Board: 1 Dealer: S Vul: EW HCP: 13	103✓ AQJ7✓ AQ932✓ 84	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: None HCP: 14	★ KQ ▼ A75 ♦ K ♣ Q1095432	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: None HCP: 16	AQ103Q9AKJ6385	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: EW HCP: 12	★ K84♥ J52◆ AJ◆ QJ962	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 14	♠ A♥ KQ87♦ QJ953♠ Q52	The opponents are silent. Partner bids first.
Board: 6 Dealer: N Vul: NS HCP: 13	♠ AK♥ J76♦ J53♠ A10985	The opponents are silent. You bid first.

Board: 1 Dealer: S	North: ♠ 103	South: ♠ AQJ	West	North	East	South 1♣
Vul: EW North HCP: 13	♥ AQJ7	v 1054	Pass	1♦	Pass	1NT
South HCP: 13	◆ AQ932	♦ J8	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 84	♣ KQ1065	AP			
Board: 2	North:	South:				
Dealer: N	• KQ	50dan. ♠ J84	West	North		
Vul: None	♥ A75	♥ KJ92	_	1♣	Pass	
North HCP: 14 South HCP: 14	♦ K	♦ AQ973	Pass	2♣	Pass	2♥
Contract: 3N N	♣ Q1095432	♣ K	Pass	3NT	AP	
Board: 3	North:	Contle	West	North	Fact	South
Dealer: S	AQ103	South: ♠ 952	West	rvorur	Last	1 ♣
Vul: None	♥ Q9	¥ 932 ∀ AJ	Pass	1•	Pass	1NT
North HCP: 16	♦ AKJ63	◆ 1087	Pass			3NT
South HCP: 12	♣ 85	♣ AK762	AP	21	1 455	5111
Contract: 3N S						
Board: 4	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠ K84	♠ 7	West	1 \o 1 \o 1	Pass	
North HCP: 12	♥ J52	♥ A1093	Pass	1NT	Pass	
South HCP: 13	♦ AJ	◆ Q7432	Pass		AP	2 1
Contract: 3N N	♣ QJ962	♣ AK5	1 433	5111	7 11	
Board: 5	North:	South:	West	North	East	South
Dealer: S	A A	♠ KJ8				1♣
Vul: NS	♥ KQ87	♥ J42	Pass	1♦	Pass	1NT
North HCP: 14 South HCP: 12	♦ QJ953	♦ 76	Pass	2♥	Pass	3NT
Contract: 3N S	♣ Q52	♣ AK1097	AP			
Board: 6	North:	South	***	NT d	Б.	G
Dealer: N	♠ AK	South: ♦ 9863	West	North		
Vul: NS	♥ J76	♥ 9803	_	1♣		1•
North HCP: 13	♦ J53	◆ KQ986	Pass	1NT	Pass	2♠
South HCP: 13 Contract: 3N N	♣ A10985	. Q	Pass	3NT	AP	

Board: 1 Dealer: S Vul: EW HCP: 13	♣ AQJ ♥ 1054 ♦ J8 ♣ KQ1065	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: None HCP: 14	 J84 KJ92 AQ973 K	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 12	◆ 952▼ AJ◆ 1087◆ AK762	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: EW HCP: 13	♣ 7 ★ A1093 ♣ Q7432 ♣ AK5	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 12	★ KJ8▼ J42◆ 76◆ AK1097	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: NS HCP: 13	\$9863♥ AQ4♦ KQ986♠ Q	The opponents are silent. Partner bids first.

Board: 1 Dealer: S	North: ♠ 103	South: ♠ AQJ	West	North	East	South 1♣
Vul: EW North HCP: 13	♥ AQJ7	v 1054	Pass	1♦	Pass	1NT
South HCP: 13	◆ AQ932	♦ J8	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 84	♣ KQ1065	AP			
Board: 2	North:	South:				
Dealer: N	• KQ	50dan. ♠ J84	West	North		
Vul: None	♥ A75	♥ KJ92	_	1♣	Pass	
North HCP: 14 South HCP: 14	♦ K	♦ AQ973	Pass	2♣	Pass	2♥
Contract: 3N N	♣ Q1095432	♣ K	Pass	3NT	AP	
Board: 3	North:	Contle	West	North	Fact	South
Dealer: S	AQ103	South: ♠ 952	West	rvorur	Last	1 ♣
Vul: None	♥ Q9	¥ 932 ∀ AJ	Pass	1•	Pass	1NT
North HCP: 16	♦ AKJ63	◆ 1087	Pass			3NT
South HCP: 12	♣ 85	♣ AK762	AP	21	1 455	5111
Contract: 3N S						
Board: 4	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠ K84	♠ 7	West	1 \o 1 \o 1	Pass	
North HCP: 12	♥ J52	♥ A1093	Pass	1NT	Pass	
South HCP: 13	♦ AJ	◆ Q7432	Pass		AP	2 1
Contract: 3N N	♣ QJ962	♣ AK5	1 433	3111	7 11	
Board: 5	North:	South:	West	North	East	South
Dealer: S	A A	♠ KJ8				1♣
Vul: NS	♥ KQ87	♥ J42	Pass	1♦	Pass	1NT
North HCP: 14 South HCP: 12	♦ QJ953	♦ 76	Pass	2♥	Pass	3NT
Contract: 3N S	♣ Q52	♣ AK1097	AP			
Board: 6	North:	South	***	NT d	Б.	G
Dealer: N	♠ AK	South: ♦ 9863	West	North		
Vul: NS	♥ J76	♥ 9803	_	1♣		1•
North HCP: 13	♦ J53	◆ KQ986	Pass	1NT	Pass	2♠
South HCP: 13 Contract: 3N N	♣ A10985	. Q	Pass	3NT	AP	

Board: 7 Dealer: S Vul: EW HCP: 17	↓ J4✓ AK32↓ AQ1054♠ K9	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 12	♠ 62♥ KQ4♠ A72♠ QJ432	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 14	▶ J65♥ AK42◆ AQ864♣ 9	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 13	♠ 63♥ 742♦ KQ♠ AKJ853	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: NS HCP: 14	★ AKQ6♥ 6◆ AJ1086◆ 964	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 13	▲ AJ7▼ 5◆ K63◆ KQ9763	The opponents are silent. You bid first.

Board: 7	NI d	C 4	West	North	Fact	South
Dealer: S	North:	South:	west	Notui	East	Soum 1♣
Vul: EW	♦ J4	♦ Q32	Dogg	1 .	Dagg	
North HCP: 17	▼ AK32	♥ Q10 ♦ K86	Pass	1 •		1NT
South HCP: 12	♦ AQ1054 ♣ K9	◆ AJ863	Pass	2♥	Pass	3NT
Contract: 3N S	₹ N9	♣ AJ803	AP			
Board: 8	N. 4	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: None	★ 62	★ KQ95		1♣	Pass	1♦
North HCP: 12	♥ KQ4 ♦ A72	♥ J87 ♦ KJ1095	Pass	1NT	Pass	2♠
South HCP: 13	◆ A/2 ◆ QJ432	♦ KJ1093	Pass	3NT	AP	
Contract: 3N N	▼ QJ432	₹ K				
Board: 9	North:	Conde	West	North	Fact	South
Dealer: S	North:	South:	West	1 101111	Lasi	30uiii 1 ♣
Vul: EW	♦ J65 •• AV 42	♦ KQ7	Daga	1.	Decc	
North HCP: 14	▼ AK42	♥ J85 ♦ KJ9	Pass	1 •		1NT
South HCP: 12	♦ AQ864 ♣ 9		Pass	2♥	Pass	3NT
Contract: 3N S	₹ 9	♣ Q1082	AP			
Board: 10	NI4l	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	★ 63 ♥ 742	♦ AK87		1♣	Pass	1♦
North HCP: 13		♥ Q5 ♦ AJ9753	Pass	2♣	Pass	2♠
South HCP: 14	♦ KQ ♣ AKJ853	◆ AJ9755 ♣ 4	Pass	3NT	AP	
Contract: 3N N	ANJOSS	₹ 4				
Board: 11	No. oth.	Conde	West	North	Fast	South
Dealer: S	North:	South:	***************************************	1101111	Last	1 ♣
Vul: NS	♠ AKQ6 ♥ 6	♦ 853 ♥ KJ2	Pass	1•	Dogg	1NT
North HCP: 14	◆ AJ1086					
South HCP: 12	◆ AJ1080 ♣ 964	◆ Q7 ♣ KQJ102	Pass	2♠	rass	3NT
Contract: 3N S	☆ 20 1	¥ KQJ102	AP			
Board: 12	North:	Courtle	W _{ast}	Mantle	East	Cords
Doard, 12	North:	South:	west	North	East	South
Dealer: N	A A 17					1.
	♠ AJ7	♠ Q2		1♣	Pass	1♦
Dealer: N	♥ 5	♥ AK42	Pass		Pass Pass	
Dealer: N Vul: Both			Pass Pass	1♣ 2♣ 3NT	Pass Pass AP	

Board: 7 Dealer: S Vul: EW HCP: 12	♦ Q32 ♥ Q10 ♦ K86 ♣ AJ863	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 13	♦ KQ95 ♥ J87 ♦ KJ1095 ♣ K	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 12	★ KQ7▼ J85◆ KJ9◆ Q1082	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 14	AK87♥ Q5AJ97534	The opponents are silent. Partner bids first.
Board: 11 Dealer: S Vul: NS HCP: 12	♦ 853 ♥ KJ2 ♦ Q7 ♣ KQJ102	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 14	Q2✓ AK42✓ AJ9754✓ 5	The opponents are silent. Partner bids first.

Board: 7	NI d	C 4	West	North	Fact	South
Dealer: S	North:	South:	west	Notui	East	Soum 1♣
Vul: EW	♦ J4	♦ Q32	Dogg	1 .	Dagg	
North HCP: 17	▼ AK32	♥ Q10 ♦ K86	Pass	1 •		1NT
South HCP: 12	♦ AQ1054 ♣ K9	◆ AJ863	Pass	2♥	Pass	3NT
Contract: 3N S	₹ N9	♣ AJ803	AP			
Board: 8	N. 4	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: None	★ 62	★ KQ95		1♣	Pass	1♦
North HCP: 12	♥ KQ4 • A72	♥ J87 ♦ KJ1095	Pass	1NT	Pass	2♠
South HCP: 13	◆ A/2 ◆ QJ432	♦ KJ1093	Pass	3NT	AP	
Contract: 3N N	▼ QJ432	₹ K				
Board: 9	North:	Conde	West	North	Fact	South
Dealer: S	North:	South:	West	1 101111	Lasi	30uiii 1 ♣
Vul: EW	♦ J65 •• AV 42	♦ KQ7	Daga	1.	Decc	
North HCP: 14	▼ AK42	♥ J85 ♦ KJ9	Pass	1 •		1NT
South HCP: 12	♦ AQ864 ♣ 9		Pass	2♥	Pass	3NT
Contract: 3N S	₹ 9	♣ Q1082	AP			
Board: 10	NI4l	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	★ 63 ♥ 742	♦ AK87		1♣	Pass	1♦
North HCP: 13		♥ Q5 ♦ AJ9753	Pass	2♣	Pass	2♠
South HCP: 14	♦ KQ ♣ AKJ853	◆ AJ9755 ♣ 4	Pass	3NT	AP	
Contract: 3N N	ANJOSS	₹ 4				
Board: 11	No.4h.	Conde	West	North	Fast	South
Dealer: S	North:	South:	***************************************	1101111	Last	1 ♣
Vul: NS	♠ AKQ6 ♥ 6	♦ 853 ♥ KJ2	Pass	1•	Dogg	1NT
North HCP: 14	◆ AJ1086					
South HCP: 12	◆ AJ1080 ♣ 964	◆ Q7 ♣ KQJ102	Pass	2♠	rass	3NT
Contract: 3N S	☆ 20 1	¥ KQJ102	AP			
Board: 12	North:	Courtle	W _{ast}	Mantle	East	Cords
Doard, 12	North:	South:	west	North	East	South
Dealer: N	A A 17					1.
	♠ AJ7	♠ Q2		1♣	Pass	1♦
Dealer: N	♥ 5	♥ AK42	Pass		Pass Pass	
Dealer: N Vul: Both			Pass Pass	1♣ 2♣ 3NT	Pass Pass AP	

Board: 13 ♠ A1085 Dealer: S ♥ J7 Verb FW ♠ K6522	
Vul: EW	
Board: 14	
Board: 15	
Board: 16	
Board: 17	
Board: 18	•

Board: 13 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ♠ A1085 ♥ J7 ♦ K6532 ♣ AJ	South: ♠ Q72 ♥ AK2 ♦ J104 ♠ K842	West Pass Pass AP	North 1 2 ♣	Pass	South 1♣ 1NT 3NT
Board: 14 Dealer: N Vul: Both North HCP: 14 South HCP: 14 Contract: 3N N	North: ♠ AK2 ♥ 7 • 975 ♣ AK10876	South: ◆ J4 ▼ AQ53 ◆ AQJ1063 ◆ 4	Pass	North 1♣ 2♣ 3NT		1♦
Board: 15 Dealer: S Vul: None North HCP: 14 South HCP: 13 Contract: 3N S	North: ♠ 642 ♥ AQ52 ♠ AQ752 ♠ Q	South: ♣ A5 ♥ K43 ♦ K64 ♣ K10732	West Pass Pass AP	North 1 2 ▼	Pass	South 1♣ 1NT 3NT
Board: 16 Dealer: N Vul: Both North HCP: 13 South HCP: 14 Contract: 3N N	North: ♠ KJ5 ♥ KJ5 ♦ Q3 ♠ K9864	South: ▲ 109 ▼ AQ86 ◆ AK965 ♣ J7	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 17 Dealer: S Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ J9 ♥ KQJ7 ♠ K9652 ♣ A7	South: ♠ A63 ♥ 1092 ♦ Q3 ♣ KQJ32	West Pass Pass AP	North 1 2 ▼	Pass	South 1♣ 1NT 3NT
Board: 18 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 3N N	North: ♠ K85 ♥ AK2 ♠ QJ5 ♣ J853	South: ♠ 62 ♥ J1086 ♠ AK964 ♣ AK	West Pass Pass	North 1♣ 1NT 3NT		1♦

Board: 13 Dealer: S Vul: EW HCP: 13	♣ Q72 ♥ AK2 ♦ J104 ♣ K842	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: Both HCP: 14	▲ J4✔ AQ53◆ AQJ1063▲ 4	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 13	♣ A5 ♥ K43 ♦ K64 ♣ K10732	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: Both HCP: 14	109✓ AQ86✓ AK965✓ J7	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 12	▲ A63▼ 1092◆ Q3◆ KQJ32	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 15	♠ 62♥ J1086♦ AK964♠ AK	The opponents are silent. Partner bids first.

Board: 13 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ♠ A1085 ♥ J7 ♦ K6532 ♣ AJ	South: ♠ Q72 ♥ AK2 ♦ J104 ♠ K842	West Pass Pass AP	North 1 2 ♣	Pass	South 1♣ 1NT 3NT
Board: 14 Dealer: N Vul: Both North HCP: 14 South HCP: 14 Contract: 3N N	North: ♠ AK2 ♥ 7 • 975 ♣ AK10876	South: ◆ J4 ▼ AQ53 ◆ AQJ1063 ◆ 4	Pass	North 1♣ 2♣ 3NT		1♦
Board: 15 Dealer: S Vul: None North HCP: 14 South HCP: 13 Contract: 3N S	North: ♠ 642 ♥ AQ52 ♠ AQ752 ♠ Q	South: ♣ A5 ♥ K43 ♦ K64 ♣ K10732	West Pass Pass AP	North 1 2 ▼	Pass	South 1♣ 1NT 3NT
Board: 16 Dealer: N Vul: Both North HCP: 13 South HCP: 14 Contract: 3N N	North: ♠ KJ5 ♥ KJ5 ♦ Q3 ♠ K9864	South: ▲ 109 ▼ AQ86 ◆ AK965 ♣ J7	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 17 Dealer: S Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ J9 ♥ KQJ7 ♠ K9652 ♣ A7	South: ♠ A63 ♥ 1092 ♦ Q3 ♣ KQJ32	West Pass Pass AP	North 1 2 ▼	Pass	South 1♣ 1NT 3NT
Board: 18 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 3N N	North: ♠ K85 ♥ AK2 ♠ QJ5 ♣ J853	South: ♠ 62 ♥ J1086 ♠ AK964 ♣ AK	West Pass Pass	North 1♣ 1NT 3NT		1♦

Board: 19 Dealer: S Vul: EW HCP: 16	♦ Q6 ∀ K764 ♦ AK1073 ♣ A8	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 12	♠ AK7♥ 974♦ J43♠ A643	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: Both HCP: 15	♣ J7♥ KQ85◆ AJ986♣ A4	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 12	◆ Q95▼ 95◆ A4◆ AQ10964	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: NS HCP: 15	♦ Q ♥ Q975 ♦ AKJ53 ♦ K103	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 13	♣ AJ ♥ J87 • Q108 ♣ KQ842	The opponents are silent. You bid first.

Board: 19 Dealer: S	North: ♠ Q6	South: ♠ AJ7	West	North	East	South 1♣
Vul: EW North HCP: 16	♥ K764	♥ A109	Pass	1♦	Pass	1NT
South HCP: 14	◆ AK1073	♦ Q65	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A8	♣ K1072	AP			
Board: 20	North:	South:	W 74	NT41-	E4	C41-
Dealer: N	♠ AK7	♠ 8	west	North		
Vul: EW North HCP: 12	y 974	♥ A865	D	1♣ 1NIT	Pass	
South HCP: 13	♦ J43	◆ AQ1092	Pass	1NT	Pass	2
Contract: 3N N	♣ A643	♣ K82	Pass	3NT	AP	
Board: 21	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J7	& K42				1.
Vul: Both	♥ KQ85	♥ A92	Pass	1♦	Pass	1NT
North HCP: 15 South HCP: 12	♦ AJ986	♦KQ5	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A4	♣ 9763	AP			
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 15 Contract: 3N N	North: ♠ Q95 ♥ 95 ♠ A4 ♣ AQ10964	South: ♠ 643 ♥ AQ107 ♠ KQJ98 ♠ K	Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♦
Board: 23	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ Q	♠ K96				1♣
North HCP: 15	♥ Q975	♥ A32	Pass	1♦		1NT
South HCP: 13	♦ AKJ53	◆ 72 • ▲ 0265	Pass	2♥	Pass	3NT
Contract: 3N S	♣ K103	♣ AQ865	AP			
Board: 24	North:	South:	***	NT d	Б.	G 4
Dealer: N	AJ	♦ Q3	West	North		
Vul: Both North HCP: 13	♥ J87	♥ AQ62		1♣	Pass	
South HCP: 14	◆ Q108	◆ AJ932	Pass	1NT	Pass	2♥
DOGULLIOL. IT	♣ KQ842	♣ J6	Pass	3NT	AP	

Board: 19 Dealer: S Vul: EW Vul: EW HCP: 14 Board: 20 Dealer: N Val: EW AQ1092 HCP: 13 Board: 21 Dealer: S Vul: EW HCP: 13 Board: 21 Dealer: S Vul: Both HCP: 12 Board: 22 Dealer: N Val: Both HCP: 15 Board: 22 Dealer: N Val: Both HCP: 15 Board: 22 Dealer: N Val: None HCP: 15 Board: 23 Dealer: S Val: None HCP: 13 Board: 24 Dealer: N Val: None AQ865 Board: 24 Dealer: N Val: Both HCP: 13 Board: 24 Dealer: N Val: Both AJ932 HCP: 14 Board: 24 Dealer: N Val: Both AJ932 HCP: 14 Partner bids first. The opponents are silent. You bid first.			
Dealer: N	Dealer: S Vul: EW	♥ A109 ♦ Q65	
Dealer: S	Dealer: N Vul: EW	▼ A865 • AQ1092	
Dealer: N	Dealer: S Vul: Both	♥ A92 ♦ KQ5	
Dealer: S	Dealer: N Vul: None	♥ AQ107 ♦ KQJ98	
Dealer: N	Dealer: S Vul: NS	♥ A32 ♦ 72	
	Dealer: N Vul: Both	♥ AQ62 ♦ AJ932	

Board: 19 Dealer: S	North: ♠ Q6	South: ♠ AJ7	West	North	East	South 1♣
Vul: EW North HCP: 16	♥ K764	♥ A109	Pass	1♦	Pass	1NT
South HCP: 14	◆ AK1073	♦ Q65	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A8	♣ K1072	AP			
Board: 20	North:	South:	W 74	NT41-	E4	C41-
Dealer: N	♠ AK7	♠ 8	west	North		
Vul: EW North HCP: 12	y 974	♥ A865	D	1♣ 1NIT	Pass	
South HCP: 13	♦ J43	◆ AQ1092	Pass	1NT	Pass	2
Contract: 3N N	♣ A643	♣ K82	Pass	3NT	AP	
Board: 21	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J7	& K42				1.
Vul: Both	♥ KQ85	♥ A92	Pass	1♦	Pass	1NT
North HCP: 15 South HCP: 12	♦ AJ986	♦KQ5	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A4	♣ 9763	AP			
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 15 Contract: 3N N	North: ♠ Q95 ♥ 95 ♠ A4 ♣ AQ10964	South: ♠ 643 ♥ AQ107 ♠ KQJ98 ♠ K	Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♦
Board: 23	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ Q	♠ K96				1♣
North HCP: 15	♥ Q975	♥ A32	Pass	1♦		1NT
South HCP: 13	♦ AKJ53	◆ 72 • ▲ 0265	Pass	2♥	Pass	3NT
Contract: 3N S	♣ K103	♣ AQ865	AP			
Board: 24	North:	South:	***	NT d	Б.	G 4
Dealer: N	AJ	♦ Q3	West	North		
Vul: Both North HCP: 13	♥ J87	♥ AQ62		1♣	Pass	
South HCP: 14	◆ Q108	◆ AJ932	Pass	1NT	Pass	2♥
DOGULLIOL. IT	♣ KQ842	♣ J6	Pass	3NT	AP	

Board: 25 Dealer: S Vul: None HCP: 13	• QJ96 • Q7 • AJ1053 • K8	The opponents are silent. Partner bids first.
Board: 26 Dealer: N Vul: NS HCP: 12	◆ J94◆ 952◆ KQ◆ KQJ83	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 17	♠ QJ ♥ AJ105 ♦ KQ753 ♣ KJ	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 12	A32♥ 962★ K105AJ98	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 14	♦ J5 ♥ AQ106 ♦ KQ985 ♣ Q4	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: Both HCP: 12	♠ KJ6 ♥ J10 ♦ K53 ♠ KJ1092	The opponents are silent. You bid first.

Board: 25			***	3 7 4	.	a
Dealer: S	North:	South:	West	North	East	South 1♣
Vul: None	♠ QJ96 ♥ Q7	♦ A108 ♥ 832	Pass	1•	Pass	1NT
North HCP: 13	◆ AJ1053	◆ K87	Pass	2♠		3NT
South HCP: 12 Contract: 3N S	♣ K8	♣ AJ72	AP		1 455	5111
Contract; 31v S						
Board: 26	North:	South:				
Dealer: N	101til. ♦ J94	♦ Q2	West	North		
Vul: NS	♥ 952	♥ QJ87	_	1♣	Pass	
North HCP: 12	♦ KQ	♦ AJ1064	Pass	1NT	Pass	2♥
South HCP: 14 Contract: 3N N	♣ KQJ83	♣ A7	Pass	3NT	AP	
Conduct. 51 V I V						
Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A32				1♣
Vul: EW North HCP: 17	♥ AJ105	y 97	Pass	1♦	Pass	1NT
South HCP: 17	◆ KQ753	♦ AJ6	Pass	2♥	Pass	3NT
Contract: 3N S	♣ KJ	♣ A10953	AP			
D 120						
Board: 28 Dealer: N	North:	South:	West	North	Fact	South
Vul: EW	♠ A32	♠ J7	West	1 . 61u1	Pass	
North HCP: 12	♥ 962	♥ AK105	Pass	1NT	Pass	
South HCP: 15	◆ K105	♦ AJ432	Pass	3NT	AP	2.
Contract: 3N N	♣ AJ98	♣ Q2	- 5.25			
Board: 29			XX4	NT41.	F4	C41-
Dealer: S	North:	South:	west	North	East	
Vul: NS	♣ J5	★ K109	Dogg	1 4	Dagg	1 ♣
North HCP: 14	♥ AQ106 ♦ KQ985	♥ K42 ♦ A63	Pass	1 •		1NT
South HCP: 14	• KQ983 • Q4	◆ A853	Pass AP	2♥	r ass	3NT
Contract: 3N S	- ~ '	_ 11000	АΓ			
Board: 30		~ .				
Board: 30 Dealer: N	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ KJ6	★ 43	West	North 1♣	East Pass	South 1
Dealer: N Vul: Both North HCP: 12	♠ KJ6 ♥ J10	◆ 43 ★ AQ54	West Pass		Pass	
Dealer: N Vul: Both	♠ KJ6	★ 43		1♣	Pass	1♦

Board: 25 Dealer: S Vul: None HCP: 12	★ A108▼ 832★ K87★ AJ72	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 14	♣ Q2♥ QJ87◆ AJ1064♣ A7	The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 13	◆ A32♥ 97◆ AJ6◆ A10953	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 15	♣ J7 ★ AK105 ♣ AJ432 ♣ Q2	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 14	★K109★K42★A63★A853	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: Both HCP: 13	43✓ AQ54✓ AQJ107✓ 54	The opponents are silent. Partner bids first.

Board: 25			***	3 7 4	.	a
Dealer: S	North:	South:	West	North	East	South 1♣
Vul: None	♠ QJ96 ♥ Q7	♦ A108 ♥ 832	Pass	1•	Pass	1NT
North HCP: 13	◆ AJ1053	◆ K87	Pass	2♠		3NT
South HCP: 12 Contract: 3N S	♣ K8	♣ AJ72	AP		1 455	5111
Contract; 31v S						
Board: 26	North:	South:				
Dealer: N	101til. ♦ J94	♦ Q2	West	North		
Vul: NS	♥ 952	♥ QJ87	_	1♣	Pass	
North HCP: 12	♦ KQ	♦ AJ1064	Pass	1NT	Pass	2♥
South HCP: 14 Contract: 3N N	♣ KQJ83	♣ A7	Pass	3NT	AP	
Conduct. 51 V I V						
Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A32				1♣
Vul: EW North HCP: 17	♥ AJ105	y 97	Pass	1♦	Pass	1NT
South HCP: 17	◆ KQ753	♦ AJ6	Pass	2♥	Pass	3NT
Contract: 3N S	♣ KJ	♣ A10953	AP			
D 120						
Board: 28 Dealer: N	North:	South:	West	North	Fact	South
Vul: EW	♠ A32	♠ J7	West	1 . 61u1	Pass	
North HCP: 12	♥ 962	♥ AK105	Pass	1NT	Pass	
South HCP: 15	◆ K105	♦ AJ432	Pass	3NT	AP	2.
Contract: 3N N	♣ AJ98	♣ Q2	- 5.25			
Board: 29			XX4	NT41.	F4	C41-
Dealer: S	North:	South:	west	North	East	
Vul: NS	♣ J5	★ K109	Dogg	1 4	Dagg	1 ♣
North HCP: 14	♥ AQ106 ♦ KQ985	♥ K42 ♦ A63	Pass	1 •		1NT
South HCP: 14	• KQ983 • Q4	◆ A853	Pass AP	2♥	r ass	3NT
Contract: 3N S	- ~ '	_ 11000	АΓ			
Board: 30		~ .				
Board: 30 Dealer: N	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ KJ6	★ 43	West	North 1♣	East Pass	South 1
Dealer: N Vul: Both North HCP: 12	♠ KJ6 ♥ J10	◆ 43 ★ AQ54	West Pass		Pass	
Dealer: N Vul: Both	♠ KJ6	★ 43		1♣	Pass	1♦

	The opponents are silent. Partner bids first.
▲ A98♥ AK10◆ J97◆ 9643	The opponents are silent. You bid first.
♣ J75♥ AK83♦ AQ853♣ 3	The opponents are silent. Partner bids first.
106✓ AK87✓ KQ109763	The opponents are silent. You bid first.
★ K1073♥ Q5◆ KJ543◆ A4	The opponents are silent. Partner bids first.
★ K5 ▼ A52 ◆ J64 ♣ AJ832	The opponents are silent. You bid first.
	 ★ K532 ★ AK854 ★ K10 ★ A98 ★ AK10 ★ J97 ★ 9643 ★ J75 ★ AK83 ★ AQ853 ★ 3 ★ 106 ★ AK8 ★ 7 ★ KQ109763 ★ K1073 ★ Q5 ★ KJ543 ★ A4 ★ K5 ▼ A52 ◆ J64

Board: 31 Dealer: S	North: ♠ J8	South: ♠ 765	West	North	East	South
Vul: None	▼ K532	♥ AQ9	Pass	1♦	Pass	1NT
North HCP: 14	♦ AK854	♦ QJ2	Pass	2♥		3NT
South HCP: 13	♣ K10	♣ À543	AP		1 465	0111
Contract: 3N S			711			
Board: 32	North:	South:				
Dealer: N	A98	50uii. ♠ J5	West	North	East	South
Vul: EW	♥ AK10	♥ 9764		1♣	Pass	1♦
North HCP: 12	◆ J97	◆ AKQ104	Pass	1NT	Pass	2♥
South HCP: 13	◆ 9643	• K10	Pass	3NT	AP	
Contract: 3N N	¥ 70-13	¥ KIO				
Board: 33	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J75	50un. • Q98	11050	110141	Last	1 ♣
Vul: EW	♥ AK83	♥ QJ	Pass	1•	Pass	
North HCP: 14	◆ AQ853	• K7				3NT
South HCP: 14	◆ AQ655	♣ AQ10865	Pass	2♥	Pass	3N I
Contract: 3N S	₹ 3	₩ AQ10003	AP			
Board: 34	N. 4	G d				
Dealer: N	North:	South:	West	North	East	South
Vul: Both	★ 106	♠ AKQJ		1♣	Pass	1♦
North HCP: 12	♥ AK8	♥ Q109	Pass	2♣	Pass	2♠
South HCP: 13	♦ 7 • KO100762	♦ 98543 • J	Pass	3NT	AP	
Contract: 3N N	♣ KQ109763	♣ J				
Board: 35		a . 1	West	North	East	Couth
Dealer: S	North:	South:	West	Norui	Last	30um
Vul: NS	★ K1073	♦ Q64	D	1.	D	
North HCP: 13	♥ Q5	▼ AK10	Pass	1•		1NT
South HCP: 12	♦ KJ543	♦ 1086 • O.108	Pass	2♠	Pass	3NT
Contract: 3N S	♣ A4	♣ QJ98	AP			
Board: 36		C41	West	North	Fast	South
Board: 36 Dealer: N	North:	South:	VVCSI	NOIL		
Dealer: N	North: ♠ K5	South: ♠ AQJ10	WEST			
Dealer: N Vul: EW	♠ K5 ♥ A52	♠ AQJ10 ♥ 4		1♣	Pass	1♦
Dealer: N	♠ K5	♠ AQJ10	Pass Pass			1♦

Board: 31 Dealer: S Vul: None HCP: 13	₹765₹AQ9QJ2₹A543	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 13	♣ J5 ♥ 9764 ♦ AKQ104 ♣ K10	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 14	♣ Q98♥ QJ♦ K7♣ AQ10865	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 13	◆ AKQJ ♥ Q109 ◆ 98543 ◆ J	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 12	◆ Q64 ♥ AK10 ◆ 1086 ◆ QJ98	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: EW HCP: 15	♣ AQJ10 ♥ 4 ♦ KQ1098 ♣ K75	The opponents are silent. Partner bids first.

Board: 31 Dealer: S	North: ♠ J8	South: ♠ 765	West	North	East	South
Vul: None	▼ K532	♥ AQ9	Pass	1♦	Pass	1NT
North HCP: 14	♦ AK854	♦ QJ2	Pass	2♥		3NT
South HCP: 13	♣ K10	♣ À543	AP		1 465	0111
Contract: 3N S			711			
Board: 32	North:	South:				
Dealer: N	A98	50uii. ♠ J5	West	North	East	South
Vul: EW	♥ AK10	♥ 9764		1♣	Pass	1♦
North HCP: 12	◆ J97	◆ AKQ104	Pass	1NT	Pass	2♥
South HCP: 13	◆ 9643	• K10	Pass	3NT	AP	
Contract: 3N N	¥ 70-13	¥ KIO				
Board: 33	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J75	50un. • Q98	11050	110141	Last	1 ♣
Vul: EW	♥ AK83	♥ QJ	Pass	1•	Pass	
North HCP: 14	◆ AQ853	• K7				3NT
South HCP: 14	◆ AQ655	♣ AQ10865	Pass	2♥	Pass	3N I
Contract: 3N S	₹ 3	₩ AQ10003	AP			
Board: 34	N. 4	G d				
Dealer: N	North:	South:	West	North	East	South
Vul: Both	★ 106	♠ AKQJ		1♣	Pass	1♦
North HCP: 12	♥ AK8	♥ Q109	Pass	2♣	Pass	2♠
South HCP: 13	♦ 7 • KO100762	♦ 98543 • J	Pass	3NT	AP	
Contract: 3N N	♣ KQ109763	♣ J				
Board: 35		a . 1	West	North	East	Couth
Dealer: S	North:	South:	West	Norui	Last	30um
Vul: NS	★ K1073	♦ Q64	D	1.	D	
North HCP: 13	♥ Q5	▼ AK10	Pass	1•		1NT
South HCP: 12	♦ KJ543	♦ 1086 • O.108	Pass	2♠	Pass	3NT
Contract: 3N S	♣ A4	♣ QJ98	AP			
Board: 36		C41	West	North	Fast	South
Board: 36 Dealer: N	North:	South:	VVCSI	NOIL		
Dealer: N	North: ♠ K5	South: ♠ AQJ10	WEST			
Dealer: N Vul: EW	♠ K5 ♥ A52	♠ AQJ10 ♥ 4		1♣	Pass	1♦
Dealer: N	♠ K5	♠ AQJ10	Pass Pass			1♦

Board: 37 Dealer: S Vul: None HCP: 14	104✓ AQ106✓ AKJ102✓ 76	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 14	♠ AK4♥ QJ3♦ 9♠ KJ9732	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 13	♦ 973♥ A543♦ AKQ72♠ 7	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 12	♣ Q95 ♥ J62 ♦ Q10 ♣ AQJ65	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 15	Q 3 ♥ J1092 ♦ AJ1085 ♣ AK	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 13	◆ 972▼ 764◆ AK◆ KQJ102	The opponents are silent. You bid first.

Board: 37 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ 104 ♥ AQ106 ♠ AKJ102 ♣ 76	South: ♠ J93 ♥ J42 ♦ 843 ♠ AKQJ	Pass	North 1 2 ▼	Pass	South 1♣ 1NT 3NT
Board: 38 Dealer: N Vul: Both North HCP: 14 South HCP: 13 Contract: 3N N	North: ♠ AK4 ♥ QJ3 ♦ 9 ♣ KJ9732	South: ◆ 965 ▼ AK102 ◆ Q8543 ♣ A	Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♦
Board: 39 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ◆ 973 ◆ A543 ◆ AKQ72 ◆ 7	South: ♠ A4 ♥ Q ♦ 964 ♣ AK109852	Pass	North 1	Pass	1♣
Board: 40 Dealer: N Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ Q95 ♥ J62 ◆ Q10 ♠ AQJ65	South: ♣ 73 ✔ AQ53 ♣ AKJ42 ♣ 74	Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 41 Dealer: S Vul: Both North HCP: 15 South HCP: 14 Contract: 3N S	North: ♠ Q3 ▼ J1092 ◆ AJ1085 ♣ AK	South: ♠ A62 ♥ A54 ♦ K3 ♠ QJ1074	West Pass Pass AP	North 1	Pass	South 1♣ 1NT 3NT
Board: 42 Dealer: N Vul: None North HCP: 13 South HCP: 14 Contract: 3N N	North: ◆ 972 ♥ 764 ◆ AK ◆ KQJ102	South: ◆ AK106 ▼ Q2 ◆ J9642 ◆ A5	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦

Board: 37 Dealer: S Vul: None HCP: 12		The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 13	♦ 965 ▼ AK102 ♦ Q8543 ♠ A	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 13	A4Q964AK109852	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 14	♣ 73♥ AQ53♦ AKJ42♣ 74	The opponents are silent. Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 14	A62✓ A54✓ K3◆ QJ1074	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 14	♠ AK106♥ Q2◆ J9642♠ A5	The opponents are silent. Partner bids first.

Board: 37 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ 104 ♥ AQ106 ♠ AKJ102 ♣ 76	South: ♠ J93 ♥ J42 ♦ 843 ♠ AKQJ	Pass	North 1 2 ▼	Pass	South 1♣ 1NT 3NT
Board: 38 Dealer: N Vul: Both North HCP: 14 South HCP: 13 Contract: 3N N	North: ♠ AK4 ♥ QJ3 ♦ 9 ♣ KJ9732	South: ◆ 965 ▼ AK102 ◆ Q8543 ♣ A	Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♦
Board: 39 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North: ◆ 973 ◆ A543 ◆ AKQ72 ◆ 7	South: ♠ A4 ♥ Q ♦ 964 ♣ AK109852	Pass	North 1	Pass	1♣
Board: 40 Dealer: N Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ Q95 ♥ J62 ◆ Q10 ♠ AQJ65	South: ♣ 73 ✔ AQ53 ♣ AKJ42 ♣ 74	Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 41 Dealer: S Vul: Both North HCP: 15 South HCP: 14 Contract: 3N S	North: ♠ Q3 ▼ J1092 ◆ AJ1085 ♣ AK	South: ♠ A62 ♥ A54 ♦ K3 ♠ QJ1074	West Pass Pass AP	North 1	Pass	South 1♣ 1NT 3NT
Board: 42 Dealer: N Vul: None North HCP: 13 South HCP: 14 Contract: 3N N	North: ◆ 972 ♥ 764 ◆ AK ◆ KQJ102	South: ◆ AK106 ▼ Q2 ◆ J9642 ◆ A5	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦

Board: 43 Dealer: S Vul: EW HCP: 13	♠ 643♥ AQ95♦ K6543♠ A	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 12	★ K8♥ Q98◆ J5★ KQJ872	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 13	♠ 63♥ AQ86♠ AK864♠ 87	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: None HCP: 14	↓ J82↓ A103↓ Q3♠ AK972	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 14	★ KQ52 ♥ J10 ♦ K9764 ♣ KQ	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 12	▲ AJ9▼ J43◆ 763▲ AQ53	The opponents are silent. You bid first.

Board: 43 Dealer: S	North: ♠ 643	South: ♠ K7	West	North	East	South 1♣
Vul: EW North HCP: 13	♥ AQ95	♥ K82	Pass	1♦	Pass	2♣
South HCP: 13	♦ K6543	♦ QJ	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A	♣ KJ10863	AP			
Board: 44	North:	South:	XX	NT d	Г.	C 4
Dealer: N	♦ K8	★ J52	west	North		
Vul: None	♥ Q98	♥ AK75		1♣	Pass	
North HCP: 12	♦ J5	♦ KQ10963	Pass	2♣	Pass	2♥
South HCP: 13 Contract: 3N N	♣ KQJ872	♣ —	Pass	3NT	AP	
Board: 45	North:	South:	West	North	Fast	South
Dealer: S	Norui. • 63	& K109	*******	1 (0141	Last	1 .
Vul: EW	♥ AQ86	♥ 1093	Pass	1•	Pass	1NT
North HCP: 13	♦ AK864	◆ QJ10	Pass	2♥		3NT
South HCP: 12	♣ 87	♣ AQ64	AP	<i>2</i>	1 433	5111
Contract: 3N S			7 11			
Board: 46	North:	South:	West	North	East	Couth
Dealer: N	♦ J82	♦ KQ106	West	Norui	Pass	
Vul: None North HCP: 14	▼ A103	♥ K	Pass	1NT	Pass	
South HCP: 13	♦ Q3	◆ AJ1062	Pass	3NT	AP	∠ ₹
Contract: 3N N	♣ AK972	♣ 1054	Pass	3N1	AP	
Board: 47	North:	South:	West	North	East	South
Dealer: S	A KQ52	A A86				1♣
Vul: NS	♥ J10	▼ A63	Pass	1•	Pass	1NT
North HCP: 14	♦ K9764	◆ A8	Pass	2♠		3NT
South HCP: 12	♦ KQ	♣ 87543	AP		1 400	
Contract: 3N S			7 11			
Board: 48 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AJ9	★ 7652	WEST	Norui 1♣		30um 1 ♦
North HCP: 12	♥ J43	♥ KQ	Dana			
South HCP: 13	♦ 763	♦ AK952	Pass	1NT	Pass	∠ ₹
Contract: 3N N	♣ AQ53	♣ J6	Pass	3NT	AP	

Board: 43 Dealer: S Vul: EW HCP: 13	♠ K7 ♥ K82 ♦ QJ ♠ KJ10863	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 13	 ♣ J52 ♥ AK75 ♦ KQ10963 ♣ —	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 12	★ K109 ▼ 1093 ◆ QJ10 ♣ AQ64	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: None HCP: 13	★ KQ106 ∀ K ♦ AJ1062 ♣ 1054	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 12	★ A86▼ A63★ A8★ 87543	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 13	• 7652 ▼ KQ • AK952 • J6	The opponents are silent. Partner bids first.

Board: 43 Dealer: S	North: ♠ 643	South: ♠ K7	West	North	East	South 1♣
Vul: EW North HCP: 13	♥ AQ95	♥ K82	Pass	1♦	Pass	2♣
South HCP: 13	♦ K6543	♦ QJ	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A	♣ KJ10863	AP			
Board: 44	North:	South:	XX	NT d	Г.	C 4
Dealer: N	♦ K8	★ J52	west	North		
Vul: None	♥ Q98	♥ AK75		1♣	Pass	
North HCP: 12	♦ J5	♦ KQ10963	Pass	2♣	Pass	2♥
South HCP: 13 Contract: 3N N	♣ KQJ872	♣ —	Pass	3NT	AP	
Board: 45	North:	South:	West	North	Fast	South
Dealer: S	Norui. • 63	& K109	*******	1 (0141	Last	1 .
Vul: EW	♥ AQ86	♥ 1093	Pass	1•	Pass	1NT
North HCP: 13	♦ AK864	◆ QJ10	Pass	2♥		3NT
South HCP: 12	♣ 87	♣ AQ64	AP	<i>2</i>	1 433	5111
Contract: 3N S			7 11			
Board: 46	North:	South:	West	North	East	Couth
Dealer: N	♦ J82	♦ KQ106	West	Norui	Pass	
Vul: None North HCP: 14	▼ A103	♥ K	Pass	1NT	Pass	
South HCP: 13	♦ Q3	◆ AJ1062	Pass	3NT	AP	∠ ₹
Contract: 3N N	♣ AK972	♣ 1054	Pass	3N1	AP	
Board: 47	North:	South:	West	North	East	South
Dealer: S	A KQ52	A A86				1♣
Vul: NS	♥ J10	▼ A63	Pass	1•	Pass	1NT
North HCP: 14	♦ K9764	◆ A8	Pass	2♠		3NT
South HCP: 12	♦ KQ	♣ 87543	AP		1 400	
Contract: 3N S			7 11			
Board: 48 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AJ9	★ 7652	WEST	Norui 1♣		30um 1 ♦
North HCP: 12	♥ J43	♥ KQ	Dana			
South HCP: 13	♦ 763	♦ AK952	Pass	1NT	Pass	∠ ₹
Contract: 3N N	♣ AQ53	♣ J6	Pass	3NT	AP	

Reverse by Opener

★652 Board: 49

The opponents are silent. Dealer: S **♥** AQ82

Vul: Both ♦ AKQ83

Partner bids first. HCP: 15 **♣** 9

Board: 49 Dealer: S	North: ♦ 652	South: ♠ A10	West	North	East	South 1♣
Vul: Both North HCP: 15	♥ AQ82	♥ K103	Pass	1♦	Pass	
South HCP: 12	♦ AKQ83	♦ 75	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 9	♣ KQ7532	AP			

Reverse by Opener

Board: 49 ♠ A10
Dealer: S ♥ K103

Vul: Both • 75

HCP: 12 ♣ KQ7532

The opponents are silent.

You bid first.

Board: 49 Dealer: S	North: ♦ 652	South: ♠ A10	West	North	East	South 1♣
Vul: Both North HCP: 15	♥ AQ82	♥ K103	Pass	1♦	Pass	
South HCP: 12	♦ AKQ83	♦ 75	Pass	2♥	Pass	3NT
Contract: 3N S	♣ 9	♣ KQ7532	AP			