li><li>★ 53</li><li>★ K10642</li></ul>	East Bids 3♥ if possible. West Doubles 6♣ if possible. East Doubles Pass if possible. Partner bids first.
Board: 435 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ103</li><li>★ 43</li><li>★ KJ9</li><li>★ AK94</li></ul>	The opponents are silent. You bid first.

Board: 431 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ 65  ♥ 10875  ♦ K1042  ♠ Q42	South:  ♠ KJ87  ♥ A4  ♠ Q7  ♣ AJ1093	West AP	North	East	South 1NT
Board: 432 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ A83  ♥ A982  ♠ QJ3  ♣ A109	South:  ♠ Q2  ♥ J10  ♠ A9654  ♠ Q865	West AP	North 1NT		South 2NT
Board: 433 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 1N S	North:  ◆ Q843  ▼ 54  ◆ Q97  ◆ K1043	South:  ♠ A97  ♥ 873  ♠ AK  ♠ AQ762	West AP	North	East	South 1NT
Board: 434 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 6•X S	North:  ♠ AJ85  ♥ 108  ♠ AKQ  ♠ Q973	South:  ♠ KQ1074  ♥ 6  ♦ 53  ♠ K10642	West Pass X Pass	North 1NT X Pass Pass	East 3♥ Pass Pass X	Pass 6♣
Board: 435 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 44 N	North:  ♠ AQ987  ♥ Q82  ♠ A10  ♣ 762	South:  ♠ KJ103  ♥ 43  ♠ KJ9  ♠ AK94	Pass Pass	North  2♥  4♣  nded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT

Board: 436	
	t
Board: 437 Dealer: S  Vul: NS HCP: 4	
Board: 438	t.
Board: 439	t.
Board: 440 ♠ A7 Dealer: N ♥ Q62 Vul: None ♠ AJ108 HCP: 16 ♠ KQ54  The opponents are silen You bid first.	t.

Board: 436 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 2♠ S	North:  ♠ A97  ♥ K642  ♠ AK72  ♣ J8	South:  ♠ Q8432  ♥ A  ♦ 43  ♣ 107643	West North East South  1NT 2◆1 2◆  AP 1. Multi-Landy, Multi
Board: 437 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 1N S	North:  ♣ J752  ♥ Q52  ♦ J8  ♣ 10953	South:  ♠ 10943  ♥ A984  ♠ AQ10  ♠ AQ	West North East South 1NT AP
Board: 438 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ AK962  ♥ KJ7  ♦ K5  ♣ J108	South:  ♣ J5  ♥ 3  ♣ AQ8763  ♣ 9754	West North East South  1NT Pass 3♣¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 439 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:  ◆ 2  ▼ A763  ◆ 109543  ◆ K64	South:  ♠ AK1076  ♥ KJ8  ♠ A76  ♣ 107	West North East South 1NT AP
Board: 440 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A7  ♥ Q62  ♠ AJ108  ♠ KQ54	South:  ♠ K1096  ♥ 943  ♦ Q96  ♣ A103	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman

Board: 436 Dealer: N Vul: Both HCP: 6	<ul><li>♠ Q8432</li><li>♥ A</li><li>♦ 43</li><li>♠ 107643</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 437 Dealer: S Vul: NS HCP: 16	<ul><li>10943</li><li>✓ A984</li><li>✓ AQ10</li><li>△ AQ</li></ul>	The opponents are silent. You bid first.
Board: 438 Dealer: N Vul: EW HCP: 7	<ul><li>♣ J5</li><li>♥ 3</li><li>♦ AQ8763</li><li>♣ 9754</li></ul>	The opponents are silent.  Partner bids first.
Board: 439 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK1076</li><li>♥ KJ8</li><li>★ A76</li><li>★ 107</li></ul>	The opponents are silent. You bid first.
Board: 440 Dealer: N Vul: None HCP: 9	<ul><li>★ K1096</li><li>♥ 943</li><li>◆ Q96</li><li>◆ A103</li></ul>	The opponents are silent.  Partner bids first.

Board: 436 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 2♠ S	North:  ♠ A97  ♥ K642  ♠ AK72  ♣ J8	South:  ♠ Q8432  ♥ A  ♦ 43  ♣ 107643	West North East South  1NT 2◆1 2◆  AP 1. Multi-Landy, Multi
Board: 437 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 1N S	North:  ♣ J752  ♥ Q52  ♦ J8  ♣ 10953	South:  ♠ 10943  ♥ A984  ♠ AQ10  ♠ AQ	West North East South 1NT AP
Board: 438 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ AK962  ♥ KJ7  ♦ K5  ♣ J108	South:  ♣ J5  ♥ 3  ♣ AQ8763  ♣ 9754	West North East South  1NT Pass 3♣¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 439 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:  ★ 2  ▼ A763  ★ 109543  ★ K64	South:  ♠ AK1076  ♥ KJ8  ♠ A76  ♣ 107	West North East South 1NT AP
Board: 440 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A7  ♥ Q62  ♠ AJ108  ♠ KQ54	South:  ♠ K1096  ♥ 943  ♦ Q96  ♣ A103	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman

Board: 441 Dealer: S Vul: EW HCP: 9	<ul><li>◆ QJ96</li><li>▼ 532</li><li>◆ A108</li><li>◆ Q84</li></ul>	The opponents are silent.  Partner bids first.
Board: 442 Dealer: N Vul: Both HCP: 15	<ul><li>AQ7</li><li>♥ Q952</li><li>KJ7</li><li>★ K86</li></ul>	The opponents are silent. You bid first.
Board: 443 Dealer: S Vul: None HCP: 9	<ul><li>♣ J108</li><li>♥ Q3</li><li>♦ AQ93</li><li>♣ 9542</li></ul>	The opponents are silent.  Partner bids first.
Board: 444 Dealer: N Vul: NS HCP: 15	<ul><li>★ K76</li><li>★ A10</li><li>★ A64</li><li>★ KJ986</li></ul>	The opponents are silent. You bid first.
Board: 445 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q75</li><li>♥ 1086</li><li>◆ AQ64</li><li>♣ J87</li></ul>	The opponents are silent.  Partner bids first.

Board: 441 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ QJ96  ♥ 532  ♠ A108  ♠ Q84	South:  ♠ K4  ♥ KQJ7  ♦ K62  ♣ A973		North  2♣¹ 2NT man	East Pass AP	1NT
Board: 442 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AQ7  ♥ Q952  ♠ KJ7  ♣ K86	South:  ♠ 1084  ♥ KJ  ♠ A10984  ♣ J73	West AP	North 1NT		South 2NT
Board: 443 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ◆ J108  ◆ Q3  ◆ AQ93  ◆ 9542	South:  ♠ KQ6  ♥ A542  ♦ J65  ♣ KQJ		North 2NT	East AP	South 1NT
Board: 444 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ K76  ♥ A10  ♠ A64  ♠ KJ986	South:	West Pass AP	North 1NT 2♥	Pass	
Board: 445 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ Q75  ♥ 1086  ♠ AQ64  ♠ J87	South:  ♠ AK6  ♥ AQ97  ♦ 92  ♣ A1063	West Pass AP	North 2NT		1NT

Board: 441 Dealer: S Vul: EW HCP: 16	<ul><li>★ K4</li><li>▼ KQJ7</li><li>◆ K62</li><li>◆ A973</li></ul>	The opponents are silent. You bid first.
Board: 442 Dealer: N Vul: Both HCP: 9	<ul><li>★ 1084</li><li>♥ KJ</li><li>★ A10984</li><li>★ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 443 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ6</li><li>▼ A542</li><li>◆ J65</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 444 Dealer: N Vul: NS HCP: 14	<ul><li>♦ 852</li><li>♥ KQ964</li><li>♦ KQ3</li><li>♠ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 445 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK6</li><li>▼ AQ97</li><li>◆ 92</li><li>◆ A1063</li></ul>	The opponents are silent. You bid first.

Board: 441 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ QJ96  ♥ 532  ♠ A108  ♠ Q84	South:  ♠ K4  ♥ KQJ7  ♦ K62  ♣ A973		North  2♣¹ 2NT man	East Pass AP	1NT
Board: 442 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AQ7  ♥ Q952  ♠ KJ7  ♣ K86	South:  ♠ 1084  ♥ KJ  ♠ A10984  ♣ J73	West AP	North 1NT		South 2NT
Board: 443 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ◆ J108  ◆ Q3  ◆ AQ93  ◆ 9542	South:  ♠ KQ6  ♥ A542  ♦ J65  ♣ KQJ		North 2NT	East AP	South 1NT
Board: 444 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ K76  ♥ A10  ♠ A64  ♠ KJ986	South:	West Pass AP	North 1NT 2♥	Pass	
Board: 445 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ Q75  ♥ 1086  ♠ AQ64  ♠ J87	South:  ♠ AK6  ♥ AQ97  ♦ 92  ♣ A1063	West Pass AP	North 2NT		1NT

Board: 446 Dealer: N Vul: None HCP: 17	<ul><li>AJ104</li><li>✓ A84</li><li>AJ53</li><li>K2</li></ul>	The opponents are silent. You bid first.
Board: 447 Dealer: S Vul: NS HCP: 9	<ul><li>Q2</li><li>▼ J108643</li><li>◆ A6</li><li>◆ Q75</li></ul>	The opponents are silent.  Partner bids first.
Board: 448 Dealer: N Vul: EW HCP: 15	<ul><li>♣ AJ3</li><li>♥ Q973</li><li>◆ A9</li><li>♣ KJ52</li></ul>	The opponents are silent. You bid first.
Board: 449 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q65432</li><li>♥ 4</li><li>♦ 97</li><li>♣ A975</li></ul>	East Doubles 4♥ if possible.  Partner bids first.
Board: 450 Dealer: N Vul: NS HCP: 15	<ul><li>★ K85</li><li>▼ AJ63</li><li>◆ K52</li><li>◆ KJ7</li></ul>	The opponents are silent. You bid first.

Board: 446 Dealer: N Vul: None North HCP: 17 South HCP: 5 Contract: 1N N	North:  ♠ AJ104  ♥ A84  ♠ AJ53  ♣ K2	South:  ◆ 975  ▼ K963  ◆ 98  ◆ Q1043	West	North 1NT		South
Board: 447 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ Q2  ♥ J108643  ♠ A6  ♠ Q75	South:  ♠ KJ9  ♥ KQ7  ♠ K3  ♣ AJ863	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 448 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AJ3  ♥ Q973  ♠ A9  ♣ KJ52	South: ♠ 962 ♥ AKJ ♦ KJ875 ♣ 108	West AP	North 1NT		South 3NT
Board: 449 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 4♠ S	North:  ♠ Q65432  ♥ 4  ♦ 97  ♣ A975	South:  ♣ AJ7  ♥ A73  • 1086  ♣ KQJ6	West Pass AP 1. Texa	North  4♥¹ as	East X	South 1NT 4♠
Board: 450 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ K85  ▼ AJ63  ♠ K52  ♣ KJ7	South:  ♠ AJ9764  ♥ K875  ♠ A10  ♠ 4	West Pass 1. Texa	North 1NT 4♠	East Pass AP	

Board: 446 Dealer: N Vul: None HCP: 5	♦ 975 ▼ K963 ♦ 98 ♠ Q1043	The opponents are silent.  Partner bids first.
Board: 447 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ9</li><li>★ KQ7</li><li>★ K3</li><li>★ AJ863</li></ul>	The opponents are silent. You bid first.
Board: 448 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 962</li><li>♥ AKJ</li><li>♦ KJ875</li><li>♠ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 449 Dealer: S Vul: None HCP: 15	<ul><li>AJ7</li><li>✓ A73</li><li>✓ 1086</li><li>✓ KQJ6</li></ul>	East Doubles 4♥ if possible.  You bid first.
Board: 450 Dealer: N Vul: NS HCP: 12	<ul><li>★ AJ9764</li><li>▼ K875</li><li>◆ A10</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.

Board: 446 Dealer: N Vul: None North HCP: 17 South HCP: 5 Contract: 1N N	North:  ♠ AJ104  ♥ A84  ♠ AJ53  ♣ K2	South:  ◆ 975  ▼ K963  ◆ 98  ◆ Q1043	West	North 1NT		South
Board: 447 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ Q2  ♥ J108643  ♠ A6  ♠ Q75	South:  ♠ KJ9  ♥ KQ7  ♠ K3  ♣ AJ863	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 448 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AJ3  ♥ Q973  ♠ A9  ♣ KJ52	South: ♠ 962 ♥ AKJ ♦ KJ875 ♣ 108	West AP	North 1NT		South 3NT
Board: 449 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 4♠ S	North:  ♠ Q65432  ♥ 4  ♦ 97  ♣ A975	South:  ♣ AJ7  ♥ A73  • 1086  ♣ KQJ6	West Pass AP 1. Texa	North  4♥¹ as	East X	South 1NT 4♠
Board: 450 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ K85  ▼ AJ63  ♠ K52  ♣ KJ7	South:  ♠ AJ9764  ♥ K875  ♠ A10  ♠ 4	West Pass 1. Texa	North 1NT 4♠	East Pass AP	

Board: 451 Dealer: S Vul: EW HCP: 3	<ul><li>1093</li><li>K1076</li><li>109874</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 452 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK1083</li><li>★ A83</li><li>★ KQ9</li><li>★ 94</li></ul>	East Doubles 1NT if possible. West Bids 3♦ if possible.  You bid first.
Board: 453 Dealer: S Vul: NS HCP: 7	<ul><li>♠ 97</li><li>♥ Q3</li><li>♦ 109</li><li>♠ KQ98742</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 454 Dealer: N Vul: EW HCP: 16	<ul><li>★ A10</li><li>▼ 832</li><li>★ AQ95</li><li>★ AQ93</li></ul>	The opponents are silent. You bid first.
Board: 455 Dealer: S Vul: Both HCP: 9	<ul><li>▲ A10975</li><li>♥ J74</li><li>◆ J</li><li>◆ K1086</li></ul>	The opponents are silent.  Partner bids first.

Board: 451 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:  ♠ 1093  ♥ K1076  ♦ 109874  ♣ 2	South:  ♠ AK72  ♥ 93  ♦ J6  ♣ AK1098	West North East South 1NT AP
Board: 452 Dealer: N Vul: Both North HCP: 16 South HCP: 2 Contract: 3 • W	North:  ♠ AK1083  ♥ A83  ♠ KQ9  ♠ 94	South:  ♣ J76  ♥ J104  • 742  ♣ 10652	West North East South  1NT X¹ Pass  Pass 2♠ Pass Pass  3♦ AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 453 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3♣ S	North:  ◆ 97  ▼ Q3  ◆ 109  ◆ KQ98742	South:  ♠ A65  ♥ AK852  ♠ 87  ♠ AJ6	West North East South  1NT  Pass 2♣¹ X 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 454 Dealer: N Vul: EW North HCP: 16 South HCP: 1 Contract: 2♠ N	North:  ♠ A10  ♥ 832  ♠ AQ95  ♣ AQ93	South:	West North East South  1NT Pass 2♥ Pass 2♠ AP
Board: 455 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♠ A10975  ♥ J74  ♦ J  ♠ K1086	South:  ♠ KJ6  ♥ Q8  ♠ A1085  ♣ AQJ4	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 3♠ Pass 4♠  AP

Board: 451 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK72</li><li>♥ 93</li><li>◆ J6</li><li>◆ AK1098</li></ul>	The opponents are silent. You bid first.
Board: 452 Dealer: N Vul: Both HCP: 2	<ul> <li>▶ J76</li> <li>♥ J104</li> <li>◆ 742</li> <li>♣ 10652</li> </ul>	East Doubles 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 453 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A65</li><li>▼ AK852</li><li>◆ 87</li><li>▲ AJ6</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 454 Dealer: N Vul: EW HCP: 1	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 455 Dealer: S Vul: Both HCP: 17	<ul><li>★ KJ6</li><li>♥ Q8</li><li>◆ A1085</li><li>◆ AQJ4</li></ul>	The opponents are silent. You bid first.

Board: 451 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:  ♠ 1093  ♥ K1076  ♦ 109874  ♣ 2	South:  ♠ AK72  ♥ 93  ♦ J6  ♣ AK1098	West North East South 1NT AP
Board: 452 Dealer: N Vul: Both North HCP: 16 South HCP: 2 Contract: 3 • W	North:  ♠ AK1083  ♥ A83  ♠ KQ9  ♠ 94	South:  ♣ J76  ♥ J104  ♦ 742  ♣ 10652	West North East South  1NT X¹ Pass  Pass 2♠ Pass Pass  3♦ AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 453 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3♣ S	North:  ◆ 97  ▼ Q3  ◆ 109  ◆ KQ98742	South:  ♠ A65  ♥ AK852  ♠ 87  ♠ AJ6	West North East South  1NT  Pass 2♣¹ X 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 454 Dealer: N Vul: EW North HCP: 16 South HCP: 1 Contract: 2♠ N	North:  ♠ A10  ♥ 832  ♠ AQ95  ♣ AQ93	South:	West North East South  1NT Pass 2♥ Pass 2♠ AP
Board: 455 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♠ A10975  ♥ J74  ♦ J  ♠ K1086	South:  ♠ KJ6  ♥ Q8  ♠ A1085  ♣ AQJ4	West North East South  1NT  Pass 2♥ Pass 2♠  Pass 3♠ Pass 4♠  AP

Board: 456 Dealer: N Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 457 Dealer: S Vul: EW HCP: 9	<b>♦</b> KQ1042 <b>♥</b> Q8 <b>•</b> 10532 <b>•</b> Q9	The opponents are silent.  Partner bids first.
Board: 458 Dealer: N Vul: Both HCP: 15	<ul><li>★ K985</li><li>▼ KQ108</li><li>◆ QJ3</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.
Board: 459 Dealer: S Vul: None HCP: 2	<b>♦</b> Q105 <b>♥</b> 76432 <b>♦</b> 43 <b>♣</b> 1052	The opponents are silent.  Partner bids first.
Board: 460 Dealer: N Vul: Both HCP: 17	<ul><li>★ K653</li><li>★ AKQ</li><li>★ 1062</li><li>★ AJ2</li></ul>	West Doubles 2♦ if possible.  You bid first.

Board: 456 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ J1043  ♥ AJ95  ♠ AK  ♣ Q42	South:	West	North 1NT	East AP	South
Board: 457 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KQ1042  ♥ Q8  • 10532  ♣ Q9	South:  ♠ AJ53  ♥ 74  ♠ KQ  ♠ AJ1084	Pass Pass	North  2♥  4♠  nded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 458 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S	North:  ♠ K985  ♥ KQ108  ♠ QJ3  ♣ A3	South:  ♠ AQ  ♥ J95432  ♠ K108  ♣ 75	Pass AP	North 1NT 2NT <sup>1</sup> nded ac	Pass Pass	2♦
Board: 459 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 2 S	North:  ♠ Q105  ♥ 76432  ♠ 43  ♠ 1052	South:  ♠ AK82  ♥ KJ10  ♠ AJ7  ♣ J96		North 2◆	East Pass	1NT
Board: 460 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3♥ N	North:  ♠ K653  ✔ AKQ  ♠ 1062  ♣ AJ2	South:  ♠ A94  ♥ J10876  ♦ 5  ♣ Q875	West X AP	North 1NT 2♥	East Pass Pass	2♦

Board: 456 Dealer: N Vul: None HCP: 3	♦ 96 ♥ Q1032 ♦ 10932 ♣ J105	The opponents are silent.  Partner bids first.
Board: 457 Dealer: S Vul: EW HCP: 15	<ul><li>★ AJ53</li><li>▼ 74</li><li>★ KQ</li><li>★ AJ1084</li></ul>	The opponents are silent. You bid first.
Board: 458 Dealer: N Vul: Both HCP: 10	<ul><li>AQ</li><li>✓ J95432</li><li>✓ K108</li><li>✓ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 459 Dealer: S Vul: None HCP: 17	<ul><li>★ AK82</li><li>♥ KJ10</li><li>★ AJ7</li><li>★ J96</li></ul>	The opponents are silent. You bid first.
Board: 460 Dealer: N Vul: Both HCP: 7	<ul><li>▲ A94</li><li>♥ J10876</li><li>◆ 5</li><li>♣ Q875</li></ul>	West Doubles 2♦ if possible.  Partner bids first.

Board: 456 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ J1043  ♥ AJ95  ♠ AK  ♣ Q42	South:	West	North 1NT	East AP	South
Board: 457 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KQ1042  ♥ Q8  • 10532  ♣ Q9	South:  ♠ AJ53  ♥ 74  ♠ KQ  ♠ AJ1084	Pass Pass	North  2♥  4♠  nded ac	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 458 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S	North:  ♠ K985  ♥ KQ108  ♠ QJ3  ♣ A3	South:  ♠ AQ  ♥ J95432  ♠ K108  ♣ 75	Pass AP	North 1NT 2NT <sup>1</sup> nded ac	Pass Pass	2♦
Board: 459 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 2 S	North:  ♠ Q105  ♥ 76432  ♠ 43  ♠ 1052	South:  ♠ AK82  ♥ KJ10  ♠ AJ7  ♣ J96		North 2◆	East Pass	1NT
Board: 460 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3♥ N	North:  ♠ K653  ✔ AKQ  ♠ 1062  ♣ AJ2	South:  ♠ A94  ♥ J10876  ♦ 5  ♣ Q875	West X AP	North 1NT 2♥	East Pass Pass	2♦

Board: 461 Dealer: S Vul: None HCP: 8	<ul><li>★ K976</li><li>★ K87</li><li>◆ Q874</li><li>★ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 462 Dealer: N Vul: NS HCP: 17	<ul><li>♠ AK</li><li>♥ J92</li><li>♠ AJ764</li><li>♠ A65</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 463 Dealer: S Vul: EW HCP: 9	◆— ▼ K84 ◆ Q9743 ◆ A8743	The opponents are silent.  Partner bids first.
Board: 464 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q943</li><li>★ A832</li><li>◆ AKQ</li><li>♣ J9</li></ul>	The opponents are silent. You bid first.
Board: 465 Dealer: S Vul: NS HCP: 7	<ul><li>♣963</li><li>♥ J1093</li><li>◆ J103</li><li>♣ AJ6</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 461 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4♠ S	North:  ♠ K976  ♥ K87  ♦ Q874  ♣ 43	South:  ♠ AQ52  ♥ AJ96  ♠ KJ5  ♣ Q5	Pass Pass AP 1. Stay	North  2♣¹ 2NT	East Pass Pass	1NT 2♥
Board: 462 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 2N N	North:  ♠ AK  ♥ J92  ♠ AJ764  ♣ A65	South:  ♠ Q75  ♥ Q7  ♦ 932  ♠ Q9742	Pass AP	North 1NT X i-Landy	2♠¹ Pass	Pass 2NT
Board: 463 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3 N	North:  ♠—  ▼ K84  ◆ Q9743  ♣ A8743	South:  ♠ A962  ♥ AJ76  ♠ KJ10  ♠ Q5	West Pass	North 3◆	East AP	South 1NT
Board: 464 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 6 N	North:  ♠ Q943  ♥ A832  ♠ AKQ  ♣ J9	South:  ♠ A52  ♥ KQJ654  ♦ 3  ♠ K65	Pass Pass AP 1. Texa	North 1NT 4♥ 5♠	Pass Pass Pass	4 <b>•</b> <sup>1</sup> 4NT <sup>2</sup> 6♥
Board: 465 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North:	South:  ♠ QJ4  ♥ AKQ8  ♠ K65  ♣ 1054	2 <b>♠</b> ¹ AP	North X i-Landy	Pass	1NT 3♥

Board: 461 Dealer: S Vul: None HCP: 17	<ul><li>AQ52</li><li>✓ AJ96</li><li>✓ KJ5</li><li>✓ Q5</li></ul>	The opponents are silent. You bid first.
Board: 462 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q75</li><li>♥ Q7</li><li>◆ 932</li><li>♣ Q9742</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 463 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A962</li><li>♥ AJ76</li><li>◆ KJ10</li><li>♣ Q5</li></ul>	The opponents are silent. You bid first.
Board: 464 Dealer: N Vul: None HCP: 13	<ul><li>A52</li><li>✓ KQJ654</li><li>✓ 3</li><li>✓ K65</li></ul>	The opponents are silent.  Partner bids first.
Board: 465 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ4</li><li>♥ AKQ8</li><li>♦ K65</li><li>♣ 1054</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 461 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4♠ S	North:  ♠ K976  ♥ K87  ♦ Q874  ♣ 43	South:  ♠ AQ52  ♥ AJ96  ♠ KJ5  ♣ Q5	Pass Pass AP 1. Stay	North  2♣¹ 2NT	East Pass Pass	1NT 2♥
Board: 462 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 2N N	North:  ♠ AK  ♥ J92  ♠ AJ764  ♣ A65	South:  ♠ Q75  ♥ Q7  ♦ 932  ♠ Q9742	Pass AP	North 1NT X i-Landy	2♠¹ Pass	Pass 2NT
Board: 463 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3 N	North:  ♠—  ▼ K84  ◆ Q9743  ♣ A8743	South:  ♠ A962  ♥ AJ76  ♠ KJ10  ♠ Q5	West Pass	North 3◆	East AP	South 1NT
Board: 464 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 6 N	North:  ♠ Q943  ♥ A832  ♠ AKQ  ♣ J9	South:  ♠ A52  ♥ KQJ654  ♦ 3  ♠ K65	Pass Pass AP 1. Texa	North 1NT 4♥ 5♠	Pass Pass Pass	4 <b>•</b> <sup>1</sup> 4NT <sup>2</sup> 6♥
Board: 465 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North:	South:  ♠ QJ4  ♥ AKQ8  ♠ K65  ♣ 1054	2 <b>♠</b> ¹ AP	North X i-Landy	Pass	1NT 3♥

Board: 466 Dealer: N Vul: EW HCP: 15	<ul><li>♣ QJ64</li><li>♥ A8</li><li>◆ AKJ94</li><li>♣ 82</li></ul>	The opponents are silent. You bid first.
Board: 467 Dealer: S Vul: Both HCP: 13	<ul><li>★ KJ7654</li><li>★ K6</li><li>★ A</li><li>★ Q976</li></ul>	The opponents are silent.  Partner bids first.
Board: 468 Dealer: N Vul: NS HCP: 17	<ul><li>★ KQ8</li><li>♥ AJ</li><li>◆ KQ94</li><li>◆ Q1085</li></ul>	West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.
Board: 469 Dealer: S Vul: EW HCP: 11	<ul><li>♠ Q6</li><li>♥ 87</li><li>♦ J72</li><li>♠ AKJ853</li></ul>	The opponents are silent.  Partner bids first.
Board: 470 Dealer: N Vul: Both HCP: 16	<ul><li>Q4</li><li>✓ J76</li><li>✓ KJ973</li><li>✓ AKQ</li></ul>	The opponents are silent. You bid first.

Board: 466 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ QJ64  ♥ A8  ♠ AKJ94  ♣ 82	South:  ♣ A85  ♥ 1063  • 10  ♣ AKJ1096	West AP	North 1NT		South 3NT
Board: 467 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ7654  ♥ K6  ♠ A  ♣ Q976	South:  ♠ A10  ♥ AQ832  ♠ KQ6  ♠ 1043	West Pass AP 1. Texa		East Pass	1NT
Board: 468 Dealer: N Vul: NS North HCP: 17 South HCP: 4 Contract: 2♥ E	North:  ♠ KQ8  ♥ AJ  ♠ KQ94  ♣ Q1085	South:	West  2♣¹ 1. Multi	North 1NT Pass Landy	Pass 2	Pass AP
Board: 469 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q6  ♥ 87  ♦ J72  ♠ AKJ853	South:  ♠ AK109  ♥ AJ104  ♠ KQ8  ♠ 109	West Pass	North 3NT	East AP	South 1NT
Board: 470 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 44 N	North:  ♠ Q4  ♥ J76  ♦ KJ973  ♣ AKQ	South:  ♠ A109632  ♥ AK  ♠ 652  ♣ 43	West Pass AP	North 1NT 2♠	East Pass Pass	2♥

Board: 466 Dealer: N Vul: EW HCP: 12	<ul><li>★ A85</li><li>▼ 1063</li><li>◆ 10</li><li>◆ AKJ1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 467 Dealer: S Vul: Both HCP: 15	<ul><li>▲ A10</li><li>✓ AQ832</li><li>◆ KQ6</li><li>▲ 1043</li></ul>	The opponents are silent. You bid first.
Board: 468 Dealer: N Vul: NS HCP: 4	<ul><li>◆ 9754</li><li>♥ 95</li><li>◆ J72</li><li>◆ K732</li></ul>	West Bids 2♣ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 469 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK109</li><li>▼ AJ104</li><li>◆ KQ8</li><li>◆ 109</li></ul>	The opponents are silent. You bid first.
Board: 470 Dealer: N Vul: Both HCP: 11	<ul><li>★ A109632</li><li>★ AK</li><li>★ 652</li><li>★ 43</li></ul>	The opponents are silent.  Partner bids first.

Board: 466 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ QJ64  ♥ A8  ♠ AKJ94  ♣ 82	South:  ♣ A85  ♥ 1063  • 10  ♣ AKJ1096	West AP	North 1NT		South 3NT
Board: 467 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ7654  ♥ K6  ♠ A  ♣ Q976	South:  ♠ A10  ♥ AQ832  ♠ KQ6  ♠ 1043	West Pass AP 1. Texa		East Pass	1NT
Board: 468 Dealer: N Vul: NS North HCP: 17 South HCP: 4 Contract: 2♥ E	North:  ♠ KQ8  ♥ AJ  ♠ KQ94  ♣ Q1085	South:	West  2♣¹ 1. Multi	North 1NT Pass Landy	Pass 2	Pass AP
Board: 469 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q6  ♥ 87  ♦ J72  ♠ AKJ853	South:  ♠ AK109  ♥ AJ104  ♠ KQ8  ♠ 109	West Pass	North 3NT	East AP	South 1NT
Board: 470 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 44 N	North:  ♠ Q4  ♥ J76  ♦ KJ973  ♣ AKQ	South:  ♠ A109632  ♥ AK  ♠ 652  ♣ 43	West Pass AP	North 1NT 2♠	East Pass Pass	2♥

Board: 471 Dealer: S Vul: None HCP: 5	<ul><li>10875</li><li>✓ KJ84</li><li>104</li><li>№ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 472 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ3</li><li>▼ KQJ42</li><li>◆ J8</li><li>◆ K105</li></ul>	The opponents are silent. You bid first.
Board: 473 Dealer: S Vul: Both HCP: 5	<ul><li>♦ 953</li><li>♥ 62</li><li>♦ 9762</li><li>♣ AJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 474 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ96</li><li>★ A85</li><li>★ KQ</li><li>★ Q1053</li></ul>	The opponents are silent. You bid first.
Board: 475 Dealer: S Vul: NS HCP: 7	<ul><li>★ KQJ853</li><li>▼ J1086</li><li>◆ 753</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 471 Dealer: S Vul: None North HCP: 5 South HCP: 17	North:  • 10875  • KJ84  • 104  • J43	South:  ♠ QJ9  ♥ A65  ♠ QJ5  ♠ AK102	West AP	North	East	South 1NT
Contract: 1N S  Board: 472  Dealer: N  Vul: EW  North HCP: 15  South HCP: 13  Contract: 3N N	North:  ♠ KQ3  ♥ KQJ42  ♦ J8  ♣ K105	South:	West AP	North 1NT		South 3NT
Board: 473 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 1N S	North:	South:  ♠ K7  ▼ KQJ97  ♠ KQ4  ♠ Q32	West AP	North	East	South 1NT
Board: 474 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ KJ96  ♥ A85  ♠ KQ  ♠ Q1053	South:  ♠ Q875  ♥ Q976  ♠ 87  ♣ J96	West	North 1NT	East AP	South
Board: 475 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 24 S	North:  ♠ KQJ853  ♥ J1086  ♦ 753  ♣ —	South:  ♠ 102  ♥ A9  ♠ AKJ6  ♠ K10853	West Pass AP	North 2♥	East Pass	1NT

Board: 471 Dealer: S Vul: None HCP: 17	<ul><li>♣ QJ9</li><li>♥ A65</li><li>◆ QJ5</li><li>♣ AK102</li></ul>	The opponents are silent. You bid first.
Board: 472 Dealer: N Vul: EW HCP: 13	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 473 Dealer: S Vul: Both HCP: 16	<ul><li>★ K7</li><li>▼ KQJ97</li><li>◆ KQ4</li><li>◆ Q32</li></ul>	The opponents are silent. You bid first.
Board: 474 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q875</li><li>♥ Q976</li><li>◆ 87</li><li>♣ J96</li></ul>	The opponents are silent.  Partner bids first.
Board: 475 Dealer: S Vul: NS HCP: 15	<ul><li>▲ 102</li><li>♥ A9</li><li>◆ AKJ6</li><li>♣ K10853</li></ul>	The opponents are silent. You bid first.

Board: 471 Dealer: S Vul: None North HCP: 5 South HCP: 17	North:  • 10875  • KJ84  • 104  • J43	South:  ♠ QJ9  ♥ A65  ♠ QJ5  ♠ AK102	West AP	North	East	South 1NT
Contract: 1N S  Board: 472  Dealer: N  Vul: EW  North HCP: 15  South HCP: 13  Contract: 3N N	North:  ♠ KQ3  ♥ KQJ42  ♦ J8  ♣ K105	South:	West AP	North 1NT		South 3NT
Board: 473 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 1N S	North:	South:  ♠ K7  ▼ KQJ97  ♠ KQ4  ♠ Q32	West AP	North	East	South 1NT
Board: 474 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ KJ96  ♥ A85  ♠ KQ  ♠ Q1053	South:  ♠ Q875  ♥ Q976  ♠ 87  ♣ J96	West	North 1NT	East AP	South
Board: 475 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 24 S	North:  ♠ KQJ853  ♥ J1086  ♦ 753  ♣ —	South:  ♠ 102  ♥ A9  ♠ AKJ6  ♠ K10853	West Pass AP	North 2♥	East Pass	1NT

Board: 476 Dealer: N Vul: Both HCP: 15	<b>♠</b> KQ <b>♥</b> A864 <b>♦</b> 765 <b>♣</b> AQ32	The opponents are silent. You bid first.
Board: 477 Dealer: S Vul: None HCP: 5	<ul><li>10986</li><li>♥ Q97</li><li>1062</li><li>★ K54</li></ul>	The opponents are silent.  Partner bids first.
Board: 478 Dealer: N Vul: NS HCP: 15	<ul><li>AQJ84</li><li>✓ J52</li><li>✓ K3</li><li>✓ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 479 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q65</li><li>♥ AQ754</li><li>♦ 7</li><li>♣ 10874</li></ul>	The opponents are silent.  Partner bids first.
Board: 480 Dealer: N Vul: None HCP: 15	<ul><li>★ AK3</li><li>★ K984</li><li>◆ Q9</li><li>◆ QJ42</li></ul>	The opponents are silent. You bid first.

Board: 476 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ KQ  ♥ A864  ♦ 765  ♣ AQ32	South:  ♠ 1096  ♥ KQ10  ♦ J1093  ♣ J97	West	North 1NT		South
Board: 477 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 1N S	North:	South:  ♠ AQ  ♥ AK4  ♦ 987  ♠ QJ863	West AP	North	East	South 1NT
Board: 478 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ AQJ84  ♥ J52  ♠ K3  ♣ KJ6	South:  ◆ 972  ▼ 10964  ◆ 1062  ◆ AQ7	West	North 1NT		South
Board: 479 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ Q65  ▼ AQ754  ↑ 7  ♣ 10874	South:  ♣ J93  ♥ KJ8  ♣ AJ65  ♣ AJ6	West Pass Pass AP	North  2  2NT	East Pass Pass	1NT 2♥
Board: 480 Dealer: N Vul: None North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ AK3  ♥ K984  ♦ Q9  ♣ QJ42	South:	West	North 1NT	East AP	South

Board: 476 Dealer: N Vul: Both HCP: 7	<ul><li>1096</li><li>KQ10</li><li>J1093</li><li>J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 477 Dealer: S Vul: None HCP: 16	<ul><li>♠ AQ</li><li>♥ AK4</li><li>♦ 987</li><li>♠ QJ863</li></ul>	The opponents are silent. You bid first.
Board: 478 Dealer: N Vul: NS HCP: 6	<ul><li>◆ 972</li><li>▼ 10964</li><li>◆ 1062</li><li>◆ AQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 479 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 480 Dealer: N Vul: None HCP: 1	<ul><li>★862</li><li>▼J63</li><li>◆876</li><li>★8765</li></ul>	The opponents are silent.  Partner bids first.

Board: 476 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 1N N	North:  ♠ KQ  ♥ A864  ♦ 765  ♣ AQ32	South:  ♠ 1096  ♥ KQ10  ♦ J1093  ♣ J97	West	North 1NT		South
Board: 477 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 1N S	North:	South:  ♠ AQ  ♥ AK4  ♦ 987  ♠ QJ863	West AP	North	East	South 1NT
Board: 478 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ AQJ84  ♥ J52  ♠ K3  ♣ KJ6	South:  ◆ 972  ▼ 10964  ◆ 1062  ◆ AQ7	West	North 1NT		South
Board: 479 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ Q65  ▼ AQ754  ↑ 7  ♣ 10874	South:  ♣ J93  ♥ KJ8  ♣ AJ65  ♣ AJ6	West Pass Pass AP	North  2  2NT	East Pass Pass	1NT 2♥
Board: 480 Dealer: N Vul: None North HCP: 15 South HCP: 1 Contract: 1N N	North:  ♠ AK3  ♥ K984  ♦ Q9  ♣ QJ42	South:	West	North 1NT	East AP	South

#### **GIB Notrump Opening**

Board: 481

Dealer: S **♥** AQ10542

Vul: NS **♦** 864

HCP: 6 **♣** 1072

Board: 482

Dealer: N

Vul: EW

HCP: 15

**♠** Q73

**♥** AKQ

♦ KJ1095

**♣** 103

**♠** A9

**♥** J73

♦ A1092

**♣** J763

Board: 483

Dealer: S

Vul: Both

HCP: 10

**♠** 6

West Bids 2♠ if possible.

Partner bids first.

The opponents are silent.

You bid first.

The opponents are silent.

Partner bids first.

Board: 481 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 4 \( \mathbb{N} \) N	North:  ♠ 6  ▼ AQ10542  ♠ 864  ♣ 1072	South:  ♠ KQ32  ♥ K98  ♠ A92  ♣ QJ5	2 <b>♠</b> ¹	North 4 <b>♥</b> i-Landy	AP	1NT
Board: 482 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 1N N	North:  ♠ Q73  ♥ AKQ  ♠ KJ1095  ♣ 103	South:  ♠ 865  ♥ 43  ♠ A73  ♣ 98752	West	North 1NT		South
Board: 483 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A9  ♥ J73  ♠ A1092  ♣ J763	South:  ♠ 652  ♥ A102  ♠ KJ  ♣ AK1052		North 3NT		South 1NT

Board: 481 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ32</li><li>▼ K98</li><li>◆ A92</li><li>◆ QJ5</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 482 Dealer: N Vul: EW HCP: 4	<ul><li>♣865</li><li>♥43</li><li>♠A73</li><li>♣98752</li></ul>	The opponents are silent.  Partner bids first.
Board: 483 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 652</li><li>♥ A102</li><li>♦ KJ</li><li>♠ AK1052</li></ul>	The opponents are silent. You bid first.

Board: 481 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 6  ♥ AQ10542  ♠ 864  ♣ 1072	South:  ♠ KQ32  ♥ K98  ♠ A92  ♣ QJ5	2 <b>♠</b> ¹	North 4 <b>♥</b> i-Landy	AP	1NT
Board: 482 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 1N N	North:  ♠ Q73  ♥ AKQ  ♠ KJ1095  ♣ 103	South:  ♠ 865  ♥ 43  ♠ A73  ♣ 98752	West	North 1NT		South
Board: 483 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A9  ♥ J73  ♠ A1092  ♣ J763	South:  ♠ 652  ♥ A102  ♠ KJ  ♣ AK1052	West Pass	North 3NT		South 1NT