| Board: 1<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ K864</li><li>★ K87</li><li>◆ 2</li><li>★ KQ986</li></ul>    | East Bids 5♦ if possible.  Partner bids first. |
|---|---|--|
| Board: 2<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ K10</li><li>▼ J109</li><li>◆ AQ108</li><li>◆ AJ76</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 3<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♠ 652</li><li>♥ AK82</li><li>♦ 53</li><li>♠ Q1096</li></ul>   | East Bids 3♦ if possible.  Partner bids first. |
| Board: 4<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>▲ A86</li><li>♥ A976</li><li>◆ KQJ</li><li>◆ J53</li></ul>    | West Bids 2♠ if possible.  You bid first.      |
| Board: 5<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♣86</li><li>♥ A863</li><li>♦ AQ73</li><li>♣974</li></ul>      | East Bids 2♠ if possible.  Partner bids first. |

| Board: 1<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> K864 | South:<br>♠ AJ9     | West       | North                   | East       | South<br>1NT |
|------------------------------------|-------------------------|---------------------|------------|-------------------------|------------|--------------|
| North HCP: 11                      | <b>♥</b> K87            | ♥ A1063             |            | 2 <b>♣</b> ¹            | <b>5</b> ♦ | X            |
| South HCP: 17                      | ◆ 2<br>◆ KQ986          | ♦ A84<br>♣ A53      | AP         |                         |            |              |
| Contract: 5♦X E                    | <b>₹</b> KQ960          | ₩ AJS               | 1. Stay    | man                     |            |              |
| D 10                               |                         |                     | West       | North                   | East       | South        |
| Board: 2<br>Dealer: N              | North:                  | South:              |            | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: EW                            | <b>♦</b> K10            |                     | 2♠         | Pass                    | Pass       | 3♣           |
| North HCP: 15                      | ♥ J109                  | ♥ KQ52              | Pass       | 3 <b>♠</b> <sup>2</sup> | Pass       | 4♣           |
| South HCP: 8                       | ◆ AQ108<br>◆ AJ76       | ♦ 3<br>♣ K10543     | AP         |                         |            |              |
| Contract: 4♣ S                     | # AJ/0 # K10343         |                     | 1. Stay    |                         | 1 44       |              |
|                                    |                         |                     | 2. limit   | raise or                | better     | m 🍫          |
| Board: 3 Dealer: S                 | North:<br><b>♠</b> 652  | South:<br>♠ AQJ3    | West       | North                   | East       | South<br>1NT |
| Vul: Both<br>North HCP: 9          | <b>♥</b> AK82           | <b>♥</b> Q1076      | Pass       | 2 <b>♣</b> ¹            | 3♦         | Pass         |
| South HCP: 15                      | <b>♦</b> 53             | <b>♦</b> J7         | Pass       | X                       | AP         |              |
| Contract: 3♦X E                    | ♥ 33<br>♣ Q1096         | <b>♣</b> AJ5        | 1. Stayman |                         |            |              |
| Board: 4                           | North:                  | South:              | West       | North                   | East       | South        |
| Dealer: N                          | <b>♦</b> A86            | <b>♦</b> 94         |            | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 15           | <b>♥</b> A976           | <b>♥</b> KJ85       | 2♠         | Pass                    | Pass       | X            |
| South HCP: 8                       | ♦ KQJ                   | ♦ A652              | Pass       | 2NT                     | AP         |              |
| Contract: 2N N                     | <b>♣</b> J53            | <b>♣</b> 842        | 1. Stayman |                         |            |              |
| - 1 -                              |                         |                     | West       | North                   | East       | South<br>1NT |
| Board: 5<br>Dealer: S              | North:                  | South:              | Pass       | 2 <b>♣</b> ¹            | 2♠         | Pass         |
| Vul: EW                            | <b>♦</b> 86             | <b>♠</b> A10        | Pass       | X                       | Pass       |              |
| North HCP: 10                      | ▼ A863                  | ♥ 75                | Pass       | $3 \spadesuit^2$        | Pass       |              |
| South HCP: 15                      | ◆ AQ73<br>◆ 974         | ◆ K10652<br>◆ AKJ10 | AP         | J#                      | 1 400      | • •          |
| Contract: 4♦ S                     | <b>☆</b> ノ/ <b>T</b>    | # / HXJ10           | 1. Stay    | man                     |            |              |
|                                    |                         |                     | •          | raise or                | hetter     | in 🌢         |

| Board: 1<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>▲ AJ9</li><li>▼ A1063</li><li>◆ A84</li><li>▲ A53</li></ul>   | East Bids 5♦ if possible.  You bid first.      |
|---|---|--|
| Board: 2<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♠ 643</li><li>♥ KQ52</li><li>♠ 3</li><li>♠ K10543</li></ul>   | West Bids 2♠ if possible.  Partner bids first. |
| Board: 3<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♠ AQJ3</li><li>♥ Q1076</li><li>♦ J7</li><li>♠ AJ5</li></ul>   | East Bids 3♦ if possible.  You bid first.      |
| Board: 4<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>◆ 94</li><li>♥ KJ85</li><li>◆ A652</li><li>◆ 842</li></ul>    | West Bids 2♠ if possible.  Partner bids first. |
| Board: 5<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ A10</li><li>▼ 75</li><li>◆ K10652</li><li>◆ AKJ10</li></ul> | East Bids 2♠ if possible.  You bid first.      |

| Board: 1<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> K864 | South:<br>♠ AJ9     | West       | North                   | East       | South<br>1NT |
|------------------------------------|-------------------------|---------------------|------------|-------------------------|------------|--------------|
| North HCP: 11                      | <b>♥</b> K87            | ♥ A1063             |            | 2 <b>♣</b> ¹            | <b>5</b> ♦ | X            |
| South HCP: 17                      | ◆ 2<br>◆ KQ986          | ♦ A84<br>♣ A53      | AP         |                         |            |              |
| Contract: 5♦X E                    | <b>₹</b> KQ960          | ₩ AJS               | 1. Stay    | man                     |            |              |
| D 10                               |                         |                     | West       | North                   | East       | South        |
| Board: 2<br>Dealer: N              | North:                  | South:              |            | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: EW                            | <b>♦</b> K10            |                     | 2♠         | Pass                    | Pass       | 3♣           |
| North HCP: 15                      | ♥ J109                  | ♥ KQ52              | Pass       | 3 <b>♠</b> <sup>2</sup> | Pass       | 4♣           |
| South HCP: 8                       | ◆ AQ108<br>◆ AJ76       | ♦ 3<br>♣ K10543     | AP         |                         |            |              |
| Contract: 4♣ S                     | # AJ/0 # K10343         |                     | 1. Stay    |                         | 1 44       |              |
|                                    |                         |                     | 2. limit   | raise or                | better     | m 🍫          |
| Board: 3 Dealer: S                 | North:<br><b>♠</b> 652  | South:<br>♠ AQJ3    | West       | North                   | East       | South<br>1NT |
| Vul: Both<br>North HCP: 9          | <b>♥</b> AK82           | <b>♥</b> Q1076      | Pass       | 2 <b>♣</b> ¹            | 3♦         | Pass         |
| South HCP: 15                      | <b>♦</b> 53             | <b>♦</b> J7         | Pass       | X                       | AP         |              |
| Contract: 3♦X E                    | ♥ 33<br>♣ Q1096         | <b>♣</b> AJ5        | 1. Stayman |                         |            |              |
| Board: 4                           | North:                  | South:              | West       | North                   | East       | South        |
| Dealer: N                          | <b>♦</b> A86            | <b>♦</b> 94         |            | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 15           | <b>♥</b> A976           | <b>♥</b> KJ85       | 2♠         | Pass                    | Pass       | X            |
| South HCP: 8                       | ♦ KQJ                   | ♦ A652              | Pass       | 2NT                     | AP         |              |
| Contract: 2N N                     | <b>♣</b> J53            | <b>♣</b> 842        | 1. Stayman |                         |            |              |
| - 1 -                              |                         |                     | West       | North                   | East       | South<br>1NT |
| Board: 5<br>Dealer: S              | North:                  | South:              | Pass       | 2 <b>♣</b> ¹            | 2♠         | Pass         |
| Vul: EW                            | <b>♦</b> 86             | <b>♠</b> A10        | Pass       | X                       | Pass       |              |
| North HCP: 10                      | ▼ A863                  | ♥ 75                | Pass       | $3 \spadesuit^2$        | Pass       |              |
| South HCP: 15                      | ◆ AQ73<br>◆ 974         | ◆ K10652<br>◆ AKJ10 | AP         | J#                      | 1 400      | • •          |
| Contract: 4♦ S                     | <b>☆</b> ノ/ <b>T</b>    | # / HXJ10           | 1. Stay    | man                     |            |              |
|                                    |                         |                     | •          | raise or                | hetter     | in 🌢         |

| Board: 6<br>Dealer: N<br>Vul: Both<br>HCP: 16  | <ul><li>★ K62</li><li>★ K1096</li><li>★ KQ</li><li>★ AJ42</li></ul> | West Bids 2♦ if possible.  You bid first.      |
|--|---|--|
| Board: 7<br>Dealer: S<br>Vul: None<br>HCP: 10  | <ul><li>♣ Q83</li><li>♥ KJ54</li><li>◆ 102</li><li>♣ A975</li></ul> | East Bids 3♦ if possible.  Partner bids first. |
| Board: 8<br>Dealer: N<br>Vul: EW<br>HCP: 17    | <ul><li>♣ Q64</li><li>♥ AKJ9</li><li>♦ 106</li><li>♣ AK54</li></ul> | West Bids 4♠ if possible.  You bid first.      |
| Board: 9<br>Dealer: S<br>Vul: Both<br>HCP: 10  | <ul><li>▲ J65</li><li>▼ A842</li><li>◆ AJ84</li><li>▲ 105</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
| Board: 10<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>A8</li><li>✓ AJ84</li><li>◆ 872</li><li>◆ AK102</li></ul>   | West Bids 3♠ if possible.  You bid first.      |

| Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 S       | North:  ♠ K62  ♥ K1096  ♠ KQ  ♠ AJ42 | South:  ♣ J10873  ✔ AQ87  • 10  ♣ K106 | 2♦<br>Pass<br>AP<br>1. Stay | North 1NT 2NT 4•² man raise or | Pass<br>Pass<br>Pass | 2♣¹<br>3♣<br>4♣      |
|--|--------------------------------------|--|-----------------------------|--------------------------------|----------------------|----------------------|
| Board: 7 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3•X E     | North:  ♠ Q83  ♥ KJ54  ♦ 102  ♣ A975 | South:  ♠ K942  ♥ A1093  ♠ K5  ♣ KQ4   | West Pass Pass 1. Stay      | North  2♣¹ X man               | East 3♦ AP           | South<br>1NT<br>Pass |
| Board: 8 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠X W        | North:  ♠ Q64  ♥ AKJ9  ♦ 106  ♣ AK54 | South:                                 | West  4♣  1. Stay           | North<br>1NT<br>X<br>man       | East<br>Pass<br>AP   |                      |
| Board: 9 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2 E       | North:  ♣ J65  ♥ A842  • AJ84  ♣ 105 | South:                                 | West Pass 1. Stay           | North 2♣¹ man                  | East 2♠              | South<br>1NT<br>AP   |
| Board: 10 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3 \( \) W | North:  ♠ A8  ♥ AJ84  ♦ 872  ♠ AK102 | South:  ♠ K4  ♥ Q952  • Q106  ♣ Q986   | West  3♠ 1. Stay            | North<br>1NT<br>AP<br>man      | East<br>Pass         |                      |

| Board: 6<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li> ♣ J10873</li><li> ♥ AQ87</li><li> ♦ 10</li><li> ♠ K106</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
|---|---|--|
| Board: 7<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K942</li><li>▼ A1093</li><li>◆ K5</li><li>◆ KQ4</li></ul>       | East Bids 3♦ if possible.  You bid first.      |
| Board: 8<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>◆ 2</li><li>♥ Q542</li><li>◆ KQJ95</li><li>◆ 1073</li></ul>       | West Bids 4♠ if possible.  Partner bids first. |
| Board: 9<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>◆ 93</li><li>♥ QJ7</li><li>◆ KQ53</li><li>◆ AK86</li></ul>        | East Bids 2♠ if possible.  You bid first.      |
| Board: 10<br>Dealer: N<br>Vul: None<br>HCP: 9 | <ul><li>★ K4</li><li>♥ Q952</li><li>◆ Q106</li><li>◆ Q986</li></ul>       | West Bids 3♠ if possible.  Partner bids first. |

| Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 S       | North:  ♠ K62  ♥ K1096  ♠ KQ  ♠ AJ42 | South:  ♣ J10873  ✔ AQ87  • 10  ♣ K106 | 2♦<br>Pass<br>AP<br>1. Stay | North 1NT 2NT 4•² man raise or | Pass<br>Pass<br>Pass | 2♣¹<br>3♣<br>4♣      |
|--|--------------------------------------|--|-----------------------------|--------------------------------|----------------------|----------------------|
| Board: 7 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3•X E     | North:  ♠ Q83  ♥ KJ54  ♦ 102  ♣ A975 | South:  ♠ K942  ♥ A1093  ♠ K5  ♣ KQ4   | West Pass Pass 1. Stay      | North  2♣¹ X man               | East 3♦ AP           | South<br>1NT<br>Pass |
| Board: 8 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠X W        | North:  ♠ Q64  ♥ AKJ9  ♦ 106  ♣ AK54 | South:                                 | West  4♣  1. Stay           | North<br>1NT<br>X<br>man       | East<br>Pass<br>AP   |                      |
| Board: 9 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2 E       | North:  ♣ J65  ♥ A842  • AJ84  ♣ 105 | South:                                 | West Pass 1. Stay           | North 2♣¹ man                  | East 2♠              | South<br>1NT<br>AP   |
| Board: 10 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3 \( \) W | North:  ♠ A8  ♥ AJ84  ♦ 872  ♠ AK102 | South:  ♠ K4  ♥ Q952  • Q106  ♣ Q986   | West  3♠ 1. Stay            | North<br>1NT<br>AP<br>man      | East<br>Pass         |                      |

| Board: 11<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>♣ Q763</li><li>♥ KQJ2</li><li>◆ 84</li><li>♣ 1064</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
|--|--|--|
| Board: 12<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ AK86</li><li>▼ 864</li><li>★ K3</li><li>★ AJ76</li></ul>   | West Bids 2♦ if possible.  You bid first.      |
| Board: 13<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ 762</li><li>★ AK63</li><li>★ J2</li><li>★ QJ103</li></ul>  | East Bids 2♠ if possible.  Partner bids first. |
| Board: 14<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>AQ6</li><li>✓ AKJ9</li><li>✓ 96</li><li>✓ K865</li></ul>     | West Bids 3♦ if possible.  You bid first.      |
| Board: 15<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ K1075</li><li>♥ Q10</li><li>◆ K54</li><li>◆ KJ86</li></ul> | East Bids 2♦ if possible.  Partner bids first. |

| Board: 11<br>Dealer: S<br>Vul: NS<br>North HCP: 8           | North:<br>♠ Q763<br>♥ KQJ2                            | South:  ♠ AJ42  ♥ 1053             | Pass                         | North 2♣¹             | East 2       | South<br>1NT<br>2NT |
|---|---|------------------------------------|------------------------------|-----------------------|--------------|---------------------|
| South HCP: 16<br>Contract: 2N S                             | ◆ 84<br><b>♣</b> 1064                                 | ◆ KJ2<br>◆ AK5                     | AP<br>1. Stay                | man                   |              |                     |
| Board: 12<br>Dealer: N<br>Vul: Both                         | North:<br>♠ AK86                                      | South:<br>♠ QJ97                   | West                         | North<br>1NT          | East<br>Pass |                     |
| North HCP: 15<br>South HCP: 9<br>Contract: 2♦ W             | ♥ 864<br>♦ K3<br>♣ AJ76                               | ♥ 107<br>♦ QJ4<br>♣ K1092          | 2 <b>♦</b><br>1. Stay        | AP<br>man             |              |                     |
| Board: 13<br>Dealer: S<br>Vul: None                         | North:<br>♠ 762                                       | South:<br>♠ A4                     | West                         | North                 | East         | South<br>1NT        |
| North HCP: 11<br>South HCP: 15<br>Contract: 2♠ E            | <ul><li>✓ AK63</li><li>✓ J2</li><li>✓ QJ103</li></ul> | ♥ Q742<br>♦ KQ85<br>♣ A64          | Pass 2♣¹ 2♠ AP<br>1. Stayman |                       |              | AP                  |
| Board: 14<br>Dealer: N                                      | North:<br>♠ AQ6                                       | South:<br>♠ K54                    | West                         | North<br>1NT          | East<br>Pass |                     |
| Vul: NS<br>North HCP: 17<br>South HCP: 9<br>Contract: 3♦X W | ✓ AKJ9<br>◆ 96<br>◆ K865                              | ♥ Q1042<br>♦ 108<br>♠ A943         | 3 <b>♦</b><br>AP<br>1. Stay  | Pass<br>man           | Pass         | X                   |
| Coimaci. JVA W  |   |                                    | West                         | North                 | Fast         | South               |
| Board: 15<br>Dealer: S                                      | North:<br><b>♠</b> K1075                              | South:<br>♠ AQJ32                  | Pass                         | 2 <b>♣</b> ¹          | 2 <b>♦</b>   | 1NT<br>2♠           |
| Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S          | ♥ Q10<br>• K54<br>• KJ86                              | ◆ AQ332<br>◆ A4<br>◆ 1096<br>◆ A73 | Pass<br>Pass<br>1. Stay      | 3◆ <sup>2</sup><br>4♠ | Pass<br>AP   |                     |

| Board: 11<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>AJ42</li><li>▼ 1053</li><li>◆ KJ2</li><li>◆ AK5</li></ul>    | East Bids 2♦ if possible.  You bid first.      |
|--|--|--|
| Board: 12<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ QJ97</li><li>♥ 107</li><li>◆ QJ4</li><li>♣ K1092</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 13<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>A4</li><li>♥ Q742</li><li>★ KQ85</li><li>A64</li></ul>       | East Bids 2♠ if possible.  You bid first.      |
| Board: 14<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ K54</li><li>♥ Q1042</li><li>◆ 108</li><li>◆ A943</li></ul> | West Bids 3♦ if possible.  Partner bids first. |
| Board: 15<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>AQJ32</li><li>✓ A4</li><li>1096</li><li>A73</li></ul>        | East Bids 2♦ if possible.  You bid first.      |

| Board: 11<br>Dealer: S<br>Vul: NS<br>North HCP: 8           | North:<br>♠ Q763<br>♥ KQJ2                            | South:  ♠ AJ42  ♥ 1053             | Pass                         | North 2♣¹             | East 2       | South<br>1NT<br>2NT |
|---|---|------------------------------------|------------------------------|-----------------------|--------------|---------------------|
| South HCP: 16<br>Contract: 2N S                             | ◆ 84<br><b>♣</b> 1064                                 | ◆ KJ2<br>◆ AK5                     | AP<br>1. Stay                | man                   |              |                     |
| Board: 12<br>Dealer: N<br>Vul: Both                         | North:<br>♠ AK86                                      | South:<br>♠ QJ97                   | West                         | North<br>1NT          | East<br>Pass |                     |
| North HCP: 15<br>South HCP: 9<br>Contract: 2♦ W             | ♥ 864<br>♦ K3<br>♣ AJ76                               | ♥ 107<br>♦ QJ4<br>♣ K1092          | 2 <b>♦</b><br>1. Stay        | AP<br>man             |              |                     |
| Board: 13<br>Dealer: S<br>Vul: None                         | North:<br>♠ 762                                       | South:<br>♠ A4                     | West                         | North                 | East         | South<br>1NT        |
| North HCP: 11<br>South HCP: 15<br>Contract: 2♠ E            | <ul><li>✓ AK63</li><li>✓ J2</li><li>✓ QJ103</li></ul> | ♥ Q742<br>♦ KQ85<br>♣ A64          | Pass 2♣¹ 2♠ AP<br>1. Stayman |                       |              | AP                  |
| Board: 14<br>Dealer: N                                      | North:<br>♠ AQ6                                       | South:<br>♠ K54                    | West                         | North<br>1NT          | East<br>Pass |                     |
| Vul: NS<br>North HCP: 17<br>South HCP: 9<br>Contract: 3♦X W | ✓ AKJ9<br>◆ 96<br>◆ K865                              | ♥ Q1042<br>♦ 108<br>♠ A943         | 3 <b>♦</b><br>AP<br>1. Stay  | Pass<br>man           | Pass         | X                   |
| Coimaci. JVA W  |   |                                    | West                         | North                 | Fast         | South               |
| Board: 15<br>Dealer: S                                      | North:<br><b>♠</b> K1075                              | South:<br>♠ AQJ32                  | Pass                         | 2 <b>♣</b> ¹          | 2 <b>♦</b>   | 1NT<br>2♠           |
| Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S          | ♥ Q10<br>• K54<br>• KJ86                              | ◆ AQ332<br>◆ A4<br>◆ 1096<br>◆ A73 | Pass<br>Pass<br>1. Stay      | 3◆ <sup>2</sup><br>4♠ | Pass<br>AP   |                     |

| Board: 16<br>Dealer: N<br>Vul: None<br>HCP: 15 | <b>★</b> KQ<br><b>★</b> K65<br><b>★</b> K872<br><b>♣</b> A1064      | West Bids 5♦ if possible.  You bid first.      |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ A83</li><li>★ A865</li><li>★ 103</li><li>★ 8543</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 18<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>AQ64</li><li>Q3</li><li>843</li><li>AK82</li></ul>          | West Bids 2♦ if possible.  You bid first.      |
| Board: 19<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ 73</li><li>★ A987</li><li>★ AJ943</li><li>★ J10</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
| Board: 20<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♦ 964</li><li>♥ KJ5</li><li>♦ AK6</li><li>♠ A832</li></ul>  | West Bids 2♦ if possible.  You bid first.      |

| Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W               | North:  ♠ KQ  ♥ K65  ♦ K872  ♠ A1064 | South:  ♣ J763  ♣ AQ1042  ♣ —  ♣ KJ82 | West  5♦ 1. Stay                | North<br>1NT<br>X<br>man          | East<br>Pass<br>AP           |                     |
|---|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------------|------------------------------|---------------------|
| Board: 17<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S    | North:  ♠ A83  ♥ A865  ♦ 103  ♠ 8543 | South:  ♠ KQ5  ♥ KQ107  • Q862  ♣ A2  |                                 | North 2♣¹ man                     |                              | South<br>1NT<br>2NT |
| Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S                   | North:  ♠ AQ64  ♥ Q3  ♠ 843  ♣ AK82  | South:  ♠ KJ87  ▼ 1095  ◆ QJ  ♣ Q965  | West  2  Pass  1. Stay          |                                   | East<br>Pass<br>Pass<br>AP   | 2 <b>♣</b> ¹        |
| Board: 19<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 16<br>Contract: 3N S | North:  ♠ 73  ▼ A987  ♠ AJ943  ♣ J10 | South:  ♠ 84  ♥ KQJ  ♠ K1052  ♣ AK32  | Pass<br>Pass<br>Pass<br>1. Stay | 3 <b>♦</b><br>3NT                 | 2♠<br>Pass<br>AP             | 1NT Pass 3♣²        |
| Board: 20<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 5♣ S   | North:                               | South:                                | West  2  Pass  AP  1. Stay      | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹<br>X   |

| Board: 16<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ J763</li><li>♥ AQ1042</li><li>♦ —</li><li>♣ KJ82</li></ul>    | West Bids 5♦ if possible.  Partner bids first. |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KQ5</li><li>▼ KQ107</li><li>◆ Q862</li><li>◆ A2</li></ul>     | East Bids 2♦ if possible.  You bid first.      |
| Board: 18<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ KJ87</li><li>▼ 1095</li><li>◆ QJ</li><li>◆ Q965</li></ul>     | West Bids 2♦ if possible.  Partner bids first. |
| Board: 19<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★84</li><li>★KQJ</li><li>★K1052</li><li>★AK32</li></ul>         | East Bids 2♠ if possible.  You bid first.      |
| Board: 20<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li> ♣ J85</li><li> ♥ AQ107</li><li> ♦ 4</li><li> ♣ KQJ96</li></ul> | West Bids 2♦ if possible.  Partner bids first. |

| Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W               | North:  ♠ KQ  ♥ K65  ♦ K872  ♠ A1064 | South:  ♣ J763  ♣ AQ1042  ♣ —  ♣ KJ82 | West  5♦ 1. Stay                | North<br>1NT<br>X<br>man          | East<br>Pass<br>AP           |                     |
|---|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------------|------------------------------|---------------------|
| Board: 17<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S    | North:  ♠ A83  ♥ A865  ♦ 103  ♠ 8543 | South:  ♠ KQ5  ♥ KQ107  • Q862  ♣ A2  |                                 | North 2♣¹ man                     |                              | South<br>1NT<br>2NT |
| Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S                   | North:  ♠ AQ64  ♥ Q3  ♠ 843  ♣ AK82  | South:  ♠ KJ87  ▼ 1095  ◆ QJ  ♣ Q965  | West  2  Pass  1. Stay          |                                   | East<br>Pass<br>Pass<br>AP   | 2 <b>♣</b> ¹        |
| Board: 19<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 16<br>Contract: 3N S | North:  ♠ 73  ▼ A987  ♠ AJ943  ♣ J10 | South:  ♠ 84  ♥ KQJ  ♠ K1052  ♣ AK32  | Pass<br>Pass<br>Pass<br>1. Stay | 3 <b>♦</b><br>3NT                 | 2♠<br>Pass<br>AP             | 1NT Pass 3♣²        |
| Board: 20<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 5♣ S   | North:                               | South:                                | West  2  Pass  AP  1. Stay      | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹<br>X   |

| Board: 21<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>AQ102</li><li>10</li><li>Q98</li><li>KJ982</li></ul>        | East Bids 3♥ if possible.  Partner bids first. |
|--|---|--|
| Board: 22<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★ A1063</li><li>★ AJ7</li><li>★ A9</li><li>★ K973</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 23<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ K1095</li><li>▼ 74</li><li>◆ AQ3</li><li>◆ 6542</li></ul> | East Bids 2♥ if possible.  Partner bids first. |
| Board: 24<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>AQ10</li><li>AQ105</li><li>107</li><li>K642</li></ul>       | West Bids 3♦ if possible.  You bid first.      |
| Board: 25<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>102</li><li>✓ AQJ10</li><li>✓ QJ8</li><li>✓ J432</li></ul>  | East Bids 2♠ if possible.  Partner bids first. |

| Board: 21<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N S                | North:  ♠ AQ102  ♥ 10  ♠ Q98  ♣ KJ982  | South:  ♠ KJ95  ♥ Q92  ♠ A6  ♣ AQ43  |                      | North  2♣¹  3NT  man       | East 3♥ AP         | South<br>1NT<br>Pass |
|--|--|--------------------------------------|----------------------|----------------------------|--------------------|----------------------|
| Board: 22<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N               | North:  ♠ A1063  ♥ AJ7  ♠ A9  ♠ K973   | South:                               | West  2  1. Stay     | North<br>1NT<br>2NT<br>man | East<br>Pass<br>AP |                      |
| Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3   S                             | North:  ♠ K1095  ♥ 74  ♠ AQ3  ♠ 6542   | South:  ♠ AQJ8  ♥ KJ  ♠ K1095  ♣ J73 | Pass Pass AP 1. Stay | X                          | East 2♥ Pass       | 1NT<br>Pass          |
| Board: 24<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3 \leftrightarrow W | North:  ♠ AQ10  ♥ AQ105  ♦ 107  ♣ K642 | South:  ♠ K962  ♥ 72  ♦ 983  ♣ AQJ3  | West  3♦ 1. Stayı    | North<br>1NT<br>AP<br>man  | East<br>Pass       |                      |
| Board: 25<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 16<br>Contract: 2•X E             | North:  ♠ 102  ♥ AQJ10  ♠ QJ8  ♣ J432  | South:  ♠ K754  ♥ K8  ♠ A93  ♣ AQ75  |                      | North  2♣¹ X man           | East 2♣ AP         | South<br>1NT<br>Pass |

| Board: 21<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>★ KJ95</li><li>♥ Q92</li><li>★ A6</li><li>★ AQ43</li></ul>  | East Bids 3♥ if possible.  You bid first.      |
|--|---|--|
| Board: 22<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>♦ 9754</li><li>♥ K1064</li><li>♦ 74</li><li>♠ AJ5</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 23<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>AQJ8</li><li>KJ</li><li>K1095</li><li>J73</li></ul>         | East Bids 2♥ if possible.  You bid first.      |
| Board: 24<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ K962</li><li>▼ 72</li><li>◆ 983</li><li>◆ AQJ3</li></ul>  | West Bids 3♦ if possible.  Partner bids first. |
| Board: 25<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ K754</li><li>★ K8</li><li>★ A93</li><li>★ AQ75</li></ul>  | East Bids 2♠ if possible.  You bid first.      |

| Board: 21<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N S                | North:  ♠ AQ102  ♥ 10  ♠ Q98  ♣ KJ982  | South:  ♠ KJ95  ♥ Q92  ♠ A6  ♣ AQ43  |                      | North  2♣¹  3NT  man       | East 3♥ AP         | South<br>1NT<br>Pass |
|--|--|--------------------------------------|----------------------|----------------------------|--------------------|----------------------|
| Board: 22<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N               | North:  ♠ A1063  ♥ AJ7  ♠ A9  ♠ K973   | South:                               | West  2  1. Stay     | North<br>1NT<br>2NT<br>man | East<br>Pass<br>AP |                      |
| Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3   S                             | North:  ♠ K1095  ♥ 74  ♠ AQ3  ♠ 6542   | South:  ♠ AQJ8  ♥ KJ  ♠ K1095  ♣ J73 | Pass Pass AP 1. Stay | X                          | East 2♥ Pass       | 1NT<br>Pass          |
| Board: 24<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3 \leftrightarrow W | North:  ♠ AQ10  ♥ AQ105  ♦ 107  ♣ K642 | South:  ♠ K962  ♥ 72  ♦ 983  ♣ AQJ3  | West  3♦ 1. Stayı    | North<br>1NT<br>AP<br>man  | East<br>Pass       |                      |
| Board: 25<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 16<br>Contract: 2•X E             | North:  ♠ 102  ♥ AQJ10  ♠ QJ8  ♣ J432  | South:  ♠ K754  ♥ K8  ♠ A93  ♣ AQ75  |                      | North  2♣¹ X man           | East 2♣ AP         | South<br>1NT<br>Pass |

| Board: 26 Dealer: N   |                        |   |   |  |
|---|------------------------|---|---|--|
| HCP: 16 	♣ Q97  | Dealer: N<br>Vul: None | <b>♥</b> AKQ92<br><b>♦</b> K86          | West Bids 2♠ if possible.  You bid first. |  |
| Board: 27 Dealer: S Vul: Both HCP: 9  ♣ 1032  ▼ K742  Partner bids first.  East Bids 2♠ if possible.  Partner bids first. | Dealer: S<br>Vul: Both | <b>♥</b> K742 <b>♦</b> 92               | -   |  |
| Board: 28   | Dealer: N<br>Vul: None | <ul><li>★ AK7</li><li>◆ QJ953</li></ul> | -   |  |
| Board: 29   | Dealer: S<br>Vul: NS   | ♥ 93<br>♦ K64                           | •   |  |
| Board: 30   | Dealer: N<br>Vul: EW   | <b>♥</b> A952 <b>♦</b> Q87              |   |  |

| Board: 26<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | North:  ♠ Q8  ♥ AKQ92  ♠ K86  ♣ Q97  | South:  ♠ K1076  ♥ J8  ♦ J754  ♣ A62  | West  2♣ AP 1. Stay    | North<br>1NT<br>Pass<br>man | Pass        |                      |
|--|--------------------------------------|---------------------------------------|------------------------|-----------------------------|-------------|----------------------|
| Board: 27<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 2♠ E | North:  • 1032  • K742  • 92  • AQ64 | South:  ♠ A9  ♥ A1065  ♠ AQ75  ♣ J98  |                        | North 2♣¹ man               | East 2♠     | South<br>1NT<br>AP   |
| Board: 28<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N | North:                               | South:  ♠ Q1086  ♥ 1085  ♠ K84  ♠ K42 | West  2♠ AP 1. Stay    | North<br>1NT<br>Pass<br>man | Pass        |                      |
| Board: 29 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 VX E               | North:  ♠ Q1085  ♥ 93  ♠ K64  ♣ AKQ4 | South:  ♠ A73  ♥ K2  ♠ AQJ7  ♣ J1092  | West Pass Pass 1. Stay | North  2♣¹ X man            | East  4♥ AP | South<br>1NT<br>Pass |
| Board: 30<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N  | North:  ♠ A5  ♥ A952  ♠ Q87  ♣ AJ82  | South:  ♠ KQ32  ♥ Q3  ♠ 42  ♣ K10974  | West  2  AP  1. Stay   | North<br>1NT<br>Pass<br>man | Pass        |                      |

| Board: 26<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ K1076</li><li>♥ J8</li><li>◆ J754</li><li>★ A62</li></ul> | West Bids 2♠ if possible.  Partner bids first. |
|--|---|--|
| Board: 27<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>▲ A9</li><li>✓ A1065</li><li>◆ AQ75</li><li>▲ J98</li></ul> | East Bids 2♠ if possible.  You bid first.      |
| Board: 28<br>Dealer: N<br>Vul: None<br>HCP: 8  | ◆ Q1086<br>▼ 1085<br>◆ K84<br>◆ K42                                 | West Bids 2♠ if possible.  Partner bids first. |
| Board: 29<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ A73</li><li>★ K2</li><li>★ AQJ7</li><li>★ J1092</li></ul> | East Bids 4♥ if possible.  You bid first.      |
| Board: 30<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <b>♣</b> KQ32<br><b>♥</b> Q3<br><b>♦</b> 42<br><b>♣</b> K10974      | West Bids 2♦ if possible.  Partner bids first. |

| Board: 26<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | North:  ♠ Q8  ♥ AKQ92  ♠ K86  ♣ Q97  | South:  ♠ K1076  ♥ J8  ♦ J754  ♣ A62  | West  2♣ AP 1. Stay    | North<br>1NT<br>Pass<br>man | Pass        |                      |
|--|--------------------------------------|---------------------------------------|------------------------|-----------------------------|-------------|----------------------|
| Board: 27<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 2♠ E | North:  • 1032  • K742  • 92  • AQ64 | South:  ♠ A9  ♥ A1065  ♠ AQ75  ♣ J98  |                        | North 2♣¹ man               | East 2♠     | South<br>1NT<br>AP   |
| Board: 28<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N | North:                               | South:  ♠ Q1086  ♥ 1085  ♠ K84  ♠ K42 | West  2♠ AP 1. Stay    | North<br>1NT<br>Pass<br>man | Pass        |                      |
| Board: 29 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 VX E               | North:  ♠ Q1085  ♥ 93  ♠ K64  ♣ AKQ4 | South:  ♠ A73  ♥ K2  ♠ AQJ7  ♣ J1092  | West Pass Pass 1. Stay | North  2♣¹ X man            | East  4♥ AP | South<br>1NT<br>Pass |
| Board: 30<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N  | North:  ♠ A5  ♥ A952  ♠ Q87  ♣ AJ82  | South:  ♠ KQ32  ♥ Q3  ♠ 42  ♣ K10974  | West  2  AP  1. Stay   | North<br>1NT<br>Pass<br>man | Pass        |                      |

| Board: 31<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★KQ75</li><li>♥ 9852</li><li>◆ 93</li><li>◆ KJ8</li></ul>     | East Bids 2♦ if possible.  Partner bids first. |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ K107</li><li>★ A9</li><li>★ A1063</li><li>★ AJ107</li></ul> | West Bids 2♥ if possible.  You bid first.      |
| Board: 33<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ K654</li><li>★ K72</li><li>◆ 95</li><li>◆ Q863</li></ul>    | East Bids 2♦ if possible.  Partner bids first. |
| Board: 34<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>AQ82</li><li>KJ96</li><li>K62</li><li>K3</li></ul>            | West Bids 2♦ if possible.  You bid first.      |
| Board: 35<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ A10973</li><li>♥ Q1064</li><li>♦ K</li><li>♣ Q65</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |

| Board: 31<br>Dealer: S<br>Vul: None | North:<br>♠ KQ75        | South:<br>♠ A863  | West                  | North        | East       | South<br>1NT |
|-------------------------------------|-------------------------|-------------------|-----------------------|--------------|------------|--------------|
| North HCP: 9                        | <b>♥</b> 9852           | <b>♥</b> AK106    | Pass                  | 2 <b>♣</b> ¹ | <b>2</b> ♦ | Pass         |
| South HCP: 15                       | ♦ 93<br>♣ KJ8           | ♦ 864<br>♣ A9     | Pass                  | X            | AP         |              |
| Contract: 2◆X E                     | <b>₹</b> NJ0            | <b>♣</b> A9       | 1. Stay               | man          |            |              |
| Board: 32                           | North:                  | South:            | West                  | North        | East       | South        |
| Dealer: N                           | <b>★</b> K107           | ♣ AJ82            |                       | 1NT          | Pass       | 2 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 16            | <b>♥</b> A9             | <b>v</b> 1052     | 2♥                    | 2NT          | Pass       | 3♣           |
| South HCP: 9                        | ◆ A1063                 | <b>♦</b> J        | Pass                  | 3NT          | AP         |              |
| Contract: 3N N                      | ♣ AJ107                 | <b>♣</b> K9843    | 1. Stay               | man          |            |              |
| Board: 33<br>Dealer: S              | North:<br><b>★</b> K654 | South:<br>♠ A1072 | West                  | North        | East       | South<br>1NT |
| Vul: EW<br>North HCP: 8             | <b>♥</b> K72            | <b>♥</b> A854     | Pass                  | 2 <b>♣</b> ¹ | <b>2</b>   | Pass         |
| South HCP: 15                       | <b>♦</b> 95             | <b>♦</b> Q6       | Pass                  | X            | AP         |              |
| Contract: 2♦X E                     | <b>♣</b> Q863           | ♣ AJ5             | 1. Stay               | man          |            |              |
| Board: 34                           | North:                  | South:            | Wast                  | Manda        | Es et      | Cardle       |
| Dealer: N                           | ♠ AQ82                  | <b>♠</b> K763     | west                  | North        |            |              |
| Vul: Both<br>North HCP: 16          | <b>♥</b> KJ96           | <b>▼</b> 732      | 24                    | 1NT          | Pass       | 2 <b>♣</b> ¹ |
| South HCP: 8                        | ◆ K62                   | <b>♦</b> 93       | 2 <b>♦</b><br>1. Stay | 2NT          | AP         |              |
| Contract: 2N N                      | <b>♣</b> K3             | <b>♣</b> AJ86     | 1. Stay               | Пип          |            |              |
|                                     |                         |                   | West                  | North        | East       | South        |
| Board: 35                           | North:                  | South:            |                       |              |            | 1NT          |
| Dealer: S<br>Vul: NS                | <b>♦</b> A10973         | <b>♠</b> KQ64     | Pass                  | <b>2</b> ♣¹  | <b>2</b>   | Pass         |
| Vui. NS<br>North HCP: 11            | <b>♥</b> Q1064          | <b>♥</b> J5       | Pass                  | X            | Pass       | 2NT          |
| South HCP: 15                       | ♦ K                     | ◆ Q1043           | Pass                  | 3♠           | Pass       | 4♠           |
| Contract: 4♠ N                      | <b>♣</b> Q65            | ♣ AK9             | AP                    |              |            |              |
|                                     |                         |                   | 1. Stay               | man          |            |              |

| Board: 31<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>A863</li><li>✓ AK106</li><li>♦ 864</li><li>♠ A9</li></ul>   | East Bids 2♦ if possible.  You bid first.      |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>AJ82</li><li>▼ 1052</li><li>◆ J</li><li>◆ K9843</li></ul>   | West Bids 2♥ if possible.  Partner bids first. |
| Board: 33<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>A1072</li><li>✓ A854</li><li>✓ Q6</li><li>AJ5</li></ul>     | East Bids 2♦ if possible.  You bid first.      |
| Board: 34<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>★ K763</li><li>▼ 732</li><li>◆ 93</li><li>◆ AJ86</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
| Board: 35<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ KQ64</li><li>▼ J5</li><li>◆ Q1043</li><li>◆ AK9</li></ul> | East Bids 2♦ if possible.  You bid first.      |

| Board: 31<br>Dealer: S<br>Vul: None | North:<br>♠ KQ75        | South:<br>♠ A863  | West                  | North        | East       | South<br>1NT |
|-------------------------------------|-------------------------|-------------------|-----------------------|--------------|------------|--------------|
| North HCP: 9                        | <b>♥</b> 9852           | <b>♥</b> AK106    | Pass                  | 2 <b>♣</b> ¹ | <b>2</b> ♦ | Pass         |
| South HCP: 15                       | ♦ 93<br>♣ KJ8           | ♦ 864<br>♣ A9     | Pass                  | X            | AP         |              |
| Contract: 2◆X E                     | <b>₹</b> NJ0            | <b>♣</b> A9       | 1. Stay               | man          |            |              |
| Board: 32                           | North:                  | South:            | West                  | North        | East       | South        |
| Dealer: N                           | <b>★</b> K107           | ♣ AJ82            |                       | 1NT          | Pass       | 2 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 16            | <b>♥</b> A9             | <b>v</b> 1052     | 2♥                    | 2NT          | Pass       | 3♣           |
| South HCP: 9                        | ◆ A1063                 | <b>♦</b> J        | Pass                  | 3NT          | AP         |              |
| Contract: 3N N                      | ♣ AJ107                 | <b>♣</b> K9843    | 1. Stay               | man          |            |              |
| Board: 33<br>Dealer: S              | North:<br><b>★</b> K654 | South:<br>♠ A1072 | West                  | North        | East       | South<br>1NT |
| Vul: EW<br>North HCP: 8             | <b>♥</b> K72            | <b>♥</b> A854     | Pass                  | 2 <b>♣</b> ¹ | <b>2</b>   | Pass         |
| South HCP: 15                       | <b>♦</b> 95             | <b>♦</b> Q6       | Pass                  | X            | AP         |              |
| Contract: 2♦X E                     | <b>♣</b> Q863           | ♣ AJ5             | 1. Stay               | man          |            |              |
| Board: 34                           | North:                  | South:            | Wast                  | NI a sala    | Es et      | Cardle       |
| Dealer: N                           | ♠ AQ82                  | <b>♠</b> K763     | west                  | North        |            |              |
| Vul: Both<br>North HCP: 16          | <b>♥</b> KJ96           | <b>▼</b> 732      | 24                    | 1NT          | Pass       | 2 <b>♣</b> ¹ |
| South HCP: 8                        | ◆ K62                   | <b>♦</b> 93       | 2 <b>♦</b><br>1. Stay | 2NT          | AP         |              |
| Contract: 2N N                      | <b>♣</b> K3             | <b>♣</b> AJ86     | 1. Stay               | Пип          |            |              |
|                                     |                         |                   | West                  | North        | East       | South        |
| Board: 35                           | North:                  | South:            |                       |              |            | 1NT          |
| Dealer: S<br>Vul: NS                | <b>♦</b> A10973         | <b>♠</b> KQ64     | Pass                  | <b>2</b> ♣¹  | <b>2</b>   | Pass         |
| Vui. NS<br>North HCP: 11            | <b>♥</b> Q1064          | <b>♥</b> J5       | Pass                  | X            | Pass       | 2NT          |
| South HCP: 15                       | ♦ K                     | ◆ Q1043           | Pass                  | 3♠           | Pass       | 4♠           |
| Contract: 4♠ N                      | <b>♣</b> Q65            | ♣ AK9             | AP                    |              |            |              |
|                                     |                         |                   | 1. Stay               | man          |            |              |

| Board: 36<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>★ KJ3</li><li>▼ AK4</li><li>◆ A532</li><li>◆ J32</li></ul> | West Bids 2♠ if possible.  You bid first.      |
|--|--|--|
| Board: 37<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>AQ82</li><li>✓ A5432</li><li>✓ 76</li><li>✓ 52</li></ul>   | East Bids 2♦ if possible.  Partner bids first. |
| Board: 38<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♠ 63</li><li>♥ K83</li><li>♠ AK953</li><li>♠ AJ4</li></ul> | West Bids 2♥ if possible.  You bid first.      |
| Board: 39<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>1092</li><li>✓ AQ97</li><li>✓ Q92</li><li>✓ Q95</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 40<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>Q4</li><li>✓ Q109</li><li>✓ KJ1075</li><li>✓ AK3</li></ul> | West Bids 2♠ if possible.  You bid first.      |

| Board: 36<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 10<br>Contract: 2N N   | North:  ♠ KJ3  ♥ AK4  ♠ A532  ♣ J32   | South:  ♠ 105  ♥ QJ108  ♠ KJ107  ♣ K94 | West  2♣  1. Stay      | North<br>1NT<br>2NT<br>man         | East<br>Pass<br>AP         |                      |
|---|---------------------------------------|--|------------------------|------------------------------------|----------------------------|----------------------|
| Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4 \( \vert \) N     | North:  ♠ AQ82  ♥ A5432  ♠ 76  ♣ 52   | South:  ♠ K74  ▼ KQ76  ◆ 92  ♣ AKQ3    | Pass Pass AP 1. Stay   | North  2♣¹ 3♥ man                  | East  2  Pass              | 1NT<br>Pass          |
| Board: 38<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 9<br>Contract: 3N N  | North:                                | South:  ♠ K542  ♥ J75  ♦ 4  ♣ KQ832    | West  2♥ Pass 1. Stay  | North<br>1NT<br>Pass<br>3NT<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 39<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  • 1092  • AQ97  • Q92  • Q95  | South:  ♠ A7  ♥ KJ106  ♠ 1073  ♣ AK43  | West Pass Pass 1. Stay | North  2♣¹  3NT  man               | East  2  AP                | South<br>1NT<br>Pass |
| Board: 40<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 9<br>Contract: 3 N   | North:  ♠ Q4  ♥ Q109  ♠ KJ1075  ♣ AK3 | South:  ◆ 95  ▼ KJ83  ◆ A86  ◆ J1062   | West  2♣ Pass 1. Stay  | North<br>1NT<br>Pass<br>3•         | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |

| Board: 36<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>105</li><li>✓ QJ108</li><li>✓ KJ107</li><li>✓ K94</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |
|--|--|--|
| Board: 37<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>★ K74</li><li>▼ KQ76</li><li>◆ 92</li><li>◆ AKQ3</li></ul>   | East Bids 2♦ if possible.  You bid first.      |
| Board: 38<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ K542</li><li>♥ J75</li><li>◆ 4</li><li>◆ KQ832</li></ul>   | West Bids 2♥ if possible.  Partner bids first. |
| Board: 39<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>▲ A7</li><li>✓ KJ106</li><li>◆ 1073</li><li>▲ AK43</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 40<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>◆ 95</li><li>♥ KJ83</li><li>◆ A86</li><li>◆ J1062</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |

| Board: 36<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 10<br>Contract: 2N N   | North:  ♠ KJ3  ♥ AK4  ♠ A532  ♣ J32   | South:  ♠ 105  ♥ QJ108  ♠ KJ107  ♣ K94 | West  2♣  1. Stay      | North<br>1NT<br>2NT<br>man         | East<br>Pass<br>AP         |                      |
|---|---------------------------------------|--|------------------------|------------------------------------|----------------------------|----------------------|
| Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 4 \( \vert \) N     | North:  ♠ AQ82  ♥ A5432  ♠ 76  ♣ 52   | South:  ♠ K74  ▼ KQ76  ◆ 92  ♣ AKQ3    | Pass Pass AP 1. Stay   | North  2♣¹ 3♥ man                  | East  2  Pass              | 1NT<br>Pass          |
| Board: 38<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 9<br>Contract: 3N N  | North:                                | South:  ♠ K542  ♥ J75  ♦ 4  ♣ KQ832    | West  2♥ Pass 1. Stay  | North<br>1NT<br>Pass<br>3NT<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 39<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  • 1092  • AQ97  • Q92  • Q95  | South:  ♠ A7  ♥ KJ106  ♠ 1073  ♣ AK43  | West Pass Pass 1. Stay | North  2♣¹  3NT  man               | East  2  AP                | South<br>1NT<br>Pass |
| Board: 40<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 9<br>Contract: 3 N   | North:  ♠ Q4  ♥ Q109  ♠ KJ1075  ♣ AK3 | South:  ◆ 95  ▼ KJ83  ◆ A86  ◆ J1062   | West  2♣ Pass 1. Stay  | North<br>1NT<br>Pass<br>3•         | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |

| Board: 41 | East Bids 5♦ if possible.  Partner bids first. |
|-----------|--|
| Board: 42 | West Bids 4♠ if possible.  You bid first.      |
| Board: 43 | East Bids 2♦ if possible.  Partner bids first. |
| Board: 44 | West Bids 2♦ if possible.  You bid first.      |
| Board: 45 | East Bids 2♠ if possible.  Partner bids first. |

| Board: 41<br>Dealer: S<br>Vul: NS<br>North HCP: 13<br>South HCP: 15 | North:  ♠ AJ32  ♥ K7532  ←— | South:<br>♠ KQ954<br>♥ A98<br>♦ Q6 | West Pass AP                            | North 2♣¹    | East 5♦    | South<br>1NT<br>X       |
|---|-----------------------------|------------------------------------|---|--------------|------------|-------------------------|
| Contract: 5•XE  | <b>♣</b> KQ85               | ♣ A93                              | 1. Stay                                 | man          |            |                         |
| Board: 42   | N. 4                        | G 4                                | West                                    | North        | Fact       | South                   |
| Dealer: N   | North:<br>♠ 76              | South:<br>♠ K3                     | West                                    | 1NT          | Pass       |                         |
| Vul: None   | ♥ KQJ4                      | ♥ A532                             | 4♠                                      | Pass         | Pass       |                         |
| North HCP: 15<br>South HCP: 15                                      | ◆ AQ10                      | <b>♦</b> J742                      | AP                                      |              |            |                         |
| Contract: 4♠X W   | <b>♣</b> QJ95               | ♣ AK7                              | 1. Stay                                 | man          |            |                         |
| D 1.42  |                             |                                    | West                                    | North        | East       | South                   |
| Board: 43<br>Dealer: S  | North:                      | South:                             |   |              |            | 1NT                     |
| Vul: NS   | <b>♦</b> AJ872              | ♠ K103                             | Pass                                    |              | <b>2</b> ♦ | 2NT                     |
| North HCP: 9  | ♥ K1062<br>♦ J98            | <b>♥</b> QJ94<br><b>♦</b> A7       | Pass                                    | 3♠           | Pass       | <b>4</b> ♦ <sup>2</sup> |
| South HCP: 17   | <b>♦</b> 9                  | ◆ AQJ8                             | Pass                                    |              | AP         |                         |
| Contract: 4♠ N  |                             |                                    | <ol> <li>Stay</li> <li>limit</li> </ol> | in ♠         |            |                         |
| Board: 44   | North:                      | South:                             |   |              |            |                         |
| Dealer: N   | AK3                         | 50uii.<br><b>•</b> 876             | West                                    | North        |            |                         |
| Vul: EW   | <b>♥</b> 652                | <b>♥</b> KJ43                      |   | 1NT          | Pass       | 2♣¹                     |
| North HCP: 15<br>South HCP: 8                                       | <b>♦</b> 853                | ◆ Q102                             | 2 <b>♦</b>                              | AP           |            |                         |
| Contract: 2♦ W  | ♣ AKJ8                      | <b>♣</b> Q72                       | 1. Stay                                 | man          |            |                         |
| Board: 45   | North:                      | South:                             | West                                    | North        | East       | South                   |
| Dealer: S   | 1\\01\\\d1.                 | souii.<br>♠ AJ                     |   |              |            | 1NT                     |
| Vul: None<br>North HCP: 10  | <b>♥</b> Q986               | <b>♥</b> AJ3                       | Pass                                    | 2 <b>♣</b> ¹ | 2♠         | 2NT                     |
| South HCP: 16   | ♦ A8764                     | ♦ KQJ95                            | Pass                                    | 3♦           | AP         |                         |
| Contract: 3 N   | <b>♣</b> A8                 | <b>♣</b> 1064                      | 1. Stay                                 | man          |            |                         |

| Board: 41  | s 5♦ if possible.  first.   |
|--|-----------------------------|
| Board: 42 ♠ K3 Dealer: N ♥ A532 Vul: None ♠ J742 HCP: 15 ♠ AK7  West Bio               | ds 4♠ if possible.          |
| Board: 43  | s 2♦ if possible.  first.   |
| Board: 44  | ds 2♦ if possible.          |
| Board: 45 ♣ AJ  Dealer: S ♥ AJ3  Vul: None ♣ KQJ95  HCP: 16 ♣ 1064  East Bids  You bid | s 2♠ if possible.<br>first. |

| Board: 41<br>Dealer: S<br>Vul: NS<br>North HCP: 13<br>South HCP: 15 | North:  ♠ AJ32  ♥ K7532  ←— | South:<br>♠ KQ954<br>♥ A98<br>♦ Q6 | West Pass AP                            | North 2♣¹    | East 5♦    | South<br>1NT<br>X       |
|---|-----------------------------|------------------------------------|---|--------------|------------|-------------------------|
| Contract: 5•XE  | <b>♣</b> KQ85               | ♣ A93                              | 1. Stay                                 | man          |            |                         |
| Board: 42   | N. 4                        | G 4                                | West                                    | North        | Fact       | South                   |
| Dealer: N   | North:<br>♠ 76              | South:<br>♠ K3                     | West                                    | 1NT          | Pass       |                         |
| Vul: None   | ♥ KQJ4                      | ♥ A532                             | 4♠                                      | Pass         | Pass       |                         |
| North HCP: 15<br>South HCP: 15                                      | ◆ AQ10                      | <b>♦</b> J742                      | AP                                      |              |            |                         |
| Contract: 4♠X W   | <b>♣</b> QJ95               | ♣ AK7                              | 1. Stay                                 | man          |            |                         |
| D 1.42  |                             |                                    | West                                    | North        | East       | South                   |
| Board: 43<br>Dealer: S  | North:                      | South:                             |   |              |            | 1NT                     |
| Vul: NS   | <b>♦</b> AJ872              | ♠ K103                             | Pass                                    |              | <b>2</b> ♦ | 2NT                     |
| North HCP: 9  | ♥ K1062<br>♦ J98            | <b>♥</b> QJ94<br><b>♦</b> A7       | Pass                                    | 3♠           | Pass       | <b>4</b> ♦ <sup>2</sup> |
| South HCP: 17   | <b>♦</b> 9                  | ◆ AQJ8                             | Pass                                    | 4♠           | AP         |                         |
| Contract: 4♠ N  |                             |                                    | <ol> <li>Stay</li> <li>limit</li> </ol> | in ♠         |            |                         |
| Board: 44   | North:                      | South:                             |   |              |            |                         |
| Dealer: N   | AK3                         | 50uii.<br><b>•</b> 876             | West                                    | North        |            |                         |
| Vul: EW   | <b>♥</b> 652                | <b>♥</b> KJ43                      |   | 1NT          | Pass       | 2♣¹                     |
| North HCP: 15<br>South HCP: 8                                       | <b>♦</b> 853                | ◆ Q102                             | 2 <b>♦</b>                              | AP           |            |                         |
| Contract: 2♦ W  | ♣ AKJ8                      | <b>♣</b> Q72                       | 1. Stay                                 | man          |            |                         |
| Board: 45   | North:                      | South:                             | West                                    | North        | East       | South                   |
| Dealer: S   | 1\\01\\\d1.                 | souii.<br>♠ AJ                     |   |              |            | 1NT                     |
| Vul: None<br>North HCP: 10  | <b>♥</b> Q986               | <b>♥</b> AJ3                       | Pass                                    | 2 <b>♣</b> ¹ | 2♠         | 2NT                     |
| South HCP: 16   | ♦ A8764                     | ♦ KQJ95                            | Pass                                    | 3♦           | AP         |                         |
| Contract: 3 N   | <b>♣</b> A8                 | <b>♣</b> 1064                      | 1. Stay                                 | man          |            |                         |

| Board: 46<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ KQ976</li><li>★ K73</li><li>★ KQ3</li><li>★ Q6</li></ul> | West Bids 2♥ if possible.  You bid first.  |
|--|--|--|
| Board: 47<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q62</li><li>♥ QJ93</li><li>◆ J6</li><li>♣ KQ42</li></ul> | East Bids 2♦ if possible.  Partner bids first.   |
| Board: 48<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♠ AK9</li><li>♥ Q532</li><li>♦ K4</li><li>♠ QJ32</li></ul> | West Bids 2♦ if possible.  You bid first.  |
| Board: 49<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>♣86</li><li>♥QJ87</li><li>◆QJ107</li><li>♣Q74</li></ul>    | East Bids 2♠ if possible.  Partner bids first.   |
| Board: 50<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>A83</li><li>▼ 10765</li><li>◆ Q8</li><li>◆ AKQ2</li></ul>  | West Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first. |

| Board: 46<br>Dealer: N                    | North:<br>♠ KQ976                     | South:<br>♠ AJ54               | West            | North<br>1NT | East<br>Pass |                        |
|---|---------------------------------------|--------------------------------|-----------------|--------------|--------------|------------------------|
| Vul: NS<br>North HCP: 15<br>South HCP: 12 | <ul><li>▼ K73</li><li>◆ KQ3</li></ul> | <b>▼</b> 1054 <b>→</b> 765     | 2♥<br>AP        | 2♠           | Pass         |                        |
| Contract: 4♠ N                            | <b>♣</b> Q6                           | ♣ AK8                          | 1. Stay         | man          |              |                        |
| Board: 47<br>Dealer: S                    | North:<br>♠ Q62                       | South:<br>♠ AK97               | West            | North        | East         | South<br>1NT           |
| Vul: EW                                   | <b>♥</b> QJ93                         | <b>♥</b> 85                    | Pass            | 2 <b>♣</b> ¹ | 2•           | 2NT                    |
| North HCP: 11<br>South HCP: 16            | <b>♦</b> J6                           | ♦ A53                          | Pass            | 3NT          | AP           |                        |
| Contract: 3N S                            | <b>♣</b> KQ42                         | <b>♣</b> AJ53                  | 1. Stay         | man          |              |                        |
|   |                                       |                                | West            | North        | East         | South                  |
| Board: 48                                 | North:                                | South:                         |                 | 1NT          | Pass         | 2 <b>♣</b> ¹           |
| Dealer: N                                 | ♠ AK9                                 | <b>♦</b> J53                   | 2•              | Pass         | Pass         | X                      |
| Vul: Both<br>North HCP: 15                | <b>♥</b> Q532                         | <b>♥</b> KJ98                  | Pass            | 3♣           | Pass         | <b>3♦</b> <sup>2</sup> |
| South HCP: 9                              | <b>♦</b> K4                           | <b>♦</b> 97                    | Pass            | 4♣           | AP           |                        |
| Contract: 4♣ S                            | <b>♣</b> QJ32                         | ♣ A986                         | 1. Stay         |              |              |                        |
|   |                                       |                                | -               | raise or     | better       | in 🕭                   |
| Board: 49                                 | North:                                | South:                         | West            | North        | East         | South<br>1NT           |
| Dealer: S                                 | 1\01u1.<br><b>♦</b> 86                | AJ                             | Pass            | 2 <b>♣</b> ¹ | 2♠           | Pass                   |
| Vul: NS<br>North HCP: 8                   | ♥ QJ87<br>• QJ107                     | ▼ K952<br>◆ 643                | Pass            |              | Pass         |                        |
| South HCP: 15<br>Contract: 3♣ N           | <b>♣</b> Q74                          | <b>♣</b> AK106                 | AP<br>1. Stay   | man          |              |                        |
| Board: 50                                 |                                       |                                | West            | North        | East         | South                  |
| Dealer: N                                 | North:                                | South:                         |                 | 1NT          | Pass         | 2 <b>♣</b> ¹           |
| Vul: EW                                   | <b>★</b> A83                          | <b>♠</b> KQ102<br><b>♥</b> K83 | 2•              | Pass         | Pass         | X                      |
| North HCP: 15                             | <b>♥</b> 10765<br><b>♦</b> Q8         | <b>▼ K83 ♦</b> 6               | 3♦              | Pass         | Pass         | 4♣                     |
| South HCP: 9<br>Contract: 4 \in W         | ♣ AKQ2                                | ♣ J10976                       | Pass<br>1. Stay | Pass<br>man  | <b>4</b>     | AP                     |

| Board: 46<br>Dealer: N<br>Vul: NS<br>HCP: 12  | <ul><li>AJ54</li><li>▼ 1054</li><li>◆ 765</li><li>◆ AK8</li></ul>  | West Bids 2♥ if possible.  Partner bids first.  |
|---|--|---|
| Board: 47<br>Dealer: S<br>Vul: EW<br>HCP: 16  | <ul><li>♠ AK97</li><li>♥ 85</li><li>♠ A53</li><li>♠ AJ53</li></ul> | East Bids 2♦ if possible.  You bid first.   |
| Board: 48<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li></li></ul>   | West Bids 2♦ if possible.  Partner bids first.  |
| Board: 49<br>Dealer: S<br>Vul: NS<br>HCP: 15  | <ul><li>AJ</li><li>★ K952</li><li>643</li><li>★ AK106</li></ul>    | East Bids 2♠ if possible.  You bid first.   |
| Board: 50<br>Dealer: N<br>Vul: EW<br>HCP: 9   | <b>★</b> KQ102<br><b>★</b> K83<br><b>♦</b> 6<br><b>♣</b> J10976    | West Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first. |

| Board: 46<br>Dealer: N                    | North:<br>♠ KQ976                     | South:<br>♠ AJ54               | West            | North<br>1NT | East<br>Pass |                        |
|---|---------------------------------------|--------------------------------|-----------------|--------------|--------------|------------------------|
| Vul: NS<br>North HCP: 15<br>South HCP: 12 | <ul><li>▼ K73</li><li>◆ KQ3</li></ul> | <b>▼</b> 1054 <b>→</b> 765     | 2♥<br>AP        | 2♠           | Pass         |                        |
| Contract: 4♠ N                            | <b>♣</b> Q6                           | ♣ AK8                          | 1. Stay         | man          |              |                        |
| Board: 47<br>Dealer: S                    | North:<br>♠ Q62                       | South:<br>♠ AK97               | West            | North        | East         | South<br>1NT           |
| Vul: EW                                   | <b>♥</b> QJ93                         | <b>♥</b> 85                    | Pass            | 2 <b>♣</b> ¹ | 2•           | 2NT                    |
| North HCP: 11<br>South HCP: 16            | <b>♦</b> J6                           | ♦ A53                          | Pass            | 3NT          | AP           |                        |
| Contract: 3N S                            | <b>♣</b> KQ42                         | <b>♣</b> AJ53                  | 1. Stay         | man          |              |                        |
|   |                                       |                                | West            | North        | East         | South                  |
| Board: 48                                 | North:                                | South:                         |                 | 1NT          | Pass         | 2 <b>♣</b> ¹           |
| Dealer: N                                 | ♠ AK9                                 | <b>♦</b> J53                   | 2•              | Pass         | Pass         | X                      |
| Vul: Both<br>North HCP: 15                | <b>♥</b> Q532                         | <b>♥</b> KJ98                  | Pass            | 3♣           | Pass         | <b>3♦</b> <sup>2</sup> |
| South HCP: 9                              | <b>♦</b> K4                           | <b>♦</b> 97                    | Pass            | 4♣           | AP           |                        |
| Contract: 4♣ S                            | <b>♣</b> QJ32                         | ♣ A986                         | 1. Stay         |              |              |                        |
|   |                                       |                                | -               | raise or     | better       | in 🕭                   |
| Board: 49                                 | North:                                | South:                         | West            | North        | East         | South<br>1NT           |
| Dealer: S                                 | 1\01u1.<br><b>♦</b> 86                | AJ                             | Pass            | 2 <b>♣</b> ¹ | 2♠           | Pass                   |
| Vul: NS<br>North HCP: 8                   | ♥ QJ87<br>• QJ107                     | ▼ K952<br>◆ 643                | Pass            |              | Pass         |                        |
| South HCP: 15<br>Contract: 3♣ N           | <b>♣</b> Q74                          | <b>♣</b> AK106                 | AP<br>1. Stay   | man          |              |                        |
| Board: 50                                 |                                       |                                | West            | North        | East         | South                  |
| Dealer: N                                 | North:                                | South:                         |                 | 1NT          | Pass         | 2 <b>♣</b> ¹           |
| Vul: EW                                   | <b>★</b> A83                          | <b>♠</b> KQ102<br><b>♥</b> K83 | 2•              | Pass         | Pass         | X                      |
| North HCP: 15                             | <b>♥</b> 10765<br><b>♦</b> Q8         | <b>▼ K83 ♦</b> 6               | 3♦              | Pass         | Pass         | 4♣                     |
| South HCP: 9<br>Contract: 4 \in W         | ♣ AKQ2                                | ♣ J10976                       | Pass<br>1. Stay | Pass<br>man  | <b>4</b>     | AP                     |

| Board: 51<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ J95</li><li>♥ K1082</li><li>◆ 53</li><li>♣ KQJ5</li></ul>   | East Bids 2♦ if possible.  Partner bids first.                           |
|--|---|--|
| Board: 52<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ AKJ9</li><li>★ A1072</li><li>★ K5</li><li>★ Q64</li></ul>   | West Bids 2♦ if possible.<br>West Bids 3♦ if possible.<br>You bid first. |
| Board: 53<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q742</li><li>♥ K1062</li><li>♦ 105</li><li>♣ K109</li></ul> | East Bids 3♦ if possible.  Partner bids first.                           |
| Board: 54<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★ AK6</li><li>▼ A1084</li><li>◆ 53</li><li>◆ AJ94</li></ul>   | West Bids 2♦ if possible.  You bid first.                                |

| Board: 51<br>Dealer: S<br>Vul: Both | North:<br><b>♠</b> J95 | South:<br>♠ Q32       | West    | North        | East       | 1NT          |
|-------------------------------------|------------------------|-----------------------|---------|--------------|------------|--------------|
| North HCP: 10                       | <b>♥</b> K1082         | <b>♥</b> AJ74         | Pass    | 2 <b>♣</b> ¹ | <b>2</b> ♦ | 2NT          |
| South HCP: 16                       | ♦ 53<br>♣ KQJ5         | ◆ KQ<br><b>◆</b> A642 |         | 3NT          | AP         |              |
| Contract: 3N S                      | 4 KQ33                 | <b>¥</b> 11042        | 1. Stay | man          |            |              |
| Board: 52                           | North:                 | South:                | West    | North        | East       | South        |
| Dealer: N                           | AKJ9                   | • Q75                 |         | 1NT          | Pass       | 2 <b>♣</b> ¹ |
| Vul: None<br>North HCP: 17          | <b>♥</b> A1072         | <b>♥</b> QJ94         | 2♦      | 2NT          | Pass       | Pass         |
| South HCP: 8                        | <b>♦</b> K5            | <b>♦</b> 72           | 3♦      | 3NT          | AP         |              |
| Contract: 3N N                      | <b>♣</b> Q64           | <b>♣</b> K832         | 1. Stay | man          |            |              |
| Board: 53<br>Dealer: S              | North:<br>♠ Q742       | South:<br>♠ AK53      | West    | North        | East       | South<br>1NT |
| Vul: EW<br>North HCP: 8             | <b>♥</b> K1062         | <b>♥</b> A954         | Pass    | <b>2</b> ♣¹  | 3♦         | Pass         |
| South HCP: 16                       | ♦ 105                  | <b>♦</b> 84           | Pass    | X            | AP         |              |
| Contract: 3♦X E                     | <b>♣</b> K109          | ♣ AJ3                 | 1. Stay | man          |            |              |
| Board: 54                           | North:                 | South:                | West    | North        | East       | South        |
| Dealer: N<br>Vul: Both              | ♠ AK6                  | <b>♠</b> Q1054        |         | 1NT          | Pass       |              |
| North HCP: 16                       | <b>♥</b> A1084         | <b>♥</b> K93          | 2•      | AP           |            |              |
| South HCP: 8                        | ♦ 53<br>♣ AJ94         | ♦ J98<br>♣ Q62        | 1. Stay | man          |            |              |

| Board: 51<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>♣ Q32</li><li>♥ AJ74</li><li>♦ KQ</li><li>♣ A642</li></ul> | East Bids 2♦ if possible.  You bid first.                                |
|--|--|--|
| Board: 52<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>♣ Q75</li><li>♥ QJ94</li><li>♦ 72</li><li>♣ K832</li></ul> | West Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first. |
| Board: 53<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>♠ AK53</li><li>♥ A954</li><li>♦ 84</li><li>♠ AJ3</li></ul> | East Bids 3♦ if possible.  You bid first.                                |
| Board: 54<br>Dealer: N<br>Vul: Both<br>HCP: 8  | ♣ Q1054<br>♥ K93<br>♦ J98<br>♣ Q62                                 | West Bids 2♦ if possible.  Partner bids first.                           |

| Board: 51<br>Dealer: S<br>Vul: Both | North:<br><b>♠</b> J95 | South:<br>♠ Q32       | West    | North        | East       | 1NT          |
|-------------------------------------|------------------------|-----------------------|---------|--------------|------------|--------------|
| North HCP: 10                       | <b>♥</b> K1082         | <b>♥</b> AJ74         | Pass    | 2 <b>♣</b> ¹ | <b>2</b> ♦ | 2NT          |
| South HCP: 16                       | ♦ 53<br>♣ KQJ5         | ◆ KQ<br><b>◆</b> A642 |         | 3NT          | AP         |              |
| Contract: 3N S                      | 4 KQ33                 | <b>¥</b> 11042        | 1. Stay | man          |            |              |
| Board: 52                           | North:                 | South:                | West    | North        | East       | South        |
| Dealer: N                           | AKJ9                   | • Q75                 |         | 1NT          | Pass       | 2 <b>♣</b> ¹ |
| Vul: None<br>North HCP: 17          | <b>♥</b> A1072         | <b>♥</b> QJ94         | 2♦      | 2NT          | Pass       | Pass         |
| South HCP: 8                        | <b>♦</b> K5            | <b>♦</b> 72           | 3♦      | 3NT          | AP         |              |
| Contract: 3N N                      | <b>♣</b> Q64           | <b>♣</b> K832         | 1. Stay | man          |            |              |
| Board: 53<br>Dealer: S              | North:<br>♠ Q742       | South:<br>♠ AK53      | West    | North        | East       | South<br>1NT |
| Vul: EW<br>North HCP: 8             | <b>♥</b> K1062         | <b>♥</b> A954         | Pass    | <b>2</b> ♣¹  | 3♦         | Pass         |
| South HCP: 16                       | ♦ 105                  | <b>♦</b> 84           | Pass    | X            | AP         |              |
| Contract: 3♦X E                     | <b>♣</b> K109          | ♣ AJ3                 | 1. Stay | man          |            |              |
| Board: 54                           | North:                 | South:                | West    | North        | East       | South        |
| Dealer: N<br>Vul: Both              | ♠ AK6                  | <b>♠</b> Q1054        |         | 1NT          | Pass       |              |
| North HCP: 16                       | <b>♥</b> A1084         | <b>♥</b> K93          | 2•      | AP           |            |              |
| South HCP: 8                        | ♦ 53<br>♣ AJ94         | ♦ J98<br>♣ Q62        | 1. Stay | man          |            |              |

| East Bids 2 • if possible.  Partner bids first.  |
|--|
| West Bids 3♠ if possible.  You bid first.        |
| East Bids 4♥ if possible.  2 Partner bids first. |
| West Bids 2♦ if possible.  You bid first.        |
|  |

|                                 |                              |                                  | West   | North   | East       | South<br>1NT            |  |
|---------------------------------|------------------------------|----------------------------------|--|---|------------|-------------------------|--|
|                                 |                              |                                  | Pass   | 2 <b>♣</b> ¹  | <b>2</b> ♦ | Pass                    |  |
| Board: 55<br>Dealer: S          | North:                       | South:                           | Pass   | 2♠  | Pass       | 3 <b>♦</b> <sup>2</sup> |  |
|                                 | ♠ QJ832                      | <b>♦</b> AK107                   | Pass   | <b>3</b> ♥ <sup>3</sup>   | Pass       | 4 <b>♣</b> <sup>4</sup> |  |
| Vul: None<br>North HCP: 11      | <b>♥</b> AJ86                | <b>♥</b> K1043                   | Pass   | <b>4</b> ♥ <sup>5</sup>   | Pass       | 4♠                      |  |
| South HCP: 15                   | ♦ K2                         | <b>♦</b> 86                      | AP   |   |            |                         |  |
| Contract: 4♠ N                  | <b>♣</b> 102                 | <b>♣</b> AJ8                     | <ul><li>2. limit</li><li>3. Cue</li><li>4. Cue</li></ul> | Stayman  limit raise or better in ♠  Cue bid, a ♥ stopper  Cue bid, a ♣ stopper  Cue bid, surplus |            |                         |  |
| Board: 56                       | North:                       | South:                           | West   | North   | East       | South                   |  |
| Dealer: N                       | <b>★</b> K62                 | <b>★</b> 3                       |  | 1NT   | Pass       | 2 <b>♣</b> ¹            |  |
| Vul: NS<br>North HCP: 15        | <b>♥</b> Q75                 | <b>♥</b> K863                    | 3♠   | Pass  | Pass       | X                       |  |
| South HCP: 9                    | ♦ AK76                       | ♦ 983<br>• AC1053                | AP   |   |            |                         |  |
| South HCP: 9<br>Contract: 3♠X W | ♣ K42                        | ♣ AQ1053                         | 1. Stay  | man   |            |                         |  |
| Board: 57<br>Dealer: S          | North:<br>♠ Q652             | South:<br>♠ AKJ8                 | West   | North   | East       | South<br>1NT            |  |
| Vul: Both<br>North HCP: 9       | <b>v</b> 43                  | <b>♥</b> 952                     | Pass   | 2 <b>♣</b> ¹  | <b>4♥</b>  | Pass                    |  |
| South HCP: 17                   | ♦ K8632                      | ♦ AJ4                            | Pass   | X   | AP         |                         |  |
| Contract: 4♥X E                 | ♣ A5                         | <b>♣</b> KJ4                     | 1. Stay  | man   |            |                         |  |
| Doords 50                       |                              |                                  | West   | North   | East       | South                   |  |
| Board: 58<br>Dealer: N          | North:                       | South:                           |  | 1NT   | Pass       | 2 <b>♣</b> ¹            |  |
| Vul: None                       | ♠ A105                       | <b>♦</b> QJ42                    | 2♦   | Pass  | Pass       | X                       |  |
| North HCP: 15                   | <b>♥</b> AKQ7<br><b>♦</b> 87 | ♥ 9853<br>♦ K4                   | Pass   | 3♣  | Pass       | 3NT                     |  |
| South HCP: 11                   | ♣ Q872                       | <ul><li>K4</li><li>AJ9</li></ul> | AP   |   | - 455      | U111                    |  |
| Contract: 3N N                  |                              | <u> </u>                         | 1. Stay  | man   |            |                         |  |

| Board: 55<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ AK107</li><li>★ K1043</li><li>★ 86</li><li>★ AJ8</li></ul> | East Bids 2♦ if possible.  You bid first.      |
|--|--|--|
| Board: 56<br>Dealer: N<br>Vul: NS<br>HCP: 9    | ♦3<br>♥ K863<br>• 983<br>• AQ1053                                    | West Bids 3♠ if possible.  Partner bids first. |
| Board: 57<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>♠ AKJ8</li><li>♥ 952</li><li>♠ AJ4</li><li>♠ KJ4</li></ul>   | East Bids 4♥ if possible.  You bid first.      |
| Board: 58<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>◆ QJ42</li><li>◆ 9853</li><li>◆ K4</li><li>◆ AJ9</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |

|                                 |                              |                                  | West   | North   | East       | South<br>1NT            |  |
|---------------------------------|------------------------------|----------------------------------|--|---|------------|-------------------------|--|
|                                 |                              |                                  | Pass   | 2 <b>♣</b> ¹  | <b>2</b> ♦ | Pass                    |  |
| Board: 55<br>Dealer: S          | North:                       | South:                           | Pass   | 2♠  | Pass       | 3 <b>♦</b> <sup>2</sup> |  |
|                                 | ♠ QJ832                      | <b>♦</b> AK107                   | Pass   | <b>3</b> ♥ <sup>3</sup>   | Pass       | 4 <b>♣</b> <sup>4</sup> |  |
| Vul: None<br>North HCP: 11      | <b>♥</b> AJ86                | <b>♥</b> K1043                   | Pass   | <b>4</b> ♥ <sup>5</sup>   | Pass       | 4♠                      |  |
| South HCP: 15                   | ♦ K2                         | <b>♦</b> 86                      | AP   |   |            |                         |  |
| Contract: 4♠ N                  | <b>♣</b> 102                 | <b>♣</b> AJ8                     | <ul><li>2. limit</li><li>3. Cue</li><li>4. Cue</li></ul> | Stayman  limit raise or better in ♠  Cue bid, a ♥ stopper  Cue bid, a ♣ stopper  Cue bid, surplus |            |                         |  |
| Board: 56                       | North:                       | South:                           | West   | North   | East       | South                   |  |
| Dealer: N                       | <b>★</b> K62                 | <b>★</b> 3                       |  | 1NT   | Pass       | 2 <b>♣</b> ¹            |  |
| Vul: NS<br>North HCP: 15        | <b>♥</b> Q75                 | <b>♥</b> K863                    | 3♠   | Pass  | Pass       | X                       |  |
| South HCP: 9                    | ♦ AK76                       | ♦ 983<br>• AC1053                | AP   |   |            |                         |  |
| South HCP: 9<br>Contract: 3♠X W | ♣ K42                        | ♣ AQ1053                         | 1. Stay  | man   |            |                         |  |
| Board: 57<br>Dealer: S          | North:<br>♠ Q652             | South:<br>♠ AKJ8                 | West   | North   | East       | South<br>1NT            |  |
| Vul: Both<br>North HCP: 9       | <b>v</b> 43                  | <b>♥</b> 952                     | Pass   | 2 <b>♣</b> ¹  | <b>4♥</b>  | Pass                    |  |
| South HCP: 17                   | ♦ K8632                      | ♦ AJ4                            | Pass   | X   | AP         |                         |  |
| Contract: 4♥X E                 | ♣ A5                         | <b>♣</b> KJ4                     | 1. Stay  | man   |            |                         |  |
| Doords 50                       |                              |                                  | West   | North   | East       | South                   |  |
| Board: 58<br>Dealer: N          | North:                       | South:                           |  | 1NT   | Pass       | 2 <b>♣</b> ¹            |  |
| Vul: None                       | ♠ A105                       | <b>♦</b> QJ42                    | 2♦   | Pass  | Pass       | X                       |  |
| North HCP: 15                   | <b>♥</b> AKQ7<br><b>♦</b> 87 | ♥ 9853<br>♦ K4                   | Pass   | 3♣  | Pass       | 3NT                     |  |
| South HCP: 11                   | ♣ Q872                       | <ul><li>K4</li><li>AJ9</li></ul> | AP   |   | - 455      | U111                    |  |
| Contract: 3N N                  |                              | <u> </u>                         | 1. Stay  | man   |            |                         |  |

| Board: 59<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ A764</li><li>♥ 983</li><li>◆ AQ7</li><li>★ 963</li></ul>   | East Bids 2♥ if possible.  Partner bids first. |
|--|--|--|
| Board: 60<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li></li></ul>   | West Bids 3♦ if possible.  You bid first.      |
| Board: 61<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>↑74</li><li>↑ AKJ5</li><li>↑ Q9853</li><li>♠ 84</li></ul>    | East Bids 2♠ if possible.  Partner bids first. |
| Board: 62<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>▲ AJ9</li><li>▼ J106</li><li>◆ KQJ2</li><li>▲ K108</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 63<br>Dealer: S<br>Vul: Both<br>HCP: 10 | ♣8<br>♥ AQ106<br>♦ 76543<br>♣ A94                                    | East Bids 2♠ if possible.  Partner bids first. |

| Board: 59<br>Dealer: S<br>Vul: NS<br>North HCP: 10 | North:   | South:<br>♠ KQ83<br>♥ A4<br>♠ KJ104    | Pass                          | North 2♣¹    | 2♥           | South<br>1NT<br>2NT |
|--|--|--|-------------------------------|--------------|--------------|---------------------|
| South HCP: 16<br>Contract: 3N S                    | <b>♣</b> 963                                     | <b>♦</b> QJ7                           | Pass<br>1. Stay               | 3NT<br>man   | AP           |                     |
| Board: 60<br>Dealer: N                             | North:   | South:                                 | West                          | North        |              |                     |
| Vul: None<br>North HCP: 17                         | <b>♦</b> J1085<br><b>♥</b> AK86<br><b>♦</b> K106 | <b>★</b> K73 <b>♥</b> Q1053 <b>♦</b> Q | 3♦<br>AP                      | 1NT<br>Pass  | Pass<br>Pass | 3NT                 |
| South HCP: 10<br>Contract: 3N N                    | <b>♣</b> AQ                                      | ♣ K10742                               | 1. Stay                       | man          |              |                     |
| Board: 61  |  |  | West                          | North        | East         |                     |
| Dealer: S  | North:   | South:                                 | Pass                          | 2 <b>♣</b> ¹ | 2♠           | 1NT<br>Pass         |
| Vul: NS  | <b>♠</b> 74<br><b>♥</b> AKJ5                     | <b>♦</b> J8<br><b>♥</b> 10973          | Pass                          | 2 <b>♠</b> ¹ | Pass         |                     |
| North HCP: 10<br>South HCP: 15                     | ◆ Q9853  | ◆ AK762                                | Pass                          | 5 <b>♦</b>   | AP           | <b>3</b> ₹          |
| Contract: 5 N                                      | <b>♣</b> 84                                      | <b>♣</b> AK                            | 1. Stay                       | _            | 7 11         |                     |
|  |  |  | 2. limit raise or better in ♦ |              |              |                     |
| Board: 62<br>Dealer: N                             | North:   | South:                                 | West                          | North        |              |                     |
| Vul: EW  | <b>♠</b> AJ9<br>♥ J106                           | <b>♠</b> Q8642<br><b>♥</b> AQ83        | 2•                            | 1NT<br>Pass  | Pass<br>Pass |                     |
| North HCP: 15                                      | ◆ KQJ2   | ◆ 4                                    | ∠ <b>√</b><br>AP              | rass         | rass         | Λ                   |
| South HCP: 8<br>Contract: 2◆X W                    | ♣ K108   | <b>♣</b> 753                           | 1. Stay                       | man          |              |                     |
| Board: 63  | North:   | South:                                 | West                          | North        | East         |                     |
| Dealer: S  | <b>4</b> 8                                       | ♠ KQ4                                  | Desa                          | 2.1          | 2*           | 1NT                 |
| Vul: Both<br>North HCP: 10                         | <b>♥</b> AQ106                                   | <b>♥</b> KJ953                         | Pass<br>Pass                  | 2 <b>♣</b> ¹ | 2♠<br>Pass   | 2NT                 |
| South HCP: 16                                      | ♦ 76543<br>♣ A94                                 | <b>♦</b> KJ<br><b>♣</b> K108           | Pass                          | <b>4</b> ♥   | AP           | <b>5</b> ▼          |
| Contract: 4♥ S                                     | <b>₹</b> A34                                     | <b>₹ №</b> 100                         | 1. Stay                       |              |              |                     |

| Board: 59<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KQ83</li><li>★ A4</li><li>◆ KJ104</li><li>◆ QJ7</li></ul> | East Bids 2♥ if possible.  You bid first.      |
|--|---|--|
| Board: 60<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> K73<br><b>♥</b> Q1053<br><b>•</b> Q<br><b>♣</b> K10742     | West Bids 3♦ if possible.  Partner bids first. |
| Board: 61<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>J8</li><li>▼ 10973</li><li>◆ AK762</li><li>◆ AK</li></ul>   | East Bids 2♠ if possible.  You bid first.      |
| Board: 62<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>◆ Q8642</li><li>◆ AQ83</li><li>◆ 4</li><li>◆ 753</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
| Board: 63<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ4</li><li>▼ KJ953</li><li>◆ KJ</li><li>◆ K108</li></ul> | East Bids 2♠ if possible.  You bid first.      |

| Board: 59<br>Dealer: S<br>Vul: NS<br>North HCP: 10 | North:   | South:<br>♠ KQ83<br>♥ A4<br>♠ KJ104    | Pass                          | North 2♣¹    | 2♥           | South<br>1NT<br>2NT |
|--|--|--|-------------------------------|--------------|--------------|---------------------|
| South HCP: 16<br>Contract: 3N S                    | <b>♣</b> 963                                     | <b>♦</b> QJ7                           | Pass<br>1. Stay               | 3NT<br>man   | AP           |                     |
| Board: 60<br>Dealer: N                             | North:   | South:                                 | West                          | North        |              |                     |
| Vul: None<br>North HCP: 17                         | <b>♦</b> J1085<br><b>♥</b> AK86<br><b>♦</b> K106 | <b>★</b> K73 <b>♥</b> Q1053 <b>♦</b> Q | 3♦<br>AP                      | 1NT<br>Pass  | Pass<br>Pass | 3NT                 |
| South HCP: 10<br>Contract: 3N N                    | <b>♣</b> AQ                                      | ♣ K10742                               | 1. Stay                       | man          |              |                     |
| Board: 61  |  |  | West                          | North        | East         |                     |
| Dealer: S  | North:   | South:                                 | Pass                          | 2 <b>♣</b> ¹ | 2♠           | 1NT<br>Pass         |
| Vul: NS  | <b>♠</b> 74<br><b>♥</b> AKJ5                     | <b>♦</b> J8<br><b>♥</b> 10973          | Pass                          | 2 <b>♠</b> ¹ | Pass         |                     |
| North HCP: 10<br>South HCP: 15                     | ◆ Q9853  | ◆ AK762                                | Pass                          | 5 <b>♦</b>   | AP           | <b>3</b> ₹          |
| Contract: 5 N                                      | <b>♣</b> 84                                      | <b>♣</b> AK                            | 1. Stay                       | _            | 7 11         |                     |
|  |  |  | 2. limit raise or better in ♦ |              |              |                     |
| Board: 62<br>Dealer: N                             | North:   | South:                                 | West                          | North        |              |                     |
| Vul: EW  | <b>♠</b> AJ9<br>♥ J106                           | <b>♠</b> Q8642<br><b>♥</b> AQ83        | 2•                            | 1NT<br>Pass  | Pass<br>Pass |                     |
| North HCP: 15                                      | ◆ KQJ2   | ◆ 4                                    | ∠ <b>√</b><br>AP              | rass         | rass         | Λ                   |
| South HCP: 8<br>Contract: 2◆X W                    | ♣ K108   | <b>♣</b> 753                           | 1. Stay                       | man          |              |                     |
| Board: 63  | North:   | South:                                 | West                          | North        | East         |                     |
| Dealer: S  | <b>4</b> 8                                       | ♠ KQ4                                  | Desa                          | 2.1          | 2*           | 1NT                 |
| Vul: Both<br>North HCP: 10                         | <b>♥</b> AQ106                                   | <b>♥</b> KJ953                         | Pass<br>Pass                  | 2 <b>♣</b> ¹ | 2♠<br>Pass   | 2NT                 |
| South HCP: 16                                      | ♦ 76543<br>♣ A94                                 | <b>♦</b> KJ<br><b>♣</b> K108           | Pass                          | <b>4</b> ♥   | AP           | <b>5</b> ▼          |
| Contract: 4♥ S                                     | <b>₹</b> A34                                     | <b>₹ №</b> 100                         | 1. Stay                       |              |              |                     |

| Board: 64<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>AQ108</li><li>✓ AQJ2</li><li>42</li><li>Q65</li></ul>        | West Bids 2♦ if possible.  You bid first.      |
|--|--|--|
| Board: 65<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ K4</li><li>♥ Q653</li><li>◆ 107</li><li>◆ A9765</li></ul>  | East Bids 3♠ if possible.  Partner bids first. |
| Board: 66<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ A75</li><li>♥ AQJ62</li><li>♦ 105</li><li>♣ A104</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 67<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>AQ1062</li><li>✓ K1097</li><li>63</li><li>85</li></ul>       | East Bids 2♦ if possible.  Partner bids first. |
| Board: 68<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ K7</li><li>♥ Q872</li><li>◆ AQ83</li><li>◆ AQ8</li></ul>   | West Bids 4♠ if possible.  You bid first.      |

| Board: 64 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 2•X W                 | North:  ♠ AQ108  ♥ AQJ2  ♠ 42  ♣ Q65  | South:  ♠ K642  ♥ 643  ♠ A  ♣ AJ942 | West  2  AP  1. Stay            | North<br>1NT<br>Pass<br>man       | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                  |
|---|---------------------------------------|-------------------------------------|---------------------------------|-----------------------------------|----------------------|-------------------------------|
| Board: 65<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 16<br>Contract: 3•X E   | North:  ♠ K4  ♥ Q653  • 107  ♣ A9765  | South:  ♠ A8  ♥ K92  ♠ KJ964  ♣ KQ4 |                                 | North  2♣¹  X  man                | East 3♠ AP           | South<br>1NT<br>Pass          |
| Board: 66<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N N | North:  ♠ A75  ♥ AQJ62  ♦ 105  ♣ A104 | South:  ♠ QJ92  ♥ K3  ♠ K72  ♠ K862 | West  2  AP  1. Stay            | North<br>1NT<br>2♥<br>man         | Pass                 |                               |
| Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 N                  | North:  ♠ AQ1062  ♥ K1097  ♠ 63  ♣ 85 | South:  ♣ 754  ♥ AQJ6  ♠ AJ4  ♣ A97 | Pass<br>Pass<br>Pass<br>1. Stay | North  2♣¹  3♣  4♠  man  raise or | 2♦<br>Pass<br>AP     | 1NT<br>2NT<br>4• <sup>2</sup> |
| Board: 68 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4•X W                  | North:  ♠ K7  ♥ Q872  ♠ AQ83  ♣ AQ8   | South:                              | West  4♠  1. Stay               | North<br>1NT<br>X<br>man          | East<br>Pass<br>AP   |                               |

| Board: 64<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ K642</li><li>★ 643</li><li>★ A</li><li>★ AJ942</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |
|--|--|--|
| Board: 65<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>★ A8</li><li>▼ K92</li><li>◆ KJ964</li><li>◆ KQ4</li></ul>   | East Bids 3♠ if possible.  You bid first.      |
| Board: 66<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♣ QJ92</li><li>♥ K3</li><li>♦ K72</li><li>♣ K862</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |
| Board: 67<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>↑ 754</li><li>↑ AQJ6</li><li>↑ AJ4</li><li>↑ A97</li></ul>   | East Bids 2♦ if possible.  You bid first.      |
| Board: 68<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♠ 6</li><li>♥ A1095</li><li>♦ KJ1065</li><li>♠ 942</li></ul> | West Bids 4♠ if possible.  Partner bids first. |

| Board: 64 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 2•X W                 | North:  ♠ AQ108  ♥ AQJ2  ♠ 42  ♣ Q65  | South:  ♠ K642  ♥ 643  ♠ A  ♣ AJ942 | West  2  AP  1. Stay            | North<br>1NT<br>Pass<br>man       | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                  |
|---|---------------------------------------|-------------------------------------|---------------------------------|-----------------------------------|----------------------|-------------------------------|
| Board: 65<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 16<br>Contract: 3•X E   | North:  ♠ K4  ♥ Q653  • 107  ♣ A9765  | South:  ♠ A8  ♥ K92  ♠ KJ964  ♣ KQ4 |                                 | North  2♣¹  X  man                | East 3♠ AP           | South<br>1NT<br>Pass          |
| Board: 66<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N N | North:  ♠ A75  ♥ AQJ62  ♦ 105  ♣ A104 | South:  ♠ QJ92  ♥ K3  ♠ K72  ♠ K862 | West  2  AP  1. Stay            | North<br>1NT<br>2♥<br>man         | Pass                 |                               |
| Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 N                  | North:  ♠ AQ1062  ♥ K1097  ♠ 63  ♣ 85 | South:  ♣ 754  ♥ AQJ6  ♠ AJ4  ♣ A97 | Pass<br>Pass<br>Pass<br>1. Stay | North  2♣¹  3♣  4♠  man  raise or | 2♦<br>Pass<br>AP     | 1NT<br>2NT<br>4• <sup>2</sup> |
| Board: 68 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4•X W                  | North:  ♠ K7  ♥ Q872  ♠ AQ83  ♣ AQ8   | South:                              | West  4♠  1. Stay               | North<br>1NT<br>X<br>man          | East<br>Pass<br>AP   |                               |

| Board: 69<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ QJ107</li><li>★ 43</li><li>◆ KQ5</li><li>♣ QJ86</li></ul> | East Bids 4♥ if possible.  Partner bids first. |
|--|---|--|
| Board: 70<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ KJ1084</li><li>♥ 972</li><li>◆ KJ</li><li>★ AKJ</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 71<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ A654</li><li>♥ J975</li><li>◆ 86</li><li>★ A85</li></ul>  | East Bids 2♥ if possible.  Partner bids first. |
| Board: 72<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>A3</li><li>♥ Q93</li><li>AQ76</li><li>♣ QJ54</li></ul>      | West Bids 2♥ if possible.  You bid first.      |
| Board: 73<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♣86</li><li>♥A872</li><li>◆Q764</li><li>♣Q52</li></ul>      | East Bids 2♠ if possible.  Partner bids first. |

| Board: 69 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 VX E              | North:  ♠ QJ107  ♥ 43  ♠ KQ5  ♠ QJ86 | South:  ♠ AK 52  ♥ 97  ♠ AJ 98  ♣ K 74 | West Pass Pass 1. Stay    | North  2♣¹  X  man         | East  4♥ AP          | South<br>1NT<br>Pass |
|---|--------------------------------------|--|---------------------------|----------------------------|----------------------|----------------------|
| Board: 70<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 9<br>Contract: 4♠ N  | North:  ♠ KJ1084  ♥ 972  ♠ KJ  ♣ AKJ | South:  ♠ AQ975  ♥ K543  ♦ 98  ♣ 82    | West  2  AP  1. Stay      | North<br>1NT<br>2♠<br>man  | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |
| Board: 71<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 16<br>Contract: 2N S    | North:  ♠ A654  ♥ J975  ♠ 86  ♣ A85  | South:  ♠ KJ107  ♥ 63  ♠ AKJ  ♣ KJ64   | West Pass Pass 1. Stay    | North  2♣¹  2NT man        | East 2♥ AP           | South<br>1NT<br>Pass |
| Board: 72<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N N | North:  ♠ A3  ♥ Q93  ♠ AQ76  ♠ QJ54  | South:  ♠ K1072  ♥ 5  ♠ KJ5  ♣ A10932  | West  2♥ Pass AP  1. Stay | North<br>1NT<br>Pass<br>3♣ | Pass<br>Pass         | 2 <b>♣</b> ¹         |
| Board: 73<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S  | North:  ♣ 86  ▼ A872  ◆ Q764  ♣ Q52  | South:  ♠ K72  ♥ QJ43  ♠ K8  ♣ AK86    | West Pass AP 1. Stay      |                            | East 2♠              | South<br>1NT<br>2NT  |

| Board: 69<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♠ AK52</li><li>♥ 97</li><li>♦ AJ98</li><li>♠ K74</li></ul>   | East Bids 4♥ if possible.  You bid first.      |
|--|--|--|
| Board: 70<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>AQ975</li><li>★ K543</li><li>◆ 98</li><li>◆ 82</li></ul>     | West Bids 2♦ if possible.  Partner bids first. |
| Board: 71<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KJ107</li><li>★ 63</li><li>★ AKJ</li><li>★ KJ64</li></ul>  | East Bids 2♥ if possible.  You bid first.      |
| Board: 72<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ K1072</li><li>★ 5</li><li>◆ KJ5</li><li>◆ A10932</li></ul> | West Bids 2♥ if possible.  Partner bids first. |
| Board: 73<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ K72</li><li>♥ QJ43</li><li>◆ K8</li><li>★ AK86</li></ul>   | East Bids 2♠ if possible.  You bid first.      |

| Board: 69 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 VX E              | North:  ♠ QJ107  ♥ 43  ♠ KQ5  ♠ QJ86 | South:  ♠ AK 52  ♥ 97  ♠ AJ 98  ♣ K 74 | West Pass Pass 1. Stay    | North  2♣¹  X  man         | East  4♥ AP          | South<br>1NT<br>Pass |
|---|--------------------------------------|--|---------------------------|----------------------------|----------------------|----------------------|
| Board: 70<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 9<br>Contract: 4♠ N  | North:  ♠ KJ1084  ♥ 972  ♠ KJ  ♣ AKJ | South:  ♠ AQ975  ♥ K543  ♦ 98  ♣ 82    | West  2  AP  1. Stay      | North<br>1NT<br>2♠<br>man  | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |
| Board: 71<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 16<br>Contract: 2N S    | North:  ♠ A654  ♥ J975  ♠ 86  ♣ A85  | South:  ♠ KJ107  ♥ 63  ♠ AKJ  ♣ KJ64   | West Pass Pass 1. Stay    | North  2♣¹  2NT man        | East 2♥ AP           | South<br>1NT<br>Pass |
| Board: 72<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N N | North:  ♠ A3  ♥ Q93  ♠ AQ76  ♠ QJ54  | South:  ♠ K1072  ♥ 5  ♠ KJ5  ♣ A10932  | West  2♥ Pass AP  1. Stay | North<br>1NT<br>Pass<br>3♣ | Pass<br>Pass         | 2 <b>♣</b> ¹         |
| Board: 73<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S  | North:  ♣ 86  ▼ A872  ◆ Q764  ♣ Q52  | South:  ♠ K72  ♥ QJ43  ♠ K8  ♣ AK86    | West Pass AP 1. Stay      |                            | East 2♠              | South<br>1NT<br>2NT  |

| Board: 74<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♠ 64</li><li>♥ KQ85</li><li>♦ KQ10</li><li>♠ KQ84</li></ul> | West Bids 2♦ if possible.  You bid first.      |
|--|---|--|
| Board: 75<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q1032</li><li>♥ KJ8</li><li>◆ A9</li><li>♣ J832</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 76<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>105</li><li>✓ A73</li><li>✓ Q10975</li><li>△ AKQ</li></ul>  | West Bids 2♠ if possible.  You bid first.      |
| Board: 77<br>Dealer: S<br>Vul: EW<br>HCP: 11   | ♦ 84<br>♥ Q1098<br>♦ K1065<br>• KQJ                                 | East Bids 2♠ if possible.  Partner bids first. |
| Board: 78<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ QJ7</li><li>♥ 832</li><li>◆ AK3</li><li>♣ AJ95</li></ul>  | West Bids 2♠ if possible.  You bid first.      |

| Board: 74<br>Dealer: N                   | North:<br>♠ 64             | South:<br>♠ K973                        | West                          | North<br>1NT | East<br>Pass |                         |
|--|----------------------------|---|-------------------------------|--------------|--------------|-------------------------|
| Vul: NS<br>North HCP: 15<br>South HCP: 8 | ▼ KQ85<br>• KQ10<br>• KQ84 | ◆ A763<br>◆ 85<br>◆ J97                 | 2♦<br>Pass                    | Pass 3♣      | Pass<br>AP   |                         |
| Contract: 3♣ S                           | <b>4 11Q</b> 01            | ¥ 377                                   | 1. Stay                       | man          |              |                         |
| Board: 75<br>Dealer: S                   | North:<br>♠ Q1032          | South:<br>♠ AJ5                         | West                          | North        | East         | South<br>1NT            |
| Vul: EW<br>North HCP: 11                 | <b>♥</b> KJ8               | <b>♥</b> AQ1092                         | Pass                          | 2 <b>♣</b> ¹ | <b>2</b>     | 2♥                      |
| South HCP: 16                            | ♦ A9                       | <b>♦</b> 105                            | Pass                          | 4♥           | AP           |                         |
| Contract: 4♥ S                           | <b>♣</b> J832              | <b>♣</b> KQ4                            | 1. Stay                       | man          |              |                         |
| Board: 76                                | NI 4                       | G 4                                     | West                          | North        | East         | South                   |
| Dealer: N                                | North:<br><b>♠</b> 105     | South:<br>♠ A6                          |                               | 1NT          | Pass         | 2 <b>♣</b> ¹            |
| Vul: None                                | ♥ A73                      | ♥ QJ109                                 | 2♠                            | Pass         | Pass         | X                       |
| North HCP: 15                            | ◆ Q10975                   | <b>♦</b> KJ6                            | Pass                          | 3♦           | Pass         | 3NT                     |
| South HCP: 11<br>Contract: 3N N          | <b>♣</b> AKQ               | <b>♣</b> 6543                           | AP                            |              |              |                         |
| Contract. 31V IV                         |                            |   | 1. Stay                       | man          |              |                         |
| Board: 77<br>Dealer: S                   | North:                     | South:                                  | West                          | North        | East         | South<br>1NT            |
| Vul: EW                                  | <b>♦</b> 84                | <b>♦</b> A6                             | Pass                          | 2 <b>♣</b> ¹ | 2♠           | Pass                    |
| North HCP: 11                            | ♥ Q1098<br>♦ K1065         | <ul><li>▼ J75</li><li>◆ AQ432</li></ul> | Pass                          | X            | Pass         | 3♦                      |
| South HCP: 15                            | <b>♦</b> KQJ               | ◆ A74                                   | Pass                          |              | AP           |                         |
| Contract: 3N S                           | 11140                      | <b>2</b> 11/1                           | 1. Stay                       | man          |              |                         |
|  |                            |   | West                          | North        | East         | South                   |
| Board: 78                                | North:                     | South:                                  |                               | 1NT          | Pass         |                         |
| Dealer: N                                | <b>♦</b> QJ7               | <b>★</b> 102                            | 2♠                            | Pass         | Pass         |                         |
| Vul: Both<br>North HCP: 15               | <b>♥</b> 832               | <b>♥</b> A1065                          | Pass                          | 3♣           | Pass         | <b>3</b> ♠ <sup>2</sup> |
| South HCP: 9                             | • AK3                      | ♦ Q76                                   | Pass                          | 4♣           | AP           |                         |
| Contract: 4♣ S                           | <b>♣</b> AJ95              | <b>♣</b> K1064                          | 1. Stay                       | man          |              |                         |
|  |                            |   | 2. limit raise or better in 🏖 |              |              |                         |

| Board: 74<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ K973</li><li>▼ A763</li><li>◆ 85</li><li>♣ J97</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
|--|---|--|
| Board: 75<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>AJ5</li><li>✓ AQ1092</li><li>105</li><li>KQ4</li></ul>      | East Bids 2♦ if possible.  You bid first.      |
| Board: 76<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>▲ A6</li><li>♥ QJ109</li><li>◆ KJ6</li><li>▲ 6543</li></ul> | West Bids 2♠ if possible.  Partner bids first. |
| Board: 77<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♠ A6</li><li>♥ J75</li><li>♦ AQ432</li><li>♠ A74</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
| Board: 78<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>102</li><li>✓ A1065</li><li>✓ Q76</li><li>✓ K1064</li></ul> | West Bids 2♠ if possible.  Partner bids first. |

| Board: 74<br>Dealer: N                   | North:<br>♠ 64             | South:<br>♠ K973                        | West                          | North<br>1NT | East<br>Pass |                         |
|--|----------------------------|---|-------------------------------|--------------|--------------|-------------------------|
| Vul: NS<br>North HCP: 15<br>South HCP: 8 | ▼ KQ85<br>• KQ10<br>• KQ84 | ◆ A763<br>◆ 85<br>◆ J97                 | 2♦<br>Pass                    | Pass 3♣      | Pass<br>AP   |                         |
| Contract: 3♣ S                           | <b>4 11Q</b> 01            | ¥ 377                                   | 1. Stay                       | man          |              |                         |
| Board: 75<br>Dealer: S                   | North:<br>♠ Q1032          | South:<br>♠ AJ5                         | West                          | North        | East         | South<br>1NT            |
| Vul: EW<br>North HCP: 11                 | <b>♥</b> KJ8               | <b>♥</b> AQ1092                         | Pass                          | 2 <b>♣</b> ¹ | <b>2</b>     | 2♥                      |
| South HCP: 16                            | ♦ A9                       | <b>♦</b> 105                            | Pass                          | 4♥           | AP           |                         |
| Contract: 4♥ S                           | <b>♣</b> J832              | <b>♣</b> KQ4                            | 1. Stay                       | man          |              |                         |
| Board: 76                                | NI 4                       | G 4                                     | West                          | North        | East         | South                   |
| Dealer: N                                | North:<br><b>♠</b> 105     | South:<br>♠ A6                          |                               | 1NT          | Pass         | 2 <b>♣</b> ¹            |
| Vul: None                                | ♥ A73                      | ♥ QJ109                                 | 2♠                            | Pass         | Pass         | X                       |
| North HCP: 15                            | ◆ Q10975                   | <b>♦</b> KJ6                            | Pass                          | 3♦           | Pass         | 3NT                     |
| South HCP: 11<br>Contract: 3N N          | <b>♣</b> AKQ               | <b>♣</b> 6543                           | AP                            |              |              |                         |
| Contract. 31V IV                         |                            |   | 1. Stay                       | man          |              |                         |
| Board: 77<br>Dealer: S                   | North:                     | South:                                  | West                          | North        | East         | South<br>1NT            |
| Vul: EW                                  | <b>♦</b> 84                | <b>♦</b> A6                             | Pass                          | 2 <b>♣</b> ¹ | 2♠           | Pass                    |
| North HCP: 11                            | ♥ Q1098<br>♦ K1065         | <ul><li>▼ J75</li><li>◆ AQ432</li></ul> | Pass                          | X            | Pass         | 3♦                      |
| South HCP: 15                            | <b>♦</b> KQJ               | ◆ A74                                   | Pass                          |              | AP           |                         |
| Contract: 3N S                           | 11140                      | <b>2</b> 11/1                           | 1. Stay                       | man          |              |                         |
|  |                            |   | West                          | North        | East         | South                   |
| Board: 78                                | North:                     | South:                                  |                               | 1NT          | Pass         |                         |
| Dealer: N                                | <b>♦</b> QJ7               | <b>★</b> 102                            | 2♠                            | Pass         | Pass         |                         |
| Vul: Both<br>North HCP: 15               | <b>♥</b> 832               | <b>♥</b> A1065                          | Pass                          | 3♣           | Pass         | <b>3</b> ♠ <sup>2</sup> |
| South HCP: 9                             | • AK3                      | ♦ Q76                                   | Pass                          | 4♣           | AP           |                         |
| Contract: 4♣ S                           | <b>♣</b> AJ95              | <b>♣</b> K1064                          | 1. Stay                       | man          |              |                         |
|  |                            |   | 2. limit raise or better in 🏖 |              |              |                         |

| Board: 79<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♠ A743</li><li>♥ 42</li><li>♦ Q62</li><li>♠ AJ74</li></ul>   | East Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first. |
|--|--|--|
| Board: 80<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♣ QJ73</li><li>♥ A6</li><li>◆ J965</li><li>♣ AK8</li></ul>   | West Bids 3♥ if possible.  You bid first.                                |
| Board: 81<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ AK85</li><li>▼ 10942</li><li>◆ 63</li><li>◆ K54</li></ul>  | East Bids 2♦ if possible.  Partner bids first.                           |
| Board: 82<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♣ Q742</li><li>♥ AJ3</li><li>♦ K9</li><li>♣ AQ109</li></ul>  | West Bids 2♦ if possible.  You bid first.                                |
| Board: 83<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>▲ A10973</li><li>♥ Q1074</li><li>◆ Q32</li><li>◆ 2</li></ul> | East Bids 3♦ if possible.  Partner bids first.                           |

| Board: 79<br>Dealer: S          | North:<br>♠ A743          | South:<br>♠ KQ             |                | North           |            | 1NT   |
|---------------------------------|---------------------------|----------------------------|----------------|-----------------|------------|-------|
| Vul: NS                         | <b>♥</b> 42               | <b>♥</b> Q85               | Pass           | 2 <b>♣</b> ¹    | 2♥         | Pass  |
| North HCP: 11<br>South HCP: 15  | ◆ Q62                     | ♦ K1085                    | Pass           | X               | <b>3♥</b>  | Pass  |
| Contract: 3♥X E                 | <b>♣</b> AJ74             | <b>♣</b> KQ62              | Pass           | X               | AP         |       |
|                                 |                           |                            | 1. Stay        | man             |            |       |
| Board: 80                       | North:                    | South:                     | West           | North           | East       | South |
| Dealer: N                       | Norui.<br><b>♠</b> QJ73   | \$0un.<br>♠ A954           |                | 1NT             | Pass       |       |
| Vul: EW                         | <b>♥</b> A6               | <b>∀</b> K7                | 3♥             | Pass            |            | 3NT   |
| North HCP: 15<br>South HCP: 10  | <b>♦</b> J965             | <b>♦</b> 82                | AP             |                 |            |       |
| Contract: 3N N                  | ♣ AK8                     | <b>♣</b> QJ963             | 1. Stay        | man             |            |       |
| Board: 81                       | N. 4                      | G . 1                      | West           | North           | East       | South |
| Dealer: S                       | North:<br>♠ AK85          | South:<br><b>♠</b> J763    |                |                 |            | 1NT   |
| Vul: Both                       | ♥ 10942                   | <b>♥</b> J 703             | Pass           | 2 <b>♣</b> ¹    | <b>2</b> ♦ | Pass  |
| North HCP: 10                   | <b>♦</b> 63               | ◆ K109                     | Pass           | X               | Pass       | 3♣    |
| South HCP: 15<br>Contract: 3♣ N | <b>♦</b> K54              | ♣ AQJ9                     | AP             |                 |            |       |
| Conduct. 32 1V                  |                           |                            | 1. Stay        | man             |            |       |
| Board: 82                       | North:                    | South:                     | <b>13</b> 7. 4 | NT A            | Г (        | G 4   |
| Dealer: N                       | ♠ Q742                    | <b>♦</b> J86               | west           | North           |            |       |
| Vul: None<br>North HCP: 16      | ♥ AJ3                     | <b>♥</b> KQ52              | 2•             | 1NT<br>2NT      | Pass<br>AP | 2♣¹   |
| South HCP: 9                    | ♦ K9                      | <b>♦</b> 32                | 1. Stay        |                 | Ar         |       |
| Contract: 2N N                  | <b>♣</b> AQ109            | <b>♣</b> K763              | 1. Stay        | ii <b>k</b> uii |            |       |
| Board: 83                       | North.                    | Couth                      | West           | North           | East       | South |
| Dealer: S                       | North:<br><b>♠</b> A10973 | South:<br>♠ KQJ8           | ,, est         | 1,0141          |            | 1NT   |
| Vul: EW                         | ♥ Q1074                   | <b>¥</b> IQ36 <b>▼</b> J52 | Pass           | 2 <b>♣</b> ¹    | 3♦         | Pass  |
| North HCP: 8<br>South HCP: 17   | ♦ Q32                     | <b>♦</b> 95                | Pass           | X               | AP         |       |
| Contract: 3•X E                 | <b>♣</b> 2                | <b>♣</b> AKQJ              | 1. Stay        |                 |            |       |

| Board: 79<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ KQ</li><li>♥ Q85</li><li>◆ K1085</li><li>◆ KQ62</li></ul> | East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first. |
|--|---|--|
| Board: 80<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ A954</li><li>♥ K7</li><li>◆ 82</li><li>◆ QJ963</li></ul>  | West Bids 3♥ if possible.  Partner bids first.                     |
| Board: 81<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♣ J763</li><li>♥ A7</li><li>♦ K109</li><li>♣ AQJ9</li></ul> | East Bids 2♦ if possible.  You bid first.                          |
| Board: 82<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li></li></ul>  | West Bids 2♦ if possible.  Partner bids first.                     |
| Board: 83<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>★ KQJ8</li><li>▼ J52</li><li>◆ 95</li><li>◆ AKQJ</li></ul>  | East Bids 3♦ if possible.  You bid first.                          |

| Board: 79<br>Dealer: S          | North:<br>♠ A743          | South:<br>♠ KQ             |                | North           |            | 1NT   |
|---------------------------------|---------------------------|----------------------------|----------------|-----------------|------------|-------|
| Vul: NS                         | <b>♥</b> 42               | <b>♥</b> Q85               | Pass           | 2 <b>♣</b> ¹    | 2♥         | Pass  |
| North HCP: 11<br>South HCP: 15  | ◆ Q62                     | ♦ K1085                    | Pass           | X               | <b>3♥</b>  | Pass  |
| Contract: 3♥X E                 | <b>♣</b> AJ74             | <b>♣</b> KQ62              | Pass           | X               | AP         |       |
|                                 |                           |                            | 1. Stay        | man             |            |       |
| Board: 80                       | North:                    | South:                     | West           | North           | East       | South |
| Dealer: N                       | Norui.<br><b>♠</b> QJ73   | \$0un.<br>♠ A954           |                | 1NT             | Pass       |       |
| Vul: EW                         | <b>♥</b> A6               | <b>∀</b> K7                | 3♥             | Pass            |            | 3NT   |
| North HCP: 15<br>South HCP: 10  | <b>♦</b> J965             | <b>♦</b> 82                | AP             |                 |            |       |
| Contract: 3N N                  | ♣ AK8                     | <b>♣</b> QJ963             | 1. Stay        | man             |            |       |
| Board: 81                       | N. 4                      | G . 1                      | West           | North           | East       | South |
| Dealer: S                       | North:<br>♠ AK85          | South:<br><b>♠</b> J763    |                |                 |            | 1NT   |
| Vul: Both                       | ♥ 10942                   | <b>♥</b> J 703             | Pass           | 2 <b>♣</b> ¹    | <b>2</b> ♦ | Pass  |
| North HCP: 10                   | <b>♦</b> 63               | ◆ K109                     | Pass           | X               | Pass       | 3♣    |
| South HCP: 15<br>Contract: 3♣ N | <b>♦</b> K54              | ♣ AQJ9                     | AP             |                 |            |       |
| Conduct. 32 1V                  |                           |                            | 1. Stay        | man             |            |       |
| Board: 82                       | North:                    | South:                     | <b>13</b> 7. 4 | NT A            | Г (        | G 4   |
| Dealer: N                       | ♠ Q742                    | <b>♦</b> J86               | west           | North           |            |       |
| Vul: None<br>North HCP: 16      | ♥ AJ3                     | <b>♥</b> KQ52              | 2•             | 1NT<br>2NT      | Pass<br>AP | 2♣¹   |
| South HCP: 9                    | ♦ K9                      | <b>♦</b> 32                | 1. Stay        |                 | Ar         |       |
| Contract: 2N N                  | <b>♣</b> AQ109            | <b>♣</b> K763              | 1. Stay        | ii <b>k</b> uii |            |       |
| Board: 83                       | North.                    | Couth                      | West           | North           | East       | South |
| Dealer: S                       | North:<br><b>♠</b> A10973 | South:<br>♠ KQJ8           | ,, est         | 1,0141          |            | 1NT   |
| Vul: EW                         | ♥ Q1074                   | <b>¥</b> IQ36 <b>▼</b> J52 | Pass           | 2 <b>♣</b> ¹    | 3♦         | Pass  |
| North HCP: 8<br>South HCP: 17   | ♦ Q32                     | <b>♦</b> 95                | Pass           | X               | AP         |       |
| Contract: 3•X E                 | <b>♣</b> 2                | <b>♣</b> AKQJ              | 1. Stay        |                 |            |       |

| Board: 84<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♠ A742</li><li>♥ AQ</li><li>♦ 632</li><li>♠ KQ102</li></ul> | West Bids 2♦ if possible.  You bid first.      |
|--|---|--|
| Board: 85<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ 53</li><li>♥ QJ106</li><li>◆ K62</li><li>★ K832</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
| Board: 86<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>♠ Q2</li><li>♥ AJ4</li><li>♦ AQ63</li><li>♠ K1052</li></ul> | West Bids 2♥ if possible.  You bid first.      |
| Board: 87<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ64</li><li>♥ 97</li><li>★ K1094</li><li>★ A76</li></ul> | East Bids 2♥ if possible.  Partner bids first. |
| Board: 88<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>♣ Q7</li><li>♥ AQ873</li><li>◆ A98</li><li>♣ A73</li></ul>  | West Bids 2♠ if possible.  You bid first.      |

| Board: 84<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ A742  ♥ AQ  • 632  ♣ KQ102 | South:  ♠ Q1053  ♥ K87  ♦ 104  ♠ AJ84 | West  2  Pass  AP  1. Stay | North<br>1NT<br>Pass<br>3♣  | Pass<br>Pass         | 2 <b>♣</b> ¹         |
|---|--------------------------------------|---------------------------------------|----------------------------|-----------------------------|----------------------|----------------------|
| Board: 85 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3   S                | North:                               | South:  ♠ K82  ♥ A87  • QJ109  ♣ AJ9  | Pass Pass AP 1. Stay       | North  2♣¹ X man            | East 2♠ Pass         | 1NT<br>Pass          |
| Board: 86<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ Q2  ♥ AJ4  ♠ AQ63  ♠ K1052 | South:  ♠ AJ73  ♥ 95  ♠ KJ84  ♠ 643   | West  2♥ AP 1. Stay        | North<br>1NT<br>2NT<br>man  | Pass                 |                      |
| Board: 87 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 2 VX E                | North:  ♠ KJ64  ♥ 97  ♠ K1094  ♣ A76 | South:  ♠ A532  ♥ KQJ3  ♦ QJ  ♣ Q103  | West Pass Pass 1. Stay     | North  2♣¹ X man            | East 2♥ AP           | South<br>1NT<br>Pass |
| Board: 88 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 2•X W                 | North:  ♠ Q7  ▼ AQ873  ♠ A98  ♣ A73  | South:  ♠ 8  ♥ KJ102  ♠ QJ6  ♣ KQ982  | West  2♠ AP 1. Stay        | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |

| Board: 84<br>Dealer: N<br>Vul: Both<br>HCP: 10 | ◆ Q1053<br>▼ K87<br>◆ 104<br>◆ AJ84                                 | West Bids 2♦ if possible.  Partner bids first. |
|--|---|--|
| Board: 85<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K82</li><li>★ A87</li><li>◆ QJ109</li><li>★ AJ9</li></ul> | East Bids 2♠ if possible.  You bid first.      |
| Board: 86<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>▲ AJ73</li><li>♥ 95</li><li>♦ KJ84</li><li>♣ 643</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
| Board: 87<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>A532</li><li>✓ KQJ3</li><li>✓ QJ</li><li>◆ Q103</li></ul>   | East Bids 2♥ if possible.  You bid first.      |
| Board: 88<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <b>♣</b> 8<br><b>♥</b> KJ102<br><b>♦</b> QJ6<br><b>♣</b> KQ982      | West Bids 2♠ if possible.  Partner bids first. |

| Board: 84<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ A742  ♥ AQ  • 632  ♣ KQ102 | South:  ♠ Q1053  ♥ K87  ♦ 104  ♠ AJ84 | West  2  Pass  AP  1. Stay | North<br>1NT<br>Pass<br>3♣  | Pass<br>Pass         | 2 <b>♣</b> ¹         |
|---|--------------------------------------|---------------------------------------|----------------------------|-----------------------------|----------------------|----------------------|
| Board: 85 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3   S                | North:                               | South:  ♠ K82  ♥ A87  • QJ109  ♣ AJ9  | Pass Pass AP 1. Stay       | North  2♣¹ X man            | East 2♠ Pass         | 1NT<br>Pass          |
| Board: 86<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ Q2  ♥ AJ4  ♠ AQ63  ♠ K1052 | South:  ♠ AJ73  ♥ 95  ♠ KJ84  ♠ 643   | West  2♥ AP 1. Stay        | North<br>1NT<br>2NT<br>man  | Pass                 |                      |
| Board: 87 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 2 VX E                | North:  ♠ KJ64  ♥ 97  ♠ K1094  ♣ A76 | South:  ♠ A532  ♥ KQJ3  ♦ QJ  ♣ Q103  | West Pass Pass 1. Stay     | North  2♣¹ X man            | East 2♥ AP           | South<br>1NT<br>Pass |
| Board: 88 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 2•X W                 | North:  ♠ Q7  ▼ AQ873  ♠ A98  ♣ A73  | South:  ♠ 8  ♥ KJ102  ♠ QJ6  ♣ KQ982  | West  2♠ AP 1. Stay        | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |

| Board: 89<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q10752</li><li>♥ KQ84</li><li>♦ 3</li><li>♣ J107</li></ul>  | East Bids 5♦ if possible.  Partner bids first.                           |
|--|---|--|
| Board: 90<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li> J84</li><li> ✓ A3</li><li> ◆ A10984</li><li> ◆ AKJ</li></ul> | West Bids 2♠ if possible.  You bid first.                                |
| Board: 91<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>◆ 983</li><li>♥ AK74</li><li>◆ Q65</li><li>◆ 963</li></ul>    | East Bids 2♠ if possible.  Partner bids first.                           |
| Board: 92<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>◆ Q1084</li><li>◆ AK3</li><li>◆ 52</li><li>◆ AQ82</li></ul>   | West Bids 2♥ if possible.  You bid first.                                |
| Board: 93<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣87</li><li>✔A1043</li><li>◆87</li><li>♣AJ865</li></ul>       | East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first. |

| Board: 89<br>Dealer: S<br>Vul: EW<br>North HCP: 8         | North:<br>♠ Q10752<br>♥ KQ84                          | South:  ♠ AJ6  ♥ A52                    |                       | North 2♣¹    | East 5       | South<br>1NT<br>X |
|---|---|---|-----------------------|--------------|--------------|-------------------|
| South HCP: 16<br>Contract: 5•X E                          | ◆ 3<br>◆ J107   | ◆ J85<br>◆ AQ82                         | AP<br>1. Stay         | man          |              |                   |
| Board: 90<br>Dealer: N                                    | North:<br>♠ J84                                       | South:<br>♠ 7                           | West                  | North<br>1NT | East<br>Pass |                   |
| Vul: NS<br>North HCP: 17<br>South HCP: 8<br>Contract: 3 N | <ul><li>★ A3</li><li>★ A10984</li><li>★ AKJ</li></ul> | ♥ Q984<br>♦ KJ2<br>♣ Q10652             | 2♠ Pass 1. Stay       |              | Pass<br>AP   | X                 |
| Contract. 5 N   |   |   | 1. Suly               | 112411       |              |                   |
| Board: 91<br>Dealer: S                                    | North:<br><b>♦</b> 983                                | South:<br>♠ Q7                          | West                  | North        | East         | South<br>1NT      |
| Vul: EW<br>North HCP: 9                                   | <b>♥</b> AK74   | ♥ Q1093                                 |                       | 2 <b>♣</b> ¹ | 2♠           | Pass              |
| South HCP: 15<br>Contract: 2N S                           | ◆ Q65<br>◆ 963  | <ul><li>◆ J104</li><li>◆ AKQJ</li></ul> | Pass<br>1. Stay       | 2NT<br>man   | AP           |                   |
| Board: 92<br>Dealer: N                                    | North:  | South:<br>♠ K932                        | West                  | North<br>1NT | East<br>Pass |                   |
| Vul: Both<br>North HCP: 15                                | ◆ Q1084<br>▼ AK3                                      | ♥ 86                                    | 2♥                    | Pass         | Pass         | X                 |
| South HCP: 8  | ♦ 52<br>• AO82  | ♦ KJ97                                  | Pass                  | 3♣           | AP           |                   |
| Contract: 3♣ S  | <b>♣</b> AQ82   | <b>♣</b> J75                            | 1. Stay               | man          |              |                   |
| Board: 93<br>Dealer: S                                    | North:  | South:                                  | West                  | North        | East         | South<br>1NT      |
| Vul: EW   | <b>♦</b> 87 <b>∀</b> A1043                            | <b>♠</b> A2<br><b>♥</b> KJ6             | Pass                  | 2 <b>♣</b> ¹ | 2♠           | Pass              |
| North HCP: 9<br>South HCP: 15                             | ♦ 87  | ◆ KJ1096                                | Pass                  | 3♣           |              | Pass              |
| Contract: 3\(\delta\)X E                                  | ♣ AJ865   | ♣ K42                                   | 3 <b>♠</b><br>1. Stay | X            | AP           |                   |

| Board: 89<br>Dealer: S<br>Vul: EW<br>HCP: 16  | <ul><li>▲ AJ6</li><li>▼ A52</li><li>◆ J85</li><li>▲ AQ82</li></ul> | East Bids 5♦ if possible.  You bid first.                          |
|---|--|--|
| Board: 90<br>Dealer: N<br>Vul: NS<br>HCP: 8   | ♣ 7<br>♥ Q984<br>♦ KJ2<br>♣ Q10652                                 | West Bids 2♠ if possible.  Partner bids first.                     |
| Board: 91<br>Dealer: S<br>Vul: EW<br>HCP: 15  | <b>♠</b> Q7 <b>♥</b> Q1093 <b>♦</b> J104 <b>♣</b> AKQJ             | East Bids 2♠ if possible.  You bid first.                          |
| Board: 92<br>Dealer: N<br>Vul: Both<br>HCP: 8 | <ul><li>★ K932</li><li>★ 86</li><li>★ KJ97</li><li>★ J75</li></ul> | West Bids 2♥ if possible.  Partner bids first.                     |
| Board: 93<br>Dealer: S<br>Vul: EW<br>HCP: 15  | <ul><li>A2</li><li>✓ KJ6</li><li>✓ KJ1096</li><li>✓ K42</li></ul>  | East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |

| Board: 89<br>Dealer: S<br>Vul: EW<br>North HCP: 8         | North:<br>♠ Q10752<br>♥ KQ84                          | South:  ♠ AJ6  ♥ A52                    |                       | North 2♣¹    | East 5       | South<br>1NT<br>X |
|---|---|---|-----------------------|--------------|--------------|-------------------|
| South HCP: 16<br>Contract: 5•X E                          | ◆ 3<br>◆ J107   | ◆ J85<br>◆ AQ82                         | AP<br>1. Stay         | man          |              |                   |
| Board: 90<br>Dealer: N                                    | North:<br>♠ J84                                       | South:<br>♠ 7                           | West                  | North<br>1NT | East<br>Pass |                   |
| Vul: NS<br>North HCP: 17<br>South HCP: 8<br>Contract: 3 N | <ul><li>★ A3</li><li>★ A10984</li><li>★ AKJ</li></ul> | ♥ Q984<br>♦ KJ2<br>♣ Q10652             | 2♠ Pass 1. Stay       |              | Pass<br>AP   | X                 |
| Contract. 5 N   |   |   | 1. Suly               | 112411       |              |                   |
| Board: 91<br>Dealer: S                                    | North:<br><b>♦</b> 983                                | South:<br>♠ Q7                          | West                  | North        | East         | South<br>1NT      |
| Vul: EW<br>North HCP: 9                                   | <b>♥</b> AK74   | ♥ Q1093                                 |                       | 2 <b>♣</b> ¹ | 2♠           | Pass              |
| South HCP: 15<br>Contract: 2N S                           | ◆ Q65<br>◆ 963  | <ul><li>◆ J104</li><li>◆ AKQJ</li></ul> | Pass<br>1. Stay       | 2NT<br>man   | AP           |                   |
| Board: 92<br>Dealer: N                                    | North:  | South:<br>♠ K932                        | West                  | North<br>1NT | East<br>Pass |                   |
| Vul: Both<br>North HCP: 15                                | ◆ Q1084<br>▼ AK3                                      | ♥ 86                                    | 2♥                    | Pass         | Pass         | X                 |
| South HCP: 8  | ♦ 52<br>• AO82  | ♦ KJ97                                  | Pass                  | 3♣           | AP           |                   |
| Contract: 3♣ S  | <b>♣</b> AQ82   | <b>♣</b> J75                            | 1. Stay               | man          |              |                   |
| Board: 93<br>Dealer: S                                    | North:  | South:                                  | West                  | North        | East         | South<br>1NT      |
| Vul: EW   | <b>♦</b> 87 <b>∀</b> A1043                            | <b>♠</b> A2<br><b>♥</b> KJ6             | Pass                  | 2 <b>♣</b> ¹ | 2♠           | Pass              |
| North HCP: 9<br>South HCP: 15                             | ♦ 87  | ◆ KJ1096                                | Pass                  | 3♣           |              | Pass              |
| Contract: 3\(\delta\)X E                                  | ♣ AJ865   | ♣ K42                                   | 3 <b>♠</b><br>1. Stay | X            | AP           |                   |

| Board: 94<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ K73</li><li>▼ AK76</li><li>★ A987</li><li>★ K8</li></ul>  | West Bids 3♠ if possible.  You bid first.      |
|--|---|--|
| Board: 95<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>J54</li><li>✓ AJ87</li><li>✓ K94</li><li>№ 1085</li></ul>   | East Bids 2♠ if possible.  Partner bids first. |
| Board: 96<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★32</li><li>▼ AKJ</li><li>◆ QJ974</li><li>★ KQ2</li></ul>   | West Bids 2♠ if possible.  You bid first.      |
| Board: 97<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ AK53</li><li>★ K9762</li><li>★ —</li><li>★ 8752</li></ul> | East Bids 3♦ if possible.  Partner bids first. |
| Board: 98<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ KQ8</li><li>▼ 9653</li><li>◆ AQ74</li><li>◆ A10</li></ul> | West Bids 2♥ if possible.  You bid first.      |

| Board: 94 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W                | North:  ♠ K73  ✔ AK76  ♠ A987  ♠ K8  | South:<br>◆ 96<br>▼ Q832<br>◆ KQJ5<br>◆ 1043 | West  3♣  AP  1. Stay     | North<br>1NT<br>Pass       | East<br>Pass<br>Pass | 2 <b>♣</b> ¹       |
|---|--------------------------------------|--|---------------------------|----------------------------|----------------------|--------------------|
| Board: 95 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2♠ E                 | North:  ♣ J54  ♥ AJ87  ♠ K94  ♣ 1085 | South:  ♠ A107  ♥ Q43  ♠ AQ875  ♠ QJ         | West Pass 1. Stay         |                            | East 2♠              | South<br>1NT<br>AP |
| Board: 96<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N    | North:                               | South:  ♠ K987  ♥ Q843  ♠ K6  ♣ J74          | West  2♣  AP  1. Stay     | North<br>1NT<br>Pass       | Pass                 |                    |
| Board: 97<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 4♥ N | North:  ♠ AK53  ♥ K9762  ←—  ♣ 8752  | South:  ♣ J2  ♥ AJ8  ♠ K974  ♣ KQJ3          | West Pass Pass AP 1. Stay | North  2♣¹ 3♥ man          | East  3  Pass        | 1NT<br>Pass        |
| Board: 98<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ KQ8  ♥ 9653  ♠ AQ74  ♣ A10 | South:  ♠ A1097  ♥ J8  ♠ KJ2  ♠ J975         | West  2♥ Pass AP 1. Stay  | North<br>1NT<br>Pass<br>3• | Pass<br>Pass         | 2 <b>♣</b> ¹       |

| Board: 94<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>◆96</li><li>♥ Q832</li><li>◆ KQJ5</li><li>◆ 1043</li></ul>  | West Bids 3♠ if possible.  Partner bids first. |
|--|---|--|
| Board: 95<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ A107</li><li>♥ Q43</li><li>◆ AQ875</li><li>◆ QJ</li></ul> | East Bids 2♠ if possible.  You bid first.      |
| Board: 96<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ K987</li><li>♥ Q843</li><li>◆ K6</li><li>♣ J74</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |
| Board: 97<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>J2</li><li>✓ AJ8</li><li>✓ K974</li><li>✓ KQJ3</li></ul>    | East Bids 3♦ if possible.  You bid first.      |
| Board: 98<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ A1097</li><li>▼ J8</li><li>◆ KJ2</li><li>◆ J975</li></ul> | West Bids 2♥ if possible.  Partner bids first. |

| Board: 94 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W                | North:  ♠ K73  ✔ AK76  ♠ A987  ♠ K8  | South:<br>◆ 96<br>▼ Q832<br>◆ KQJ5<br>◆ 1043 | West  3♣  AP  1. Stay     | North<br>1NT<br>Pass       | East<br>Pass<br>Pass | 2 <b>♣</b> ¹       |
|---|--------------------------------------|--|---------------------------|----------------------------|----------------------|--------------------|
| Board: 95 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2♠ E                 | North:  ♣ J54  ♥ AJ87  ♠ K94  ♣ 1085 | South:  ♠ A107  ♥ Q43  ♠ AQ875  ♠ QJ         | West Pass 1. Stay         |                            | East 2♠              | South<br>1NT<br>AP |
| Board: 96<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N    | North:                               | South:  ♠ K987  ♥ Q843  ♠ K6  ♣ J74          | West  2♣  AP  1. Stay     | North<br>1NT<br>Pass       | Pass                 |                    |
| Board: 97<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 4♥ N | North:  ♠ AK53  ♥ K9762  ←—  ♣ 8752  | South:  ♣ J2  ♥ AJ8  ♠ K974  ♣ KQJ3          | West Pass Pass AP 1. Stay | North  2♣¹ 3♥ man          | East  3  Pass        | 1NT<br>Pass        |
| Board: 98<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ KQ8  ♥ 9653  ♠ AQ74  ♣ A10 | South:  ♠ A1097  ♥ J8  ♠ KJ2  ♠ J975         | West  2♥ Pass AP 1. Stay  | North<br>1NT<br>Pass<br>3• | Pass<br>Pass         | 2 <b>♣</b> ¹       |

| Board: 99<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <b>♦</b> KJ105<br><b>♥</b> Q8<br><b>♦</b> K1053<br><b>♣</b> 842     | East Bids 2♥ if possible.  Partner bids first.                           |
|--|---|--|
| Board: 100<br>Dealer: N<br>Vul: EW<br>HCP: 15  | <ul><li>★ AK96</li><li>★ 42</li><li>★ A543</li><li>★ A108</li></ul> | West Bids 4♥ if possible.  You bid first.                                |
| Board: 101<br>Dealer: S<br>Vul: None<br>HCP: 9 | <b>♦</b> Q<br><b>♥</b> Q1082<br><b>♦</b> KQ2<br><b>♣</b> 86542      | East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first. |
| Board: 102<br>Dealer: N<br>Vul: NS<br>HCP: 16  | <ul><li>♣ Q1076</li><li>♥ AKJ</li><li>◆ K9</li><li>♣ QJ73</li></ul> | West Bids 3♦ if possible.  You bid first.                                |
| Board: 103<br>Dealer: S<br>Vul: EW<br>HCP: 9   | <ul><li>★ K754</li><li>▼ 53</li><li>◆ K42</li><li>◆ K964</li></ul>  | East Bids 2♥ if possible.  Partner bids first.                           |

| Board: 99<br>Dealer: S        | North:                      | South:                         | West          | North        | East | South 1NT    |
|-------------------------------|-----------------------------|--------------------------------|---------------|--------------|------|--------------|
| Vul: NS                       | <b>★</b> KJ105              | <b>★</b> A62                   | Pass          | 2 <b>♣</b> ¹ | 2♥   | Pass         |
| North HCP: 9                  | ♥ Q8<br>♦ K1053             | <b>♥</b> K92<br><b>♦</b> A972  | Pass          | X            | Pass | 3♦           |
| South HCP: 15                 | ◆ 842                       | <b>♦</b> KJ9                   | AP            |              |      |              |
| Contract: 3♦ S                |                             |                                | 1. Stay       | man          |      |              |
| Board: 100                    | North:                      | South:                         | West          | North        | East | South        |
| Dealer: N                     | <b>♠</b> AK96               | <b>♦</b> Q1085                 |               | 1NT          | Pass | 2 <b>♣</b> ¹ |
| Vul: EW<br>North HCP: 15      | <b>¥</b> 42                 | <b>v</b> 106                   | 4♥            | Pass         | Pass | X            |
| South HCP: 8                  | ♦ A543                      | ♦ K106                         | AP            |              |      |              |
| Contract: 4♥X W               | ♣ A108                      | <b>♣</b> K953                  | 1. Stay       | man          |      |              |
| D 1 101                       |                             |                                | West          | North        | East | South        |
| Board: 101<br>Dealer: S       | North:                      | South:                         |               |              |      | 1NT          |
| Vul: None                     | <b>♠</b> Q                  | <b>♦</b> 43                    | Pass          | 2 <b>♣</b> ¹ | 2♠   | Pass         |
| North HCP: 9                  | ♥ Q1082<br>♦ KQ2            | <b>♥</b> AJ4<br><b>♦</b> A9763 | Pass          | X            | Pass | <b>3</b> ♦   |
| South HCP: 16                 | • RQ2<br>• 86542            | <b>♦</b> AK9                   | 3 <b>♠</b>    | Pass         | Pass | X            |
| Contract: 3♠X E               |                             |                                | AP<br>1. Stay | man          |      |              |
| Board: 102                    |                             |                                |               |              |      |              |
| Dealer: N                     | North:                      | South:                         | West          | North        |      |              |
| Vul: NS                       | <b>♦</b> Q1076              | ♠ K985                         | _             | 1NT          | Pass |              |
| North HCP: 16                 | <b>♥</b> AKJ<br><b>♦</b> K9 | ♥ 106<br>♦ 875                 | <b>3</b> ♦    | Pass         | Pass | X            |
| South HCP: 10                 | <b>♦</b> QJ73               | ◆ 675<br>◆ AK54                | AP            | mon          |      |              |
| Contract: 3♦X W               | _ (0.10                     |                                | 1. Stay       | Пип          |      |              |
| Board: 103                    | Nowb.                       | Conth                          | West          | North        | East |              |
| Dealer: S                     | North:<br><b>♠</b> K754     | South:<br>♠ A9                 |               | _            |      | 1NT          |
| Vul: EW                       | ♥ 53                        | ♥ Q97                          | Pass          | 2 <b>♣</b> ¹ | 2♥   | Pass         |
| North HCP: 9<br>South HCP: 15 | ♦ K42                       | ♦ AJ1065                       | Pass          | X            | Pass | 3♦           |
| Soun HCP: 15<br>Contract: 3 S | <b>♣</b> K964               | ♣ A103                         | AP            |              |      |              |
| Connact. JV S                 |                             |                                | 1. Stay       | man          |      |              |

| Board: 99 Dealer: S Vul: NS Vul: NS HCP: 15  A62 Vul NS Vul: NS Vul: NS HCP: 15  A972 Vou bid first.  West Bids 4♥ if possible.  Vul: EW Vul: EW HCP: 8  A953  Board: 101 A9763 HCP: 16  A89  Board: 102 A9763 HCP: 16  AK985 Dealer: N Vul: None A9763 HCP: 16  AK985 Dealer: N Vul: None A8763 HCP: 16  AK985  AK9  Board: 102 AK985  Board: 102 AK985  Board: 103 AN Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS AK54  Board: 103 AN CP: 10  AK54  Board: 103 A9 Dealer: S Vul: EW AJ1065 HCP: 15  A103  A970  East Bids 2♥ if possible.  Partner bids first.  Board: 103 A9 Dealer: S Vul: EW AJ1065 HCP: 15  A103  You bid first. |                        |  |                           |
|--|------------------------|--|---------------------------|
| Dealer: N  | Dealer: S<br>Vul: NS   | <ul><li>▼ K92</li><li>◆ A972</li></ul> | -                         |
| Dealer: S  | Dealer: N<br>Vul: EW   | ♥ 106<br>♦ K106                        | •                         |
| Dealer: N  | Dealer: S<br>Vul: None | <b>♥</b> AJ4<br><b>♦</b> A9763         | West Bids 3♠ if possible. |
| Dealer: S ♥ Q97  Vul: EW ♦ AJ1065  East Bids 2♥ if possible.  You bid first  | Dealer: N<br>Vul: NS   | ♥ 106<br>♦ 875                         | •                         |
|  | Dealer: S<br>Vul: EW   | ♥ Q97<br>♦ AJ1065                      | •                         |

| Board: 99<br>Dealer: S        | North:                      | South:                         | West          | North        | East | South 1NT    |
|-------------------------------|-----------------------------|--------------------------------|---------------|--------------|------|--------------|
| Vul: NS                       | <b>★</b> KJ105              | <b>★</b> A62                   | Pass          | 2 <b>♣</b> ¹ | 2♥   | Pass         |
| North HCP: 9                  | ♥ Q8<br>♦ K1053             | <b>♥</b> K92<br><b>♦</b> A972  | Pass          | X            | Pass | 3♦           |
| South HCP: 15                 | ◆ 842                       | <b>♦</b> KJ9                   | AP            |              |      |              |
| Contract: 3♦ S                |                             |                                | 1. Stay       | man          |      |              |
| Board: 100                    | North:                      | South:                         | West          | North        | East | South        |
| Dealer: N                     | <b>♠</b> AK96               | <b>♦</b> Q1085                 |               | 1NT          | Pass | 2 <b>♣</b> ¹ |
| Vul: EW<br>North HCP: 15      | <b>¥</b> 42                 | <b>v</b> 106                   | 4♥            | Pass         | Pass | X            |
| South HCP: 8                  | ♦ A543                      | ♦ K106                         | AP            |              |      |              |
| Contract: 4♥X W               | ♣ A108                      | <b>♣</b> K953                  | 1. Stay       | man          |      |              |
| D 1 101                       |                             |                                | West          | North        | East | South        |
| Board: 101<br>Dealer: S       | North:                      | South:                         |               |              |      | 1NT          |
| Vul: None                     | <b>♠</b> Q                  | <b>♦</b> 43                    | Pass          | 2 <b>♣</b> ¹ | 2♠   | Pass         |
| North HCP: 9                  | ♥ Q1082<br>♦ KQ2            | <b>♥</b> AJ4<br><b>♦</b> A9763 | Pass          | X            | Pass | <b>3</b> ♦   |
| South HCP: 16                 | • RQ2<br>• 86542            | <b>♦</b> AK9                   | 3 <b>♠</b>    | Pass         | Pass | X            |
| Contract: 3♠X E               |                             |                                | AP<br>1. Stay | man          |      |              |
| Board: 102                    |                             |                                |               |              |      |              |
| Dealer: N                     | North:                      | South:                         | West          | North        |      |              |
| Vul: NS                       | <b>♦</b> Q1076              | ♠ K985                         | _             | 1NT          | Pass |              |
| North HCP: 16                 | <b>♥</b> AKJ<br><b>♦</b> K9 | ♥ 106<br>♦ 875                 | <b>3</b> ♦    | Pass         | Pass | X            |
| South HCP: 10                 | <b>♦</b> QJ73               | ◆ 675<br>◆ AK54                | AP            | mon          |      |              |
| Contract: 3♦X W               | _ (0.10                     |                                | 1. Stay       | Пип          |      |              |
| Board: 103                    | Nowb.                       | Conth                          | West          | North        | East |              |
| Dealer: S                     | North:<br><b>♠</b> K754     | South:<br>♠ A9                 |               | _            |      | 1NT          |
| Vul: EW                       | ♥ 53                        | ♥ Q97                          | Pass          | 2 <b>♣</b> ¹ | 2♥   | Pass         |
| North HCP: 9<br>South HCP: 15 | ♦ K42                       | ♦ AJ1065                       | Pass          | X            | Pass | 3♦           |
| Soun HCP: 15<br>Contract: 3 S | <b>♣</b> K964               | ♣ A103                         | AP            |              |      |              |
| Connact. JV S                 |                             |                                | 1. Stay       | man          |      |              |

| Board: 104<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ QJ86</li><li>♥ AQ5</li><li>◆ 84</li><li>♣ AQ86</li></ul>  | West Bids 2♦ if possible.  You bid first.      |
|---|---|--|
| Board: 105<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q6432</li><li>♥ KJ75</li><li>♦ —</li><li>♣ KQ64</li></ul> | East Bids 5♦ if possible.  Partner bids first. |
| Board: 106<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQ98</li><li>▼ AK53</li><li>◆ K8</li><li>◆ 1095</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 107<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>AJ82</li><li>K4</li><li>76</li><li>J9762</li></ul>          | East Bids 2♦ if possible.  Partner bids first. |
| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ KQ765</li><li>▼ AK4</li><li>◆ K72</li><li>◆ 63</li></ul>  | West Bids 5♦ if possible.  You bid first.      |

| Board: 104<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ QJ86  ♥ AQ5  ♠ 84  ♠ AQ86  | South:  ♠ K1042  ♥ K108  ♦ 105  ♠ KJ107 | West  2  Pass  AP  1. Stay  | North<br>1NT<br>Pass<br>3♣  | Pass<br>Pass         | 2 <b>♣</b> ¹      |
|--|--------------------------------------|---|-----------------------------|-----------------------------|----------------------|-------------------|
| Board: 105 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 5•X E                 | North:  ♠ Q6432  ♥ KJ75  ←—  ♠ KQ64  | South:  ♣ AJ7  ♥ AQ983  ♣ J95  ♣ A7     |                             | North 2♣¹ man               | East 5♦              | South<br>1NT<br>X |
| Board: 106<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 11<br>Contract: 3♠ S   | North:  ♠ KQ98  ♥ AK53  ♠ K8  ♣ 1095 | South:  ♠ AJ104  ♥ Q96  ♦ J62  ♠ K86    | West  2  AP  1. Stay        | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹      |
| Board: 107 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S                 | North:  ♠ AJ82  ♥ K4  ♦ 76  ♠ J9762  | South:  ♠ K965  ♥ QJ3  ♠ A103  ♣ AQ8    | Pass Pass Pass Pass 1. Stay |                             | East  2  Pass  AP    | 1NT<br>2NT        |
| Board: 108 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 5•X W               | North:  ♠ KQ765  ♥ AK4  ♠ K72  ♠ 63  | South:  ♣ A942  ♥ Q9863  ♦ —  ♣ A982    | West  5♦ 1. Stay            | North<br>1NT<br>X<br>man    | East<br>Pass<br>AP   |                   |

| Board: 104<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ K1042</li><li>★ K108</li><li>★ 105</li><li>★ KJ107</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 105<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>▲ AJ7</li><li>▼ AQ983</li><li>◆ J95</li><li>▲ A7</li></ul>     | East Bids 5♦ if possible.  You bid first.      |
| Board: 106<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ AJ104</li><li>♥ Q96</li><li>◆ J62</li><li>◆ K86</li></ul>    | West Bids 2♦ if possible.  Partner bids first. |
| Board: 107<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ K965</li><li>♥ QJ3</li><li>◆ A103</li><li>◆ AQ8</li></ul>    | East Bids 2♦ if possible.  You bid first.      |
| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ A942</li><li>♥ Q9863</li><li>◆ —</li><li>★ A982</li></ul>    | West Bids 5♦ if possible.  Partner bids first. |

| Board: 104<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ QJ86  ♥ AQ5  ♠ 84  ♠ AQ86  | South:  ♠ K1042  ♥ K108  ♦ 105  ♠ KJ107 | West  2  Pass  AP  1. Stay  | North<br>1NT<br>Pass<br>3♣  | Pass<br>Pass         | 2 <b>♣</b> ¹      |
|--|--------------------------------------|---|-----------------------------|-----------------------------|----------------------|-------------------|
| Board: 105 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 5•X E                 | North:  ♠ Q6432  ♥ KJ75  ←—  ♠ KQ64  | South:  ♣ AJ7  ♥ AQ983  ♣ J95  ♣ A7     |                             | North 2♣¹ man               | East 5♦              | South<br>1NT<br>X |
| Board: 106<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 11<br>Contract: 3♠ S   | North:  ♠ KQ98  ♥ AK53  ♠ K8  ♣ 1095 | South:  ♠ AJ104  ♥ Q96  ♦ J62  ♠ K86    | West  2  AP  1. Stay        | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹      |
| Board: 107 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S                 | North:  ♠ AJ82  ♥ K4  ♦ 76  ♠ J9762  | South:  ♠ K965  ♥ QJ3  ♠ A103  ♣ AQ8    | Pass Pass Pass Pass 1. Stay |                             | East  2  Pass  AP    | 1NT<br>2NT        |
| Board: 108 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 5•X W               | North:  ♠ KQ765  ♥ AK4  ♠ K72  ♠ 63  | South:  ♣ A942  ♥ Q9863  ♦ —  ♣ A982    | West  5♦ 1. Stay            | North<br>1NT<br>X<br>man    | East<br>Pass<br>AP   |                   |

| Board: 109<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li></li></ul>   | East Bids 2♦ if possible.  Partner bids first.   |
|---|--|--|
| Board: 110<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★ A105</li><li>★ K7</li><li>★ AQ76</li><li>★ K873</li></ul>  | West Bids 2♠ if possible.  You bid first.  |
| Board: 111<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♠ 6</li><li>♥ K964</li><li>♠ Q52</li><li>♠ A9752</li></ul>   | East Bids 3♠ if possible.  Partner bids first.   |
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>AQ10</li><li>✓ J53</li><li>A86</li><li>✓ KJ76</li></ul>      | West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. You bid first. |
| Board: 113<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♠ 6</li><li>♥ A1082</li><li>♦ 1053</li><li>♠ KQ862</li></ul> | East Bids 2♠ if possible.  Partner bids first.   |

| Board: 109 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 N                    | North:                               | South:  ♠ AKQ3  ♥ AK62  ♦ 943  ♣ J10  | Pass Pass Pass AP 1. Stay 2. both |                                   | East  2  Pass  Pass  Pass            | 1NT<br>Pass<br>3◆ <sup>2</sup>  |
|--|--------------------------------------|---------------------------------------|-----------------------------------|-----------------------------------|--------------------------------------|---------------------------------|
| Board: 110<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 10<br>Contract: 2N N | North:  ♠ A105  ♥ K7  ♠ AQ76  ♠ K873 | South:  ♣ 32  ♥ Q952  ♠ K1082  ♣ AJ4  | West  2♣  1. Stay                 | North<br>1NT<br>2NT<br>man        | East<br>Pass<br>AP                   |                                 |
| Board: 111 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♠X E                | North:  ♠ 6  ♥ K964  ♦ Q52  ♠ A9752  | South:  ♠ K98  ▼ AJ1075  ♠ KJ3  ♠ K4  | West Pass Pass 1. Stay            | North  2♣¹ X man                  | East 3♠ AP                           | South<br>1NT<br>Pass            |
| Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S                   | North:  ♠ AQ10  ♥ J53  ♠ A86  ♠ KJ76 | South:  ♣ J742  ▼ KQ874  ← —  ♣ A1032 | West  2♦ 3♦ 4♦ AP  1. Stay        | North<br>1NT<br>Pass<br>Pass<br>X | East<br>Pass<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹<br>X<br>3 <b>♥</b> |

| Board: 113                      | 37. 4          | a 1            | *************************************** | North                   | Lust   | 1NT  |
|---------------------------------|----------------|----------------|---|-------------------------|--------|------|
| Dealer: S                       | North:<br>♠6   | South:<br>♠ Q5 | Pass                                    | 2 <b>♣</b> ¹            | 2♠     | Pass |
| Vul: Both                       | ▼ A1082        | ♥ K965         | Pass                                    | X                       | Pass   | 3♣   |
| North HCP: 9                    | <b>♦</b> 1053  | ◆ AQ2          | Pass                                    | 3 <b>♠</b> <sup>2</sup> | Pass   | 4♣   |
| South HCP: 15<br>Contract: 5♣ N | <b>♣</b> KQ862 | ♣ A943         | Pass                                    | 5♣                      | AP     |      |
| Commact. 34 IN                  |                |                | 1. Stay                                 | man                     |        |      |
|                                 |                |                | 2. limit                                | raise or                | better | in 🕭 |

| Board: 109<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>★ AKQ3</li><li>▼ AK62</li><li>◆ 943</li><li>◆ J10</li></ul>  | East Bids 2♦ if possible.  You bid first.   |
|---|--|---|
| Board: 110<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ 32</li><li>♥ Q952</li><li>★ K1082</li><li>★ AJ4</li></ul>  | West Bids 2♠ if possible.  Partner bids first.  |
| Board: 111<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K98</li><li>▼ AJ1075</li><li>◆ KJ3</li><li>◆ K4</li></ul>  | East Bids 3♠ if possible.  You bid first.   |
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>▲ J742</li><li>▼ KQ874</li><li>◆ —</li><li>▲ A1032</li></ul> | West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first. |
| Board: 113<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♣ Q5</li><li>♥ K965</li><li>◆ AQ2</li><li>♣ A943</li></ul>   | East Bids 2♠ if possible.  You bid first.   |

| Board: 109 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 N                    | North:                               | South:  ♠ AKQ3  ♥ AK62  ♦ 943  ♣ J10  | Pass Pass Pass AP 1. Stay 2. both |                                   | East  2  Pass  Pass  Pass            | 1NT<br>Pass<br>3◆ <sup>2</sup>  |
|--|--------------------------------------|---------------------------------------|-----------------------------------|-----------------------------------|--------------------------------------|---------------------------------|
| Board: 110<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 10<br>Contract: 2N N | North:  ♠ A105  ♥ K7  ♠ AQ76  ♠ K873 | South:  ♣ 32  ♥ Q952  ♠ K1082  ♣ AJ4  | West  2♣  1. Stay                 | North<br>1NT<br>2NT<br>man        | East<br>Pass<br>AP                   |                                 |
| Board: 111 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♠X E                | North:  ♠ 6  ♥ K964  ♦ Q52  ♠ A9752  | South:  ♠ K98  ▼ AJ1075  ♠ KJ3  ♠ K4  | West Pass Pass 1. Stay            | North  2♣¹ X man                  | East 3♠ AP                           | South<br>1NT<br>Pass            |
| Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S                   | North:  ♠ AQ10  ♥ J53  ♠ A86  ♠ KJ76 | South:  ♣ J742  ▼ KQ874  ← —  ♣ A1032 | West  2♦ 3♦ 4♦ AP  1. Stay        | North<br>1NT<br>Pass<br>Pass<br>X | East<br>Pass<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹<br>X<br>3 <b>♥</b> |

| Board: 113                      | 37. 4          | a 1            | *************************************** | North                   | Lust   | 1NT  |
|---------------------------------|----------------|----------------|---|-------------------------|--------|------|
| Dealer: S                       | North:<br>♠6   | South:<br>♠ Q5 | Pass                                    | 2 <b>♣</b> ¹            | 2♠     | Pass |
| Vul: Both                       | ▼ A1082        | ♥ K965         | Pass                                    | X                       | Pass   | 3♣   |
| North HCP: 9                    | <b>♦</b> 1053  | ◆ AQ2          | Pass                                    | 3 <b>♠</b> <sup>2</sup> | Pass   | 4♣   |
| South HCP: 15<br>Contract: 5♣ N | <b>♣</b> KQ862 | ♣ A943         | Pass                                    | 5♣                      | AP     |      |
| Commact. 34 IN                  |                |                | 1. Stay                                 | man                     |        |      |
|                                 |                |                | 2. limit                                | raise or                | better | in 🕭 |

| Board: 114<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ AK92</li><li>♥ Q10</li><li>◆ KQJ6</li><li>★ J76</li></ul>   | West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first. |
|---|---|--|
| Board: 115<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q1082</li><li>♥ 108</li><li>◆ K105</li><li>♣ KQ72</li></ul> | East Bids 2♥ if possible.  Partner bids first.                     |
| Board: 116<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>AJ74</li><li>✓ K86</li><li>A42</li><li>A74</li></ul>          | West Bids 3♦ if possible.  You bid first.                          |
| Board: 117<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>♣ QJ763</li><li>♥ Q432</li><li>◆ 8</li><li>♣ K105</li></ul>   | East Bids 2♦ if possible.  Partner bids first.                     |
| Board: 118<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♣ QJ97</li><li>★ A8</li><li>◆ K865</li><li>♣ KQ7</li></ul>    | West Bids 2♦ if possible.  You bid first.                          |

| Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 N                | North:  ♠ AK92  ♥ Q10  ♠ KQJ6  ♣ J76   | South:  ♠ Q1086  ♥ 8  ♦ 87432  ♣ AQ3  | West  2♥ Pass AP 1. Stay    | North<br>1NT<br>Pass<br>3+  | East<br>Pass<br>Pass<br>3♥ |                             |
|--|--|---------------------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------------|
| Board: 115<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ Q1082  ♥ 108  ♠ K105  ♣ KQ72 | South:  ♠ 73  ♥ KJ6  ♠ AQ74  ♣ AJ43   | Pass Pass Pass Pass 1. Stay | North  2.1 X  3NT  man      | East 2♥ Pass AP            | South<br>1NT<br>Pass<br>3♣  |
| Board: 116 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3•X W               | North:  ♠ AJ74  ♥ K86  ♠ A42  ♠ A74    | South:  ♠ K93  ♥ A1054  ♦ 7  ♣ KQJ53  | West  3  AP  1. Stay        | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹                |
| Board: 117<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 15<br>Contract: 2N S  | North:  ♠ QJ763  ♥ Q432  ♠ 8  ♠ K105   | South:  ♠ A95  ♥ K975  ♠ A74  ♣ A94   | Pass Pass AP 1. Stay        | North  2♣¹ X man            | East  2  Pass              | South<br>1NT<br>Pass<br>2NT |
| Board: 118<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N N | North:  ♠ QJ97  ✔ A8  ♠ K865  ♣ KQ7    | South:  ♠ AK62  ♥ Q10963  ♦ J10  ♣ J4 | West  2  Pass  1. Stay      | North<br>1NT<br>Pass<br>3NT | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |

| Board: 114<br>Dealer: N<br>Vul: None<br>HCP: 8 | <ul><li>♣ Q1086</li><li>♥ 8</li><li>♦ 87432</li><li>♣ AQ3</li></ul> | West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first. |
|--|---|--|
| Board: 115<br>Dealer: S<br>Vul: NS<br>HCP: 15  | <ul><li>★73</li><li>▼ KJ6</li><li>★ AQ74</li><li>★ AJ43</li></ul>   | East Bids 2♥ if possible.  You bid first.                                |
| Board: 116<br>Dealer: N<br>Vul: EW<br>HCP: 13  | <ul><li>★ K93</li><li>★ A1054</li><li>◆ 7</li><li>★ KQJ53</li></ul> | West Bids 3♦ if possible.  Partner bids first.                           |
| Board: 117<br>Dealer: S<br>Vul: NS<br>HCP: 15  | <ul><li>▲ A95</li><li>♥ K975</li><li>◆ A74</li><li>▲ A94</li></ul>  | East Bids 2♦ if possible.  You bid first.                                |
| Board: 118<br>Dealer: N<br>Vul: EW<br>HCP: 11  | <ul><li>AK62</li><li>♥ Q10963</li><li>◆ J10</li><li>◆ J4</li></ul>  | West Bids 2♦ if possible.  Partner bids first.                           |
|  |   |  |

| Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 N                | North:  ♠ AK92  ♥ Q10  ♠ KQJ6  ♣ J76   | South:  ♠ Q1086  ♥ 8  ♦ 87432  ♣ AQ3  | West  2♥ Pass AP 1. Stay    | North<br>1NT<br>Pass<br>3+  | East<br>Pass<br>Pass<br>3♥ |                             |
|--|--|---------------------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------------|
| Board: 115<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ Q1082  ♥ 108  ♠ K105  ♣ KQ72 | South:  ♠ 73  ♥ KJ6  ♠ AQ74  ♣ AJ43   | Pass Pass Pass Pass 1. Stay | North  2.1 X  3NT  man      | East 2♥ Pass AP            | South<br>1NT<br>Pass<br>3♣  |
| Board: 116 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3•X W               | North:  ♠ AJ74  ♥ K86  ♠ A42  ♠ A74    | South:  ♠ K93  ♥ A1054  ♦ 7  ♣ KQJ53  | West  3  AP  1. Stay        | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹                |
| Board: 117<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 15<br>Contract: 2N S  | North:  ♠ QJ763  ♥ Q432  ♠ 8  ♠ K105   | South:  ♠ A95  ♥ K975  ♠ A74  ♣ A94   | Pass Pass AP 1. Stay        | North  2♣¹ X man            | East  2  Pass              | South<br>1NT<br>Pass<br>2NT |
| Board: 118<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N N | North:  ♠ QJ97  ✔ A8  ♠ K865  ♣ KQ7    | South:  ♠ AK62  ♥ Q10963  ♦ J10  ♣ J4 | West  2  Pass  1. Stay      | North<br>1NT<br>Pass<br>3NT | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |

| Board: 119<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>♣ Q65</li><li>♥ AJ104</li><li>♦ 5</li><li>♣ J9842</li></ul> | East Bids 2♦ if possible.  Partner bids first.                     |
|---|---|--|
| Board: 120<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★K1072</li><li>♥Q6</li><li>★A96</li><li>★AKJ10</li></ul>    | West Bids 3♥ if possible.  You bid first.                          |
| Board: 121<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣ Q543</li><li>♥ 2</li><li>◆ A9532</li><li>♣ K102</li></ul> | East Bids 2♥ if possible.  Partner bids first.                     |
| Board: 122<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <b>♠</b> QJ<br><b>♥</b> 83<br><b>♦</b> AQ543<br><b>♣</b> AQ95       | West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 123<br>Dealer: S<br>Vul: None<br>HCP: 8  | <b>★</b> KJ73 <b>▼</b> 107 <b>♦</b> 109 <b>♣</b> A10643             | East Bids 4♥ if possible.  Partner bids first.                     |

| Board: 119 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S               | North:  ♠ Q65  ♥ AJ104  ♦ 5  ♣ J9842   | South:  ♠ AK7  ♥ KQ85  ♠ Q104  ♣ Q65 | West North East South 1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman   |
|--|--|--------------------------------------|---|
| Board: 120<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 8<br>Contract: 3♥X W | North:  ♠ K1072  ♥ Q6  ♠ A96  ♣ AKJ10  | South:  ♠ QJ84  ♥ 98  ♠ KQ1054  ♣ 82 | West North East South  1NT Pass 2♣¹  3♥ Pass Pass X  AP  1. Stayman   |
| Board: 121 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S                  | North:  ♠ Q543  ♥ 2  ♠ A9532  ♠ K102   | South:  ♠ A96  ♥ K87  ♠ QJ87  ♠ AJ4  | West North East South  1NT  Pass 2♣¹ 2♥ Pass  Pass X Pass 3♦  Pass 3♥² Pass 4♦  Pass 5♦ AP  1. Stayman  2. limit raise or better in ♦ |
| Board: 122 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W              | North:  ♠ QJ  ♥ 83  ♠ AQ543  ♣ AQ95    | South:  ◆ 97  ▼ K754  ◆ J98  ◆ KJ73  | West North East South  1NT Pass 2♣¹  2♠ Pass Pass X  Pass 3♠ 3♠ X  AP  1. Stayman   |
| Board: 123 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 VX E             | North:  ♠ KJ73  ▼ 107  • 109  ♣ A10643 | South:  ♠ A94  ♥ 32  ♠ AK76  ♠ KQ72  | West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman   |

| Board: 119<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ AK7</li><li>▼ KQ85</li><li>◆ Q104</li><li>◆ Q65</li></ul> | East Bids 2♦ if possible.  You bid first.                                |
|---|---|--|
| Board: 120<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣ QJ84</li><li>♥ 98</li><li>◆ KQ1054</li><li>♣ 82</li></ul> | West Bids 3♥ if possible.  Partner bids first.                           |
| Board: 121<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>▲ A96</li><li>♥ K87</li><li>◆ QJ87</li><li>▲ AJ4</li></ul>  | East Bids 2♥ if possible.  You bid first.                                |
| Board: 122<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>◆ 97</li><li>♥ K754</li><li>◆ J98</li><li>◆ KJ73</li></ul>  | West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first. |
| Board: 123<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ A94</li><li>▼ 32</li><li>◆ AK76</li><li>◆ KQ72</li></ul>  | East Bids 4♥ if possible.  You bid first.                                |

| Board: 119 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S               | North:  ♠ Q65  ♥ AJ104  ♦ 5  ♣ J9842   | South:  ♠ AK7  ♥ KQ85  ♠ Q104  ♣ Q65 | West North East South 1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman   |
|--|--|--------------------------------------|---|
| Board: 120<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 8<br>Contract: 3♥X W | North:  ♠ K1072  ♥ Q6  ♠ A96  ♣ AKJ10  | South:  ♠ QJ84  ♥ 98  ♠ KQ1054  ♣ 82 | West North East South  1NT Pass 2♣¹  3♥ Pass Pass X  AP  1. Stayman   |
| Board: 121 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S                  | North:  ♠ Q543  ♥ 2  ♠ A9532  ♠ K102   | South:  ♠ A96  ♥ K87  ♠ QJ87  ♠ AJ4  | West North East South  1NT  Pass 2♣¹ 2♥ Pass  Pass X Pass 3♦  Pass 3♥² Pass 4♦  Pass 5♦ AP  1. Stayman  2. limit raise or better in ♦ |
| Board: 122 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W              | North:  ♠ QJ  ♥ 83  ♠ AQ543  ♣ AQ95    | South:  ◆ 97  ▼ K754  ◆ J98  ◆ KJ73  | West North East South  1NT Pass 2♣¹  2♠ Pass Pass X  Pass 3♠ 3♠ X  AP  1. Stayman   |
| Board: 123 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 VX E             | North:  ♠ KJ73  ▼ 107  • 109  ♣ A10643 | South:  ♠ A94  ♥ 32  ♠ AK76  ♠ KQ72  | West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman   |

| Board: 124<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQ832</li><li>★ 43</li><li>★ K87</li><li>★ AK6</li></ul>  | West Bids 3♥ if possible.  You bid first.                          |
|---|---|--|
| Board: 125<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♠ 65</li><li>♥ AQ73</li><li>♦ 862</li><li>♠ K943</li></ul>  | East Bids 2♦ if possible.  Partner bids first.                     |
| Board: 126<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣ J764</li><li>♥ QJ2</li><li>♦ AQ</li><li>♣ AJ85</li></ul>  | West Bids 2♦ if possible.  You bid first.                          |
| Board: 127<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ AJ84</li><li>★ 62</li><li>★ J107</li><li>★ QJ74</li></ul> | East Bids 2♥ if possible.  Partner bids first.                     |
| Board: 128<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ A6</li><li>★ KJ8</li><li>★ AQ52</li><li>★ J1093</li></ul> | West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |

| Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3 VX W                | North:  ♠ KQ832  ♥ 43  ♠ K87  ♣ AK6  | South:  ♠ AJ105  ♥ 108  ♠ A92  ♠ QJ109 | West  3♥ AP 1. Stay        | North<br>1NT<br>Pass<br>man  | East<br>Pass<br>Pass         | 2 <b>♣</b> ¹        |
|--|--------------------------------------|--|----------------------------|------------------------------|------------------------------|---------------------|
| Board: 125<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 2N S  | North:                               | South:  ♠ KQ84  ♥ K105  ♠ K7  ♣ AJ75   |                            | North 2♣¹ man                | East 2◆                      | South<br>1NT<br>2NT |
| Board: 126<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                               | South:  ♠ AK83  ♥ K1063  ♦ 83  ♣ 764   | West  2  Pass  AP  1. Stay | North<br>1NT<br>Pass<br>3.   | Pass<br>Pass                 | 2 <b>♣</b> ¹        |
| Board: 127 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ N                   | North:  ♠ AJ84  ♥ 62  ♦ J107  ♠ QJ74 | South:  ♠ KQ62  ♥ 75  ♠ AK5  ♠ K1062   | Pass Pass AP  1. Stay      | North  2♣¹  X                | East 2♥ Pass                 | 1NT<br>Pass         |
| Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3•X W               | North:  ♠ A6  ♥ KJ8  ♠ AQ52  ♣ J1093 | South:  ♠ 103  ♥ A1054  ♦ J83  ♠ KQ76  | West  2♠ 3♠ AP 1. Stay     | North<br>1NT<br>Pass<br>Pass | East<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹<br>X   |

| Board: 124<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>AJ105</li><li>▼ 108</li><li>◆ A92</li><li>◆ QJ109</li></ul> | West Bids 3♥ if possible.  Partner bids first.                           |
|---|---|--|
| Board: 125<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ84</li><li>▼ K105</li><li>◆ K7</li><li>◆ AJ75</li></ul> | East Bids 2♦ if possible.  You bid first.                                |
| Board: 126<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ AK83</li><li>★ K1063</li><li>★ 83</li><li>★ 764</li></ul> | West Bids 2♦ if possible.  Partner bids first.                           |
| Board: 127<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ KQ62</li><li>▼ 75</li><li>◆ AK5</li><li>◆ K1062</li></ul> | East Bids 2♥ if possible.  You bid first.                                |
| Board: 128<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>103</li><li>✓ A1054</li><li>✓ J83</li><li>✓ KQ76</li></ul>  | West Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first. |

| Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3 VX W                | North:  ♠ KQ832  ♥ 43  ♠ K87  ♣ AK6  | South:  ♠ AJ105  ♥ 108  ♠ A92  ♠ QJ109 | West  3♥ AP 1. Stay        | North<br>1NT<br>Pass<br>man  | East<br>Pass<br>Pass         | 2 <b>♣</b> ¹        |
|--|--------------------------------------|--|----------------------------|------------------------------|------------------------------|---------------------|
| Board: 125<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 2N S  | North:                               | South:  ♠ KQ84  ♥ K105  ♠ K7  ♣ AJ75   |                            | North 2♣¹ man                | East 2◆                      | South<br>1NT<br>2NT |
| Board: 126<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                               | South:  ♠ AK83  ♥ K1063  ♦ 83  ♣ 764   | West  2  Pass  AP  1. Stay | North<br>1NT<br>Pass<br>3.   | Pass<br>Pass                 | 2 <b>♣</b> ¹        |
| Board: 127 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ N                   | North:  ♠ AJ84  ♥ 62  ♦ J107  ♠ QJ74 | South:  ♠ KQ62  ♥ 75  ♠ AK5  ♠ K1062   | Pass Pass AP  1. Stay      | North  2♣¹  X                | East 2♥ Pass                 | 1NT<br>Pass         |
| Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3•X W               | North:  ♠ A6  ♥ KJ8  ♠ AQ52  ♣ J1093 | South:  ♠ 103  ♥ A1054  ♦ J83  ♠ KQ76  | West  2♠ 3♠ AP 1. Stay     | North<br>1NT<br>Pass<br>Pass | East<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹<br>X   |

| Board: 129<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ K875</li><li>♥ J3</li><li>♦ K8</li><li>★ K6532</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
|---|---|--|
| Board: 130<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ AK9</li><li>▼ AJ98</li><li>◆ 72</li><li>★ A1054</li></ul> | West Bids 3♦ if possible.  You bid first.      |
| Board: 131<br>Dealer: S<br>Vul: EW<br>HCP: 9    | ♣8<br>♥ KQJ7<br>♦ K10753<br>♣ 985                                   | East Bids 3♠ if possible.  Partner bids first. |
| Board: 132<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ AK82</li><li>▼ A852</li><li>◆ J42</li><li>◆ K7</li></ul>  | West Bids 2♦ if possible.  You bid first.      |
| Board: 133<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ KJ53</li><li>✓ 2</li><li>◆ AKJ94</li><li>◆ J82</li></ul>  | East Bids 4♥ if possible.  Partner bids first. |

| Board: 129 Dealer: S Vul: None North HCP: 10 South HCP: 17 | North:<br>♠ K875<br>♥ J3<br>♦ K8      | South:  ♠ A109  ♥ AQ84  ♦ 106 |         | North  2.1  3NT   | East  2  AP  | South<br>1NT<br>Pass |
|--|---------------------------------------|-------------------------------|---------|-------------------|--------------|----------------------|
| Contract: 3N S   | <b>♣</b> K6532                        | ♣ AQJ7                        | 1. Stay | man               |              |                      |
| Board: 130<br>Dealer: N                                    | North:<br>♠ AK9                       | South:<br>♠ Q842              | West    | North<br>1NT      | East<br>Pass |                      |
| Vul: NS<br>North HCP: 16                                   | <b>♥</b> AJ98                         | ♥ Q65                         | 3♦      | Pass              | Pass         |                      |
| South HCP: 8   | ◆ 72<br>• ▲ 1054                      | ♦ 85<br>• XX102               | AP      |                   |              |                      |
| Contract: 3♦X W  | ♣ A1054                               | <b>♣</b> KJ82                 | 1. Stay | man               |              |                      |
| Board: 131<br>Dealer: S                                    | North:                                | South:                        | West    | North             | East         | South<br>1NT         |
| Vul: EW  | <b>♠</b> 8<br><b>♥</b> KQJ7           | <b>♠</b> Q43 <b>♥</b> A1092   | Pass    | 2 <b>♣</b> ¹      | 3♠           | Pass                 |
| North HCP: 9<br>South HCP: 17                              | ◆ K10753                              | ♦ AQ                          | Pass    | X                 | AP           |                      |
| Contract: 3♠X E  | <b>♣</b> 985                          | 985 ♣ KQ72                    | 1. Stay | man               |              |                      |
| Board: 132<br>Dealer: N                                    | North:                                | South:                        | West    | North             |              |                      |
| Vul: None  | <b>♠</b> AK82<br><b>♥</b> A852        | <b>♠</b> Q973 <b>♥</b> 643    | 2♦      | 1NT<br>Pass       | Pass<br>Pass | 2♣¹<br>X             |
| North HCP: 15<br>South HCP: 10                             | ◆ J42                                 | • Q                           | AP      | 1 ass             | 1 ass        | Λ                    |
| Contract: 2•X W  | <b>♣</b> K7                           | ♣ AQ854                       | 1. Stay | man               |              |                      |
| Board: 133<br>Dealer: S                                    | North:                                | South:                        | West    | North             | East         |                      |
| Vul: NS  | <b>♠</b> KJ53 <b>♥</b> 2              | <b>♠</b> Q74<br><b>♥</b> A86  | Pass    | 2.1               | 4♥           | 1NT<br>Pass          |
| North HCP: 13  | <ul><li>✓ 2</li><li>♦ AKJ94</li></ul> | ◆ Q532                        | Pass    | 2 <b>♠</b> ¹<br>X | AP           | 1 ass                |
| South HCP: 15<br>Contract: 4♥X E                           | <b>♣</b> J82                          | <b>♣</b> AK9                  | 1. Stay |                   | 1 <b>11</b>  |                      |

| Board: 129<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>★ A109</li><li>★ AQ84</li><li>★ 106</li><li>★ AQJ7</li></ul> | East Bids 2♦ if possible.  You bid first.      |
|---|--|--|
| Board: 130<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣ Q842</li><li>♥ Q65</li><li>♦ 85</li><li>♣ KJ82</li></ul>   | West Bids 3♦ if possible.  Partner bids first. |
| Board: 131<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>♣ Q43</li><li>♥ A1092</li><li>♦ AQ</li><li>♣ KQ72</li></ul>  | East Bids 3♠ if possible.  You bid first.      |
| Board: 132<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>◆ Q973</li><li>◆ 643</li><li>◆ Q</li><li>◆ AQ854</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |
| Board: 133<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ Q74</li><li>♥ A86</li><li>◆ Q532</li><li>♣ AK9</li></ul>   | East Bids 4♥ if possible.  You bid first.      |

| Board: 129 Dealer: S Vul: None North HCP: 10 South HCP: 17 | North:<br>♠ K875<br>♥ J3<br>♦ K8      | South:  ♠ A109  ♥ AQ84  ♦ 106 |         | North  2.1  3NT   | East  2  AP  | South<br>1NT<br>Pass |
|--|---------------------------------------|-------------------------------|---------|-------------------|--------------|----------------------|
| Contract: 3N S   | <b>♣</b> K6532                        | ♣ AQJ7                        | 1. Stay | man               |              |                      |
| Board: 130<br>Dealer: N                                    | North:<br>♠ AK9                       | South:<br>♠ Q842              | West    | North<br>1NT      | East<br>Pass |                      |
| Vul: NS<br>North HCP: 16                                   | <b>♥</b> AJ98                         | ♥ Q65                         | 3♦      | Pass              | Pass         |                      |
| South HCP: 8   | ◆ 72<br>• ▲ 1054                      | ♦ 85<br>• XX102               | AP      |                   |              |                      |
| Contract: 3♦X W  | ♣ A1054                               | <b>♣</b> KJ82                 | 1. Stay | man               |              |                      |
| Board: 131<br>Dealer: S                                    | North:                                | South:                        | West    | North             | East         | South<br>1NT         |
| Vul: EW  | <b>♠</b> 8<br><b>♥</b> KQJ7           | <b>♦</b> Q43 <b>♥</b> A1092   | Pass    | 2 <b>♣</b> ¹      | 3♠           | Pass                 |
| North HCP: 9<br>South HCP: 17                              | ◆ K10753                              | ♦ AQ                          | Pass    | X                 | AP           |                      |
| Contract: 3♠X E  | <b>♣</b> 985                          | <b>♣</b> KQ72                 | 1. Stay | man               |              |                      |
| Board: 132<br>Dealer: N                                    | North:                                | South:                        | West    | North             |              |                      |
| Vul: None  | <b>♠</b> AK82<br><b>♥</b> A852        | <b>♠</b> Q973 <b>♥</b> 643    | 2♦      | 1NT<br>Pass       | Pass<br>Pass | 2♣¹<br>X             |
| North HCP: 15<br>South HCP: 10                             | ◆ J42                                 | • Q                           | AP      | 1 ass             | 1 ass        | Λ                    |
| Contract: 2•X W  | <b>♣</b> K7                           | ♣ AQ854                       | 1. Stay | man               |              |                      |
| Board: 133<br>Dealer: S                                    | North:                                | South:                        | West    | North             | East         |                      |
| Vul: NS  | <b>♠</b> KJ53 <b>♥</b> 2              | <b>♠</b> Q74<br><b>♥</b> A86  | Pass    | 2.1               | 4♥           | 1NT<br>Pass          |
| North HCP: 13  | <ul><li>✓ 2</li><li>♦ AKJ94</li></ul> | ◆ Q532                        | Pass    | 2 <b>♠</b> ¹<br>X | AP           | 1 ass                |
| South HCP: 15<br>Contract: 4♥X E                           | <b>♣</b> J82                          | <b>♣</b> AK9                  | 1. Stay |                   | 1 <b>11</b>  |                      |

| Board: 134<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQJ96</li><li>▼ KQ4</li><li>◆ 94</li><li>◆ A109</li></ul> | West Bids 2♦ if possible.<br>East Bids 3♦ if possible.<br>You bid first. |
|---|---|--|
| Board: 135<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♠ AQJ7</li><li>♥ 93</li><li>♦ J7643</li><li>♠ Q3</li></ul>  | East Bids 2♥ if possible.  Partner bids first.                           |
| Board: 136<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ A1096</li><li>★ 863</li><li>★ A2</li><li>★ AK94</li></ul> | West Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.       |
| Board: 137<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ KJ65</li><li>★ A954</li><li>◆ 74</li><li>◆ J103</li></ul> | East Bids 2♠ if possible.  Partner bids first.                           |
| Board: 138<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ KJ972</li><li>▼ KQ8</li><li>◆ QJ10</li><li>◆ K6</li></ul> | West Bids 2♦ if possible.  You bid first.                                |

| Board: 134<br>Dealer: N            | North:<br>♠ KQJ96           | South:<br><b>♠</b> 108732      | West       | North<br>1NT | East<br>Pass |                         |
|------------------------------------|-----------------------------|--------------------------------|------------|--------------|--------------|-------------------------|
| Vul: EW                            | <b>♥</b> KQ4                | ♥ AJ95                         | 2♦         | 2♠           | <b>3</b> ♦   | <b>4</b> ◆ <sup>2</sup> |
| North HCP: 15<br>South HCP: 9      | <b>♦</b> 94                 | <b>♦</b> 53                    | Pass       | 4♠           | AP           |                         |
| Contract: 4♠ N                     | ♣ A109                      | <b>♣</b> KJ                    | 1. Stay    |              |              |                         |
| Commen 11 1                        |                             |                                | 2. limit   | raise or     | better       | ın ♠                    |
| Board: 135<br>Dealer: S            | North:                      | South:                         | West       | North        | East         | South<br>1NT            |
| Vul: Both                          | <b>♠</b> AQJ7               | <b>★</b> K1093                 | Pass       | 2 <b>♣</b> ¹ | 2            | 2NT                     |
| North HCP: 10                      | ♥ 93<br>♦ J7643             | <b>♥</b> AQ<br><b>♦</b> K105   | Pass       | 3♦           | Pass         | 3♠                      |
| South HCP: 16                      | • Q3                        | ◆ A942                         | Pass       | 4♠           | AP           |                         |
| Contract: 4♠ S                     |                             | -                              | 1. Stay    | yman         |              |                         |
| Board: 136                         | North:                      | South:                         | West       | North        | East         | South                   |
| Dealer: N<br>Vul: NS               | <b>♦</b> A1096              | <b>♦</b> K542                  |            | 1NT          | Pass         | 2 <b>♣</b> ¹            |
| North HCP: 15                      | <b>*</b> 863                | <b>y</b> 9                     | 2♥         | Pass         | Pass         | X                       |
| South HCP: 8                       | ♦ A2                        | ♦ K83                          | 3♥         | X            | AP           |                         |
| Contract: 3♥X W                    | <b>♣</b> AK94               | <b>♣</b> Q8653                 | 1. Stayman |              |              |                         |
| Board: 137<br>Dealer: S<br>Vul: EW | North:<br>♠ KJ65            | South:  ♠ 103                  | West       | North        | East         | South 1NT               |
| North HCP: 9                       | ♥ A954<br>♦ 74              | <b>♥</b> KQJ<br><b>♦</b> QJ852 | Pass       | 2 <b>♣</b> ¹ | 2♠           | AP                      |
| South HCP: 15<br>Contract: 2♠ E    | ♣ J103                      | ♣ AQ2                          | 1. Stay    | man          |              |                         |
| Board: 138                         | NI d                        | C 4                            | West       | North        | Fast         | South                   |
| Dealer: N                          | North:<br>♠ KJ972           | South:<br>♠ Q654               | vv CSt     | 1NT          | Pass         |                         |
| Vul: Both                          | <b>♥</b> KJ972 <b>♥</b> KQ8 | ♥ AJ1092                       | 2•         | 2 <b>♠</b>   | Pass         |                         |
| North HCP: 15                      | ◆ QJ10                      | ◆ 76                           | AP         | <b>∠∓</b>    | 1 033        | TT                      |
| South HCP: 11<br>Contract: 4♠ N    | <b>♦</b> K6                 | ♣ A5                           | 1. Stay    | man          |              |                         |

| Board: 134<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>108732</li><li>✓ AJ95</li><li>✓ 53</li><li>✓ KJ</li></ul>    | West Bids 2♦ if possible. East Bids 3♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 135<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ K1093</li><li>★ AQ</li><li>★ K105</li><li>★ A942</li></ul> | East Bids 2♥ if possible.  You bid first.                                |
| Board: 136<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ K542</li><li>♥ 9</li><li>♦ K83</li><li>◆ Q8653</li></ul>   | West Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first. |
| Board: 137<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♠ 103</li><li>♥ KQJ</li><li>♠ QJ852</li><li>♠ AQ2</li></ul>  | East Bids 2♠ if possible.  You bid first.                                |
| Board: 138<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q654</li><li>♥ AJ1092</li><li>◆ 76</li><li>♣ A5</li></ul>  | West Bids 2♦ if possible.  Partner bids first.                           |

| Board: 134<br>Dealer: N            | North:<br>♠ KQJ96           | South:<br><b>♠</b> 108732      | West       | North<br>1NT | East<br>Pass |                         |
|------------------------------------|-----------------------------|--------------------------------|------------|--------------|--------------|-------------------------|
| Vul: EW                            | <b>♥</b> KQ4                | ♥ AJ95                         | 2♦         | 2♠           | <b>3</b> ♦   | <b>4</b> ◆ <sup>2</sup> |
| North HCP: 15<br>South HCP: 9      | <b>♦</b> 94                 | <b>♦</b> 53                    | Pass       | 4♠           | AP           |                         |
| Contract: 4♠ N                     | ♣ A109                      | <b>♣</b> KJ                    | 1. Stay    |              |              |                         |
| Commen 11 1                        |                             |                                | 2. limit   | raise or     | better       | ın ♠                    |
| Board: 135<br>Dealer: S            | North:                      | South:                         | West       | North        | East         | South<br>1NT            |
| Vul: Both                          | <b>♠</b> AQJ7               | <b>★</b> K1093                 | Pass       | 2 <b>♣</b> ¹ | 2            | 2NT                     |
| North HCP: 10                      | ♥ 93<br>♦ J7643             | <b>♥</b> AQ<br><b>♦</b> K105   | Pass       | 3♦           | Pass         | 3♠                      |
| South HCP: 16                      | • Q3                        | ◆ A942                         | Pass       | 4♠           | AP           |                         |
| Contract: 4♠ S                     |                             | -                              | 1. Stay    | yman         |              |                         |
| Board: 136                         | North:                      | South:                         | West       | North        | East         | South                   |
| Dealer: N<br>Vul: NS               | <b>♦</b> A1096              | <b>♦</b> K542                  |            | 1NT          | Pass         | 2 <b>♣</b> ¹            |
| North HCP: 15                      | <b>*</b> 863                | <b>y</b> 9                     | 2♥         | Pass         | Pass         | X                       |
| South HCP: 8                       | ♦ A2                        | ♦ K83                          | 3♥         | X            | AP           |                         |
| Contract: 3♥X W                    | <b>♣</b> AK94               | <b>♣</b> Q8653                 | 1. Stayman |              |              |                         |
| Board: 137<br>Dealer: S<br>Vul: EW | North:<br>♠ KJ65            | South:  ♠ 103                  | West       | North        | East         | South 1NT               |
| North HCP: 9                       | ♥ A954<br>♦ 74              | <b>♥</b> KQJ<br><b>♦</b> QJ852 | Pass       | 2 <b>♣</b> ¹ | 2♠           | AP                      |
| South HCP: 15<br>Contract: 2♠ E    | ♣ J103                      | ♣ AQ2                          | 1. Stay    | man          |              |                         |
| Board: 138                         | NI d                        | C 4                            | West       | North        | Fast         | South                   |
| Dealer: N                          | North:<br>♠ KJ972           | South:<br>♠ Q654               | vv CSt     | 1NT          | Pass         |                         |
| Vul: Both                          | <b>♥</b> KJ972 <b>♥</b> KQ8 | ♥ AJ1092                       | 2•         | 2 <b>♠</b>   | Pass         |                         |
| North HCP: 15                      | ◆ QJ10                      | ◆ 76                           | AP         | <b>∠∓</b>    | 1 033        | TT                      |
| South HCP: 11<br>Contract: 4♠ N    | <b>♦</b> K6                 | ♣ A5                           | 1. Stay    | man          |              |                         |

| Board: 139<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♠ 63</li><li>♥ AQ83</li><li>♦ J4</li><li>♠ KQ743</li></ul>   | East Bids 4♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 140<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>▲ A6</li><li>♥ J753</li><li>♦ K873</li><li>▲ AK7</li></ul>   | West Bids 2♦ if possible.  You bid first.      |
| Board: 141<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ KQ753</li><li>▼ K976</li><li>◆ 87</li><li>◆ 96</li></ul>   | East Bids 2♦ if possible.  Partner bids first. |
| Board: 142<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>◆ QJ32</li><li>◆ AJ8</li><li>◆ K10</li><li>◆ KQ109</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 143<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>AQ76</li><li>✓ K8632</li><li>4</li><li>✓ J72</li></ul>       | East Bids 3♦ if possible.  Partner bids first. |
|   |  |  |

| Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4*X E              | North:  ♠ 63  ♥ AQ83  ♦ J4  ♣ KQ743   | South:  ♣ 72  ♥ K54  ♦ AK632  ♣ AJ2   | Pass AP 1. Stay            |                             | East 4♠          | South<br>1NT<br>X |
|---|---------------------------------------|---------------------------------------|----------------------------|-----------------------------|------------------|-------------------|
| Board: 140<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N  | North:  ♠ A6  ♥ J753  ♠ K873  ♣ AK7   | South:  ♠ Q97  ♥ Q986  ♠ A  ♠ Q8543   | West  2  Pass  AP  1. Stay | North<br>1NT<br>Pass<br>2NT | Pass<br>Pass     | 2 <b>♣</b> ¹      |
| Board: 141 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 44 N                | North:  ♠ KQ753  ♥ K976  ♦ 87  ♣ 96   | South:                                | Pass Pass Pass 1. Stay     | 2♠<br>4♠                    | 2♦<br>Pass<br>AP | 1NT Pass 3♦²      |
| Board: 142<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ QJ32  ♥ AJ8  ♠ K10  ♠ KQ109 | South:                                | West  2♦ 1. Stay           | North<br>1NT<br>2NT<br>man  | Pass             |                   |
| Board: 143 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♥ N                 | North:  ♠ AQ76  ♥ K8632  ♦ 4  ♣ J72   | South:  ♣ J104  ♥ AJ10  ♠ K75  ♣ AK94 | West Pass Pass AP 1. Stay  | North  2♣¹ 3♥ man           | East  3  Pass    | 1NT<br>Pass       |

| Board: 139<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>♣ 72</li><li>♥ K54</li><li>♦ AK632</li><li>♣ AJ2</li></ul>   | East Bids 4♠ if possible.  You bid first.      |
|---|--|--|
| Board: 140<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>♣ Q97</li><li>♥ Q986</li><li>♦ A</li><li>♣ Q8543</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |
| Board: 141<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♣ J1092</li><li>♥ A52</li><li>♦ A32</li><li>♣ AQ8</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 142<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>104</li><li>★ K932</li><li>→ J82</li><li>♣ A865</li></ul>    | West Bids 2♦ if possible.  Partner bids first. |
| Board: 143<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>♣ J104</li><li>♥ AJ10</li><li>♦ K75</li><li>♣ AK94</li></ul> | East Bids 3♦ if possible.  You bid first.      |

| Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4*X E              | North:  ♠ 63  ♥ AQ83  ♦ J4  ♣ KQ743   | South:  ♣ 72  ♥ K54  ♦ AK632  ♣ AJ2   | Pass AP 1. Stay            |                             | East 4♠          | South<br>1NT<br>X |
|---|---------------------------------------|---------------------------------------|----------------------------|-----------------------------|------------------|-------------------|
| Board: 140<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N  | North:  ♠ A6  ♥ J753  ♠ K873  ♣ AK7   | South:  ♠ Q97  ♥ Q986  ♠ A  ♠ Q8543   | West  2  Pass  AP  1. Stay | North<br>1NT<br>Pass<br>2NT | Pass<br>Pass     | 2 <b>♣</b> ¹      |
| Board: 141 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 44 N                | North:  ♠ KQ753  ♥ K976  ♦ 87  ♣ 96   | South:                                | Pass Pass Pass 1. Stay     | 2♠<br>4♠                    | 2♦<br>Pass<br>AP | 1NT Pass 3♦²      |
| Board: 142<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ QJ32  ♥ AJ8  ♠ K10  ♠ KQ109 | South:                                | West  2♦ 1. Stay           | North<br>1NT<br>2NT<br>man  | Pass             |                   |
| Board: 143 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♥ N                 | North:  ♠ AQ76  ♥ K8632  ♦ 4  ♣ J72   | South:  ♣ J104  ♥ AJ10  ♠ K75  ♣ AK94 | West Pass Pass AP 1. Stay  | North  2♣¹ 3♥ man           | East  3  Pass    | 1NT<br>Pass       |

| Board: 144<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ AK98</li><li>★ A98</li><li>★ 64</li><li>★ A983</li></ul>  | West Bids 3♦ if possible.  You bid first.   |
|---|---|---|
| Board: 145<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ KJ974</li><li>★ K543</li><li>★ 104</li><li>★ Q2</li></ul> | East Bids 2♦ if possible.  Partner bids first.  |
| Board: 146<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ K53</li><li>★ A94</li><li>★ K73</li><li>★ AK73</li></ul>  | West Bids 2♠ if possible.  You bid first.   |
| Board: 147<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ97</li><li>▼ J65</li><li>◆ 105</li><li>◆ AK62</li></ul> | East Bids 2♥ if possible.  Partner bids first.  |
| Board: 148<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>AJ10</li><li>✓ AQJ82</li><li>✓ 53</li><li>✓ K42</li></ul>   | West Bids 2♦ if possible.<br>East Bids 3♦ if possible.<br>East Bids 5♦ if possible.<br>You bid first. |

| Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S                | North:  ♠ AK98  ♥ A98  ♦ 64  ♠ A983  | South:  ♠ Q1042  ♥ KQJ102  ♠ J9  ♣ J7 | West  3♦ Pass 1. Stay       | North<br>1NT<br>Pass<br>4♥<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
|---|--------------------------------------|---------------------------------------|-----------------------------|-----------------------------------|----------------------------|----------------------|
| Board: 145<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♠ KJ974  ♥ K543  ♦ 104  ♣ Q2 | South:  ♠ Q65  ♥ AJ  ♠ A873  ♠ KJ75   | Pass Pass AP 1. Stay        | North  2♣¹ 3♠ man                 | East  2  Pass              | 1NT<br>Pass          |
| Board: 146<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ K53  ♥ A94  ♠ K73  ♣ AK73  | South:                                | West  2♣ Pass 1. Stay       | North<br>1NT<br>2NT<br>3NT        | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 147 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3♠ N               | North:  ♠ KJ97  ♥ J65  ♦ 105  ♠ AK62 | South:  ♠ AQ62  ♥ K3  ♠ A74  ♣ Q843   | West Pass Pass 1. Stay      | North  2♣¹ 3♠ man                 | East 2♥ AP                 | South<br>1NT<br>Pass |
| Board: 148 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5•X W                 | North:  ♠ AJ10  ♥ AQJ82  ♦ 53  ♣ K42 | South:  ♠ Q65  ♥ K543  ♠ 7  ♣ A9763   | 2♦<br>Pass<br>AP<br>1. Stay | North 1NT 2  4  man raise or      | Pass 3♦ 5♦                 | 2♣¹<br>4•²<br>X      |

| Board: 144<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q1042</li><li>♥ KQJ102</li><li>◆ J9</li><li>♣ J7</li></ul> | West Bids 3♦ if possible.  Partner bids first.   |
|---|--|--|
| Board: 145<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q65</li><li>♥ AJ</li><li>◆ A873</li><li>♣ KJ75</li></ul>   | East Bids 2♦ if possible.  You bid first.  |
| Board: 146<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>◆98</li><li>✓ KJ73</li><li>◆ AJ1042</li><li>◆84</li></ul>    | West Bids 2♠ if possible.  Partner bids first.   |
| Board: 147<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>AQ62</li><li>K3</li><li>A74</li><li>Q843</li></ul>           | East Bids 2♥ if possible.  You bid first.  |
| Board: 148<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q65</li><li>♥ K543</li><li>♦ 7</li><li>♣ A9763</li></ul>   | West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible.  Partner bids first. |

| Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S                | North:  ♠ AK98  ♥ A98  ♦ 64  ♠ A983  | South:  ♠ Q1042  ♥ KQJ102  ♠ J9  ♣ J7 | West  3♦ Pass 1. Stay       | North<br>1NT<br>Pass<br>4♥<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
|---|--------------------------------------|---------------------------------------|-----------------------------|-----------------------------------|----------------------------|----------------------|
| Board: 145<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♠ KJ974  ♥ K543  ♦ 104  ♣ Q2 | South:  ♠ Q65  ♥ AJ  ♠ A873  ♠ KJ75   | Pass Pass AP 1. Stay        | North  2♣¹ 3♠ man                 | East  2  Pass              | 1NT<br>Pass          |
| Board: 146<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ K53  ♥ A94  ♠ K73  ♣ AK73  | South:                                | West  2♣ Pass 1. Stay       | North<br>1NT<br>2NT<br>3NT        | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 147 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3♠ N               | North:  ♠ KJ97  ♥ J65  ♦ 105  ♠ AK62 | South:  ♠ AQ62  ♥ K3  ♠ A74  ♣ Q843   | West Pass Pass 1. Stay      | North  2♣¹ 3♠ man                 | East 2♥ AP                 | South<br>1NT<br>Pass |
| Board: 148 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5•X W                 | North:  ♠ AJ10  ♥ AQJ82  ♦ 53  ♣ K42 | South:  ♠ Q65  ♥ K543  ♠ 7  ♣ A9763   | 2♦<br>Pass<br>AP<br>1. Stay | North 1NT 2  4  man raise or      | Pass 3♦ 5♦                 | 2♣¹<br>4•²<br>X      |

| Board: 149<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♠ AQ95</li><li>♥ J54</li><li>♦ K7</li><li>♠ 10763</li></ul>  | East Bids 2♥ if possible.  Partner bids first. |
|---|--|--|
| Board: 150<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ K864</li><li>★ KQ86</li><li>◆ Q2</li><li>★ AQ10</li></ul>  | West Bids 2♠ if possible.  You bid first.      |
| Board: 151<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ A732</li><li>♥ Q6</li><li>◆ J1072</li><li>◆ K92</li></ul>  | East Bids 2♥ if possible.  Partner bids first. |
| Board: 152<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ A3</li><li>★ K863</li><li>★ KQ7</li><li>★ QJ64</li></ul>   | West Bids 2♠ if possible.  You bid first.      |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ J10983</li><li>♥ AK86</li><li>♦ 108</li><li>♣ 83</li></ul> | East Bids 3♦ if possible.  Partner bids first. |

| Board: 149<br>Dealer: S        | North:<br>♠ AQ95               | South:<br>♠ KJ42             | West                 | North        | East         | South<br>1NT |
|--------------------------------|--------------------------------|------------------------------|----------------------|--------------|--------------|--------------|
| Vul: EW<br>North HCP: 10       | <b>♥</b> J54                   | <b>♥</b> K9                  | Pass                 | 2 <b>♣</b> ¹ | 2♥           | 2NT          |
| South HCP: 16                  | <b>♦</b> K7                    | ◆ AQ108                      | Pass                 | 3NT          | AP           |              |
| Contract: 3N S                 | <b>♣</b> 10763                 | <b>♣</b> K85                 | 1. Stay              | man          |              |              |
| Board: 150                     |                                |                              | West                 | North        | East         | South        |
| Dealer: N                      | North:                         | South:                       |                      | 1NT          | Pass         | 2 <b>♣</b> ¹ |
| Vul: NS                        | <b>♠</b> K864<br><b>♥</b> KQ86 | <b>♠</b> 7<br><b>♥</b> AJ42  | 2♠                   | 2NT          | Pass         | 3♦           |
| North HCP: 16                  | ◆ Q2                           | ◆ K10976                     | Pass                 | <b>3♥</b>    | Pass         | 4♥           |
| South HCP: 9                   | ♣ AQ10                         | <b>♣</b> J86                 | AP                   |              |              |              |
| Contract: 4♥ N                 |                                |                              | 1. Stay              | man          |              |              |
| Board: 151<br>Dealer: S        | North:                         | South:                       | West                 | North        | East         | South<br>1NT |
| Vul: EW                        | ♠ A732                         | <b>♦</b> K6                  | Pass                 | 2 <b>♣</b> ¹ | 2♥           | Pass         |
| North HCP: 10                  | ♥ Q6<br>♦ J1072                | ♥ 954<br>♦ AQ43              | Pass                 | X            | Pass         | 3♣           |
| South HCP: 15                  | • K92                          | ♣ AQ83                       | Pass                 | 3NT          | AP           |              |
| Contract: 3N S                 |                                |                              | 1. Stay              | man          |              |              |
| Board: 152<br>Dealer: N        | North:                         | South:                       | West                 | North<br>1NT | East<br>Pass |              |
| Vul: None                      | <b>♠</b> A3<br><b>♥</b> K863   | <b>♠</b> 92<br><b>♥</b> AJ97 | 2♠                   | Pass         | Pass         |              |
| North HCP: 15                  | • KQ7                          | • 94                         | ∠ <del>⊈</del><br>AP | 1 ass        | 1 ass        | 34           |
| South HCP: 9<br>Contract: 3♣ S | <b>♣</b> QJ64                  | ♣ A10752                     | 1. Stay              | man          |              |              |
| Board: 153<br>Dealer: S        | North:<br><b>♠</b> J10983      | South:<br>♠ AKQ6             | West                 | North        | East         | South<br>1NT |
| Vul: EW                        | ♥ AK86                         | ♥ J973                       | Pass                 | 2 <b>♣</b> ¹ | <b>3</b> ♦   | Pass         |
| North HCP: 8<br>South HCP: 17  | <b>♦</b> 108                   | <b>♦</b> 52                  | Pass                 | X            | AP           | _ 1,00       |
| SOUR HUP'I/                    | <b>♣</b> 83                    | <b>♣</b> AQJ                 | 1 400                |              |              |              |

| Board: 149<br>Dealer: S<br>Vul: EW<br>HCP: 16  | <ul><li>★ KJ42</li><li>★ K9</li><li>★ AQ108</li><li>★ K85</li></ul> | East Bids 2♥ if possible.  You bid first.      |
|--|---|--|
| Board: 150<br>Dealer: N<br>Vul: NS<br>HCP: 9   | <b>♣</b> 7<br><b>♥</b> AJ42<br><b>♦</b> K10976<br><b>♣</b> J86      | West Bids 2♠ if possible.  Partner bids first. |
| Board: 151<br>Dealer: S<br>Vul: EW<br>HCP: 15  | <ul><li>★ K6</li><li>♥ 954</li><li>◆ AQ43</li><li>◆ AQ83</li></ul>  | East Bids 2♥ if possible.  You bid first.      |
| Board: 152<br>Dealer: N<br>Vul: None<br>HCP: 9 | <ul><li>♦ 92</li><li>♥ AJ97</li><li>♦ 94</li><li>♠ A10752</li></ul> | West Bids 2♠ if possible.  Partner bids first. |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 17  | <ul><li>★ AKQ6</li><li>▼ J973</li><li>◆ 52</li><li>★ AQJ</li></ul>  | East Bids 3♦ if possible.  You bid first.      |

| Board: 149<br>Dealer: S        | North:<br>♠ AQ95               | South:<br>♠ KJ42             | West                 | North        | East         | South<br>1NT |
|--------------------------------|--------------------------------|------------------------------|----------------------|--------------|--------------|--------------|
| Vul: EW<br>North HCP: 10       | <b>♥</b> J54                   | <b>♥</b> K9                  | Pass                 | 2 <b>♣</b> ¹ | 2♥           | 2NT          |
| South HCP: 16                  | <b>♦</b> K7                    | ◆ AQ108                      | Pass                 | 3NT          | AP           |              |
| Contract: 3N S                 | <b>♣</b> 10763                 | <b>♣</b> K85                 | 1. Stay              | man          |              |              |
| Board: 150                     |                                |                              | West                 | North        | East         | South        |
| Dealer: N                      | North:                         | South:                       |                      | 1NT          | Pass         | 2 <b>♣</b> ¹ |
| Vul: NS                        | <b>♠</b> K864<br><b>♥</b> KQ86 | <b>♠</b> 7<br><b>♥</b> AJ42  | 2♠                   | 2NT          | Pass         | 3♦           |
| North HCP: 16                  | ◆ Q2                           | ◆ K10976                     | Pass                 | <b>3♥</b>    | Pass         | 4♥           |
| South HCP: 9                   | ♣ AQ10                         | <b>♣</b> J86                 | AP                   |              |              |              |
| Contract: 4♥ N                 |                                |                              | 1. Stay              | man          |              |              |
| Board: 151<br>Dealer: S        | North:                         | South:                       | West                 | North        | East         | South<br>1NT |
| Vul: EW                        | ♠ A732                         | <b>♦</b> K6                  | Pass                 | 2 <b>♣</b> ¹ | 2♥           | Pass         |
| North HCP: 10                  | ♥ Q6<br>♦ J1072                | ♥ 954<br>♦ AQ43              | Pass                 | X            | Pass         | 3♣           |
| South HCP: 15                  | • K92                          | ♣ AQ83                       | Pass                 | 3NT          | AP           |              |
| Contract: 3N S                 |                                |                              | 1. Stay              | man          |              |              |
| Board: 152<br>Dealer: N        | North:                         | South:                       | West                 | North<br>1NT | East<br>Pass |              |
| Vul: None                      | <b>♠</b> A3<br><b>♥</b> K863   | <b>♠</b> 92<br><b>♥</b> AJ97 | 2♠                   | Pass         | Pass         |              |
| North HCP: 15                  | • KQ7                          | • 94                         | ∠ <del>⊈</del><br>AP | 1 ass        | 1 ass        | 34           |
| South HCP: 9<br>Contract: 3♣ S | <b>♣</b> QJ64                  | ♣ A10752                     | 1. Stay              | man          |              |              |
| Board: 153<br>Dealer: S        | North:<br><b>♠</b> J10983      | South:<br>♠ AKQ6             | West                 | North        | East         | South<br>1NT |
| Vul: EW                        | ♥ AK86                         | ♥ J973                       | Pass                 | 2 <b>♣</b> ¹ | <b>3</b> ♦   | Pass         |
| North HCP: 8<br>South HCP: 17  | <b>♦</b> 108                   | <b>♦</b> 52                  | Pass                 | X            | AP           | _ 1,00       |
| SOUR HUP'I/                    | <b>♣</b> 83                    | <b>♣</b> AQJ                 | 1 400                |              |              |              |

| Board: 154<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★ A8</li><li>▼ AK107</li><li>★ 1082</li><li>★ AJ63</li></ul> | West Bids 2♦ if possible.  You bid first.      |
|---|--|--|
| Board: 155<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♣ Q532</li><li>♥ 96</li><li>◆ Q862</li><li>♣ A97</li></ul>   | East Bids 2♥ if possible.  Partner bids first. |
| Board: 156<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★ AJ54</li><li>★ KQ2</li><li>★ 52</li><li>★ AK32</li></ul>   | West Bids 2♦ if possible.  You bid first.      |
| Board: 157<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ A952</li><li>★ 2</li><li>★ 1097</li><li>★ KJ764</li></ul>  | East Bids 3♥ if possible.  Partner bids first. |
| Board: 158<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>▲ AJ98</li><li>♥ KQJ10</li><li>◆ 92</li><li>♣ A52</li></ul>  | West Bids 2♦ if possible.  You bid first.      |

| Board: 154<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N N  | North:  ♠ A8  ♥ AK107  • 1082  ♠ AJ63 | South:  ♠ Q753  ♥ 82  ♠ Q6  ♣ KQ954  | 2♦<br>Pass<br>AP<br>1. Stay |                                    | Pass<br>Pass<br>Pass       | 2♣¹<br>3♣<br>3NT     |
|--|---------------------------------------|--------------------------------------|-----------------------------|------------------------------------|----------------------------|----------------------|
| Board: 155<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 17<br>Contract: 2N S  | North:  ♠ Q532  ♥ 96  ♠ Q862  ♠ A97   | South:  ♠ AJ6  ♥ KJ43  ♠ A3  ♣ KJ32  |                             | North 2♣¹ man                      | East 2♥                    | South<br>1NT<br>2NT  |
| Board: 156<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ AJ54  ♥ KQ2  ♦ 52  ♠ AK32   | South:  ♠ KQ97  ♥ A764  ♦ 964  ♣ 104 | West  2  Pass  1. Stay      | North<br>1NT<br>Pass<br>3NT<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 157 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 VX E               | North:  ♠ A952  ♥ 2  • 1097  ♣ KJ764  | South:  ♠ K863  ♥ QJ  ♠ K43  ♣ AQ109 | West Pass Pass 1. Stay      |                                    | East 3♥ AP                 | South<br>1NT<br>Pass |
| Board: 158<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ AJ98  ♥ KQJ10  ♦ 92  ♠ A52  | South:  ♠ 3  ♥ A986  ♦ J74  ♠ KQ1094 | West  2  AP  1. Stay        | North<br>1NT<br>Pass<br>man        | Pass                       |                      |

| Board: 154 Dealer: N Val: Both HCP: 9 AJ6 Dealer: S Vul: None HCP: 17 A764 Vul: NS HCP: 9 AS Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Dealer: N Vaf64 Vul: NS Vul: NS Vul: NS AJ6 Dealer: N VA764 Vul: NS Vul: NS AJ6 Dealer: N VA764 Vul: NS Vul: NS AJ6 Vul: NS Vaf64 Vul: NS Vul: NS AJ6 Vul: NS Vul: NS Vul: NS AJ64 Vul: NS Vul: NS AJ64 Vul: NS Vul: NS AJ64 Vul: None AJ74 AQ109 Vest Bids 2◆ if possible. Vou bid first.  West Bids 2◆ if possible. Vou bid first.  West Bids 2◆ if possible. Vul: None AJ74 AJ74 AJ74 AJ74 AJ74 AJ74 AJ74 AJ74 |                        |  |   |
|--|------------------------|--|---|
| Dealer: S  | Dealer: N<br>Vul: Both | ♥ 82<br>• Q6                           | • |
| Dealer: N Vul: NS HCP: 9  A764  Vul: NS HCP: 9  A104  West Bids 2♦ if possible.  Partner bids first.  Board: 157  East Bids 3♥ if possible.  You bid first.  Board: 158 HCP: 15  AQ109  West Bids 2♦ if possible.  Partner bids first.  West Bids 2♦ if possible.  Partner bids first.  West Bids 2♦ if possible.  Partner bids first.   | Dealer: S<br>Vul: None | <ul><li>▼ KJ43</li><li>◆ A3</li></ul>  | • |
| Dealer: S Vul: Both HCP: 15  AQ109  Vou bid first.  You bid first.  You bid first.  West Bids 2♦ if possible.  Vul: None  Vul: None  You bid first.  You bid first.  Partner bids first  | Dealer: N<br>Vul: NS   | <b>♦</b> A764 <b>♦</b> 964             | • |
| Dealer: N  | Dealer: S<br>Vul: Both | ♥ QJ<br>♦ K43                          | • |
|  | Dealer: N<br>Vul: None | <ul><li>★ A986</li><li>★ J74</li></ul> | • |

| Board: 154<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N N  | North:  ♠ A8  ♥ AK107  • 1082  ♠ AJ63 | South:  ♠ Q753  ♥ 82  ♠ Q6  ♣ KQ954  | 2♦<br>Pass<br>AP<br>1. Stay |                                    | Pass<br>Pass<br>Pass       | 2♣¹<br>3♣<br>3NT     |
|--|---------------------------------------|--------------------------------------|-----------------------------|------------------------------------|----------------------------|----------------------|
| Board: 155<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 17<br>Contract: 2N S  | North:  ♠ Q532  ♥ 96  ♠ Q862  ♠ A97   | South:  ♠ AJ6  ♥ KJ43  ♠ A3  ♣ KJ32  |                             | North 2♣¹ man                      | East 2♥                    | South<br>1NT<br>2NT  |
| Board: 156<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ AJ54  ♥ KQ2  ♦ 52  ♠ AK32   | South:  ♠ KQ97  ♥ A764  ♦ 964  ♣ 104 | West  2  Pass  1. Stay      | North<br>1NT<br>Pass<br>3NT<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 157 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 VX E               | North:  ♠ A952  ♥ 2  • 1097  ♣ KJ764  | South:  ♠ K863  ♥ QJ  ♠ K43  ♣ AQ109 | West Pass Pass 1. Stay      |                                    | East 3♥ AP                 | South<br>1NT<br>Pass |
| Board: 158<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ AJ98  ♥ KQJ10  ♦ 92  ♠ A52  | South:  ♠ 3  ♥ A986  ♦ J74  ♠ KQ1094 | West  2  AP  1. Stay        | North<br>1NT<br>Pass<br>man        | Pass                       |                      |

| Board: 159<br>Dealer: S<br>Vul: NS<br>HCP: 8    | ♣ AQ64<br>♥ 4<br>♦ 107532<br>♣ Q43                                   | East Bids 2♥ if possible.  Partner bids first. |
|---|--|--|
| Board: 160<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>♠ AKJ87</li><li>♥ Q102</li><li>♠ A2</li><li>♠ Q103</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 161<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>▲ A974</li><li>♥ Q752</li><li>◆ Q8</li><li>♣ K65</li></ul>   | East Bids 2♦ if possible.  Partner bids first. |
| Board: 162<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ AK75</li><li>♥ QJ10</li><li>◆ KQ6</li><li>♣ J52</li></ul>  | West Bids 3♥ if possible.  You bid first.      |
| Board: 163<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ A84</li><li>★ K743</li><li>★ 82</li><li>★ Q1073</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |

| Board: 159<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 16                         | North:  ♠ AQ64  ♥ 4  ♦ 107532  ♠ Q43  | South:  ♠ KJ832  ♥ K106  ♦ J8  ♣ AKJ | Pass<br>Pass                | 4♠                       | East 2♥ AP                 | South<br>1NT<br>2♠          |
|---|---------------------------------------|--------------------------------------|-----------------------------|--------------------------|----------------------------|-----------------------------|
| Contract: 4♠ S  Board: 160  Dealer: N  Vul: EW  North HCP: 16  South HCP: 8  Contract: 4♠ N | North:  ♠ AKJ87  ♥ Q102  ♠ A2  ♣ Q103 | South:  ♠ 1054  ♥ KJ86  ♦ 43  ♣ A962 | 1. Stay                     | North<br>1NT<br>2♠<br>4♠ | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |
| Board: 161<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N S    | North:  ♠ A974  ♥ Q752  ♦ Q8  ♣ K65   | South:  ♠ KQ6  ♥ KJ83  ♦ 54  ♣ AQ108 | Pass Pass Pass Pass 1. Stay | North  2*1  X  3NT  man  | East  2  Pass AP           | 1NT<br>Pass                 |
| Board: 162 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX                      | North:  ♠ AK75  ♥ QJ10  ♠ KQ6  ♣ J52  | South:  ♠ Q1082  ♥ 92  ♦ 972  ♣ AQ86 | West  3♥ AP 1. Stay         | North<br>1NT<br>Pass     | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹                |
| Board: 163<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S       | North:  ♠ A84  ♥ K743  ♠ 82  ♣ Q1073  | South:  ♠ KQJ7  ♥ Q8  ♠ K1095  ♣ A84 | West Pass Pass Pass 1. Stay | North  2*  X  3NT  man   | East  2  Pass AP           | South<br>1NT<br>Pass<br>2NT |

| Board: 159<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KJ832</li><li>★ K106</li><li>◆ J8</li><li>★ AKJ</li></ul> | East Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 160<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>1054</li><li>KJ86</li><li>43</li><li>A962</li></ul>         | West Bids 2♦ if possible.  Partner bids first. |
| Board: 161<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ KQ6</li><li>▼ KJ83</li><li>◆ 54</li><li>★ AQ108</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 162<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣ Q1082</li><li>♥ 92</li><li>♦ 972</li><li>♣ AQ86</li></ul> | West Bids 3♥ if possible.  Partner bids first. |
| Board: 163<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQJ7</li><li>♥ Q8</li><li>◆ K1095</li><li>◆ A84</li></ul> | East Bids 2♦ if possible.  You bid first.      |

| Board: 159<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 16                         | North:  ♠ AQ64  ♥ 4  ♦ 107532  ♠ Q43  | South:  ♠ KJ832  ♥ K106  ♦ J8  ♣ AKJ | Pass<br>Pass                | 4♠                       | East 2♥ AP                 | South<br>1NT<br>2♠          |
|---|---------------------------------------|--------------------------------------|-----------------------------|--------------------------|----------------------------|-----------------------------|
| Contract: 4♠ S  Board: 160  Dealer: N  Vul: EW  North HCP: 16  South HCP: 8  Contract: 4♠ N | North:  ♠ AKJ87  ♥ Q102  ♠ A2  ♣ Q103 | South:  ♠ 1054  ♥ KJ86  ♦ 43  ♣ A962 | 1. Stay                     | North<br>1NT<br>2♠<br>4♠ | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |
| Board: 161<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N S    | North:  ♠ A974  ♥ Q752  ♦ Q8  ♣ K65   | South:  ♠ KQ6  ♥ KJ83  ♦ 54  ♣ AQ108 | Pass Pass Pass Pass 1. Stay | North  2*1  X  3NT  man  | East  2  Pass AP           | 1NT<br>Pass                 |
| Board: 162 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX                      | North:  ♠ AK75  ♥ QJ10  ♠ KQ6  ♣ J52  | South:  ♠ Q1082  ♥ 92  ♦ 972  ♣ AQ86 | West  3♥ AP 1. Stay         | North<br>1NT<br>Pass     | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹                |
| Board: 163<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S       | North:  ♠ A84  ♥ K743  ♠ 82  ♣ Q1073  | South:  ♠ KQJ7  ♥ Q8  ♠ K1095  ♣ A84 | West Pass Pass Pass 1. Stay | North  2*  X  3NT  man   | East  2  Pass AP           | South<br>1NT<br>Pass<br>2NT |

| Board: 164 Dealer: N Val: Both HCP: 16  AJ92 HCP: 16  AJ92 For possible.  West Bids 2♣ if possible.  You bid first.  Board: 165 Dealer: S Val: NS HCP: 10  Alos7 Dealer: N Val: EW Val: EW Val: EW Val: NS Val: NS Val: NS HCP: 15  Board: 167 Dealer: S Val: NS Val: EW Val: EW Val: NS Val: NS Val: NS Val: NS Val: NS Val: None Va |                        |  |   |
|---|------------------------|--|---|
| Dealer: S   | Dealer: N<br>Vul: Both | <ul><li>✓ AQ62</li><li>◆ AJ92</li></ul>    | • |
| Dealer: N Vul: EW HCP: 15  AQ108 HCP: 15  Possible.  You bid first.  West Bids 2♥ if possible.  You bid first.  Fast Bids 3♠ if possible.  You bid first.  East Bids 3♠ if possible.  Partner bids first.  Board: 168 HCP: 13  AQ5 Partner bids first.  Board: 168 Partner bids first.  West Bids 2♥ if possible.  You bid first  You bid first   | Dealer: S<br>Vul: NS   | ♥ 32<br>• KQJ                              | • |
| Dealer: S   | Dealer: N<br>Vul: EW   | <b>∨</b> K8<br>• AQ108                     |   |
| Dealer: N   | Dealer: S<br>Vul: None | <ul><li>▼ AKJ10</li><li>◆ QJ1096</li></ul> | • |
|   | Dealer: N<br>Vul: EW   | <ul><li>★ A75</li><li>★ KQ653</li></ul>    | _ |

| Board: 164 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♥ N               | North:  ♠ K4  ▼ AQ62  ♠ AJ92  ♣ Q107  | South:  ♠ Q76  ♥ KJ95  ♦ K8754  ♠ 9   | West  2  Pass  AP  1. Stay  | North<br>1NT<br>2NT<br>3♥<br>man  | East<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹ 3 <b>♦</b> |
|--|---------------------------------------|---------------------------------------|-----------------------------|-----------------------------------|------------------------------|-------------------------|
| Board: 165<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ K652  ♥ 32  ♠ KQJ  ♣ J963   | South:  ♣ J10  ♥ K7  ♦ A7542  ♣ AK102 | Pass Pass Pass Pass 1. Stay | North  2*  X  3NT  man            | East 2♥ Pass AP              | 1NT<br>Pass             |
| Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 44 S                 | North:  ♠ A1087  ♥ K8  ♠ AQ108  ♠ Q75 | South:  ♠ QJ965  ♥ Q976  ♦ 75  ♠ A8   | West  2♥ Pass 1. Stay       | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP   | 2 <b>♣</b> ¹            |
| Board: 167 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3•X E             | North:  ♣ 76  ♥ AKJ10  • QJ1096  ♣ Q5 | South:  ♠ A2  ♥ Q762  ♠ AK3  ♣ K873   | West Pass Pass 1. Stay      | North  2♣¹  X man                 | East 3♠ AP                   | South<br>1NT<br>Pass    |
| Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N                 | North:  ♠ Q5  ♥ A75  • KQ653  ♣ A103  | South:  ♠ K964  ♥ J832  ♠ A107  ♣ 85  | West  2♥ AP 1. Stay         | North<br>1NT<br>Pass              | Pass                         |                         |

| Board: 164<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q76</li><li>♥ KJ95</li><li>♦ K8754</li><li>♣ 9</li></ul>   | West Bids 2♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 165<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ J10</li><li>♥ K7</li><li>♦ A7542</li><li>♣ AK102</li></ul> | East Bids 2♥ if possible.  You bid first.      |
| Board: 166<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♣ QJ965</li><li>♥ Q976</li><li>♦ 75</li><li>♣ A8</li></ul>   | West Bids 2♥ if possible.  Partner bids first. |
| Board: 167<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>A2</li><li>♥ Q762</li><li>AK3</li><li>★ K873</li></ul>       | East Bids 3♠ if possible.  You bid first.      |
| Board: 168<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ K964</li><li>♥ J832</li><li>◆ A107</li><li>◆ 85</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |

| Board: 164 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♥ N               | North:  ♠ K4  ▼ AQ62  ♠ AJ92  ♣ Q107  | South:  ♠ Q76  ♥ KJ95  ♦ K8754  ♠ 9   | West  2  Pass  AP  1. Stay  | North<br>1NT<br>2NT<br>3♥<br>man  | East<br>Pass<br>Pass<br>Pass | 2 <b>♣</b> ¹ 3 <b>♦</b> |
|--|---------------------------------------|---------------------------------------|-----------------------------|-----------------------------------|------------------------------|-------------------------|
| Board: 165<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ K652  ♥ 32  ♠ KQJ  ♣ J963   | South:  ♣ J10  ♥ K7  ♦ A7542  ♣ AK102 | Pass Pass Pass Pass 1. Stay | North  2*  X  3NT  man            | East 2♥ Pass AP              | 1NT<br>Pass             |
| Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 44 S                 | North:  ♠ A1087  ♥ K8  ♠ AQ108  ♠ Q75 | South:  ♠ QJ965  ♥ Q976  ♦ 75  ♠ A8   | West  2♥ Pass 1. Stay       | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP   | 2 <b>♣</b> ¹            |
| Board: 167 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3•X E             | North:  ♣ 76  ♥ AKJ10  • QJ1096  ♣ Q5 | South:  ♠ A2  ♥ Q762  ♠ AK3  ♣ K873   | West Pass Pass 1. Stay      | North  2♣¹  X man                 | East 3♠ AP                   | South<br>1NT<br>Pass    |
| Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N                 | North:  ♠ Q5  ♥ A75  • KQ653  ♣ A103  | South:  ♠ K964  ♥ J832  ♠ A107  ♣ 85  | West  2♥ AP 1. Stay         | North<br>1NT<br>Pass              | Pass                         |                         |

| Board: 169<br>Dealer: S<br>Vul: None<br>HCP: 9  | <b>♠</b> Q762<br><b>♥</b> 1094<br><b>♦</b> J<br><b>♣</b> KQJ64      | East Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 170<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>♣ QJ1097</li><li>♥ KQ4</li><li>◆ J2</li><li>♣ AQJ</li></ul> | West Bids 3♦ if possible.  You bid first.      |
| Board: 171<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ 852</li><li>★ KJ87</li><li>★ 43</li><li>★ A1062</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 172<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ A4</li><li>▼ A832</li><li>★ A32</li><li>★ A1076</li></ul> | West Bids 4♠ if possible.  You bid first.      |
| Board: 173<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ K1053</li><li>▼ 85</li><li>◆ 64</li><li>◆ AJ732</li></ul> | East Bids 2♦ if possible.  Partner bids first. |

| Board: 169 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N               | North:  ♠ Q762  ♥ 1094  ♦ J  ♣ KQJ64 | South:  ♠ K95  ♥ KJ2  ♠ A532  ♠ A93  |                       |                          | East 2♠ AP           | South<br>1NT<br>Pass |
|--|--------------------------------------|--------------------------------------|-----------------------|--------------------------|----------------------|----------------------|
| Board: 170<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 8<br>Contract: 3•X W | North:  ♠ QJ1097  ♥ KQ4  ♦ J2  ♠ AQJ | South:  ♠ A8642  ♥ A652  ♠ 7  ♣ 974  | West  3♦ AP 1. Stayı  | North<br>1NT<br>Pass     | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |
| Board: 171 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S               | North:  ♦ 852  ▼ KJ87  • 43  ♣ A1062 | South:  ♠ AKQ109  ♥ Q32  ♦ J7  ♠ K94 | Pass                  | 3♠                       | East  2  Pass        | 1NT<br>2♠            |
| Board: 172 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4•X W              | North:  ♠ A4  ▼ A832  ♠ A32  ♣ A1076 | South:  ♠ 8  ♥ Q954  ♠ K9865  ♠ QJ4  | West  4♠ 1. Stayı     | North<br>1NT<br>X<br>man | East<br>Pass<br>AP   |                      |
| Board: 173<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S  | North:  ♠ K1053  ♥ 85  ♠ 64  ♠ AJ732 | South:  ♠ Q86  ♥ AKJ10  ♠ K87  ♠ K94 | West Pass AP 1. Stayı |                          | East 2◆              | South<br>1NT<br>2NT  |

| Board: 169<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K95</li><li>▼ KJ2</li><li>◆ A532</li><li>◆ A93</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
|---|---|--|
| Board: 170<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ A8642</li><li>★ A652</li><li>★ 7</li><li>★ 974</li></ul>  | West Bids 3♦ if possible.  Partner bids first. |
| Board: 171<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ AKQ109</li><li>♥ Q32</li><li>◆ J7</li><li>◆ K94</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 172<br>Dealer: N<br>Vul: None<br>HCP: 8  | <b>♦</b> 8<br><b>♥</b> Q954<br><b>♦</b> K9865<br><b>♣</b> QJ4       | West Bids 4♠ if possible.  Partner bids first. |
| Board: 173<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>♣ Q86</li><li>♥ AKJ10</li><li>◆ K87</li><li>♣ K94</li></ul> | East Bids 2♦ if possible.  You bid first.      |

| Board: 169 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N               | North:  ♠ Q762  ♥ 1094  ♦ J  ♣ KQJ64 | South:  ♠ K95  ♥ KJ2  ♠ A532  ♠ A93  |                       |                          | East 2♠ AP           | South<br>1NT<br>Pass |
|--|--------------------------------------|--------------------------------------|-----------------------|--------------------------|----------------------|----------------------|
| Board: 170<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 8<br>Contract: 3•X W | North:  ♠ QJ1097  ♥ KQ4  ♦ J2  ♠ AQJ | South:  ♠ A8642  ♥ A652  ♠ 7  ♣ 974  | West  3♦ AP 1. Stayı  | North<br>1NT<br>Pass     | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |
| Board: 171 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S               | North:  ♦ 852  ▼ KJ87  • 43  ♣ A1062 | South:  ♠ AKQ109  ♥ Q32  ♦ J7  ♠ K94 | Pass                  | 3♠                       | East  2  Pass        | 1NT<br>2♠            |
| Board: 172 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4•X W              | North:  ♠ A4  ▼ A832  ♠ A32  ♣ A1076 | South:  ♠ 8  ♥ Q954  ♠ K9865  ♠ QJ4  | West  4♠ 1. Stayı     | North<br>1NT<br>X<br>man | East<br>Pass<br>AP   |                      |
| Board: 173<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S  | North:  ♠ K1053  ♥ 85  ♠ 64  ♠ AJ732 | South:  ♠ Q86  ♥ AKJ10  ♠ K87  ♠ K94 | West Pass AP 1. Stayı |                          | East 2◆              | South<br>1NT<br>2NT  |

| Board: 174 Dealer: N Vul: None Vul: None HCP: 15  AKJ104 Dealer: S Vul: NS HCP: 9  AA1096  Board: 176 Dealer: N Vul: EW Val: EW Val: EW Vul: EW Vul: EW Vul: EW HCP: 17  Board: 177 Dealer: S Vul: EW HCP: 17  AKJ3 Vul: Both HCP: 9  AJ2 Dealer: S Vul: Both HCP: 9  AKJ3 Vul: Both HCP: 9  AKJ0984 Vou bid first.  |                        |                             |                           |
|---|------------------------|-----------------------------|---------------------------|
| Dealer: S   | Dealer: N<br>Vul: None | <b>♥</b> AKQ74 <b>♦</b> K98 | West Bids 3♦ if possible. |
| Dealer: N Vul: EW HCP: 17  Sound: 177  Dealer: S Vul: Both HCP: 9  Board: 178  Board: 178  Dealer: N  Vul: NS  West Bids 2 ◆ if possible.  You bid first.  You bid first.  Fast Bids 3 ◆ if possible.  Partner bids first.  West Bids 2 ◆ if possible.  You bid first.  West Bids 2 ◆ if possible.  You bid first.  West Bids 2 ◆ if possible.  You bid first.  Vol. NS  V | Dealer: S<br>Vul: NS   | ♥ 972<br>♦ J7               | •                         |
| Dealer: S   | Dealer: N<br>Vul: EW   | <b>∨</b> A5 <b>♦</b> KQ83   |                           |
| Dealer: N   | Dealer: S<br>Vul: Both | <b>♥</b> AKJ3 <b>♦</b> 54   | •                         |
|   | Dealer: N<br>Vul: NS   | <b>∨</b> 42 <b>♦</b> KQ5    | •                         |

| Board: 174 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W | North:  ♣ J6  ♥ AKQ74  ♦ K98  ♣ Q53   | South:  ♠ A932  ♥ 83  ♠ 62  ♠ KJ984  | West  2♦ 3♦ AP 1. Stay | North 1NT 2 Pass                  | Pass                       | 2♣¹<br>Pass          |
|---|---------------------------------------|--------------------------------------|------------------------|-----------------------------------|----------------------------|----------------------|
| Board: 175 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S     | North:  ♠ KJ104  ♥ 972  ♦ J7  ♣ A1096 | South:  ♠ Q95  ♥ AKJ54  ♦ 94  ♣ KQ2  | West                   | North  2♣¹ 3▼                     | East  2  AP                | South<br>1NT<br>2♥   |
| Board: 176 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N    | North:  ♠ AJ2  ♥ A5  ♠ KQ83  ♠ K943   | South:                               | West  2  Pass  1. Stay | North<br>1NT<br>2NT<br>3NT<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 177 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3•X E | North:                                | South:  ♠ AK864  ♥ Q92  ♠ 107  ♠ AK5 | West Pass Pass 1. Stay | North  2♣¹  X man                 | East  3  AP                | South<br>1NT<br>Pass |
| Board: 178 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N     | North:  ♠ AQ984  ♥ 42  ♠ KQ5  ♠ A54   | South:  ♠ J75  ♥ A973  ♠ 876  ♠ K98  | West  2♥ AP 1. Stay    | North<br>1NT<br>2♠<br>man         | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹         |

| Board: 174 |          |
|------------|----------|
| Board: 175 | ssible.  |
| Board: 176 | essible. |
| Board: 177 | ssible.  |
| Board: 178 | ssible.  |

| Board: 174 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W | North: <b>♠</b> J6 <b>♥</b> AKQ74 <b>♠</b> K98 <b>♠</b> Q53 | South:  ♠ A932  ♥ 83  ♠ 62  ♠ KJ984  | West  2♦ 3♦ AP 1. Stay | North 1NT 2♥ Pass          | Pass                       | 2♣¹<br>Pass          |
|---|---|--------------------------------------|------------------------|----------------------------|----------------------------|----------------------|
| Board: 175 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S     | North:  ♠ KJ104  ♥ 972  ♦ J7  ♣ A1096                       | South:  ♠ Q95  ♥ AKJ54  ♦ 94  ♣ KQ2  |                        | North  2♣¹ 3♥ man          | East 2  AP                 | South<br>1NT<br>2♥   |
| Board: 176 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N    | North:  ♠ AJ2  ♥ A5  ♠ KQ83  ♠ K943                         | South:                               | West  2  Pass  1. Stay | North<br>1NT<br>2NT<br>3NT | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 177 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3•X E | North:  | South:  ♠ AK864  ♥ Q92  ♠ 107  ♣ AK5 |                        | North  2♣¹  X man          | East 3♦ AP                 | South<br>1NT<br>Pass |
| Board: 178 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N     | North:  ♠ AQ984  ♥ 42  ♠ KQ5  ♣ A54                         | South:  ♣ J75  ♥ A973  ♠ 876  ♣ K98  | West  2♥ AP 1. Stay    | North<br>1NT<br>2♠<br>man  | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹         |

| Board: 179<br>Dealer: S<br>Vul: EW<br>HCP: 8    | ♦ 85<br>▼ K432<br>◆ KQ52<br>♣ 1076                                 | East Bids 3♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♠ AQ</li><li>♥ Q965</li><li>♠ A43</li><li>♠ QJ62</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>AQJ4</li><li>1042</li><li>4</li><li>AK932</li></ul>        | East Bids 3♥ if possible.  Partner bids first. |
| Board: 182<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ AKJ64</li><li>▼ 543</li><li>◆ KJ</li><li>◆ QJ3</li></ul> | West Bids 2♥ if possible.  You bid first.      |
| Board: 183<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>◆ 52</li><li>♥ QJ98</li><li>◆ 863</li><li>◆ AKQ4</li></ul> | East Bids 2♠ if possible.  Partner bids first. |

| Board: 179<br>Dealer: S<br>Vul: EW | North:<br>♠ 85   | South:<br>♠ 73         | West    | North        | East  | South<br>1NT |
|------------------------------------|------------------|------------------------|---------|--------------|-------|--------------|
| North HCP: 8                       | <b>♥</b> K432    | <b>♥</b> A95           | Pass    | 2 <b>♣</b> ¹ | 3♠    | Pass         |
| South HCP: 15                      | ◆ KQ52<br>◆ 1076 | ◆ AJ1074<br>◆ AQ9      | Pass    | X            | AP    |              |
| Contract: 3♠X E                    | <b>4</b> 10/0    | AQ9                    | 1. Stay | man          |       |              |
| Board: 180                         | North:           | South:                 | West    | North        | East  | South        |
| Dealer: N                          | ♠ AQ             | <b>★</b> 104           |         | 1NT          | Pass  | 2 <b>♣</b> ¹ |
| Vul: Both<br>North HCP: 15         | <b>♥</b> Q965    | <b>♥</b> K1082         | 2♠      | Pass         | Pass  | 3♦           |
| South HCP: 9                       | ♦ A43            | ◆ KQJ72                | AP      |              |       |              |
| Contract: 3♦ S                     | <b>♣</b> QJ62    | <b>♣</b> 74            | 1. Stay | man          |       |              |
| Board: 181<br>Dealer: S            | North:<br>♠ AQJ4 | South:<br>♠ K95        | West    | North        | East  | South<br>1NT |
| Vul: None<br>North HCP: 14         | <b>v</b> 1042    | <b>♥</b> KQ            | Pass    | 2 <b>♣</b> ¹ | 3♥    | Pass         |
| South HCP: 15                      | <b>♦</b> 4       | ◆ KJ653                | Pass    | X            | AP    |              |
| Contract: 3♥X E                    | <b>♣</b> AK932   | <b>♣</b> QJ5           | 1. Stay | man          |       |              |
| Board: 182                         | North:           | South:                 | West    | North        | East  | South        |
| Dealer: N                          | AKJ64            | <b>♦</b> Q987          |         | 1NT          | Pass  | 2 <b>♣</b> ¹ |
| Vul: Both<br>North HCP: 15         | <b>♥</b> 543     | <b>♥</b> K             | 2♥      | 2♠           | Pass  | 4♠           |
| South HCP: 12                      | ♦ KJ             | ◆ A10542               | AP      |              |       |              |
| Contract: 4♠ N                     | ♣ QJ3            | <b>♣</b> K72           | 1. Stay | man          |       |              |
| Board: 183                         | North:           | South:                 | West    | North        | East  | South<br>1NT |
| Dealer: S<br>Vul: None             | <b>♦</b> 52      | <b>♠</b> Q6            | Pass    | 2 <b>.</b> 1 | 2♠    | Pass         |
| North HCP: 12                      | ♥ QJ98           | ▼ K1052                | Pass    | X            | Pass  |              |
| South HCP: 15                      | ♦ 863<br>♣ AKQ4  | ◆ AKQ4<br><b>♣</b> J76 | AP      |              | 1 400 | -            |
| Contract: 3♦ S                     | TILLA            | <del>2</del> 3/0       | 1. Stay | man          |       |              |

| Board: 179<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♣ 73</li><li>♥ A95</li><li>◆ AJ1074</li><li>♣ AQ9</li></ul> | East Bids 3♠ if possible.  You bid first.      |
|---|---|--|
| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>104</li><li>✓ K1082</li><li>✓ KQJ72</li><li>✓ 74</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |
| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K95</li><li>★ KQ</li><li>◆ KJ653</li><li>◆ QJ5</li></ul>  | East Bids 3♥ if possible.  You bid first.      |
| Board: 182<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>◆ Q987</li><li>♥ K</li><li>◆ A10542</li><li>◆ K72</li></ul> | West Bids 2♥ if possible.  Partner bids first. |
| Board: 183<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q6</li><li>♥ K1052</li><li>◆ AKQ4</li><li>♣ J76</li></ul> | East Bids 2♠ if possible.  You bid first.      |

| Board: 179<br>Dealer: S<br>Vul: EW | North:<br>♠ 85   | South:<br>♠ 73         | West    | North        | East  | South<br>1NT |
|------------------------------------|------------------|------------------------|---------|--------------|-------|--------------|
| North HCP: 8                       | <b>♥</b> K432    | <b>♥</b> A95           | Pass    | 2 <b>♣</b> ¹ | 3♠    | Pass         |
| South HCP: 15                      | ◆ KQ52<br>◆ 1076 | ◆ AJ1074<br>◆ AQ9      | Pass    | X            | AP    |              |
| Contract: 3♠X E                    | <b>4</b> 10/0    | AQ9                    | 1. Stay | man          |       |              |
| Board: 180                         | North:           | South:                 | West    | North        | East  | South        |
| Dealer: N                          | ♠ AQ             | <b>★</b> 104           |         | 1NT          | Pass  | 2 <b>♣</b> ¹ |
| Vul: Both<br>North HCP: 15         | <b>♥</b> Q965    | <b>♥</b> K1082         | 2♠      | Pass         | Pass  | 3♦           |
| South HCP: 9                       | ♦ A43            | ◆ KQJ72                | AP      |              |       |              |
| Contract: 3♦ S                     | <b>♣</b> QJ62    | <b>♣</b> 74            | 1. Stay | man          |       |              |
| Board: 181<br>Dealer: S            | North:<br>♠ AQJ4 | South:<br>♠ K95        | West    | North        | East  | South<br>1NT |
| Vul: None<br>North HCP: 14         | <b>v</b> 1042    | <b>♥</b> KQ            | Pass    | 2 <b>♣</b> ¹ | 3♥    | Pass         |
| South HCP: 15                      | <b>♦</b> 4       | ◆ KJ653                | Pass    | X            | AP    |              |
| Contract: 3♥X E                    | <b>♣</b> AK932   | <b>♣</b> QJ5           | 1. Stay | man          |       |              |
| Board: 182                         | North:           | South:                 | West    | North        | East  | South        |
| Dealer: N                          | AKJ64            | <b>♦</b> Q987          |         | 1NT          | Pass  | 2 <b>♣</b> ¹ |
| Vul: Both<br>North HCP: 15         | <b>♥</b> 543     | <b>♥</b> K             | 2♥      | 2♠           | Pass  | 4♠           |
| South HCP: 12                      | ♦ KJ             | ◆ A10542               | AP      |              |       |              |
| Contract: 4♠ N                     | ♣ QJ3            | <b>♣</b> K72           | 1. Stay | man          |       |              |
| Board: 183                         | North:           | South:                 | West    | North        | East  | South<br>1NT |
| Dealer: S<br>Vul: None             | <b>♦</b> 52      | <b>♠</b> Q6            | Pass    | 2 <b>.</b> 1 | 2♠    | Pass         |
| North HCP: 12                      | ♥ QJ98           | ▼ K1052                | Pass    | X            | Pass  |              |
| South HCP: 15                      | ♦ 863<br>♣ AKQ4  | ◆ AKQ4<br><b>♣</b> J76 | AP      |              | 1 400 | -            |
| Contract: 3♦ S                     | TILLA            | <del>2</del> 3/0       | 1. Stay | man          |       |              |

| Board: 184<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li></li></ul>   | West Bids 2♠ if possible.  You bid first.      |
|---|--|--|
| Board: 185<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>◆ 92</li><li>♥ QJ63</li><li>◆ J6</li><li>◆ AJ982</li></ul> | East Bids 4♠ if possible.  Partner bids first. |
| Board: 186<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♠ 975</li><li>♥ Q72</li><li>♦ AKQ4</li><li>♠ KQ2</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 187<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>10</li><li>✓ KJ97</li><li>✓ K103</li><li>✓ J7652</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
| Board: 188<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>▲ J9</li><li>✔ AK84</li><li>◆ 983</li><li>▲ AK86</li></ul> | West Bids 2♦ if possible.  You bid first.      |

| Board: 184 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N     | North:  ◆ J63  ▼ K8  ◆ AK1074  ◆ KJ6  | South:  ♦ 85  ▼ A732  • 9865  ♣ A93   | West  2♠ Pass 1. Stay         | North<br>1NT<br>Pass<br>3• | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
|---|---------------------------------------|---------------------------------------|-------------------------------|----------------------------|----------------------------|----------------------|
| Board: 185 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4•X E | North:                                | South:  ♠ A6  ♥ AK102  ♠ 852  ♣ KQ104 | West Pass AP 1. Stay          | North 2♣¹ man              | East 4♠                    | South<br>1NT<br>X    |
| Board: 186 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 N   | North:                                | South:                                | West  2  Pass  1. Stay        | North<br>1NT<br>Pass<br>3• | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 187 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2•X E   | North:  ♠ 10  ♥ KJ97  ♠ K103  ♣ J7652 | South:                                | West Pass Pass 1. Stay        | North  2♣¹  X man          | East 2♠ AP                 | South<br>1NT<br>Pass |
| Board: 188 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♣ S    | North:                                | South:  ♠ A643  ♥ QJ6  ♦ 4  ♣ J9754   | 2♦<br>Pass<br>Pass<br>1. Stay |                            | Pass<br>Pass<br>Pass<br>AP | 2♣¹<br>X<br>3♠²      |

| Board: 184<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★85</li><li>★A732</li><li>◆9865</li><li>★A93</li></ul>       | West Bids 2♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 185<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ A6</li><li>▼ AK102</li><li>◆ 852</li><li>★ KQ104</li></ul> | East Bids 4♠ if possible.  You bid first.      |
| Board: 186<br>Dealer: N<br>Vul: None<br>HCP: 8  | ♣3<br>♥ AK106<br>♦ 752<br>♣ J8765                                    | West Bids 2♠ if possible.  Partner bids first. |
| Board: 187<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♠ 965</li><li>♥ Q642</li><li>♦ AQJ</li><li>♠ AQ4</li></ul>   | East Bids 2♠ if possible.  You bid first.      |
| Board: 188<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>A643</li><li>♥ QJ6</li><li>4</li><li>♣ J9754</li></ul>       | West Bids 2♦ if possible.  Partner bids first. |

| Board: 184 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N     | North:  ◆ J63  ▼ K8  ◆ AK1074  ◆ KJ6  | South:  ♦ 85  ▼ A732  • 9865  ♣ A93   | West  2♠ Pass 1. Stay         | North<br>1NT<br>Pass<br>3• | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
|---|---------------------------------------|---------------------------------------|-------------------------------|----------------------------|----------------------------|----------------------|
| Board: 185 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4•X E | North:                                | South:  ♠ A6  ♥ AK102  ♠ 852  ♣ KQ104 | West Pass AP 1. Stay          | North 2♣¹ man              | East 4♠                    | South<br>1NT<br>X    |
| Board: 186 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 N   | North:                                | South:                                | West  2  Pass  1. Stay        | North<br>1NT<br>Pass<br>3• | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 187 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2•X E   | North:  ♠ 10  ♥ KJ97  ♠ K103  ♣ J7652 | South:                                | West Pass Pass 1. Stay        | North  2♣¹  X man          | East 2♠ AP                 | South<br>1NT<br>Pass |
| Board: 188 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♣ S    | North:                                | South:  ♠ A643  ♥ QJ6  ♦ 4  ♣ J9754   | 2♦<br>Pass<br>Pass<br>1. Stay |                            | Pass<br>Pass<br>Pass<br>AP | 2♣¹<br>X<br>3♠²      |

| Board: 189<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>Q2</li><li>✓ K984</li><li>◆ 8753</li><li>◆ A53</li></ul>     | East Bids 2♠ if possible.  Partner bids first.                      |
|---|--|---|
| Board: 190<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★ KQ43</li><li>♥ Q8</li><li>◆ A105</li><li>◆ AQ87</li></ul>  | West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first. |
| Board: 191<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ K865</li><li>♥ Q109</li><li>↑ 72</li><li>★ K1032</li></ul> | East Bids 2♥ if possible.  Partner bids first.                      |
| Board: 192<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ K62</li><li>▼ AJ1095</li><li>◆ A3</li><li>◆ K92</li></ul>  | West Bids 2♦ if possible.  You bid first.                           |
| Board: 193<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>♣75</li><li>♥QJ107</li><li>◆K1053</li><li>♣QJ8</li></ul>     | East Bids 2♠ if possible.  Partner bids first.                      |

| Board: 189 Dealer: S Vul: None North HCP: 9 South HCP: 16                              | North:  ♠ Q2  ♥ K984  ♦ 8753  ♣ A53   | South:  ♠ A83  ♥ QJ10  ♠ AQ102  ♠ K98  | West Pass AP 1. Stay        | North 2♣¹                  | East 2♠                   | South<br>1NT<br>2NT         |
|--|---------------------------------------|--|-----------------------------|----------------------------|---------------------------|-----------------------------|
| Contract: 2N S  Board: 190 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 5♣ S | North:  ♠ KQ43  ♥ Q8  ♠ A105  ♣ AQ87  | South:  ♠ A1085  ♥ 9  ♦ J64  ♠ K10953  |                             | North<br>1NT<br>Pass<br>3♣ | East<br>Pass<br>Pass<br>3 |                             |
| Board: 191<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 15<br>Contract: 2N S  | North:  ♠ K865  ♥ Q109  ♦ 72  ♣ K1032 | South:  ♣ J4  ▼ A32  ♣ A1096  ♣ AQ96   | West Pass Pass 1. Stay      | 2NT                        | East 2♥ AP                | South<br>1NT<br>Pass        |
| Board: 192 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N                | North:  ♠ K62  ♥ AJ1095  ♠ A3  ♣ K92  | South:  ♠ 109  ♥ K762  ♦ 105  ♣ AJ1083 | West  2  AP  1. Stay        | North<br>1NT<br>2♥<br>man  | East<br>Pass<br>Pass      | 2 <b>♣</b> ¹                |
| Board: 193<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S  | North:  ♣ 75  ♥ QJ107  ◆ K1053  ♣ QJ8 | South:  ♠ KJ108  ♥ K6  ♠ AJ6  ♠ K964   | West Pass Pass Pass 1. Stay | North  2*  1  X  3NT  man  | East  2  Pass AP          | South<br>1NT<br>Pass<br>2NT |

| Board: 189<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ A83</li><li>♥ QJ10</li><li>◆ AQ102</li><li>★ K98</li></ul> | East Bids 2♠ if possible.  You bid first.                                |
|---|--|--|
| Board: 190<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>▲ A1085</li><li>♥ 9</li><li>◆ J64</li><li>◆ K10953</li></ul> | West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first. |
| Board: 191<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>↓ J4</li><li>▼ A32</li><li>◆ A1096</li><li>◆ AQ96</li></ul>  | East Bids 2♥ if possible.  You bid first.                                |
| Board: 192<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>109</li><li>K762</li><li>105</li><li>AJ1083</li></ul>        | West Bids 2♦ if possible.  Partner bids first.                           |
| Board: 193<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ KJ108</li><li>★ K6</li><li>◆ AJ6</li><li>◆ K964</li></ul>  | East Bids 2♠ if possible.  You bid first.                                |

| Board: 189 Dealer: S Vul: None North HCP: 9 South HCP: 16                              | North:  ♠ Q2  ♥ K984  ♦ 8753  ♣ A53   | South:  ♠ A83  ♥ QJ10  ♠ AQ102  ♠ K98  | West Pass AP 1. Stay        | North 2♣¹                  | East 2♠                   | South<br>1NT<br>2NT         |
|--|---------------------------------------|--|-----------------------------|----------------------------|---------------------------|-----------------------------|
| Contract: 2N S  Board: 190 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 5♣ S | North:  ♠ KQ43  ♥ Q8  ♠ A105  ♣ AQ87  | South:  ♠ A1085  ♥ 9  ♦ J64  ♠ K10953  |                             | North<br>1NT<br>Pass<br>3♣ | East<br>Pass<br>Pass<br>3 |                             |
| Board: 191<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 15<br>Contract: 2N S  | North:  ♠ K865  ♥ Q109  ♦ 72  ♣ K1032 | South:  ♣ J4  ▼ A32  ♣ A1096  ♣ AQ96   | West Pass Pass 1. Stay      | 2NT                        | East 2♥ AP                | South<br>1NT<br>Pass        |
| Board: 192 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N                | North:  ♠ K62  ♥ AJ1095  ♠ A3  ♣ K92  | South:  ♠ 109  ♥ K762  ♦ 105  ♣ AJ1083 | West  2  AP  1. Stay        | North<br>1NT<br>2♥<br>man  | East<br>Pass<br>Pass      | 2 <b>♣</b> ¹                |
| Board: 193<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S  | North:  ♣ 75  ♥ QJ107  ◆ K1053  ♣ QJ8 | South:  ♠ KJ108  ♥ K6  ♠ AJ6  ♠ K964   | West Pass Pass Pass 1. Stay | North  2*  1  X  3NT  man  | East  2  Pass AP          | South<br>1NT<br>Pass<br>2NT |

| Board: 194              | <b>♠</b> AJ10  | West Bids 2♦ if possible.  |
|-------------------------|--|----------------------------|
| Dealer: N<br>Vul: EW    | <b>♥</b> KQ92<br><b>♦</b> Q8                                 | -                          |
| HCP: 15                 | ♣ K1072  | You bid first.             |
| Board: 195<br>Dealer: S | <b>♦</b> Q864<br><b>♥</b> A1075                              | East Bids 2♠ if possible.  |
| Vul: Both               | <ul><li>A1073</li><li>◆ QJ8</li></ul>                        | D 1 . 1 . C                |
| HCP: 9                  | <b>♣</b> 32  | Partner bids first.        |
| Board: 196              | <b>♦</b> K864  | West Bids 2♥ if possible.  |
| Dealer: N<br>Vul: None  | <b>♥</b> K9<br><b>♦</b> K1043                                | West Blas 2 v 11 possiole. |
| HCP: 16                 | <b>♦</b> AK6   | You bid first.             |
| Board: 197              | <b></b> 4 7 4 <b>1</b> 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | East Bids 2♠ if possible.  |
| Dealer: S<br>Vul: EW    | ♥ AJ82   | East Bids 3♠ if possible.  |
| HCP: 8                  | ◆ Q83<br><b>♣</b> J874                                       | Partner bids first.        |
| Board: 198              | <b>♦</b> 87  | West Dids 24 if possible   |
| Dealer: N               | ♥ AQJ  | West Bids 2♠ if possible.  |
| Vul: Both<br>HCP: 15    | ◆ QJ109<br><b>◆</b> KQ53                                     | You bid first.             |
| HCP: 15                 | <b>★</b> KQ53  |                            |

| Board: 194 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N                 | North:  ♠ AJ10  ♥ KQ92  ♠ Q8  ♠ K1072 | South:  ◆ 987  ▼ AJ75  • KJ43  • Q5   | West  2  AP  1. Stay        | North<br>1NT<br>Pass<br>man       | Pass                       |                              |
|---|---------------------------------------|---------------------------------------|-----------------------------|-----------------------------------|----------------------------|------------------------------|
| Board: 195<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 2N S | North:  ♠ Q864  ♥ A1075  ♠ QJ8  ♠ 32  | South:                                | West Pass Pass 1. Stay      | 2NT                               | East 2♠ AP                 | South<br>1NT<br>Pass         |
| Board: 196<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ K864  ♥ K9  ♠ K1043  ♠ AK6  | South:  ♠ AJ103  ♥ J64  ♠ 76  ♠ Q854  | West  2♥ 1. Stay            | North<br>1NT<br>2NT<br>man        | East<br>Pass<br>AP         |                              |
| Board: 197 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3•X E                 | North:  ♠ 74  ♥ AJ82  ♠ Q83  ♠ J874   | South:  ♠ A2  ♥ Q543  ♠ A54  ♣ KQ32   | Pass Pass Pass Pass 1. Stay | North  2♣¹  X  X  man             | East  2♠  3♠  AP           | South<br>1NT<br>Pass<br>Pass |
| Board: 198 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3♣ S               | North:  ♣ 87  ▼ AQJ  • QJ109  ♣ KQ53  | South:  ♠ 104  ♥ K1074  ♠ AK83  ♣ J96 | West  2♣ Pass 1. Stay       | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                 |

| Board: 194 | West Bids 2♦ if possible.  Partner bids first.                     |
|------------|--|
| Board: 195 | East Bids 2♠ if possible.  You bid first.                          |
| Board: 196 | West Bids 2♥ if possible.  Partner bids first.                     |
| Board: 197 | East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 198 | West Bids 2♠ if possible.  Partner bids first.                     |

| Board: 194 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N                 | North:  ♠ AJ10  ♥ KQ92  ♠ Q8  ♠ K1072 | South:  ◆ 987  ▼ AJ75  • KJ43  • Q5   | West  2  AP  1. Stay        | North<br>1NT<br>Pass<br>man       | Pass                       |                              |
|---|---------------------------------------|---------------------------------------|-----------------------------|-----------------------------------|----------------------------|------------------------------|
| Board: 195<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 2N S | North:  ♠ Q864  ♥ A1075  ♠ QJ8  ♠ 32  | South:                                | West Pass Pass 1. Stay      | 2NT                               | East 2♠ AP                 | South<br>1NT<br>Pass         |
| Board: 196<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ K864  ♥ K9  ♠ K1043  ♠ AK6  | South:  ♠ AJ103  ♥ J64  ♠ 76  ♠ Q854  | West  2♥ 1. Stay            | North<br>1NT<br>2NT<br>man        | East<br>Pass<br>AP         |                              |
| Board: 197 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3•X E                 | North:  ♠ 74  ♥ AJ82  ♠ Q83  ♠ J874   | South:  ♠ A2  ♥ Q543  ♠ A54  ♣ KQ32   | Pass Pass Pass Pass 1. Stay | North  2♣¹  X  X  man             | East  2♠  3♠  AP           | South<br>1NT<br>Pass<br>Pass |
| Board: 198 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3♣ S               | North:  ♣ 87  ▼ AQJ  • QJ109  ♣ KQ53  | South:  ♠ 104  ♥ K1074  ♠ AK83  ♣ J96 | West  2♣ Pass 1. Stay       | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                 |

| Board: 199<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>1074</li><li>✓ QJ32</li><li>✓ KQJ104</li><li>5</li></ul>    | East Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 200<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♦ 9853</li><li>♥ 102</li><li>♦ AKQ4</li><li>♠ AQ6</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 201<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ K986</li><li>♥ Q92</li><li>◆ 4</li><li>◆ A9853</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 202<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♠ AK7</li><li>♥ AJ73</li><li>♦ J104</li><li>♠ Q92</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 203<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ 732</li><li>★ AK92</li><li>★ 84</li><li>★ Q542</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |

| Board: 199<br>Dealer: S       | North:           | South:                  | West          | North          | East         | South<br>1NT            |
|-------------------------------|------------------|-------------------------|---------------|----------------|--------------|-------------------------|
| Dealer: S<br>Vul: None        | <b>♠</b> 1074    | <b>♦</b> 532            | Pass          | 2 <b>♣</b> ¹   | 2♠           | Pass                    |
| North HCP: 9                  | ♥ QJ32           | <b>♥</b> A4             | Pass          | 3♦             | Pass         | 3 <b>♠</b> <sup>2</sup> |
| South HCP: 15                 | ◆ KQJ104<br>◆ 5  | ♦ A985<br>• AK98        | Pass          | 5♦             | AP           |                         |
| Contract: 5♦ N                | <b>~</b> 3       | <b>2</b> / <b>HC</b> /0 | 1. Stay       |                | 1 44         |                         |
|                               |                  |                         | 2. limit      | raise or       | better       | ın ♦                    |
| Board: 200                    | North:           | South:                  | West          | North          | East         | South                   |
| Dealer: N                     | <b>♦</b> 9853    | ♠ QJ2                   |               | 1NT            | Pass         | 2 <b>♣</b> ¹            |
| Vul: NS<br>North HCP: 15      | <b>v</b> 102     | <b>♥</b> K986           | 2♠            | Pass           | Pass         | 2NT                     |
| South HCP: 9                  | ♦ AKQ4           | <b>♦</b> 987            | AP            |                |              |                         |
| Contract: 2N N                | ♣ AQ6            | <b>♣</b> K108           | 1. Stay       | man            |              |                         |
| Board: 201<br>Dealer: S       | North:<br>♠ K986 | South:<br>♠ QJ4         | West          | North          | East         | South<br>1NT            |
| Vul: Both<br>North HCP: 9     | <b>♥</b> Q92     | <b>▼</b> AK854          | Pass          | 2 <b>♣</b> ¹   | <b>2</b>     | 2♥                      |
| South HCP: 16                 | <b>•</b> 4       | ♦ A53                   | Pass          | 4♥             | AP           |                         |
| Contract: 4♥ S                | ♣ A9853          | <b>♣</b> Q6             | 1. Stayman    |                |              |                         |
| Board: 202                    | North:           | C o v4h.                | West          | North          | East         | South                   |
| Dealer: N                     | ♠ AK7            | South:<br>♠ Q92         | ,,,,,,,,      | 1NT            | Pass         |                         |
| Vul: None                     | <b>♥</b> AJ73    | ♥ Q1054                 | 2♦            | Pass           | Pass         |                         |
| North HCP: 15<br>South HCP: 9 | ◆ J104           | <b>♦</b> 62             | AP            |                |              |                         |
| Contract: 2•X W               | <b>♣</b> Q92     | <b>♣</b> AJ74           | 1. Stay       | man            |              |                         |
|                               |                  |                         | West          | North          | East         |                         |
| Board: 203                    | North:           | South:                  | Dagg          | 2.1            | 24           | 1NT<br>Poss             |
| Dealer: S<br>Vul: NS          | <b>★</b> 732     | ♠ AQ5                   | Pass          |                | 2♦<br>Dagg   | Pass                    |
| North HCP: 9                  | <b>♥</b> AK92    | <b>♥</b> Q1054          | Pass          | X<br>2.2       | Pass<br>Pass |                         |
| South HCP: 15                 | ♦ 84<br>• 0542   | ♦ 75<br>• AV 92         | Pass<br>AP    | 3 <del>\</del> | гаѕѕ         | 47                      |
| Contract: 4♣ N                | <b>♣</b> Q542    | <b>♣</b> AK83           | AP<br>1. Stay | man            |              |                         |
|                               |                  |                         | •             | raise or       | hetter       | in 📤                    |

| Board: 199<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ 532</li><li>★ A4</li><li>★ A985</li><li>★ AK98</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
|---|---|--|
| Board: 200<br>Dealer: N<br>Vul: NS<br>HCP: 9    | ♣ QJ2<br>♥ K986<br>♦ 987<br>♣ K108                                  | West Bids 2♠ if possible.  Partner bids first. |
| Board: 201<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>◆ QJ4</li><li>◆ AK854</li><li>◆ A53</li><li>◆ Q6</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 202<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>◆ Q92</li><li>◆ Q1054</li><li>◆ 62</li><li>◆ AJ74</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 203<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>AQ5</li><li>♥ Q1054</li><li>↑75</li><li>AK83</li></ul>      | East Bids 2♦ if possible.  You bid first.      |

| Board: 199<br>Dealer: S       | North:           | South:                  | West          | North          | East         | South<br>1NT            |
|-------------------------------|------------------|-------------------------|---------------|----------------|--------------|-------------------------|
| Dealer: S<br>Vul: None        | <b>♠</b> 1074    | <b>♦</b> 532            | Pass          | 2 <b>♣</b> ¹   | 2♠           | Pass                    |
| North HCP: 9                  | ♥ QJ32           | <b>♥</b> A4             | Pass          | 3♦             | Pass         | 3 <b>♠</b> <sup>2</sup> |
| South HCP: 15                 | ◆ KQJ104<br>◆ 5  | ♦ A985<br>• AK98        | Pass          | 5♦             | AP           |                         |
| Contract: 5♦ N                | <b>~</b> 3       | <b>2</b> / <b>HC</b> /0 | 1. Stay       |                | 1 44         |                         |
|                               |                  |                         | 2. limit      | raise or       | better       | ın ♦                    |
| Board: 200                    | North:           | South:                  | West          | North          | East         | South                   |
| Dealer: N                     | <b>♦</b> 9853    | ♠ QJ2                   |               | 1NT            | Pass         | 2 <b>♣</b> ¹            |
| Vul: NS<br>North HCP: 15      | <b>v</b> 102     | <b>♥</b> K986           | 2♠            | Pass           | Pass         | 2NT                     |
| South HCP: 9                  | ♦ AKQ4           | <b>♦</b> 987            | AP            |                |              |                         |
| Contract: 2N N                | ♣ AQ6            | <b>♣</b> K108           | 1. Stay       | man            |              |                         |
| Board: 201<br>Dealer: S       | North:<br>♠ K986 | South:<br>♠ QJ4         | West          | North          | East         | South<br>1NT            |
| Vul: Both<br>North HCP: 9     | <b>♥</b> Q92     | <b>▼</b> AK854          | Pass          | 2 <b>♣</b> ¹   | <b>2</b>     | 2♥                      |
| South HCP: 16                 | <b>•</b> 4       | ♦ A53                   | Pass          | 4♥             | AP           |                         |
| Contract: 4♥ S                | ♣ A9853          | <b>♣</b> Q6             | 1. Stayman    |                |              |                         |
| Board: 202                    | North:           | C o v4h.                | West          | North          | East         | South                   |
| Dealer: N                     | ♠ AK7            | South:<br>♠ Q92         | ,,,,,,,       | 1NT            | Pass         |                         |
| Vul: None                     | <b>♥</b> AJ73    | ♥ Q1054                 | 2♦            | Pass           | Pass         |                         |
| North HCP: 15<br>South HCP: 9 | ◆ J104           | <b>♦</b> 62             | AP            |                |              |                         |
| Contract: 2•X W               | <b>♣</b> Q92     | <b>♣</b> AJ74           | 1. Stay       | man            |              |                         |
|                               |                  |                         | West          | North          | East         |                         |
| Board: 203                    | North:           | South:                  | Dagg          | 2.1            | 24           | 1NT<br>Poss             |
| Dealer: S<br>Vul: NS          | <b>★</b> 732     | ♠ AQ5                   | Pass          |                | 2♦<br>Dagg   | Pass                    |
| North HCP: 9                  | <b>♥</b> AK92    | <b>♥</b> Q1054          | Pass          | X<br>2.2       | Pass<br>Pass |                         |
| South HCP: 15                 | ♦ 84<br>• 0542   | ♦ 75<br>• AV 92         | Pass<br>AP    | 3 <del>\</del> | гаѕѕ         | 47                      |
| Contract: 4♣ N                | <b>♣</b> Q542    | <b>♣</b> AK83           | AP<br>1. Stay | man            |              |                         |
|                               |                  |                         | •             | raise or       | hetter       | in 📤                    |

| Board: 204<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>♣ A7</li><li>♥ 8653</li><li>♦ KQJ3</li><li>♣ AK3</li></ul>  | West Bids 3♥ if possible.  You bid first.                                |
|---|---|--|
| Board: 205<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>★ K1086</li><li>♥ J98</li><li>♦ 7</li><li>★ A9653</li></ul> | East Bids 2♦ if possible.  Partner bids first.                           |
| Board: 206<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ K864</li><li>★ AJ62</li><li>★ K8</li><li>★ A107</li></ul> | West Bids 2♦ if possible.  You bid first.                                |
| Board: 207<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ KJ7</li><li>▼ A532</li><li>♦ 6</li><li>♣ 98653</li></ul>  | East Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first. |
| Board: 208<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>♠ 64</li><li>♥ A87</li><li>♦ K1084</li><li>♠ AKQ8</li></ul> | West Bids 2♥ if possible.  You bid first.                                |

| Board: 204<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N N | North:  ♠ A7  ♥ 8653  ♠ KQJ3  ♣ AK3  | South:  ♠ KQJ2  ♥ A  • 108654  ♣ J107  | West  3♥ AP 1. Stay    | North<br>1NT<br>Pass        | Pass                       |                    |
|--|--------------------------------------|--|------------------------|-----------------------------|----------------------------|--------------------|
| Board: 205 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S               | North:  ♠ K1086  ♥ J98  ♠ 7  ♠ A9653 | South:  ♠ AQJ92  ♥ AQ7  ♦ 104  ♣ K82   | West Pass Pass 1. Stay | <b>4</b> ♠                  | East  2  AP                | South<br>1NT<br>2♠ |
| Board: 206<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N  | North:  ♠ K864  ♥ AJ62  ♠ K8  ♠ A107 | South:  ♠ QJ103  ♥ KQ93  ♦ 96  ♠ 984   | West  2  Pass  1. Stay | North<br>1NT<br>Pass<br>2NT | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹       |
| Board: 207 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 44 N                 | North:  ♠ KJ7  ▼ A532  ♦ 6  ♣ 98653  | South:  ♠ A1093  ♥ K108  ♠ KQ  ♠ QJ102 | Pass Pass 3  1. Stay   | North  2♣¹  X  4♣  man      | East  2  Pass AP           | 1NT<br>Pass        |
| Board: 208 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3 S               | North:                               | South:  ♠ Q1085  ♥ J3  ♠ AQJ52  ♣ J4   | West  2♥ AP 1. Stay    | North<br>1NT<br>2NT         | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹       |

| Board: 204<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ KQJ2</li><li>★ A</li><li>◆ 108654</li><li>◆ J107</li></ul>  | West Bids 3♥ if possible.  Partner bids first.                           |
|---|---|--|
| Board: 205<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>AQJ92</li><li>✓ AQ7</li><li>104</li><li>✓ K82</li></ul>       | East Bids 2♦ if possible.  You bid first.                                |
| Board: 206<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣ QJ103</li><li>♥ KQ93</li><li>◆ 96</li><li>♣ 984</li></ul>   | West Bids 2♦ if possible.  Partner bids first.                           |
| Board: 207<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ A1093</li><li>★ K108</li><li>★ KQ</li><li>★ QJ102</li></ul> | East Bids 2♦ if possible.<br>West Bids 3♦ if possible.<br>You bid first. |
| Board: 208<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q1085</li><li>♥ J3</li><li>◆ AQJ52</li><li>♣ J4</li></ul>   | West Bids 2♥ if possible.  Partner bids first.                           |

| Board: 204<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N N | North:  ♠ A7  ♥ 8653  ♠ KQJ3  ♣ AK3  | South:  ♠ KQJ2  ♥ A  • 108654  ♣ J107  | West  3♥ AP 1. Stay    | North<br>1NT<br>Pass        | Pass                       |                    |
|--|--------------------------------------|--|------------------------|-----------------------------|----------------------------|--------------------|
| Board: 205 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S               | North:  ♠ K1086  ♥ J98  ♠ 7  ♠ A9653 | South:  ♠ AQJ92  ♥ AQ7  ♦ 104  ♣ K82   | West Pass Pass 1. Stay | <b>4</b> ♠                  | East  2  AP                | South<br>1NT<br>2♠ |
| Board: 206<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N  | North:  ♠ K864  ♥ AJ62  ♠ K8  ♠ A107 | South:  ♠ QJ103  ♥ KQ93  ♦ 96  ♠ 984   | West  2  Pass  1. Stay | North<br>1NT<br>Pass<br>2NT | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹       |
| Board: 207 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 44 N                 | North:  ♠ KJ7  ▼ A532  ♦ 6  ♣ 98653  | South:  ♠ A1093  ♥ K108  ♠ KQ  ♠ QJ102 | Pass Pass 3  1. Stay   | North  2♣¹  X  4♣  man      | East  2  Pass AP           | 1NT<br>Pass        |
| Board: 208 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3 S               | North:                               | South:  ♠ Q1085  ♥ J3  ♠ AQJ52  ♣ J4   | West  2♥ AP 1. Stay    | North<br>1NT<br>2NT         | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹       |

| Board: 209<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ A1042</li><li>♥ Q87</li><li>◆ J109</li><li>★ A74</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 210<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>♣ QJ108</li><li>♥ AQ2</li><li>◆ 986</li><li>♣ AK9</li></ul>  | West Bids 5♦ if possible.  You bid first.      |
| Board: 211<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>♣ AJ83</li><li>♥ 1075</li><li>◆ 963</li><li>♣ K73</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 212<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ KQJ5</li><li>▼ Q97</li><li>◆ AQ109</li><li>◆ J4</li></ul>  | West Bids 2♥ if possible.  You bid first.      |
| Board: 213<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q10</li><li>♥ QJ52</li><li>◆ Q2</li><li>♣ KJ842</li></ul>  | East Bids 2♠ if possible.  Partner bids first. |

| Board: 209<br>Dealer: S<br>Vul: NS                            | North:<br>♠ A1042<br>♥ Q87                           | South:<br><b>♠</b> KQJ5<br><b>♥</b> 963                  | West<br>Pass            | North 2♣¹                         | East 2       | South<br>1NT<br>Pass |
|---|--|--|-------------------------|-----------------------------------|--------------|----------------------|
| North HCP: 11<br>South HCP: 15<br>Contract: 3♠ N              | ◆ J109<br>◆ A74                                      | ◆ A86<br>◆ KQ2   | Pass<br>1. Stay         | 3♠                                | AP           |                      |
| Board: 210<br>Dealer: N<br>Vul: EW                            | North:<br>♠ QJ108                                    | South:  ♠ AK65   | West                    | North<br>1NT                      | East<br>Pass |                      |
| North HCP: 16<br>South HCP: 12<br>Contract: 5◆X W             | ♥ AQ2<br>♦ 986<br>♣ AK9                              | <ul><li>▼ K7653</li><li>◆ —</li><li>◆ Q872</li></ul>     | 5 <b>♦</b><br>1. Stay   | X<br>man                          | AP           |                      |
| Board: 211<br>Dealer: S<br>Vul: Both                          | North:<br>♠ AJ83                                     | South:<br>♠ K109   | West                    | North                             | East         | South<br>1NT         |
| North HCP: 8 South HCP: 15 Contract: 3 S                      | <ul><li>▼ 1075</li><li>◆ 963</li><li>◆ K73</li></ul> | <ul><li>✓ AKJ83</li><li>✓ Q87</li><li>✓ Q10</li></ul>    | Pass<br>Pass<br>1. Stay | 2 <b>♣</b> ¹<br>3 <b>♥</b><br>man | 2♦<br>AP     | 2♥                   |
| Board: 212<br>Dealer: N                                       | North:<br>♠ KQJ5                                     | South:<br>♠ A432   | West                    | North<br>1NT                      | East<br>Pass |                      |
| Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S | ♥ Q97<br>♦ AQ109<br>♣ J4                             | ♥ J103<br>♦ K643<br>♣ A10                                | 2♥<br>Pass<br>1. Stay   | Pass<br>4♠<br>man                 | Pass<br>AP   | 3♠                   |
| Board: 213<br>Dealer: S<br>Vul: EW                            | North:<br>♠ Q10                                      | South:<br>♠ KJ   | West                    | North                             | East         | South<br>1NT         |
| North HCP: 11 South HCP: 15 Contract: 3 N                     | ♥ QJ52<br>♦ Q2<br>♣ KJ842                            | <ul><li>▼ K1064</li><li>◆ KJ10</li><li>◆ A1093</li></ul> | Pass Pass 1. Stay       | 3♣                                | 2♠<br>AP     | Pass                 |

| Board: 209<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ KQJ5</li><li>▼ 963</li><li>◆ A86</li><li>◆ KQ2</li></ul>   | East Bids 2♦ if possible.  You bid first.      |
|---|--|--|
| Board: 210<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ AK65</li><li>★ K7653</li><li>★ —</li><li>★ Q872</li></ul>  | West Bids 5♦ if possible.  Partner bids first. |
| Board: 211<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ K109</li><li>★ AKJ83</li><li>◆ Q87</li><li>★ Q10</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 212<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ A432</li><li>▼ J103</li><li>◆ K643</li><li>★ A10</li></ul> | West Bids 2♥ if possible.  Partner bids first. |
| Board: 213<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <b>★</b> KJ<br><b>♥</b> K1064<br><b>♦</b> KJ10<br><b>♣</b> A1093     | East Bids 2♠ if possible.  You bid first.      |

| Board: 209<br>Dealer: S<br>Vul: NS                            | North:<br>♠ A1042<br>♥ Q87                           | South:<br><b>♠</b> KQJ5<br><b>♥</b> 963                  | West<br>Pass            | North 2♣¹                         | East 2       | South<br>1NT<br>Pass |
|---|--|--|-------------------------|-----------------------------------|--------------|----------------------|
| North HCP: 11<br>South HCP: 15<br>Contract: 3♠ N              | ◆ J109<br>◆ A74                                      | ◆ A86<br>◆ KQ2   | Pass<br>1. Stay         | 3♠                                | AP           |                      |
| Board: 210<br>Dealer: N<br>Vul: EW                            | North:<br>♠ QJ108                                    | South:  ♠ AK65   | West                    | North<br>1NT                      | East<br>Pass |                      |
| North HCP: 16<br>South HCP: 12<br>Contract: 5◆X W             | ♥ AQ2<br>♦ 986<br>♣ AK9                              | <ul><li>▼ K7653</li><li>◆ —</li><li>◆ Q872</li></ul>     | 5 <b>♦</b><br>1. Stay   | X<br>man                          | AP           |                      |
| Board: 211<br>Dealer: S<br>Vul: Both                          | North:<br>♠ AJ83                                     | South:<br>♠ K109   | West                    | North                             | East         | South<br>1NT         |
| North HCP: 8 South HCP: 15 Contract: 3 S                      | <ul><li>▼ 1075</li><li>◆ 963</li><li>◆ K73</li></ul> | <ul><li>✓ AKJ83</li><li>✓ Q87</li><li>✓ Q10</li></ul>    | Pass<br>Pass<br>1. Stay | 2 <b>♣</b> ¹<br>3 <b>♥</b><br>man | 2♦<br>AP     | 2♥                   |
| Board: 212<br>Dealer: N                                       | North:<br>♠ KQJ5                                     | South:<br>♠ A432   | West                    | North<br>1NT                      | East<br>Pass |                      |
| Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S | ♥ Q97<br>♦ AQ109<br>♣ J4                             | ♥ J103<br>♦ K643<br>♣ A10                                | 2♥<br>Pass<br>1. Stay   | Pass<br>4♠<br>man                 | Pass<br>AP   | 3♠                   |
| Board: 213<br>Dealer: S<br>Vul: EW                            | North:<br>♠ Q10                                      | South:<br>♠ KJ   | West                    | North                             | East         | South<br>1NT         |
| North HCP: 11 South HCP: 15 Contract: 3 N                     | ♥ QJ52<br>♦ Q2<br>♣ KJ842                            | <ul><li>▼ K1064</li><li>◆ KJ10</li><li>◆ A1093</li></ul> | Pass Pass 1. Stay       | 3♣                                | 2♠<br>AP     | Pass                 |

| Board: 214<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ J5</li><li>♥ AQ52</li><li>◆ J83</li><li>♣ AK54</li></ul>    | West Bids 2♦ if possible.  You bid first.      |
|---|---|--|
| Board: 215<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♠ 96</li><li>♥ KQ108</li><li>♦ K10</li><li>♠ J10762</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
| Board: 216<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ KQ95</li><li>★ A86</li><li>★ 82</li><li>★ AK74</li></ul>    | West Bids 2♦ if possible.  You bid first.      |
| Board: 217<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q10</li><li>♥ KJ107</li><li>◆ Q7</li><li>♣ A10974</li></ul> | East Bids 3♦ if possible.  Partner bids first. |
| Board: 218<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>AQ87</li><li>▼ 1074</li><li>◆ AJ2</li><li>◆ KJ4</li></ul>     | West Bids 2♥ if possible.  You bid first.      |

| Board: 214<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                                 | South:  ♠ K9  ♥ KJ98  ♦ 1062  ♣ QJ72 | West  2  AP  1. Stay   | North<br>1NT<br>Pass<br>man | Pass                 |                      |
|--|--|--------------------------------------|------------------------|-----------------------------|----------------------|----------------------|
| Board: 215 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N                  | North:                                 | South:  ♠ KJ10  ♥ 96  ♠ AJ542  ♣ AQ4 | West Pass Pass 1. Stay | North  2♣¹ 3♣ man           | East 2♣ AP           | South<br>1NT<br>Pass |
| Board: 216 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2 W                    | North:  ♠ KQ95  ♥ A86  ♠ 82  ♣ AK74    | South:                               | West  2♦ 1. Stay       | North<br>1NT<br>AP<br>man   | East<br>Pass         |                      |
| Board: 217 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3•X E               | North:  ♠ Q10  ♥ KJ107  ♠ Q7  ♣ A10974 | South:  ♠ K96  ✔ AQ62  ♠ K2  ♣ QJ62  | West Pass Pass 1. Stay | North  2♣¹ X man            | East 3♦ AP           | South<br>1NT<br>Pass |
| Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2 V X W              | North:  ♠ AQ87  ♥ 1074  ♠ AJ2  ♣ KJ4   | South:  ♠ K652  ♥ 95  ♦ 984  ♣ AQ52  | West  2♥  AP  1. Stay  | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |

| Board: 214<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ K9</li><li>▼ KJ98</li><li>◆ 1062</li><li>◆ QJ72</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 215<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ KJ10</li><li>♥ 96</li><li>◆ AJ542</li><li>◆ AQ4</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
| Board: 216<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ J1084</li><li>★ KQ94</li><li>★ K109</li><li>★ 83</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 217<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ K96</li><li>★ AQ62</li><li>★ K2</li><li>★ QJ62</li></ul>   | East Bids 3♦ if possible.  You bid first.      |
| Board: 218<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ K652</li><li>♥ 95</li><li>◆ 984</li><li>◆ AQ52</li></ul>   | West Bids 2♥ if possible.  Partner bids first. |

| Board: 214<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                                 | South:  ♠ K9  ♥ KJ98  ♦ 1062  ♣ QJ72 | West  2  AP  1. Stay   | North<br>1NT<br>Pass<br>man | Pass                 |                      |
|--|--|--------------------------------------|------------------------|-----------------------------|----------------------|----------------------|
| Board: 215 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N                  | North:                                 | South:  ♠ KJ10  ♥ 96  ♠ AJ542  ♣ AQ4 | West Pass Pass 1. Stay | North  2♣¹ 3♣ man           | East 2♣ AP           | South<br>1NT<br>Pass |
| Board: 216 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2 W                    | North:  ♠ KQ95  ♥ A86  ♠ 82  ♣ AK74    | South:                               | West  2♦ 1. Stay       | North<br>1NT<br>AP<br>man   | East<br>Pass         |                      |
| Board: 217 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3•X E               | North:  ♠ Q10  ♥ KJ107  ♠ Q7  ♣ A10974 | South:  ♠ K96  ✔ AQ62  ♠ K2  ♣ QJ62  | West Pass Pass 1. Stay | North  2♣¹ X man            | East 3♦ AP           | South<br>1NT<br>Pass |
| Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2 V X W              | North:  ♠ AQ87  ♥ 1074  ♠ AJ2  ♣ KJ4   | South:  ♠ K652  ♥ 95  ♦ 984  ♣ AQ52  | West  2♥  AP  1. Stay  | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |

| Board: 219<br>Dealer: S<br>Vul: NS<br>HCP: 10  | <ul><li>★ A1083</li><li>♥ K7</li><li>◆ K10982</li><li>◆ 92</li></ul> | East Bids 3♥ if possible.  Partner bids first. |
|--|--|--|
| Board: 220<br>Dealer: N<br>Vul: EW<br>HCP: 15  | <ul><li>AJ104</li><li>♥ 98</li><li>AQ74</li><li>A64</li></ul>        | West Bids 2♥ if possible.  You bid first.      |
| Board: 221<br>Dealer: S<br>Vul: None<br>HCP: 9 | <ul><li>★ K763</li><li>▼ 86</li><li>◆ Q42</li><li>◆ A952</li></ul>   | East Bids 4♥ if possible.  Partner bids first. |
| Board: 222<br>Dealer: N<br>Vul: NS<br>HCP: 16  | <ul><li>AQ105</li><li>A6</li><li>974</li><li>AQ64</li></ul>          | West Bids 2♦ if possible.  You bid first.      |
| Board: 223<br>Dealer: S<br>Vul: EW<br>HCP: 8   | <ul><li>★74</li><li>✓ KQ109</li><li>★ K985</li><li>★ 1065</li></ul>  | East Bids 2♠ if possible.  Partner bids first. |

| Board: 219 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S    | North:  ♠ A1083  ♥ K7  ♦ K10982  ♣ 92 | South:  ♠ K.J9  ♥ Q3  ♠ AQ75  ♣ A765  | West North East South 1NT  Pass 2♣¹ 3♥ Pass  Pass 3NT AP  1. Stayman   |
|--|---------------------------------------|---------------------------------------|--|
| Board: 220 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3  S    | North:  ♠ AJ104  ♥ 98  ♠ AQ74  ♠ A64  | South:  ♠ KQ85  ♦ 64  ♦ 65  ♠ KQ1072  | West North East South  1NT Pass 2♣¹  2♥ Pass Pass 3♣  AP  1. Stayman   |
| Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 VX E | North:  ♠ K763  ♥ 86  • Q42  ♣ A952   | South:  ♠ AQ942  ♥ 43  ♠ AK9  ♠ K76   | West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman  |
| Board: 222 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 44 S    | North:  ♠ AQ105  ♥ A6  ♦ 974  ♣ AQ64  | South:  ♠ KJ6  ♥ Q754  ♠ Q2  ♠ K1073  | West North East South  1NT Pass 2♣¹  2♦ Pass Pass X  Pass 3♣ Pass 3♠²  Pass 4♣ AP  1. Stayman  2. limit raise or better in ♣ |
| Board: 223 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2•X E    | North:  ♣ 74  ▼ KQ109  ◆ K985  ♣ 1065 | South:  ♠ AJ103  ♥ AJ86  ♠ Q104  ♠ QJ | West North East South 1NT  Pass 2♣¹ 2♠ Pass  Pass X AP  1. Stayman   |

| Board: 219<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KJ9</li><li>♥ Q3</li><li>◆ AQ75</li><li>◆ A765</li></ul>   | East Bids 3♥ if possible.  You bid first.      |
|---|--|--|
| Board: 220<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <b>★</b> KQ85<br><b>♥</b> 64<br><b>♦</b> 65<br><b>♣</b> KQ1072       | West Bids 2♥ if possible.  Partner bids first. |
| Board: 221<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>AQ942</li><li>43</li><li>AK9</li><li>K76</li></ul>           | East Bids 4♥ if possible.  You bid first.      |
| Board: 222<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ KJ6</li><li>♥ Q754</li><li>◆ Q2</li><li>◆ K1073</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
| Board: 223<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>▲ AJ103</li><li>✔ AJ86</li><li>◆ Q104</li><li>♠ QJ</li></ul> | East Bids 2♠ if possible.  You bid first.      |
|   |  |  |

| Board: 219 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S    | North:  ♠ A1083  ♥ K7  ♦ K10982  ♣ 92 | South:  ♠ K.J9  ♥ Q3  ♠ AQ75  ♣ A765  | West North East South 1NT  Pass 2♣¹ 3♥ Pass  Pass 3NT AP  1. Stayman   |
|--|---------------------------------------|---------------------------------------|--|
| Board: 220 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3  S    | North:  ♠ AJ104  ♥ 98  ♠ AQ74  ♠ A64  | South:  ♠ KQ85  ♦ 64  ♦ 65  ♠ KQ1072  | West North East South  1NT Pass 2♣¹  2♥ Pass Pass 3♣  AP  1. Stayman   |
| Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 VX E | North:  ♠ K763  ♥ 86  • Q42  ♣ A952   | South:  ♠ AQ942  ♥ 43  ♠ AK9  ♠ K76   | West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman  |
| Board: 222 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 44 S    | North:  ♠ AQ105  ♥ A6  ♦ 974  ♣ AQ64  | South:  ♠ KJ6  ♥ Q754  ♠ Q2  ♠ K1073  | West North East South  1NT Pass 2♣¹  2♦ Pass Pass X  Pass 3♣ Pass 3♠²  Pass 4♣ AP  1. Stayman  2. limit raise or better in ♣ |
| Board: 223 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2•X E    | North:  ♣ 74  ▼ KQ109  ◆ K985  ♣ 1065 | South:  ♠ AJ103  ♥ AJ86  ♠ Q104  ♠ QJ | West North East South 1NT  Pass 2♣¹ 2♠ Pass  Pass X AP  1. Stayman   |

| Board: 224<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♠ 65</li><li>♥ A107</li><li>♦ AQJ97</li><li>♠ A54</li></ul> | West Bids 2♠ if possible.  You bid first.      |
|---|---|--|
| Board: 225<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>AJ963</li><li>✓ A842</li><li>✓ 92</li><li>✓ 42</li></ul>    | East Bids 2♦ if possible.  Partner bids first. |
| Board: 226<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>AJ3</li><li>J64</li><li>AK109</li><li>K43</li></ul>         | West Bids 2♠ if possible.  You bid first.      |
| Board: 227<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ A853</li><li>★ K72</li><li>★ 76</li><li>★ K1073</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 228<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>★ KQ986</li><li>★ AJ</li><li>★ K93</li><li>★ K42</li></ul>  | West Bids 2♦ if possible.  You bid first.      |

| Board: 224<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N N  | North:  ♠ 65  ♥ A107  ♠ AQJ97  ♣ A54 | South:  ♠ Q7  ♥ KQ43  ♦ K1064  ♠ K109 | West  2♣ Pass AP 1. Stay | North<br>1NT<br>Pass<br>3• | Pass<br>Pass         | 2 <b>♣</b> ¹         |
|---|--------------------------------------|---------------------------------------|--------------------------|----------------------------|----------------------|----------------------|
| Board: 225<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 15<br>Contract: 3 N    | North:  ♠ AJ963  ♥ A842  ♦ 92  ♣ 42  | South:  ♠ KQ  ♥ KJ65  ♦ 1065  ♣ AQ103 |                          | North 2♣¹ 3♠               | East  2  AP          | South<br>1NT<br>Pass |
| Board: 226<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | North:  ♠ AJ3  ♥ J64  ♠ AK109  ♠ K43 | South:                                | West  2♣  1. Stay        | North<br>1NT<br>2NT<br>man | East<br>Pass<br>AP   |                      |
| Board: 227 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S               | North:  ♣ A853  ♥ K72  • 76  ♣ K1073 | South:  ♠ KQJ64  ♥ AJ  ♠ A54  ♣ J52   | West Pass Pass 1. Stay   | North  2♣¹ 4♣ man          | East  2  AP          | South<br>1NT<br>2♠   |
| Board: 228 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 44 N                  | North:  ♠ KQ986  ♥ AJ  ♠ K93  ♠ K42  | South:  ♠ AJ73  ♥ 843  ♦ 86  ♠ QJ109  | West  2  AP  1. Stay     | North<br>1NT<br>2♠<br>man  | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |

| Board: 224<br>Dealer: N<br>Vul: NS<br>HCP: 13   | ♣ Q7<br>♥ KQ43<br>♦ K1064<br>♣ K109                                 | West Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 225<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <b>♣</b> KQ<br><b>♥</b> KJ65<br><b>♦</b> 1065<br><b>♣</b> AQ103     | East Bids 2♦ if possible.  You bid first.      |
| Board: 226<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★842</li><li>★A875</li><li>◆Q53</li><li>◆QJ8</li></ul>      | West Bids 2♠ if possible.  Partner bids first. |
| Board: 227<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ KQJ64</li><li>★ AJ</li><li>★ A54</li><li>★ J52</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 228<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ AJ73</li><li>▼ 843</li><li>◆ 86</li><li>◆ QJ109</li></ul> | West Bids 2♦ if possible.  Partner bids first. |

| Board: 224<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N N  | North:  ♠ 65  ♥ A107  ♠ AQJ97  ♣ A54 | South:  ♠ Q7  ♥ KQ43  ♦ K1064  ♠ K109 | West  2♣ Pass AP 1. Stay | North<br>1NT<br>Pass<br>3• | Pass<br>Pass         | 2 <b>♣</b> ¹         |
|---|--------------------------------------|---------------------------------------|--------------------------|----------------------------|----------------------|----------------------|
| Board: 225<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 15<br>Contract: 3 N    | North:  ♠ AJ963  ♥ A842  ♦ 92  ♣ 42  | South:  ♠ KQ  ♥ KJ65  ♦ 1065  ♣ AQ103 |                          | North 2♣¹ 3♠               | East  2  AP          | South<br>1NT<br>Pass |
| Board: 226<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | North:  ♠ AJ3  ♥ J64  ♠ AK109  ♠ K43 | South:                                | West  2♣  1. Stay        | North<br>1NT<br>2NT<br>man | East<br>Pass<br>AP   |                      |
| Board: 227 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S               | North:  ♣ A853  ♥ K72  • 76  ♣ K1073 | South:  ♠ KQJ64  ♥ AJ  ♠ A54  ♣ J52   | West Pass Pass 1. Stay   | North  2♣¹ 4♣ man          | East  2  AP          | South<br>1NT<br>2♠   |
| Board: 228 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 44 N                  | North:  ♠ KQ986  ♥ AJ  ♠ K93  ♠ K42  | South:  ♠ AJ73  ♥ 843  ♦ 86  ♠ QJ109  | West  2  AP  1. Stay     | North<br>1NT<br>2♠<br>man  | East<br>Pass<br>Pass | 2 <b>♣</b> ¹         |

| Board: 229<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <b>♣</b> 76 <b>★</b> AJ73 <b>♦</b> 94 <b>♣</b> K8432                 | East Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 230<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ AKQ</li><li>▼ J1073</li><li>★ A2</li><li>★ Q1083</li></ul> | West Bids 2♦ if possible.  You bid first.                                |
| Board: 231<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q1098</li><li>♥ J</li><li>◆ J7652</li><li>♣ AJ4</li></ul>  | East Bids 2♥ if possible.  Partner bids first.                           |
| Board: 232<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ A642</li><li>★ A62</li><li>★ K106</li><li>★ A105</li></ul> | West Bids 3♥ if possible.  You bid first.                                |
| Board: 233<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♠ AKJ3</li><li>♥ QJ42</li><li>♦ 105</li><li>♠ 965</li></ul>  | East Bids 5♦ if possible.  Partner bids first.                           |

| Board: 229 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♣ N              | North:  ♣ 76  ♥ AJ73  ♦ 94  ♣ K8432   | South:                               |                                      | East South 1NT 2♠ Pass 3♠ 4♠    |
|---|---------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|
| Board: 230 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 S               | North:  ♠ AKQ  ♥ J1073  ♠ A2  ♠ Q1083 | South:                               | 2♦ 2NT 1                             | Pass 2♣¹<br>Pass 3♠<br>Pass 4♠  |
| Board: 231<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N S | North:  ♠ Q1098  ♥ J  ♦ J7652  ♠ AJ4  | South:  ♠ AK4  ♥ K1072  ♠ AQ94  ♣ 76 |                                      | East South 1NT 2 V 2NT Pass 3NT |
| Board: 232 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 W               | North:  ♠ A642  ♥ A62  ♠ K106  ♠ A105 | South:  ♠ Q753  ♥ 8  ♠ Q84  ♠ KQ743  | West North  1NT  3▼ AP  1. Stayman   | East South Pass 2♣¹             |
| Board: 233 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5•X E            | North:  ♠ AKJ3  ♥ QJ42  ♦ 105  ♣ 965  | South:  ♠ Q7652  ♥ A93  ♦ 92  ♠ AKQ  | West North  Pass 2♣¹  AP  1. Stayman | East South 1NT 5 X              |

| Board: 229<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>42</li><li>1052</li><li>AKQ8</li><li>AQ107</li></ul>        | East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
|---|---|--|
| Board: 230<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>▲ J8743</li><li>✔ AK52</li><li>◆ 73</li><li>♣ 76</li></ul>  | West Bids 2♦ if possible.  Partner bids first.                     |
| Board: 231<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ AK4</li><li>▼ K1072</li><li>◆ AQ94</li><li>♣ 76</li></ul> | East Bids 2♥ if possible.  You bid first.                          |
| Board: 232<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q753</li><li>♥ 8</li><li>♦ Q84</li><li>♠ KQ743</li></ul>  | West Bids 3♥ if possible.  Partner bids first.                     |
| Board: 233<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q7652</li><li>♥ A93</li><li>◆ 92</li><li>♣ AKQ</li></ul>  | East Bids 5♦ if possible.  You bid first.                          |
|   |   |  |

| Board: 229 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♣ N              | North:  ♣ 76  ♥ AJ73  ♦ 94  ♣ K8432   | South:                               |                                      | East South 1NT 2♠ Pass 3♠ 4♠    |
|---|---------------------------------------|--------------------------------------|--------------------------------------|---------------------------------|
| Board: 230 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 S               | North:  ♠ AKQ  ♥ J1073  ♠ A2  ♠ Q1083 | South:                               | 2♦ 2NT 1                             | Pass 2♣¹<br>Pass 3♠<br>Pass 4♠  |
| Board: 231<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N S | North:  ♠ Q1098  ♥ J  ♦ J7652  ♠ AJ4  | South:  ♠ AK4  ♥ K1072  ♠ AQ94  ♣ 76 |                                      | East South 1NT 2 V 2NT Pass 3NT |
| Board: 232 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 W               | North:  ♠ A642  ♥ A62  ♠ K106  ♠ A105 | South:  ♠ Q753  ♥ 8  ♠ Q84  ♠ KQ743  | West North  1NT  3▼ AP  1. Stayman   | East South Pass 2♣¹             |
| Board: 233 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5•X E            | North:  ♠ AKJ3  ♥ QJ42  ♦ 105  ♣ 965  | South:  ♠ Q7652  ♥ A93  ♦ 92  ♠ AKQ  | West North  Pass 2♣¹  AP  1. Stayman | East South 1NT 5 X              |

| Board: 234<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ AK62</li><li>★ KJ5</li><li>◆ Q872</li><li>★ K4</li></ul>   | West Bids 2♦ if possible.  You bid first.      |
|---|--|--|
| Board: 235<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <b>♠</b> Q8<br><b>♥</b> QJ107<br><b>♦</b> K4<br><b>♣</b> Q7542       | East Bids 2♦ if possible.  Partner bids first. |
| Board: 236<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ K63</li><li>★ AQ73</li><li>◆ QJ6</li><li>★ A74</li></ul>   | West Bids 2♥ if possible.  You bid first.      |
| Board: 237<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ K10</li><li>★ K743</li><li>★ 1097</li><li>★ KJ92</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 238<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQ98</li><li>▼ AQJ9</li><li>◆ 92</li><li>◆ K108</li></ul>  | West Bids 2♦ if possible.  You bid first.      |

| Board: 234 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♥ S                 | North:  ♠ AK62  ♥ KJ5  ♠ Q872  ♣ K4   | South:  ♠ Q753  ♥ AQ1042  ♦ 5  ♣ QJ6  | 2                             | 1NT<br>2NT<br>4 <b>Y</b>     | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹             |
|---|---------------------------------------|---------------------------------------|-------------------------------|------------------------------|----------------------------|--------------------------|
| Board: 235 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 4 N                  | North:  ♠ Q8  ♥ QJ107  ♠ K4  ♠ Q7542  | South:  ♠ AJ93  ♥ AK9  ♦ J103  ♠ A108 | Pass 3                        | 2♣¹<br>3♣<br>4♣              | 2♦<br>Pass<br>AP           | 1NT Pass 3♦ <sup>2</sup> |
| Board: 236<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ K63  ▼ AQ73  ◆ QJ6  ♠ A74   | South:  ♠ Q852  ♥ 6  ♠ A10754  ♠ Q63  |                               | 1NT<br>2NT                   | East<br>Pass<br>AP         |                          |
| Board: 237<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S  | North:  ♠ K10  ♥ K743  ♦ 1097  ♠ KJ92 | South:  ♠ Q732  ♥ AQ65  ♠ AJ  ♠ Q83   | West 1 Pass 2 Pass 3 1. Staym | 2 <b>♣</b> ¹<br>3NT          | East 2♦ AP                 | South<br>1NT<br>Pass     |
| Board: 238 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S                  | North:  ♠ KQ98  ♥ AQJ9  ♦ 92  ♣ K108  | South:  ♠ AJ432  ♥ K832  ♦ J10  ♣ 94  | 2• 1                          | 1NT Pass 3◆ <sup>2</sup> man | Pass<br>Pass<br>Pass       | 2♣¹<br>2♠<br>4♠          |

| Board: 234<br>Dealer: N<br>Vul: NS<br>HCP: 11  | <ul><li>♣ Q753</li><li>♥ AQ1042</li><li>♦ 5</li><li>♣ QJ6</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
|--|--|--|
| Board: 235<br>Dealer: S<br>Vul: EW<br>HCP: 17  | <ul><li>★ AJ93</li><li>★ AK9</li><li>★ J103</li><li>★ A108</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 236<br>Dealer: N<br>Vul: None<br>HCP: 8 | <ul><li>◆ Q852</li><li>♥ 6</li><li>◆ A10754</li><li>◆ Q63</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
| Board: 237<br>Dealer: S<br>Vul: NS<br>HCP: 15  | <ul><li>♣ Q732</li><li>♥ AQ65</li><li>♦ AJ</li><li>♣ Q83</li></ul>   | East Bids 2♦ if possible.  You bid first.      |
| Board: 238<br>Dealer: N<br>Vul: EW<br>HCP: 9   | <ul><li>★ AJ432</li><li>▼ K832</li><li>◆ J10</li><li>◆ 94</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |

| Board: 234 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♥ S                 | North:  ♠ AK62  ♥ KJ5  ♠ Q872  ♣ K4   | South:  ♠ Q753  ♥ AQ1042  ♦ 5  ♣ QJ6  | 2                             | 1NT<br>2NT<br>4 <b>Y</b>     | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹             |
|---|---------------------------------------|---------------------------------------|-------------------------------|------------------------------|----------------------------|--------------------------|
| Board: 235 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 4 N                  | North:  ♠ Q8  ♥ QJ107  ♠ K4  ♠ Q7542  | South:  ♠ AJ93  ♥ AK9  ♦ J103  ♠ A108 | Pass 3                        | 2♣¹<br>3♣<br>4♣              | 2♦<br>Pass<br>AP           | 1NT Pass 3♦ <sup>2</sup> |
| Board: 236<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ K63  ▼ AQ73  ◆ QJ6  ♠ A74   | South:  ♠ Q852  ♥ 6  ♠ A10754  ♠ Q63  |                               | 1NT<br>2NT                   | East<br>Pass<br>AP         |                          |
| Board: 237<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S  | North:  ♠ K10  ♥ K743  ♦ 1097  ♠ KJ92 | South:  ♠ Q732  ♥ AQ65  ♠ AJ  ♠ Q83   | West 1 Pass 2 Pass 3 1. Staym | 2 <b>♣</b> ¹<br>3NT          | East 2♦ AP                 | South<br>1NT<br>Pass     |
| Board: 238 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S                  | North:  ♠ KQ98  ♥ AQJ9  ♦ 92  ♣ K108  | South:  ♠ AJ432  ♥ K832  ♦ J10  ♣ 94  | 2• 1                          | 1NT Pass 3◆ <sup>2</sup> man | Pass<br>Pass<br>Pass       | 2♣¹<br>2♠<br>4♠          |

| Board: 239<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ KQJ9</li><li>♥ 95</li><li>◆ 842</li><li>◆ Q976</li></ul>  | East Bids 2♥ if possible.  Partner bids first. |
|---|---|--|
| Board: 240<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♣ Q984</li><li>♥ AJ102</li><li>◆ J5</li><li>♣ AQJ</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 241<br>Dealer: S<br>Vul: Both<br>HCP: 11 | ♣ Q<br>▼ AK82<br>◆ 1052<br>♣ Q10432                                 | East Bids 2♠ if possible.  Partner bids first. |
| Board: 242<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♣ J7</li><li>♥ AK1065</li><li>♦ KJ2</li><li>♣ A75</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣ Q1087</li><li>♥ K</li><li>◆ Q72</li><li>♣ Q9654</li></ul> | East Bids 2♥ if possible.  Partner bids first. |

| Board: 239<br>Dealer: S<br>Vul: Both | North:<br>♠ KQJ9            | South:<br>♠ A65                |                   | North        |                 | 1NT          |  |
|--------------------------------------|-----------------------------|--------------------------------|-------------------|--------------|-----------------|--------------|--|
| North HCP: 8                         | ♥ 95<br>♦ 842               | <b>♥</b> A72 <b>♦</b> A63      | Pass<br>AP        | 2 <b>♣</b> ¹ | 2♥              | 2NT          |  |
| South HCP: 16<br>Contract: 2N S      | <b>♣</b> Q976               | <b>♣</b> KJ83                  | 1. Stay           | man          |                 |              |  |
| Board: 240                           | North:                      | South:                         | West              | North        | East            | South        |  |
| Dealer: N<br>Vul: NS                 | <b>♦</b> Q984               | <b>♠</b> KJ65                  |                   | 1NT          | Pass            | 2 <b>♣</b> ¹ |  |
| North HCP: 15                        | ♥ AJ102<br>♦ J5             | <b>∨</b> K75 <b>→</b> 73       | 2 <b>\(\phi\)</b> | Pass         | Pass            | X            |  |
| South HCP: 10<br>Contract: 2•X W     | <b>♦</b> AQJ                | ◆ K432                         | AP<br>1. Stay     | man          |                 |              |  |
| Contract. 2•A W                      |                             |                                | 1. Suly           | 112411       |                 |              |  |
| Board: 241<br>Dealer: S              | North:                      | South:                         | West              | North        | East            | South<br>1NT |  |
| Vul: Both                            | <b>♠</b> Q<br><b>♥</b> AK82 | <b>≜</b> J1085<br><b>♥</b> QJ4 | Pass              | 2 <b>♣</b> ¹ | 2♠              | Pass         |  |
| North HCP: 11<br>South HCP: 15       | <b>♦</b> 1052               | <b>♦</b> K8                    | Pass              | X            | Pass            | 3♣           |  |
| Contract: 3♣ N                       | ♣ Q10432                    |                                |                   |              | AP<br>. Stayman |              |  |
| Board: 242                           | NI d                        | C 4                            | West              | North        | Fast            | South        |  |
| Dealer: N                            | North:<br>♠ J7              | South:<br>♠ K432               | ,,,,,,,           | 1NT          |                 |              |  |
| Vul: None<br>North HCP: 16           | <b>▼</b> AK1065             | ♥ Q82                          | 2♠                | Pass         | Pass            | 2NT          |  |
| South HCP: 9                         | ♦ KJ2                       | ◆ A83                          | AP                |              |                 |              |  |
| Contract: 2N N                       | <b>♣</b> A75                | <b>♣</b> 986                   | 1. Stay           | man          |                 |              |  |
| Board: 243                           | North:                      | South:                         | West              | North        | East            | South        |  |
| Dealer: S<br>Vul: EW                 | <b>♠</b> Q1087              | <b>♠</b> AJ64                  |                   |              |                 | 1NT          |  |
| North HCP: 9                         | <b>♥</b> K                  | <b>♥</b> 872                   | Pass              |              | 2♥              | Pass         |  |
| South HCP: 15                        | <b>♦</b> Q72                | ♦ K54<br>♣ AK7                 | Pass              | X            | AP              |              |  |

| Board: 239<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ A65</li><li>▼ A72</li><li>◆ A63</li><li>◆ KJ83</li></ul> | East Bids 2♥ if possible.  You bid first.      |
|---|--|--|
| Board: 240<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ KJ65</li><li>★ K75</li><li>★ 73</li><li>★ K432</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 241<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li></li></ul>   | East Bids 2♠ if possible.  You bid first.      |
| Board: 242<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ K432</li><li>♥ Q82</li><li>◆ A83</li><li>◆ 986</li></ul> | West Bids 2♠ if possible.  Partner bids first. |
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♣ AJ64</li><li>♥ 872</li><li>♦ K54</li><li>♣ AK7</li></ul> | East Bids 2♥ if possible.  You bid first.      |

| Board: 239<br>Dealer: S<br>Vul: Both | North:<br>♠ KQJ9            | South:<br>♠ A65                |                   | North        |                 | 1NT          |  |
|--------------------------------------|-----------------------------|--------------------------------|-------------------|--------------|-----------------|--------------|--|
| North HCP: 8                         | ♥ 95<br>♦ 842               | <b>♥</b> A72 <b>♦</b> A63      | Pass<br>AP        | 2 <b>♣</b> ¹ | 2♥              | 2NT          |  |
| South HCP: 16<br>Contract: 2N S      | <b>♣</b> Q976               | <b>♣</b> KJ83                  | 1. Stay           | man          |                 |              |  |
| Board: 240                           | North:                      | South:                         | West              | North        | East            | South        |  |
| Dealer: N<br>Vul: NS                 | <b>♦</b> Q984               | <b>♠</b> KJ65                  |                   | 1NT          | Pass            | 2 <b>♣</b> ¹ |  |
| North HCP: 15                        | ♥ AJ102<br>♦ J5             | <b>∨</b> K75 <b>→</b> 73       | 2 <b>\(\phi\)</b> | Pass         | Pass            | X            |  |
| South HCP: 10<br>Contract: 2•X W     | <b>♦</b> AQJ                | ◆ K432                         | AP<br>1. Stay     | man          |                 |              |  |
| Contract. 2•A W                      |                             |                                | 1. Suly           | 112411       |                 |              |  |
| Board: 241<br>Dealer: S              | North:                      | South:                         | West              | North        | East            | South<br>1NT |  |
| Vul: Both                            | <b>♠</b> Q<br><b>♥</b> AK82 | <b>≜</b> J1085<br><b>♥</b> QJ4 | Pass              | 2 <b>♣</b> ¹ | 2♠              | Pass         |  |
| North HCP: 11<br>South HCP: 15       | <b>♦</b> 1052               | <b>♦</b> K8                    | Pass              | X            | Pass            | 3♣           |  |
| Contract: 3♣ N                       | ♣ Q10432                    |                                |                   |              | AP<br>. Stayman |              |  |
| Board: 242                           | NI d                        | C 4                            | West              | North        | Fast            | South        |  |
| Dealer: N                            | North:<br>♠ J7              | South:<br>♠ K432               | ,,,,,,,           | 1NT          |                 |              |  |
| Vul: None<br>North HCP: 16           | <b>▼</b> AK1065             | ♥ Q82                          | 2♠                | Pass         | Pass            | 2NT          |  |
| South HCP: 9                         | ♦ KJ2                       | ◆ A83                          | AP                |              |                 |              |  |
| Contract: 2N N                       | <b>♣</b> A75                | <b>♣</b> 986                   | 1. Stay           | man          |                 |              |  |
| Board: 243                           | North:                      | South:                         | West              | North        | East            | South        |  |
| Dealer: S<br>Vul: EW                 | <b>♠</b> Q1087              | <b>♠</b> AJ64                  |                   |              |                 | 1NT          |  |
| North HCP: 9                         | <b>♥</b> K                  | <b>♥</b> 872                   | Pass              |              | 2♥              | Pass         |  |
| South HCP: 15                        | <b>♦</b> Q72                | ♦ K54<br>♣ AK7                 | Pass              | X            | AP              |              |  |

| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>AQ9</li><li>AQJ7</li><li>A3</li><li>10875</li></ul>         | West Bids 2♦ if possible.  You bid first.      |
|---|---|--|
| Board: 245<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>A532</li><li>✓ J75</li><li>✓ 74</li><li>✓ K875</li></ul>    | East Bids 2♥ if possible.  Partner bids first. |
| Board: 246<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ K72</li><li>♥ Q10</li><li>◆ QJ52</li><li>◆ AK43</li></ul> | West Bids 3♠ if possible.  You bid first.      |
| Board: 247<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ KQ4</li><li>★ KQ96</li><li>◆ Q</li><li>◆ 87654</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 248<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ A1096</li><li>★ 63</li><li>★ KQ87</li><li>★ AK9</li></ul> | West Bids 2♥ if possible.  You bid first.      |

| Board: 244<br>Dealer: N<br>Vul: Both                       | North:<br>♠ AQ9                                 | South:<br>♠ KJ1063                                    | West 2◆                           | North<br>1NT<br>2NT | East<br>Pass<br>Pass | 2 <b>♣</b> ¹ |
|--|---|---|-----------------------------------|---------------------|----------------------|--------------|
| North HCP: 17<br>South HCP: 10<br>Contract: 4♠ S           | <ul><li>AQJ7</li><li>A3</li><li>10875</li></ul> | ♥ 10954<br>♦ Q8<br>♣ A9                               | Pass<br>AP<br>1. Stay<br>2. limit | • •                 |                      |              |
| Board: 245<br>Dealer: S<br>Vul: NS                         | North:<br>♠ A532<br>♥ J75                       | South:<br>♠ QJ7 ▼ K84                                 |                                   | North               |                      | 1NT          |
| North HCP: 8<br>South HCP: 15<br>Contract: 2♥ E            | ◆ 74<br>◆ K875                                  | ◆ AKQ96<br>◆ 32                                       | Pass<br>1. Stay                   | 2♣¹<br>man          | 2♥                   | AP           |
| Board: 246<br>Dealer: N                                    | North:<br>♠ K72                                 | South:<br>♠ 96  | West                              | North<br>1NT        | East<br>Pass         |              |
| Vul: Both<br>North HCP: 15<br>South HCP: 9                 | ♥ Q10<br>• QJ52<br>• AK43                       | <b>♥</b> K987<br><b>♦</b> K4<br><b>♣</b> QJ986        | 3♠<br>AP                          | Pass                | Pass                 | X            |
| Contract: 3♠X W  |   |   | 1. Stay                           | III                 |                      |              |
| Board: 247   |   |   | West                              | North               | East                 | South<br>1NT |
| Dealer: S  | North:  | South:  | Pass                              | 2 <b>♣</b> ¹        | 2•                   | Pass         |
| Vul: None<br>North HCP: 12<br>South HCP: 15                | <b>♠</b> KQ4<br>♥ KQ96<br><b>♦</b> Q            | <ul><li>▲ A86</li><li>▼ AJ54</li><li>◆ A752</li></ul> | Pass<br>Pass                      | X<br>3♣             |                      | 2NT<br>3NT   |
| Contract: 3N S   | <b>♣</b> 87654                                  | <b>♣</b> Q2   | AP<br>1. Stay                     | man                 |                      |              |
| Board: 248<br>Dealer: N                                    | North:<br><b>♠</b> A1096                        | South:<br>♠ K854                                      | West                              | North<br>1NT        | East<br>Pass         |              |
| Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | ♥ 63<br>♦ KQ87<br>♣ AK9                         | ♥ K54<br>◆ 94<br>◆ QJ82                               | 2 <b>♥</b> AP 1. Stay             | Pass                |                      | 2NT          |

| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ1063</li><li>▼ 10954</li><li>◆ Q8</li><li>◆ A9</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 245<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ QJ7</li><li>♥ K84</li><li>◆ AKQ96</li><li>♣ 32</li></ul>   | East Bids 2♥ if possible.  You bid first.      |
| Board: 246<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♠ 96</li><li>♥ K987</li><li>♦ K4</li><li>♠ QJ986</li></ul>   | West Bids 3♠ if possible.  Partner bids first. |
| Board: 247<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>A86</li><li>✓ AJ54</li><li>A752</li><li>✓ Q2</li></ul>       | East Bids 2♦ if possible.  You bid first.      |
| Board: 248<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ K854</li><li>★ K54</li><li>◆ 94</li><li>◆ QJ82</li></ul>   | West Bids 2♥ if possible.  Partner bids first. |

| Board: 244<br>Dealer: N<br>Vul: Both                       | North:<br>♠ AQ9                                 | South:<br>♠ KJ1063                                    | West 2◆                           | North<br>1NT<br>2NT | East<br>Pass<br>Pass | 2 <b>♣</b> ¹ |
|--|---|---|-----------------------------------|---------------------|----------------------|--------------|
| North HCP: 17<br>South HCP: 10<br>Contract: 4♠ S           | <ul><li>AQJ7</li><li>A3</li><li>10875</li></ul> | ♥ 10954<br>♦ Q8<br>♣ A9                               | Pass<br>AP<br>1. Stay<br>2. limit | • •                 |                      |              |
| Board: 245<br>Dealer: S<br>Vul: NS                         | North:<br>♠ A532<br>♥ J75                       | South:<br>♠ QJ7 ▼ K84                                 |                                   | North               |                      | 1NT          |
| North HCP: 8<br>South HCP: 15<br>Contract: 2♥ E            | ◆ 74<br>◆ K875                                  | ◆ AKQ96<br>◆ 32                                       | Pass<br>1. Stay                   | 2♣¹<br>man          | 2♥                   | AP           |
| Board: 246<br>Dealer: N                                    | North:<br>♠ K72                                 | South:<br>♠ 96  | West                              | North<br>1NT        | East<br>Pass         |              |
| Vul: Both<br>North HCP: 15<br>South HCP: 9                 | ♥ Q10<br>• QJ52<br>• AK43                       | <b>♥</b> K987<br><b>♦</b> K4<br><b>♣</b> QJ986        | 3♠<br>AP                          | Pass                | Pass                 | X            |
| Contract: 3♠X W  |   |   | 1. Stay                           | III                 |                      |              |
| Board: 247   |   |   | West                              | North               | East                 | South<br>1NT |
| Dealer: S  | North:  | South:  | Pass                              | 2 <b>♣</b> ¹        | 2•                   | Pass         |
| Vul: None<br>North HCP: 12<br>South HCP: 15                | <b>♠</b> KQ4<br>♥ KQ96<br><b>♦</b> Q            | <ul><li>▲ A86</li><li>▼ AJ54</li><li>◆ A752</li></ul> | Pass<br>Pass                      | X<br>3♣             |                      | 2NT<br>3NT   |
| Contract: 3N S   | <b>♣</b> 87654                                  | <b>♣</b> Q2   | AP<br>1. Stay                     | man                 |                      |              |
| Board: 248<br>Dealer: N                                    | North:<br><b>♠</b> A1096                        | South:<br>♠ K854                                      | West                              | North<br>1NT        | East<br>Pass         |              |
| Vul: NS<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | ♥ 63<br>♦ KQ87<br>♣ AK9                         | ♥ K54<br>◆ 94<br>◆ QJ82                               | 2 <b>♥</b> AP 1. Stay             | Pass                |                      | 2NT          |

| Board: 249 Dealer: S Vul: EW Vul: EW HCP: 8  Dealer: N Vul: None HCP: 15  Dealer: S Vul: None HCP: 9  Dealer: S Vul: None Partner bids first.  East Bids 2♠ if possible.  You bid first.  East Bids 4♠ if possible.  Partner bids first. |                        |                                 |   |
|---|------------------------|---------------------------------|---|
| Dealer: N   | Dealer: S<br>Vul: EW   | ▼ J52<br>◆ 103                  | _ |
| Dealer: S ♥ QJ87  Vul: NS ♦ AJ8  East Bids 4♠ if possible.  Partner bids first  | Dealer: N<br>Vul: None | <b>♥</b> KQ108<br><b>♦</b> J965 | - |
|   | Dealer: S<br>Vul: NS   | <b>♥</b> QJ87 <b>♦</b> AJ8      | - |
| Board: 252  | Dealer: N<br>Vul: EW   | ♥ Q95<br>♦ AKJ84                | • |
| Board: 253 Dealer: S Vul: Both HCP: 8  ♣ 2  East Bids 2♠ if possible.  Partner bids first.  | Dealer: S<br>Vul: Both | ♥ Q642<br>♦ K104                | - |

| Board: 249 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S                  | North:  ♠ K543  ♥ J52  • 103  ♣ KJ103 | South:  ♠ AQ96  ♥ KQ7  ♠ KQ8  ♣ 975   |                                     | North 2♣¹ man               | East 2◆              | South<br>1NT<br>2NT   |
|---|---------------------------------------|---------------------------------------|-------------------------------------|-----------------------------|----------------------|-----------------------|
| Board: 250 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 5 N                | North:  ♠ Q74  ▼ KQ108  ♦ J965  ♣ AK  | South:                                | 2♠<br>Pass<br>Pass<br>AP<br>1. Stay |                             | Pass<br>Pass<br>Pass | 2♣¹<br>X<br>3♠²<br>5◆ |
| Board: 251 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4•X E                 | North:                                | South:  ♠ 105  ♥ AK6  ♠ Q942  ♠ KQJ3  | Pass                                | North  2♣¹  X man           | East 4♣ AP           | South<br>1NT<br>Pass  |
| Board: 252 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W                | North:  ♠ Q6  ♥ Q95  ♠ AKJ84  ♠ A32   | South:                                | West  3♠ AP 1. Stay                 | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹          |
| Board: 253<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 17<br>Contract: 2N S | North:  ♠ 2  ♥ Q642  ♠ K104  ♠ K7543  | South:  ♠ A1095  ♥ AJ108  ♠ A65  ♠ A6 |                                     | North 2♣¹ man               | East 2♣              | South<br>1NT<br>2NT   |

| Board: 249<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>AQ96</li><li>KQ7</li><li>KQ8</li><li>975</li></ul>           | East Bids 2♦ if possible.  You bid first.      |
|---|--|--|
| Board: 250<br>Dealer: N<br>Vul: None<br>HCP: 10 | ♣ 9<br>♥ A763<br>♦ AQ432<br>♣ 654                                    | West Bids 2♠ if possible.  Partner bids first. |
| Board: 251<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>105</li><li>✓ AK6</li><li>✓ Q942</li><li>✓ KQJ3</li></ul>    | East Bids 4♠ if possible.  You bid first.      |
| Board: 252<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>1097</li><li>KJ32</li><li>10</li><li>KQJ108</li></ul>        | West Bids 3♠ if possible.  Partner bids first. |
| Board: 253<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>▲ A1095</li><li>✔ AJ108</li><li>◆ A65</li><li>▲ A6</li></ul> | East Bids 2♠ if possible.  You bid first.      |
|   |  |  |

| Board: 249 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S                  | North:  ♠ K543  ♥ J52  • 103  ♣ KJ103 | South:  ♠ AQ96  ♥ KQ7  ♠ KQ8  ♣ 975   |                                     | North 2♣¹ man               | East 2◆              | South<br>1NT<br>2NT   |
|---|---------------------------------------|---------------------------------------|-------------------------------------|-----------------------------|----------------------|-----------------------|
| Board: 250 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 5 N                | North:  ♠ Q74  ▼ KQ108  ♦ J965  ♣ AK  | South:                                | 2♠<br>Pass<br>Pass<br>AP<br>1. Stay |                             | Pass<br>Pass<br>Pass | 2♣¹<br>X<br>3♠²<br>5◆ |
| Board: 251 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4•X E                 | North:                                | South:  ♠ 105  ♥ AK6  ♠ Q942  ♠ KQJ3  | Pass                                | North  2♣¹  X man           | East 4♣ AP           | South<br>1NT<br>Pass  |
| Board: 252 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W                | North:  ♠ Q6  ♥ Q95  ♠ AKJ84  ♠ A32   | South:                                | West  3♠ AP 1. Stay                 | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹          |
| Board: 253<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 17<br>Contract: 2N S | North:  ♠ 2  ♥ Q642  ♠ K104  ♠ K7543  | South:  ♠ A1095  ♥ AJ108  ♠ A65  ♠ A6 |                                     | North 2♣¹ man               | East 2♣              | South<br>1NT<br>2NT   |

| Board: 254<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li></li></ul>  | West Bids 2♠ if possible.  You bid first.      |
|---|---|--|
| Board: 255<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KQ94</li><li>♥ 986</li><li>◆ 2</li><li>◆ KQ763</li></ul>  | East Bids 5♦ if possible.  Partner bids first. |
| Board: 256<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ KQ3</li><li>▼ K765</li><li>◆ Q7</li><li>◆ AK105</li></ul> | West Bids 3♦ if possible.  You bid first.      |
| Board: 257<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ82</li><li>♥ J98</li><li>◆ AQJ98</li><li>◆ 8</li></ul>  | East Bids 2♥ if possible.  Partner bids first. |
| Board: 258<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♠ A765</li><li>♥ Q93</li><li>♦ A5</li><li>♠ KQ62</li></ul>  | West Bids 2♥ if possible.  You bid first.      |

| Board: 254 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3 \leftrightarrow S | North:                               | South:  ♠ 752  ♥ KQ32  ♦ KQ543  ♣ 9    | West  2♣  AP  1. Stay | North<br>1NT<br>Pass<br>man       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹      |
|--|--------------------------------------|--|-----------------------|-----------------------------------|----------------------------|-------------------|
| Board: 255 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 5•X E               | North:  ♠ KQ94  ♥ 986  ♦ 2  ♠ KQ763  | South:  ♠ AJ8  ♥ AQ42  ♦ 54  ♠ AJ54    |                       | North 2♣¹ man                     | East 5♦                    | South<br>1NT<br>X |
| Board: 256 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W              | North:  ♠ KQ3  ♥ K765  ♠ Q7  ♣ AK105 | South:                                 | West  3  AP  1. Stay  | North<br>1NT<br>Pass              | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹      |
| Board: 257 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 44 N              | North:  ♠ KJ82  ♥ J98  ♠ AQJ98  ♠ 8  | South:  ♠ AQ53  ♥ 73  ♠ K52  ♠ AK103   | Pass Pass AP 1. Stay  | North  2♣¹ 3♠ man                 | East 2♥ Pass               | 1NT<br>Pass       |
| Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S                 | North:  ♠ A765  ♥ Q93  ♠ A5  ♣ KQ62  | South:  ♠ KJ102  ♥ 75  • 104  ♣ AJ1095 | West  2♥ Pass 1. Stay | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹      |

| Board: 254<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>↑752</li><li>✓ KQ32</li><li>↑ KQ543</li><li>♠ 9</li></ul>     | West Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 255<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>AJ8</li><li>✓ AQ42</li><li>► 54</li><li>♠ AJ54</li></ul>      | East Bids 5♦ if possible.  You bid first.      |
| Board: 256<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>◆ 986</li><li>♥ AQ103</li><li>◆ J96</li><li>◆ J73</li></ul>   | West Bids 3♦ if possible.  Partner bids first. |
| Board: 257<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>AQ53</li><li>₹73</li><li>K52</li><li>AK103</li></ul>          | East Bids 2♥ if possible.  You bid first.      |
| Board: 258<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ KJ102</li><li>▼ 75</li><li>◆ 104</li><li>◆ AJ1095</li></ul> | West Bids 2♥ if possible.  Partner bids first. |

| Board: 254 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3 \leftrightarrow S | North:                               | South:  ♠ 752  ♥ KQ32  ♦ KQ543  ♣ 9    | West  2♣  AP  1. Stay | North<br>1NT<br>Pass<br>man       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹      |
|--|--------------------------------------|--|-----------------------|-----------------------------------|----------------------------|-------------------|
| Board: 255 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 5•X E               | North:  ♠ KQ94  ♥ 986  ♦ 2  ♠ KQ763  | South:  ♠ AJ8  ♥ AQ42  ♦ 54  ♠ AJ54    |                       | North 2♣¹ man                     | East 5♦                    | South<br>1NT<br>X |
| Board: 256 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W              | North:  ♠ KQ3  ♥ K765  ♠ Q7  ♣ AK105 | South:                                 | West  3  AP  1. Stay  | North<br>1NT<br>Pass              | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹      |
| Board: 257 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 44 N              | North:  ♠ KJ82  ♥ J98  ♠ AQJ98  ♠ 8  | South:  ♠ AQ53  ♥ 73  ♠ K52  ♠ AK103   | Pass Pass AP 1. Stay  | North  2♣¹ 3♠ man                 | East 2♥ Pass               | 1NT<br>Pass       |
| Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S                 | North:  ♠ A765  ♥ Q93  ♠ A5  ♣ KQ62  | South:  ♠ KJ102  ♥ 75  • 104  ♣ AJ1095 | West  2♥ Pass 1. Stay | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹      |

| Board: 259<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ A1093</li><li>♥ Q63</li><li>◆ QJ74</li><li>★ 75</li></ul> | East Bids 2♥ if possible.  Partner bids first. |
|---|---|--|
| Board: 260<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ A64</li><li>♥ J109</li><li>◆ AK76</li><li>★ KJ3</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 261<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ K764</li><li>♥ 6</li><li>◆ K92</li><li>◆ K9863</li></ul>  | East Bids 2♥ if possible.  Partner bids first. |
| Board: 262<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>AK107</li><li>♥865</li><li>AJ96</li><li>A8</li></ul>        | West Bids 2♥ if possible.  You bid first.      |
| Board: 263<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>▲ A964</li><li>▼ 106</li><li>◆ J9</li><li>◆ KJ762</li></ul> | East Bids 2♥ if possible.  Partner bids first. |

| Board: 259 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S                | North:  ♠ A1093  ♥ Q63  ♠ QJ74  ♣ 75  | South:  ♠ Q8  ♥ J8  ♠ AK983  ♣ AQ32   | West Pass Pass 1. Stay | 2NT                               | East 2♥ AP                 | South<br>1NT<br>Pass        |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------------------------|----------------------------|-----------------------------|
| Board: 260<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ A64  ♥ J109  ♠ AK76  ♠ KJ3  | South:                                | West  2♠ 1. Stay       | North<br>1NT<br>2NT<br>man        | East<br>Pass<br>AP         |                             |
| Board: 261 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S                   | North:  ♠ K764  ♥ 6  ♠ K92  ♠ K9863   | South:  ♠ A105  ♥ Q753  ♠ AQJ10  ♠ Q7 | Pass Pass AP 1. Stay   | North  2♣¹ X man                  | East 2♥ Pass               | 1NT<br>Pass                 |
| Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S                | North:  ♠ AK 107  ♥ 865  ♠ AJ96  ♣ A8 | South:  ♠ Q542  ♥ A72  ♠ Q7  ♣ J1095  | West  2♥ Pass 1. Stay  | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |
| Board: 263<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♣ A964  ♥ 106  ♦ J9  ♣ KJ762  | South:  ♠ K10  ♥ K4  ♠ KQ872  ♠ A1084 | Pass Pass AP 1. Stay   | North  2♣¹ 3♠ man                 | 2♥                         | South<br>1NT<br>Pass<br>3NT |

| Board: 259<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>♣ Q8</li><li>♥ J8</li><li>◆ AK983</li><li>♣ AQ32</li></ul>   | East Bids 2♥ if possible.  You bid first.      |
|---|--|--|
| Board: 260<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>10</li><li>KQ72</li><li>QJ982</li><li>1076</li></ul>         | West Bids 2♠ if possible.  Partner bids first. |
| Board: 261<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ A105</li><li>♥ Q753</li><li>◆ AQJ10</li><li>◆ Q7</li></ul> | East Bids 2♥ if possible.  You bid first.      |
| Board: 262<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q542</li><li>♥ A72</li><li>◆ Q7</li><li>♣ J1095</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
| Board: 263<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K10</li><li>★ K4</li><li>◆ KQ872</li><li>◆ A1084</li></ul> | East Bids 2♥ if possible.  You bid first.      |

| Board: 259 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S                | North:  ♠ A1093  ♥ Q63  ♠ QJ74  ♣ 75  | South:  ♠ Q8  ♥ J8  ♠ AK983  ♣ AQ32   | West Pass Pass 1. Stay | 2NT                               | East 2♥ AP                 | South<br>1NT<br>Pass        |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------------------------|----------------------------|-----------------------------|
| Board: 260<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ A64  ♥ J109  ♠ AK76  ♠ KJ3  | South:                                | West  2♠ 1. Stay       | North<br>1NT<br>2NT<br>man        | East<br>Pass<br>AP         |                             |
| Board: 261 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S                   | North:  ♠ K764  ♥ 6  ♠ K92  ♠ K9863   | South:  ♠ A105  ♥ Q753  ♠ AQJ10  ♠ Q7 | Pass Pass AP 1. Stay   | North  2♣¹ X man                  | East 2♥ Pass               | 1NT<br>Pass                 |
| Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S                | North:  ♠ AK 107  ♥ 865  ♠ AJ96  ♣ A8 | South:  ♠ Q542  ♥ A72  ♠ Q7  ♣ J1095  | West  2♥ Pass 1. Stay  | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |
| Board: 263<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♣ A964  ♥ 106  ♦ J9  ♣ KJ762  | South:  ♠ K10  ♥ K4  ♠ KQ872  ♠ A1084 | Pass Pass AP 1. Stay   | North  2♣¹ 3♠ man                 | 2♥                         | South<br>1NT<br>Pass<br>3NT |

| Board: 264 Dealer: N Vul: NS Vul: NS HCP: 17  Board: 265 Dealer: S Vul: EW HCP: 13  Board: 266 Dealer: N Val: EW HCP: 13  Board: 266 Dealer: N Val: None HCP: 15  Board: 266 Dealer: N Val: None HCP: 15  Board: 267 Dealer: S Vul: NS Dealer: S Vul: NS Dealer: S Vul: NS HCP: 11  Board: 267 Dealer: S Val: NS HCP: 11  Board: 268 Dealer: N Val: NS Val: NS Val: NS HCP: 11  Board: 268 Dealer: N Val: NS |                        |                                       |   |
|--|------------------------|---------------------------------------|---|
| Dealer: S Vul: EW HCP: 13  AQJ103  Partner bids first.  Board: 266 Dealer: N Vul: None HCP: 15  AQJ984 Dealer: S Vul: NS HCP: 11  AQJ984 Dealer: S Vul: NS HCP: 11  AQJ984 Dealer: S VK932  Vul: NS HCP: 11  AQJ984 Dealer: S VK932  Vul: NS HCP: 11  AQJ984 Dealer: S VK932  Vul: NS HCP: 11  AQJ984 Dealer: S VX K932  Vul: NS HCP: 11  AQJ984  VX West Bids 2◆ if possible.  Partner bids first.  West Bids 2◆ if possible.  Value bid first  Value bid first   | Dealer: N<br>Vul: NS   | <ul><li>✓ KQ8</li><li>✓ K96</li></ul> | _ |
| Dealer: N Vul: None HCP: 15  AQ8 HCP: 15  Q107  West Bids 2♣ if possible.  You bid first.  West Bids 2♣ if possible.  You bid first.  East Bids 3♦ if possible.  You bid first.  East Bids 3♦ if possible.  Partner bids first.  Board: 268 HCP: 11  AC732  West Bids 2♣ if possible.  You bid first.  West Bids 2♣ if possible.  You bid first.  You bid first.   | Dealer: S<br>Vul: EW   | ♥ 2<br>• 952                          | • |
| Dealer: S  | Dealer: N<br>Vul: None | <b>∨</b> AJ43 <b>→</b> AQ8            | - |
| Dealer: N  | Dealer: S<br>Vul: NS   | <b>♥</b> K932 <b>→</b> 3              | • |
|  | Dealer: N<br>Vul: EW   | <b>♥</b> AQ732 <b>♦</b> A43           | • |

| Board: 264<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N N   | North:  ♠ 1075  ♥ KQ8  ♠ K96  ♠ AKQ3  | South:  ♠ KQJ8  ♥ A52  ♦ 3  ♣ 109862  | West  2  Pass  1. Stayı          | North<br>1NT<br>2NT<br>3NT         | East<br>Pass<br>Pass<br>AP         | 2 <b>♣</b> ¹         |
|--|---------------------------------------|---------------------------------------|----------------------------------|------------------------------------|------------------------------------|----------------------|
| Board: 265 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 2VX E                 | North:  ♠ KQJ4  ♥ 2  ♦ 952  ♣ AQJ103  | South:  ♠ A103  ♥ KQJ7  ♠ Q10  ♠ K952 | West Pass Pass 1. Stayı          | North  2♣¹ X man                   | East 2♥ AP                         | South<br>1NT<br>Pass |
| Board: 266<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ Q102  ♥ AJ43  ♠ AQ8  ♠ Q107 | South:                                | West  2♣ Pass Pass Pass 1. Stayı | North<br>1NT<br>Pass<br>2NT<br>3NT | East<br>Pass<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹<br>X    |
| Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ S                  | North:  ♠ QJ984  ♥ K932  ♠ 3  ♣ KQ7   | South:  ♠ K73  ✔ AQ1076  ♠ Q65  ♣ A2  | West Pass Pass AP 1. Stayı       | North  2♣¹ 3♠ man                  | East  3  Pass                      | 1NT<br>Pass          |
| Board: 268<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N    | North:  ♠ Q32  ♥ AQ732  ♠ A43  ♠ K8   | South:  ♠ K965  ♥ 85  • 82  ♣ AJ1096  | West  2  AP  1. Stayı            | North<br>1NT<br>2♥<br>man          | Pass                               |                      |

| Board: 264<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <b>♠</b> KQJ8<br><b>♥</b> A52<br><b>♦</b> 3<br><b>♣</b> 109862       | West Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 265<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ A103</li><li>▼ KQJ7</li><li>◆ Q10</li><li>◆ K952</li></ul> | East Bids 2♥ if possible.  You bid first.      |
| Board: 266<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> 5<br><b>♥</b> K1096<br><b>♦</b> KJ1092<br><b>♣</b> K83      | West Bids 2♠ if possible.  Partner bids first. |
| Board: 267<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ K73</li><li>★ AQ1076</li><li>◆ Q65</li><li>★ A2</li></ul>  | East Bids 3♦ if possible.  You bid first.      |
| Board: 268<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ K965</li><li>▼ 85</li><li>◆ 82</li><li>◆ AJ1096</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |

| Board: 264<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 10<br>Contract: 3N N   | North:  ♠ 1075  ♥ KQ8  ♠ K96  ♠ AKQ3  | South:  ♠ KQJ8  ♥ A52  ♦ 3  ♣ 109862  | West  2  Pass  1. Stayı          | North<br>1NT<br>2NT<br>3NT         | East<br>Pass<br>Pass<br>AP         | 2 <b>♣</b> ¹         |
|--|---------------------------------------|---------------------------------------|----------------------------------|------------------------------------|------------------------------------|----------------------|
| Board: 265 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 2VX E                 | North:  ♠ KQJ4  ♥ 2  ♦ 952  ♣ AQJ103  | South:  ♠ A103  ♥ KQJ7  ♠ Q10  ♠ K952 | West Pass Pass 1. Stayı          | North  2♣¹ X man                   | East 2♥ AP                         | South<br>1NT<br>Pass |
| Board: 266<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ Q102  ♥ AJ43  ♠ AQ8  ♠ Q107 | South:                                | West  2♣ Pass Pass Pass 1. Stayı | North<br>1NT<br>Pass<br>2NT<br>3NT | East<br>Pass<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹<br>X    |
| Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ S                  | North:  ♠ QJ984  ♥ K932  ♠ 3  ♣ KQ7   | South:  ♠ K73  ✔ AQ1076  ♠ Q65  ♣ A2  | West Pass Pass AP 1. Stayı       | North  2♣¹ 3♠ man                  | East  3  Pass                      | 1NT<br>Pass          |
| Board: 268<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N    | North:  ♠ Q32  ♥ AQ732  ♠ A43  ♠ K8   | South:  ♠ K965  ♥ 85  • 82  ♣ AJ1096  | West  2  AP  1. Stayı            | North<br>1NT<br>2♥<br>man          | Pass                               |                      |

| Board: 269<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>◆ Q843</li><li>▼ 107</li><li>◆ 98</li><li>◆ KQJ82</li></ul>  | East Bids 2♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 270<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ K1095</li><li>★ KQJ5</li><li>★ 102</li><li>★ AK4</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 271<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ J7</li><li>♥ AJ82</li><li>◆ 82</li><li>♣ AJ1084</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 272<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>♠ A7</li><li>♥ AK72</li><li>♠ 752</li><li>♠ AQ93</li></ul>   | West Bids 4♠ if possible.  You bid first.      |
| Board: 273<br>Dealer: S<br>Vul: None<br>HCP: 8  | <b>♦</b> KQ53<br><b>♥</b> 7<br><b>♦</b> J10864<br><b>♣</b> Q82       | East Bids 4♥ if possible.  Partner bids first. |

| Board: 269 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S   | North:  ♠ Q843  ♥ 107  ♦ 98  ♣ KQJ82  | South:  ♣ J2  ♥ AKQ  ♠ AJ1064  ♣ 1093 |                        | North  2♣¹ 2NT man         | East 2♠ AP                 | South<br>1NT<br>Pass |
|--|---------------------------------------|---------------------------------------|------------------------|----------------------------|----------------------------|----------------------|
| Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4 S     | North:  ♠ K1095  ♥ KQJ5  ♦ 102  ♠ AK4 | South:  ♣ 86  ▼ A863  ♠ AJ7  ♣ Q1093  | West  2  Pass  1. Stay | North<br>1NT<br>Pass<br>4♥ | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 271 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 N     | North:  ♣ J7  ▼ AJ82  ♣ 82  ♣ AJ1084  | South:  ♠ AK5  ♥ Q95  ♦ J63  ♣ KQ92   | West Pass Pass 1. Stay | North  2♣¹ 3♥ man          | East 2  AP                 | South<br>1NT<br>Pass |
| Board: 272 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4•X W | North:  ♠ A7  ▼ AK72  ♠ 752  ♣ AQ93   | South:  ♠ 6  ♥ Q986  ♠ AJ964  ♠ KJ6   | West  4♣  1. Stayı     | North<br>1NT<br>X<br>man   | East<br>Pass<br>AP         |                      |
| Board: 273 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 E    | North:  ♠ KQ53  ♥ 7  ♦ J10864  ♣ Q82  | South:  ♠ A982  ♥ 962  ♠ AK5  ♣ AJ4   | West Pass 1. Stay      |                            | East 4♥                    | South<br>1NT<br>AP   |

| Board: 269<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>J2</li><li>✓ AKQ</li><li>✓ AJ1064</li><li>✓ 1093</li></ul> | East Bids 2♠ if possible.  You bid first.      |
|---|--|--|
| Board: 270<br>Dealer: N<br>Vul: NS<br>HCP: 11   | ♣86<br>▼ A863<br>◆ AJ7<br>♣ Q1093                                  | West Bids 2♦ if possible.  Partner bids first. |
| Board: 271<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♠ AK5</li><li>♥ Q95</li><li>♦ J63</li><li>♠ KQ92</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 272<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♠ 6</li><li>♥ Q986</li><li>♠ AJ964</li><li>♠ KJ6</li></ul> | West Bids 4♠ if possible.  Partner bids first. |
| Board: 273<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>A982</li><li>♥ 962</li><li>AK5</li><li>AJ4</li></ul>       | East Bids 4♥ if possible.  You bid first.      |

| Board: 269 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S   | North:  ♠ Q843  ♥ 107  ♦ 98  ♣ KQJ82  | South:  ♣ J2  ♥ AKQ  ♠ AJ1064  ♣ 1093 |                        | North  2♣¹ 2NT man         | East 2♠ AP                 | South<br>1NT<br>Pass |
|--|---------------------------------------|---------------------------------------|------------------------|----------------------------|----------------------------|----------------------|
| Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4 S     | North:  ♠ K1095  ♥ KQJ5  ♦ 102  ♠ AK4 | South:  ♣ 86  ▼ A863  ♠ AJ7  ♣ Q1093  | West  2  Pass  1. Stay | North<br>1NT<br>Pass<br>4♥ | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 271 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 N     | North:  ♣ J7  ▼ AJ82  ♣ 82  ♣ AJ1084  | South:  ♠ AK5  ♥ Q95  ♦ J63  ♣ KQ92   | West Pass Pass 1. Stay | North  2♣¹ 3♥ man          | East 2  AP                 | South<br>1NT<br>Pass |
| Board: 272 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4•X W | North:  ♠ A7  ▼ AK72  ♠ 752  ♣ AQ93   | South:  ♠ 6  ♥ Q986  ♠ AJ964  ♠ KJ6   | West  4♣  1. Stayı     | North<br>1NT<br>X<br>man   | East<br>Pass<br>AP         |                      |
| Board: 273 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 E    | North:  ♠ KQ53  ♥ 7  ♦ J10864  ♣ Q82  | South:  ♠ A982  ♥ 962  ♠ AK5  ♣ AJ4   | West Pass 1. Stay      |                            | East 4♥                    | South<br>1NT<br>AP   |

| Board: 274<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>AK2</li><li>♥ Q42</li><li>◆ Q103</li><li>◆ KQ85</li></ul>   | West Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 275<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>A1072</li><li>✓ A7</li><li>✓ 95</li><li>✓ J10852</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 276<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>◆ Q102</li><li>◆ AJ94</li><li>◆ AJ</li><li>◆ QJ43</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 277<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>◆ QJ97</li><li>◆ 96</li><li>◆ J954</li><li>◆ A106</li></ul> | East Bids 2♥ if possible.  Partner bids first. |
| Board: 278<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ Q94</li><li>♥ J84</li><li>♦ AQ9</li><li>♣ AQ63</li></ul>  | West Bids 2♥ if possible.  You bid first.      |

| Board: 274<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ AK2  ♥ Q42  • Q103  ♣ KQ85  | South:  ♠ Q975  ♥ 86  ♠ AK65  ♠ 1043  | West  2♥ AP 1. Stay    | North<br>1NT<br>2NT<br>man  | Pass                 |                            |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------------------|----------------------|----------------------------|
| Board: 275<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N S | North:  ♠ A1072  ♥ A7  ♦ 95  ♣ J10852 | South:  ♠ KJ9  ♥ Q6  ♠ K1076  ♣ AK74  | Pass Pass AP 1. Stay   | North  2♣¹ 3♣ man           | 2•                   | South<br>1NT<br>2NT<br>3NT |
| Board: 276 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2♠ W               | North:  ♠ Q102  ♥ AJ94  ♠ AJ  ♣ QJ43  | South:  ♣ J97  ▼ KQ85  ♣ 32  ♣ A1096  | West  2♠  1. Stay      | North<br>1NT<br>AP<br>man   | East<br>Pass         |                            |
| Board: 277 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2 VX E                | North:  ♠ QJ97  ♥ 96  ♦ J954  ♣ A106  | South:  ♠ AK8  ♥ J10742  ♠ A102  ♣ K8 | West Pass Pass 1. Stay | North  2♣¹  X man           | East 2♥ AP           | South<br>1NT<br>Pass       |
| Board: 278 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3♠ S                | North:  ♠ Q94  ♥ J84  ♠ AQ9  ♠ AQ63   | South:  ♠ AKJ5  ♥ 932  ♦ J42  ♣ 1042  | West  2♥ AP 1. Stay    | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹               |

| Board: 274<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♣ Q975</li><li>♥ 86</li><li>♦ AK65</li><li>♣ 1043</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
|---|--|--|
| Board: 275<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ KJ9</li><li>♥ Q6</li><li>★ K1076</li><li>★ AK74</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 276<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>▲ J97</li><li>♥ KQ85</li><li>◆ 32</li><li>◆ A1096</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |
| Board: 277<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ AK8</li><li>♥ J10742</li><li>★ A102</li><li>★ K8</li></ul> | East Bids 2♥ if possible.  You bid first.      |
| Board: 278<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♠ AKJ5</li><li>♥ 932</li><li>♦ J42</li><li>♠ 1042</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |

| Board: 274<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ AK2  ♥ Q42  • Q103  ♣ KQ85  | South:  ♠ Q975  ♥ 86  ♠ AK65  ♠ 1043  | West  2♥ AP 1. Stay    | North<br>1NT<br>2NT<br>man  | Pass                 |                            |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------------------|----------------------|----------------------------|
| Board: 275<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N S | North:  ♠ A1072  ♥ A7  ♦ 95  ♣ J10852 | South:  ♠ KJ9  ♥ Q6  ♠ K1076  ♣ AK74  | Pass Pass AP 1. Stay   | North  2♣¹ 3♣ man           | 2•                   | South<br>1NT<br>2NT<br>3NT |
| Board: 276 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2♠ W               | North:  ♠ Q102  ♥ AJ94  ♠ AJ  ♣ QJ43  | South:  ♣ J97  ▼ KQ85  ♣ 32  ♣ A1096  | West  2♠  1. Stay      | North<br>1NT<br>AP<br>man   | East<br>Pass         |                            |
| Board: 277 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2 VX E                | North:  ♠ QJ97  ♥ 96  ♦ J954  ♣ A106  | South:  ♠ AK8  ♥ J10742  ♠ A102  ♣ K8 | West Pass Pass 1. Stay | North  2♣¹  X man           | East 2♥ AP           | South<br>1NT<br>Pass       |
| Board: 278 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3♠ S                | North:  ♠ Q94  ♥ J84  ♠ AQ9  ♠ AQ63   | South:  ♠ AKJ5  ♥ 932  ♦ J42  ♣ 1042  | West  2♥ AP 1. Stay    | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹               |

| Board: 279<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li></li></ul>  | East Bids 5♦ if possible.  Partner bids first.  |
|---|---|---|
| Board: 280<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>A873</li><li>✓ A108</li><li>A6</li><li>A1085</li></ul>      | West Bids 2♦ if possible. East Bids 3♦ if possible. East Doubles 4♦ if possible. East Bids 5♦ if possible. You bid first. |
| Board: 281<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ 532</li><li>★ AQJ9</li><li>★ 104</li><li>★ Q932</li></ul> | East Bids 2♠ if possible.  Partner bids first.  |
| Board: 282<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ A854</li><li>★ KJ86</li><li>★ 102</li><li>★ AKQ</li></ul> | West Bids 2♦ if possible.  You bid first.   |
| Board: 283<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★832</li><li>★A1092</li><li>★74</li><li>★KJ108</li></ul>    | East Bids 2♦ if possible.  Partner bids first.  |

| Board: 279 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 5•X E              | North:                                | South:  ♠ AK6  ♥ KQ8  ♦ 732  ♠ K953    | West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman  |
|---|---------------------------------------|--|--|
| Board: 280 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 5♠ S                  | North:  ♠ A873  ♥ A108  ♠ A6  ♣ A1085 | South:  ♠ QJ942  ♥ KQ75  ♦ 3  ♣ J72    | West North East South  1NT Pass 2♣¹  2♦ 2NT 3♦ 3♠  Pass 4♠² X XX³  Pass 4♠ 5♦ 5♠  AP  1. Stayman  2. limit raise or better in ♠  3. Cue bid, a ♦ stopper |
| Board: 281 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2 E                   | North:  ◆ 532  ▼ AQJ9  ◆ 104  ◆ Q932  | South:  ♠ QJ10  ♥ K10432  ♠ AJ  ♣ A104 | West North East South 1NT Pass 2♣¹ 2♠ AP 1. Stayman  |
| Board: 282<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 9<br>Contract: 2N N | North:  ♠ A854  ♥ KJ86  ♦ 102  ♠ AKQ  | South:  ♠ KQJ6  ♥ 109  ♠ K8  ♣ 108743  | West North East South  1NT Pass 2♣¹  2♦ Pass Pass 2NT  AP  1. Stayman  |
| Board: 283<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S   | North:                                | South:  ♠ KQ  ♥ KJ73  ♦ QJ32  ♣ A72    | West North East South 1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman  |

| Board: 279<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ AK6</li><li>▼ KQ8</li><li>◆ 732</li><li>◆ K953</li></ul>    | East Bids 5♦ if possible.  You bid first.   |
|---|---|---|
| Board: 280<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ QJ942</li><li>♥ KQ75</li><li>◆ 3</li><li>♣ J72</li></ul>    | West Bids 2♦ if possible. East Bids 3♦ if possible. East Doubles 4♦ if possible. East Bids 5♦ if possible.  Partner bids first. |
| Board: 281<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♣ QJ10</li><li>♥ K10432</li><li>◆ AJ</li><li>♣ A104</li></ul> | East Bids 2♠ if possible.  You bid first.   |
| Board: 282<br>Dealer: N<br>Vul: None<br>HCP: 9  | <b>★</b> KQJ6<br><b>♥</b> 109<br><b>♦</b> K8<br><b>♣</b> 108743       | West Bids 2♦ if possible.  Partner bids first.  |
| Board: 283<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KQ</li><li>▼ KJ73</li><li>◆ QJ32</li><li>◆ A72</li></ul>    | East Bids 2♦ if possible.  You bid first.   |

| Board: 279 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 5•X E              | North:                                | South:  ♠ AK6  ♥ KQ8  ♦ 732  ♠ K953    | West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman  |
|---|---------------------------------------|--|--|
| Board: 280 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 5♠ S                  | North:  ♠ A873  ♥ A108  ♠ A6  ♣ A1085 | South:  ♠ QJ942  ♥ KQ75  ♦ 3  ♣ J72    | West North East South  1NT Pass 2♣¹  2♦ 2NT 3♦ 3♠  Pass 4♠² X XX³  Pass 4♠ 5♦ 5♠  AP  1. Stayman  2. limit raise or better in ♠  3. Cue bid, a ♦ stopper |
| Board: 281 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2 E                   | North:  ◆ 532  ▼ AQJ9  ◆ 104  ◆ Q932  | South:  ♠ QJ10  ♥ K10432  ♠ AJ  ♣ A104 | West North East South 1NT Pass 2♣¹ 2♠ AP 1. Stayman  |
| Board: 282<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 9<br>Contract: 2N N | North:  ♠ A854  ♥ KJ86  ♦ 102  ♠ AKQ  | South:  ♠ KQJ6  ♥ 109  ♠ K8  ♣ 108743  | West North East South  1NT Pass 2♣¹  2♦ Pass Pass 2NT  AP  1. Stayman  |
| Board: 283<br>Dealer: S<br>Vul: NS<br>North HCP: 8<br>South HCP: 16<br>Contract: 2N S   | North:                                | South:  ♠ KQ  ♥ KJ73  ♦ QJ32  ♣ A72    | West North East South 1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman  |

| Board: 284   |   |
|--|---|
| Dealer: N ♥ 875  Vul: EW ♦ K4  HCP: 15 ♣ A103  West Bids 2 V if possible You bid first.              |   |
| Board: 285 Dealer: S Vul: Both HCP: 10  ♣ Q6  ▼ K754  Fast Bids 2♠ if possible.  Partner bids first. |   |
| Board: 286   | • |
| Board: 287   |   |
| Board: 288   | • |

| Board: 284<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N   | North:  ♠ AKJ86  ♥ 875  ♠ K4  ♠ A103 | South:                                | West  2♦ AP 1. Stay         | North<br>1NT<br>2♠<br>man | Pass                 |                            |
|--|--------------------------------------|---------------------------------------|-----------------------------|---------------------------|----------------------|----------------------------|
| Board: 285<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ Q6  ♥ K754  ♠ KQ106  ♣ 873 | South:  ♠ 1073  ♥ AQJ3  ♠ A9  ♣ A1052 | Pass Pass Pass Pass 1. Stay | North  2.1 X  3NT  man    | East  2♠ Pass AP     | South<br>1NT<br>Pass<br>3♣ |
| Board: 286 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 N                   | North:  ♠ KQ8  ♥ KQJ109  ♠ A7  ♣ 643 | South:  ♠ AJ103  ♥ 643  ♠ 108  ♠ AQ98 | West  2  AP  1. Stay        | North<br>1NT<br>2♥<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹               |
| Board: 287 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3 VX E                | North:  ♠ KQ76  ♥ Q53  ♠ A108  ♣ 652 | South:  ♠ AJ9  ♥ K8  ♠ KQJ74  ♠ Q109  | West Pass Pass 1. Stay      | North  2♣¹ X man          | East 3♥ AP           | South<br>1NT<br>Pass       |
| Board: 288<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N  | North:  ♠ A53  ♥ QJ109  ♦ 53  ♠ AKJ3 | South:  ♠ KQ107  ♥ 65  ♠ K96  ♠ 10876 | West  2  AP  1. Stay        | North<br>1NT<br>Pass      | Pass                 |                            |

| Board: 284<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>103</li><li>KQJ6</li><li>Q109</li><li>Q762</li></ul>         | West Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 285<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>1073</li><li>✓ AQJ3</li><li>✓ A9</li><li>✓ A1052</li></ul>   | East Bids 2♠ if possible.  You bid first.      |
| Board: 286<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>AJ103</li><li>♦ 643</li><li>♦ 108</li><li>♣ AQ98</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |
| Board: 287<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>★ AJ9</li><li>★ K8</li><li>★ KQJ74</li><li>★ Q109</li></ul>  | East Bids 3♥ if possible.  You bid first.      |
| Board: 288<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>★ KQ107</li><li>★ 65</li><li>★ K96</li><li>★ 10876</li></ul> | West Bids 2♦ if possible.  Partner bids first. |

| Board: 284<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N   | North:  ♠ AKJ86  ♥ 875  ♠ K4  ♠ A103 | South:                                | West  2♦ AP 1. Stay         | North<br>1NT<br>2♠<br>man | Pass                 |                            |
|--|--------------------------------------|---------------------------------------|-----------------------------|---------------------------|----------------------|----------------------------|
| Board: 285<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ Q6  ♥ K754  ♠ KQ106  ♣ 873 | South:  ♠ 1073  ♥ AQJ3  ♠ A9  ♣ A1052 | Pass Pass Pass Pass 1. Stay | North  2.1 X  3NT  man    | East  2♠ Pass AP     | South<br>1NT<br>Pass<br>3♣ |
| Board: 286 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 N                   | North:  ♠ KQ8  ♥ KQJ109  ♠ A7  ♣ 643 | South:  ♠ AJ103  ♥ 643  ♠ 108  ♠ AQ98 | West  2  AP  1. Stay        | North<br>1NT<br>2♥<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹               |
| Board: 287 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3 VX E                | North:  ♠ KQ76  ♥ Q53  ♠ A108  ♣ 652 | South:  ♠ AJ9  ♥ K8  ♠ KQJ74  ♠ Q109  | West Pass Pass 1. Stay      | North  2♣¹ X man          | East 3♥ AP           | South<br>1NT<br>Pass       |
| Board: 288<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 8<br>Contract: 2N N  | North:  ♠ A53  ♥ QJ109  ♦ 53  ♠ AKJ3 | South:  ♠ KQ107  ♥ 65  ♠ K96  ♠ 10876 | West  2  AP  1. Stay        | North<br>1NT<br>Pass      | Pass                 |                            |

| Board: 289<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ KQ874</li><li>♥ QJ74</li><li>◆ —</li><li>◆ QJ73</li></ul> | East Bids 2♦ if possible.<br>East Bids 5♦ if possible.<br>Partner bids first. |
|---|---|---|
| Board: 290<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQ73</li><li>▼ 72</li><li>◆ 874</li><li>◆ AKQJ</li></ul>  | West Bids 4♥ if possible.  You bid first.                                     |
| Board: 291<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ KJ84</li><li>★ K53</li><li>★ A5</li><li>★ 7432</li></ul>  | East Bids 2♦ if possible.  Partner bids first.                                |
| Board: 292<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♦ 932</li><li>♥ KJ3</li><li>♦ KJ6</li><li>♠ AK107</li></ul> | West Bids 2♥ if possible.  You bid first.                                     |
| Board: 293<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ 76</li><li>♥ AK86</li><li>★ 1074</li><li>★ J975</li></ul> | East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.      |

| Board: 289<br>Dealer: S          | North:<br>♠ KQ874                    | South:<br><b>♠</b> 109532 | West       | North        | East              | South<br>1NT          |
|----------------------------------|--------------------------------------|---------------------------|------------|--------------|-------------------|-----------------------|
| Vul: None                        | ♥ QJ74                               | ♥ A105                    | Pass       | 2 <b>♣</b> ¹ | <b>2</b> ♦        | 2♠                    |
| North HCP: 11                    | <b>♦</b> —                           | ◆ A9                      | Pass       | 4♠           | <b>5</b> ♦        | X                     |
| South HCP: 15                    | <b>♣</b> QJ73                        | <b>♣</b> AK5              | Pass       | 5♠           | AP                |                       |
| Contract: 5♠ S                   |                                      |                           | 1. Stay    | man          |                   |                       |
| Board: 290                       | North:                               | South:                    | West       | North        | East              | South                 |
| Dealer: N                        | ★KQ73                                | ♣ A952                    |            | 1NT          | Pass              | 2 <b>♣</b> 1          |
| Vul: EW                          | <b>♥</b> 72                          | <b>▼</b> 108              | 4♥         | Pass         | Pass              |                       |
| North HCP: 15                    | <b>♦</b> 874                         | ♦ AK53                    | AP         | 1 4.00       | 1 4,55            |                       |
| South HCP: 11<br>Contract: 4♥X W | <b>♣</b> AKQJ                        | <b>♣</b> 982              | 1. Stay    | man          |                   |                       |
| Board: 291                       |                                      |                           | West       | North        | East              | South                 |
| Dealer: S                        | North:                               | South:                    |            |              |                   | 1NT                   |
| Vul: Both                        | <b>♦</b> KJ84                        | ♠ AQ92                    | Pass       | 2 <b>♣</b> ¹ | 2•                | Pass                  |
| North HCP: 11                    | <ul><li>▼ K53</li><li>◆ A5</li></ul> | ♥ AJ10<br>♦ 82            | Pass       | X            | Pass              | 3♣                    |
| South HCP: 16                    | ◆ 7432                               | ◆ AJ98                    | Pass       | 3NT          | AP                |                       |
| Contract: 3N S                   | ¥ 7 132                              | 2 1 10 7 0                | 1. Stay    | man          |                   |                       |
|                                  |                                      |                           | West       | North        | East              | South                 |
| Board: 292                       | North:                               | South:                    |            | 1NT          | Pass              | 2 <b>.</b> 1          |
| Dealer: N                        | <b>♦</b> 932                         | AQJ7                      | 2♥         | Pass         | Pass              |                       |
| Vul: None                        | <b>♥</b> KJ3                         | <b>♥</b> Q8               |            | 3♣           | Pass              |                       |
| North HCP: 15<br>South HCP: 12   | <b>♦</b> KJ6                         | <b>♦</b> 873              | Pass       |              | AP                | <i>5</i> <del>(</del> |
| Contract: 4 S                    | ♣ AK107                              | <b>♣</b> QJ92             | 1. Stay    |              | <i>1</i> <b>u</b> |                       |
| Contract. 72 5                   |                                      |                           | •          | raise or     | better            | in 🕭                  |
|                                  |                                      |                           | West       | North        | East              | South                 |
| Board: 293                       | North:                               | South:                    |            |              |                   | 1NT                   |
| Dealer: S                        | <b>♦</b> 76                          | <b>♦</b> J9               | Pass       | 2 <b>♣</b> ¹ | 2♠                | Pass                  |
| Vul: NS                          | <b>♥</b> AK86                        | <b>♥</b> Q94              | Pass       | X            | Pass              | 3♣                    |
| North HCP: 8<br>South HCP: 15    | <b>◆</b> 1074                        | ♦ AJ32                    | 3 <b>♠</b> | Pass         | Pass              |                       |
| Contract: 3\(\Delta\)X E         | <b>♣</b> J975                        | ♣ AK108                   | AP         |              |                   | -                     |
| Commun. JAA L                    |                                      |                           | 1. Stay    | man          |                   |                       |

|   | Board: 289<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>109532</li><li>✓ A105</li><li>A9</li><li>AK5</li></ul> | East Bids 2♦ if possible. East Bids 5♦ if possible. You bid first. |
|---|---|--|--|
|   | 1101.13   | # THES   | Tou ord first.   |
|   | Board: 290<br>Dealer: N                         | <b>♦</b> A952 <b>▼</b> 108                                     | West Bids 4♥ if possible.  |
|   | Vul: EW<br>HCP: 11                              | ◆ AK53<br>◆ 982  | Partner bids first.  |
|   | Board: 291<br>Dealer: S                         | ♠ AQ92<br>♥ AJ10   | East Bids 2♦ if possible.  |
|   | Vul: Both<br>HCP: 16                            | ◆ 82<br>◆ AJ98   | You bid first.   |
|   | Board: 292<br>Dealer: N                         | <b>♠</b> AQJ7 <b>♥</b> Q8                                      | West Bids 2♥ if possible.  |
|   | Vul: None<br>HCP: 12                            | ♦ 873<br>♣ QJ92  | Partner bids first.  |
|   | Board: 293                                      | <b>♦</b> J9  | East Bids 2♠ if possible.  |
|   | Dealer: S<br>Vul: NS                            | ♥ Q94<br>♦ AJ32  | West Bids 3♠ if possible.  |
|   | HCP: 15   | ♣ AK108  | You bid first.   |
| ı |   |  |  |

| Board: 289<br>Dealer: S          | North:<br>♠ KQ874                    | South:<br><b>♠</b> 109532 | West       | North        | East              | South<br>1NT          |
|----------------------------------|--------------------------------------|---------------------------|------------|--------------|-------------------|-----------------------|
| Vul: None                        | ♥ QJ74                               | ♥ A105                    | Pass       | 2 <b>♣</b> ¹ | <b>2</b> ♦        | 2♠                    |
| North HCP: 11                    | <b>♦</b> —                           | ◆ A9                      | Pass       | 4♠           | <b>5</b> ♦        | X                     |
| South HCP: 15                    | <b>♣</b> QJ73                        | <b>♣</b> AK5              | Pass       | 5♠           | AP                |                       |
| Contract: 5♠ S                   |                                      |                           | 1. Stay    | man          |                   |                       |
| Board: 290                       | North:                               | South:                    | West       | North        | East              | South                 |
| Dealer: N                        | ★KQ73                                | ♣ A952                    |            | 1NT          | Pass              | 2 <b>♣</b> 1          |
| Vul: EW                          | <b>♥</b> 72                          | <b>▼</b> 108              | 4♥         | Pass         | Pass              |                       |
| North HCP: 15                    | <b>♦</b> 874                         | ♦ AK53                    | AP         | 1 4.00       | 1 4,55            |                       |
| South HCP: 11<br>Contract: 4♥X W | <b>♣</b> AKQJ                        | <b>♣</b> 982              | 1. Stay    | man          |                   |                       |
| Board: 291                       |                                      |                           | West       | North        | East              | South                 |
| Dealer: S                        | North:                               | South:                    |            |              |                   | 1NT                   |
| Vul: Both                        | <b>♦</b> KJ84                        | ♠ AQ92                    | Pass       | 2 <b>♣</b> ¹ | 2•                | Pass                  |
| North HCP: 11                    | <ul><li>▼ K53</li><li>◆ A5</li></ul> | ♥ AJ10<br>♦ 82            | Pass       | X            | Pass              | 3♣                    |
| South HCP: 16                    | ◆ 7432                               | ◆ AJ98                    | Pass       | 3NT          | AP                |                       |
| Contract: 3N S                   | ¥ 7 132                              | 2 1 10 7 0                | 1. Stay    | man          |                   |                       |
|                                  |                                      |                           | West       | North        | East              | South                 |
| Board: 292                       | North:                               | South:                    |            | 1NT          | Pass              | 2 <b>.</b> 1          |
| Dealer: N                        | <b>♦</b> 932                         | AQJ7                      | 2♥         | Pass         | Pass              |                       |
| Vul: None                        | <b>♥</b> KJ3                         | <b>♥</b> Q8               |            | 3♣           | Pass              |                       |
| North HCP: 15<br>South HCP: 12   | <b>♦</b> KJ6                         | <b>♦</b> 873              | Pass       |              | AP                | <i>5</i> <del>(</del> |
| Contract: 4 S                    | ♣ AK107                              | <b>♣</b> QJ92             | 1. Stay    |              | <i>1</i> <b>u</b> |                       |
| Contract. 72 5                   |                                      |                           | •          | raise or     | better            | in 🕭                  |
|                                  |                                      |                           | West       | North        | East              | South                 |
| Board: 293                       | North:                               | South:                    |            |              |                   | 1NT                   |
| Dealer: S                        | <b>♦</b> 76                          | <b>♦</b> J9               | Pass       | 2 <b>♣</b> ¹ | 2♠                | Pass                  |
| Vul: NS                          | <b>♥</b> AK86                        | <b>♥</b> Q94              | Pass       | X            | Pass              | 3♣                    |
| North HCP: 8<br>South HCP: 15    | <b>◆</b> 1074                        | ♦ AJ32                    | 3 <b>♠</b> | Pass         | Pass              |                       |
| Contract: 3\(\Delta\)X E         | <b>♣</b> J975                        | ♣ AK108                   | AP         |              |                   | -                     |
| Commun. JAA L                    |                                      |                           | 1. Stay    | man          |                   |                       |

| Board: 294 | West Bids 2♦ if possible.  You bid first.      |
|------------|--|
| Board: 295 | East Bids 2♠ if possible.  Partner bids first. |
| Board: 296 | West Bids 3♦ if possible.  You bid first.      |
| Board: 297 | East Bids 2♠ if possible.  Partner bids first. |
| Board: 298 | West Bids 2♠ if possible.  You bid first.      |

| Board: 294 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N                 | North:  ♠ Q5  ♥ KQJ93  ♠ Q93  ♣ AQ5  | South:  ♠ K62  ♥ A1042  ♦ 84  ♣ KJ87  | West  2  AP  1. Stay | North<br>1NT<br>2♥<br>man   | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                       |
|--|--------------------------------------|---------------------------------------|----------------------|-----------------------------|----------------------|------------------------------------|
| Board: 295<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♣ J  ♥ K865  ♠ KJ1093  ♣ Q75 | South:  ♠ Q94  ♥ QJ1093  ♠ AQ7  ♣ A2  | Pass<br>Pass         | X<br>3◆                     | 2♠<br>Pass           | South<br>1NT<br>Pass<br>2NT<br>3NT |
| Board: 296 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3•X W                  | North:  ♠ AKJ10  ♥ J432  ♦ QJ  ♣ A42 | South:  ♠ 632  ♥ AKQ9  ♦ 854  ♣ 987   | West  3  AP  1. Stay | North<br>1NT<br>Pass        | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                       |
| Board: 297<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 17<br>Contract: 2N S    | North:  ♣ 82  ♥ K952  ♣ AJ83  ♣ 1086 | South:  ♠ AQ96  ♥ AJ4  ♠ K5  ♠ QJ75   | Pass AP 1. Stay      | North 2♣¹ man               | East 2♠              | South<br>1NT<br>2NT                |
| Board: 298 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3 S                 | North:  ◆ 32  ▼ QJ4  ◆ AKQ2  ◆ KJ64  | South:  ♠ Q7  ▼ A1092  ◆ J10864  ♣ A5 | West  2♠ AP 1. Stay  | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                       |

| Board: 294<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ K62</li><li>▼ A1042</li><li>◆ 84</li><li>◆ KJ87</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 295<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>◆ Q94</li><li>♥ QJ1093</li><li>◆ AQ7</li><li>◆ A2</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
| Board: 296<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♠ 632</li><li>♥ AKQ9</li><li>♠ 854</li><li>♠ 987</li></ul>   | West Bids 3♦ if possible.  Partner bids first. |
| Board: 297<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>AQ96</li><li>✓ AJ4</li><li>✓ K5</li><li>✓ QJ75</li></ul>     | East Bids 2♠ if possible.  You bid first.      |
| Board: 298<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q7</li><li>♥ A1092</li><li>◆ J10864</li><li>♣ A5</li></ul> | West Bids 2♠ if possible.  Partner bids first. |

| Board: 294 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N                 | North:  ♠ Q5  ♥ KQJ93  ♠ Q93  ♣ AQ5  | South:  ♠ K62  ♥ A1042  ♦ 84  ♣ KJ87  | West  2  AP  1. Stay | North<br>1NT<br>2♥<br>man   | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                       |
|--|--------------------------------------|---------------------------------------|----------------------|-----------------------------|----------------------|------------------------------------|
| Board: 295<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♣ J  ♥ K865  ♠ KJ1093  ♣ Q75 | South:  ♠ Q94  ♥ QJ1093  ♠ AQ7  ♣ A2  | Pass<br>Pass         | X<br>3◆                     | 2♠<br>Pass           | South<br>1NT<br>Pass<br>2NT<br>3NT |
| Board: 296 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3•X W                  | North:  ♠ AKJ10  ♥ J432  ♦ QJ  ♣ A42 | South:  ♠ 632  ♥ AKQ9  ♦ 854  ♣ 987   | West  3  AP  1. Stay | North<br>1NT<br>Pass        | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                       |
| Board: 297<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 17<br>Contract: 2N S    | North:  ♣ 82  ♥ K952  ♣ AJ83  ♣ 1086 | South:  ♠ AQ96  ♥ AJ4  ♠ K5  ♠ QJ75   | Pass AP 1. Stay      | North 2♣¹ man               | East 2♠              | South<br>1NT<br>2NT                |
| Board: 298 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3 S                 | North:  ◆ 32  ▼ QJ4  ◆ AKQ2  ◆ KJ64  | South:  ♠ Q7  ▼ A1092  ◆ J10864  ♣ A5 | West  2♠ AP 1. Stay  | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                       |

| Board: 299<br>Dealer: S<br>Vul: NS<br>HCP: 9   | <ul><li>★ KJ84</li><li>♥ 97</li><li>◆ AJ74</li><li>◆ 532</li></ul>   | East Bids 2♥ if possible.  Partner bids first. |
|--|--|--|
| Board: 300<br>Dealer: N<br>Vul: EW<br>HCP: 15  | <ul><li>★ KQJ106</li><li>▼ 1086</li><li>◆ K65</li><li>◆ AQ</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 301<br>Dealer: S<br>Vul: Both<br>HCP: 8 | <ul><li>★ A642</li><li>♥ J742</li><li>◆ 63</li><li>◆ K93</li></ul>   | East Bids 2♦ if possible.  Partner bids first. |
| Board: 302<br>Dealer: N<br>Vul: EW<br>HCP: 16  | <ul><li>★ K7</li><li>♥ Q72</li><li>◆ AJ54</li><li>◆ AQ85</li></ul>   | West Bids 2♠ if possible.  You bid first.      |
| Board: 303<br>Dealer: S<br>Vul: Both<br>HCP: 8 | <ul><li>▲ AJ43</li><li>▼ 106</li><li>◆ QJ1092</li><li>◆ 64</li></ul> | East Bids 2♥ if possible.  Partner bids first. |

| Board: 299<br>Dealer: S<br>Vul: NS              | North:<br><b>♠</b> KJ84<br><b>♥</b> 97                | South:<br>♠ AQ1052<br>♥ Q3          | West<br>Pass                | North 2♣¹    | East 2       | South 1NT 2♠        |
|---|---|-------------------------------------|-----------------------------|--------------|--------------|---------------------|
| North HCP: 9<br>South HCP: 16<br>Contract: 4♠ S | ◆ AJ74<br>◆ 532                                       | ◆ K65<br>◆ AJ10                     | Pass 1. Stay                | <b>4</b> ♠   | AP           |                     |
| Board: 300<br>Dealer: N<br>Vul: EW              | North:<br>♠ KQJ106                                    | South:<br>♠ A875                    | West                        | North<br>1NT | East<br>Pass |                     |
| North HCP: 15<br>South HCP: 9<br>Contract: 4♠ N | <ul><li>▼ 1086</li><li>◆ K65</li><li>◆ AQ</li></ul>   | ♥ Q3<br>♦ 98<br>♣ K8764             | 2 <b>♦</b><br>AP<br>1. Stay | 2♠<br>man    | Pass         | 4♠                  |
| Board: 301<br>Dealer: S<br>Vul: Both            | North:<br>♠ A642  ▼ J742                              | South:<br>♠ KQ98 ▼ A10              |                             | North 2♣¹    | East 2       | South<br>1NT<br>2NT |
| North HCP: 8<br>South HCP: 16<br>Contract: 2N S | <ul><li>◆ 63</li><li>◆ K93</li></ul>                  | ◆ AQ7<br>◆ J876                     | AP<br>1. Stay               | man          |              |                     |
| Board: 302<br>Dealer: N<br>Vul: EW              | North:<br>♠ K7 ▼ Q72                                  | South:<br><b>♠</b> 93 <b>♥</b> K985 | West                        | North<br>1NT | East<br>Pass |                     |
| North HCP: 16<br>South HCP: 9<br>Contract: 2N N | ◆ AJ54<br>◆ AQ85                                      | ◆ K62<br>◆ K1062                    | 2 <b>♠</b><br>1. Stay       | 2NT<br>man   | AP           |                     |
| Board: 303<br>Dealer: S<br>Vul: Both            | North:<br>♠ AJ43                                      | South:<br>♠ KQ1097                  | West                        | North        | East         | South<br>1NT        |
| North HCP: 8 South HCP: 16 Contract: 4♠ S       | <ul><li>▼ 106</li><li>◆ QJ1092</li><li>◆ 64</li></ul> | ♥ QJ2<br>♦ 85<br><b>♣</b> AKJ       | Pass<br>Pass<br>1. Stay     | <b>4</b> ♠   | 2♥<br>AP     | 2♠                  |

| Board: 299<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>AQ1052</li><li>Q3</li><li>K65</li><li>AJ10</li></ul>        | East Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 300<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ A875</li><li>♥ Q3</li><li>◆ 98</li><li>◆ K8764</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
| Board: 301<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ98</li><li>▼ A10</li><li>◆ AQ7</li><li>◆ J876</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 302<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>◆ 93</li><li>♥ K985</li><li>◆ K62</li><li>◆ K1062</li></ul> | West Bids 2♠ if possible.  Partner bids first. |
| Board: 303<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ1097</li><li>♥ QJ2</li><li>◆ 85</li><li>◆ AKJ</li></ul> | East Bids 2♥ if possible.  You bid first.      |

| Board: 299<br>Dealer: S<br>Vul: NS              | North:<br><b>♠</b> KJ84<br><b>♥</b> 97                | South:<br>♠ AQ1052<br>♥ Q3          | West<br>Pass                | North 2♣¹    | East 2       | South 1NT 2♠        |
|---|---|-------------------------------------|-----------------------------|--------------|--------------|---------------------|
| North HCP: 9<br>South HCP: 16<br>Contract: 4♠ S | ◆ AJ74<br>◆ 532                                       | ◆ K65<br>◆ AJ10                     | Pass 1. Stay                | <b>4</b> ♠   | AP           |                     |
| Board: 300<br>Dealer: N<br>Vul: EW              | North:<br>♠ KQJ106                                    | South:<br>♠ A875                    | West                        | North<br>1NT | East<br>Pass |                     |
| North HCP: 15<br>South HCP: 9<br>Contract: 4♠ N | <ul><li>▼ 1086</li><li>◆ K65</li><li>◆ AQ</li></ul>   | ♥ Q3<br>♦ 98<br>♣ K8764             | 2 <b>♦</b><br>AP<br>1. Stay | 2♠<br>man    | Pass         | 4♠                  |
| Board: 301<br>Dealer: S<br>Vul: Both            | North:<br>♠ A642  ▼ J742                              | South:<br>♠ KQ98 ▼ A10              |                             | North 2♣¹    | East 2       | South<br>1NT<br>2NT |
| North HCP: 8<br>South HCP: 16<br>Contract: 2N S | <ul><li>◆ 63</li><li>◆ K93</li></ul>                  | ◆ AQ7<br>◆ J876                     | AP<br>1. Stay               | man          |              |                     |
| Board: 302<br>Dealer: N<br>Vul: EW              | North:<br>♠ K7 ▼ Q72                                  | South:<br><b>♠</b> 93 <b>♥</b> K985 | West                        | North<br>1NT | East<br>Pass |                     |
| North HCP: 16<br>South HCP: 9<br>Contract: 2N N | ◆ AJ54<br>◆ AQ85                                      | ◆ K62<br>◆ K1062                    | 2 <b>♠</b><br>1. Stay       | 2NT<br>man   | AP           |                     |
| Board: 303<br>Dealer: S<br>Vul: Both            | North:<br>♠ AJ43                                      | South:<br>♠ KQ1097                  | West                        | North        | East         | South<br>1NT        |
| North HCP: 8 South HCP: 16 Contract: 4♠ S       | <ul><li>▼ 106</li><li>◆ QJ1092</li><li>◆ 64</li></ul> | ♥ QJ2<br>♦ 85<br><b>♣</b> AKJ       | Pass<br>Pass<br>1. Stay     | <b>4</b> ♠   | 2♥<br>AP     | 2♠                  |

| Board: 304<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>A6</li><li>✓ K1054</li><li>AK108</li><li>✓ Q75</li></ul>     | West Bids 2♠ if possible.  You bid first.      |
|---|--|--|
| Board: 305<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>◆ Q1096</li><li>◆ 84</li><li>◆ 103</li><li>◆ AQ732</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 306<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ A62</li><li>★ 432</li><li>★ KQJ</li><li>★ KQ86</li></ul>   | West Bids 4♥ if possible.  You bid first.      |
| Board: 307<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ102</li><li>★ K10863</li><li>★ A2</li><li>★ J5</li></ul> | East Bids 5♦ if possible.  Partner bids first. |
| Board: 308<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♣ Q106</li><li>♥ K63</li><li>◆ K98</li><li>♣ AK98</li></ul>  | West Bids 2♦ if possible.  You bid first.      |
|   |  |  |

| Board: 304<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | North:  ♠ A6  ♥ K1054  ♠ AK108  ♠ Q75 | South:  ♣ J5  ♥ AJ93  ♦ 976  ♣ K1043  |  | East South Pass 2♣¹ AP     |
|---|---------------------------------------|---------------------------------------|--|----------------------------|
| Board: 305 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♥ S                  | North:  ♠ Q1096  ♥ 84  ♦ 103  ♣ AQ732 | South:  ♠ AK  ♥ KJ652  ♠ KJ7  ♣ J95   | West North I  Pass 2♣¹ 2  AP  1. Stayman | East South 1NT 2 ◆ 2♥      |
| Board: 306 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 VX W              | North:  ♠ A62  ♥ 432  ♠ KQJ  ♠ KQ86   | South:  ♠ K1075  ♥ 87  ♠ A1072  ♣ J43 |  | East South Pass 2♣¹ Pass X |
| Board: 307 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 5•X E              | North:  ♠ KJ102  ♥ K10863  ♠ A2  ♣ J5 | South:  ♠ AQ3  ♥ QJ754  ♦ 76  ♠ AK10  | West North I  Pass 2♣¹ 5  AP  1. Stayman | East South 1NT 5 X         |
| Board: 308 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S                  | North:  ♠ Q106  ♥ K63  ♠ K98  ♣ AK98  | South:  ♣ J9832  ♥ AQJ9  ♦ 2  ♣ 532   | 2♦ Pass F                                | East South Pass 24 Pass X  |

| Board: 304<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li></li></ul>   | West Bids 2♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 305<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>♠ AK</li><li>♥ KJ652</li><li>♠ KJ7</li><li>♠ J95</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 306<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <b>★</b> K1075<br><b>♥</b> 87<br><b>♦</b> A1072<br><b>♣</b> J43    | West Bids 4♥ if possible.  Partner bids first. |
| Board: 307<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>AQ3</li><li>♥QJ754</li><li>↑76</li><li>AK10</li></ul>      | East Bids 5♦ if possible.  You bid first.      |
| Board: 308<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣ J9832</li><li>♥ AQJ9</li><li>◆ 2</li><li>♣ 532</li></ul> | West Bids 2♦ if possible.  Partner bids first. |

| Board: 304<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 9<br>Contract: 2N N | North:  ♠ A6  ♥ K1054  ♠ AK108  ♠ Q75 | South:  ♣ J5  ♥ AJ93  ♦ 976  ♣ K1043  |  | East South Pass 2♣¹ AP     |
|---|---------------------------------------|---------------------------------------|--|----------------------------|
| Board: 305 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♥ S                  | North:  ♠ Q1096  ♥ 84  ♦ 103  ♣ AQ732 | South:  ♠ AK  ♥ KJ652  ♠ KJ7  ♣ J95   | West North I  Pass 2♣¹ 2  AP  1. Stayman | East South 1NT 2 ◆ 2♥      |
| Board: 306 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 VX W              | North:  ♠ A62  ♥ 432  ♠ KQJ  ♠ KQ86   | South:  ♠ K1075  ♥ 87  ♠ A1072  ♣ J43 |  | East South Pass 2♣¹ Pass X |
| Board: 307 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 5•X E              | North:  ♠ KJ102  ♥ K10863  ♠ A2  ♣ J5 | South:  ♠ AQ3  ♥ QJ754  ♦ 76  ♠ AK10  | West North I  Pass 2♣¹ 5  AP  1. Stayman | East South 1NT 5 X         |
| Board: 308 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S                  | North:  ♠ Q106  ♥ K63  ♠ K98  ♣ AK98  | South:  ♣ J9832  ♥ AQJ9  ♦ 2  ♣ 532   | 2♦ Pass F                                | East South Pass 24 Pass X  |

| Board: 309<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ KJ765</li><li>▼ A1062</li><li>◆ 52</li><li>◆ 83</li></ul> | East Bids 3♦ if possible.  Partner bids first. |
|---|---|--|
| Board: 310<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣ QJ8</li><li>♥ AJ10</li><li>♦ KJ43</li><li>♣ K95</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 311<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ K754</li><li>♥ Q76</li><li>◆ 763</li><li>◆ A95</li></ul>  | East Bids 3♦ if possible.  Partner bids first. |
| Board: 312<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>103</li><li>KQ6</li><li>AQ1073</li><li>A104</li></ul>       | West Bids 2♠ if possible.  You bid first.      |
| Board: 313<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ KJ853</li><li>♥ Q432</li><li>◆ 10</li><li>◆ A95</li></ul> | East Bids 2♦ if possible.  Partner bids first. |

| Board: 309 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E                | North:  ♠ KJ765  ♥ A1062  ♦ 52  ♣ 83 | South:  ♠ A42  ♥ KJ94  ♠ A7  ♣ A1054   | West Pass Pass 1. Stay           | North  2♣¹ X man            | East 3♦ AP                 | South<br>1NT<br>Pass |
|--|--------------------------------------|--|----------------------------------|-----------------------------|----------------------------|----------------------|
| Board: 310<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ QJ8  ♥ AJ10  ♠ KJ43  ♠ K95 | South:                                 | West  2  Pass  1. Stay           | North<br>1NT<br>Pass<br>3NT | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 311 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3•X E                  | North:  ♠ K754  ♥ Q76  ♦ 763  ♣ A95  | South:  ♠ AJ102  ♥ AKJ2  ♦ J5  ♣ QJ7   | West Pass Pass 1. Stay           | North  2♣¹  X man           | East 3♦ AP                 | South<br>1NT<br>Pass |
| Board: 312 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2 \( \) W              | North:                               | South:                                 | West  2♣  1. Stay                | North<br>1NT<br>AP<br>man   | East<br>Pass               |                      |
| Board: 313 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 44 N                | North:  ♠ KJ853  ♥ Q432  ♦ 10  ♣ A95 | South:  ♠ Q10  ♥ AJ109  ♠ K76  ♣ KQ106 | Pass Pass Pass Pass Pass 1. Stay | North  2♣¹  X  3♠  4♠  man  | East  2  Pass  Pass  AP    | 1NT<br>Pass<br>3♣    |

| Board: 309<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ A42</li><li>★ KJ94</li><li>★ A7</li><li>★ A1054</li></ul>   | East Bids 3♦ if possible.  You bid first.      |
|---|---|--|
| Board: 310<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♠ 64</li><li>♥ K976</li><li>♦ 1092</li><li>♠ AQJ7</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |
| Board: 311<br>Dealer: S<br>Vul: NS<br>HCP: 17   | <ul><li>★ AJ102</li><li>★ AKJ2</li><li>★ J5</li><li>★ QJ7</li></ul>   | East Bids 3♦ if possible.  You bid first.      |
| Board: 312<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♦ 985</li><li>♥ A852</li><li>♦ 862</li><li>♣ KJ6</li></ul>    | West Bids 2♠ if possible.  Partner bids first. |
| Board: 313<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q10</li><li>♥ AJ109</li><li>♦ K76</li><li>♣ KQ106</li></ul> | East Bids 2♦ if possible.  You bid first.      |

| Board: 309 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E                | North:  ♠ KJ765  ♥ A1062  ♠ 52  ♣ 83   | South:  ♠ A42  ♥ KJ94  ♠ A7  ♣ A1054   | Pass Pass 1. Stay                | North  2♣¹  X  man          | East 3♦ AP                 | South<br>1NT<br>Pass |
|--|--|--|----------------------------------|-----------------------------|----------------------------|----------------------|
| Board: 310<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:  ♠ QJ8  ♥ AJ10  ♠ KJ43  ♠ K95   | South:                                 | West  2  Pass  1. Stay           | North<br>1NT<br>Pass<br>3NT | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 311 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3•X E                  | North:  ♠ K754  ♥ Q76  ♦ 763  ♣ A95    | South:  ♠ AJ102  ♥ AKJ2  ♦ J5  ♣ QJ7   | West Pass Pass 1. Stay           | North  2♣¹  X man           | East 3♦ AP                 | South<br>1NT<br>Pass |
| Board: 312<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 8<br>Contract: 2♠ W    | North:  • 103  • KQ6  • AQ1073  • A104 | South:                                 | West  2♠ 1. Stay                 | North<br>1NT<br>AP<br>man   | East<br>Pass               |                      |
| Board: 313 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 N                 | North:  ♠ KJ853  ♥ Q432  ♦ 10  ♣ A95   | South:  ♠ Q10  ♥ AJ109  ♠ K76  ♠ KQ106 | Pass Pass Pass Pass Pass 1. Stay |                             | East  2  Pass Pass AP      | 1NT<br>Pass<br>3♣    |

| Board: 314<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>AQ102</li><li>543</li><li>AK</li><li>Q943</li></ul>          | West Bids 2♦ if possible.  You bid first.      |
|---|--|--|
| Board: 315<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♠ AKQ7</li><li>♥ 942</li><li>♦ 10</li><li>♠ J8754</li></ul>  | East Bids 2♥ if possible.  Partner bids first. |
| Board: 316<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ K3</li><li>▼ J1087</li><li>◆ AJ9</li><li>◆ AQ83</li></ul>  | West Bids 2♠ if possible.  You bid first.      |
| Board: 317<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>◆ 96</li><li>♥ Q1032</li><li>◆ AKJ7</li><li>◆ J108</li></ul> | East Bids 4♠ if possible.  Partner bids first. |
| Board: 318<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>↑74</li><li>↑ A643</li><li>↑ KQ874</li><li>↑ AK</li></ul>    | West Bids 2♠ if possible.  You bid first.      |

| Board: 314<br>Dealer: N<br>Vul: NS              | North:<br>♠ AQ102<br>♥ 543 | South:<br><b>♠</b> 65<br><b>♥</b> AJ92 | West 2◆      | North<br>1NT<br>Pass    | East<br>Pass<br>Pass | 2 <b>♣</b> ¹ |
|---|----------------------------|--|--------------|-------------------------|----------------------|--------------|
| North HCP: 15<br>South HCP: 9<br>Contract: 3N N | ◆ AK<br>◆ Q943             | ♦ 92<br>♣ A10652                       | Pass 1. Stay | 3NT                     | AP                   | <b>3</b> ▼   |
|   |                            |  | Ž            |                         |                      |              |
| Board: 315<br>Dealer: S                         | North:<br>♠ AKQ7           | South:<br><b>★</b> 1043                | West         | North                   | East                 | South 1NT    |
| Vul: EW<br>North HCP: 10<br>South HCP: 17       | ♥ 942<br>♦ 10              | <b>♥</b> A75<br>• AKQJ4                | Pass<br>AP   | 2 <b>♣</b> ¹            | 2♥                   | 3♦           |
| Contract: 3 S                                   | <b>♣</b> J8754             | <b>♣</b> K2                            | 1. Stay      | man                     |                      |              |
| Board: 316                                      | North:                     | South:                                 | West         | North                   | East                 | South        |
| Dealer: N<br>Vul: Both                          | <b>♠</b> K3                | <b>★</b> 875                           |              | 1NT                     | Pass                 | 2 <b>♣</b> ¹ |
| North HCP: 15                                   | <b>♥</b> J1087             | <b>♥</b> KQ64                          | 2♠           | Pass                    | Pass                 | 3NT          |
| South HCP: 10                                   | ♦ AJ9                      | ◆ KQ52                                 | AP           |                         |                      |              |
| Contract: 3N N                                  | <b>♣</b> AQ83              | <b>♣</b> 104                           | 1. Stay      | man                     |                      |              |
| Board: 317<br>Dealer: S                         | North:<br>◆ 96             | South:<br>♠ 43                         | West         | North                   | East                 | South<br>1NT |
| Vul: NS<br>North HCP: 11                        | <b>♥</b> Q1032             | <b>♥</b> A965                          | Pass         | 2 <b>♣</b> ¹            | 4♠                   | X            |
| South HCP: 15                                   | ♦ AKJ7                     | • Q63                                  | AP           |                         |                      |              |
| Contract: 4♠X E                                 | <b>♣</b> J108              | <b>♣</b> AKQ7                          | 1. Stay      | man                     |                      |              |
| D 1 210   |                            |  | West         | North                   | East                 | South        |
| Board: 318<br>Dealer: N                         | North:                     | South:                                 |              | 1NT                     | Pass                 | 2 <b>♣</b> ¹ |
| Vul: EW   | <b>★</b> 74                | <b>★</b> 109                           | 2♠           | Pass                    | Pass                 |              |
| North HCP: 16                                   | ♥ A643                     | ♥ QJ72<br>• A 1065                     | Pass         | 3 <b>♠</b> <sup>2</sup> | Pass                 | <b>4</b>     |
| South HCP: 8                                    | ◆ KQ874<br><b>♣</b> AK     | ♦ AJ965<br>• 94                        | AP           |                         |                      |              |
| Contract: 4♦ S                                  | Z /MX                      | <b>x</b> 21                            | 1. Stay      | man<br>raise or         | 1                    |              |

| Board: 314<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♠ 65</li><li>♥ AJ92</li><li>♠ 92</li><li>♠ A10652</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
|---|---|--|
| Board: 315<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>1043</li><li>✓ A75</li><li>→ AKQJ4</li><li>♠ K2</li></ul>   | East Bids 2♥ if possible.  You bid first.      |
| Board: 316<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣875</li><li>♥ KQ64</li><li>♦ KQ52</li><li>♣ 104</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |
| Board: 317<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>43</li><li>★ A965</li><li>★ Q63</li><li>★ AKQ7</li></ul>    | East Bids 4♠ if possible.  You bid first.      |
| Board: 318<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>▲ 109</li><li>♥ QJ72</li><li>◆ AJ965</li><li>▲ 94</li></ul> | West Bids 2♠ if possible.  Partner bids first. |

| Board: 314<br>Dealer: N<br>Vul: NS              | North:<br>♠ AQ102<br>♥ 543 | South:<br><b>♠</b> 65<br><b>♥</b> AJ92 | West 2◆      | North<br>1NT<br>Pass    | East<br>Pass<br>Pass | 2 <b>♣</b> ¹ |
|---|----------------------------|--|--------------|-------------------------|----------------------|--------------|
| North HCP: 15<br>South HCP: 9<br>Contract: 3N N | ◆ AK<br>◆ Q943             | ♦ 92<br>♣ A10652                       | Pass 1. Stay | 3NT                     | AP                   | <b>3</b> ▼   |
|   |                            |  | Ž            |                         |                      |              |
| Board: 315<br>Dealer: S                         | North:<br>♠ AKQ7           | South:<br><b>★</b> 1043                | West         | North                   | East                 | South 1NT    |
| Vul: EW<br>North HCP: 10<br>South HCP: 17       | ♥ 942<br>♦ 10              | <b>♥</b> A75<br>• AKQJ4                | Pass<br>AP   | 2 <b>♣</b> ¹            | 2♥                   | 3♦           |
| Contract: 3 S                                   | <b>♣</b> J8754             | <b>♣</b> K2                            | 1. Stay      | man                     |                      |              |
| Board: 316                                      | North:                     | South:                                 | West         | North                   | East                 | South        |
| Dealer: N<br>Vul: Both                          | <b>♠</b> K3                | <b>★</b> 875                           |              | 1NT                     | Pass                 | 2 <b>♣</b> ¹ |
| North HCP: 15                                   | <b>♥</b> J1087             | <b>♥</b> KQ64                          | 2♠           | Pass                    | Pass                 | 3NT          |
| South HCP: 10                                   | ♦ AJ9                      | ◆ KQ52                                 | AP           |                         |                      |              |
| Contract: 3N N                                  | <b>♣</b> AQ83              | <b>♣</b> 104                           | 1. Stay      | man                     |                      |              |
| Board: 317<br>Dealer: S                         | North:<br>◆ 96             | South:<br>♠ 43                         | West         | North                   | East                 | South<br>1NT |
| Vul: NS<br>North HCP: 11                        | <b>♥</b> Q1032             | <b>♥</b> A965                          | Pass         | 2 <b>♣</b> ¹            | 4♠                   | X            |
| South HCP: 15                                   | ♦ AKJ7                     | • Q63                                  | AP           |                         |                      |              |
| Contract: 4♠X E                                 | <b>♣</b> J108              | <b>♣</b> AKQ7                          | 1. Stay      | man                     |                      |              |
| D 1 210   |                            |  | West         | North                   | East                 | South        |
| Board: 318<br>Dealer: N                         | North:                     | South:                                 |              | 1NT                     | Pass                 | 2 <b>♣</b> ¹ |
| Vul: EW   | <b>★</b> 74                | <b>★</b> 109                           | 2♠           | Pass                    | Pass                 |              |
| North HCP: 16                                   | ♥ A643                     | ♥ QJ72<br>• A 1065                     | Pass         | 3 <b>♠</b> <sup>2</sup> | Pass                 | <b>4</b>     |
| South HCP: 8                                    | ◆ KQ874<br><b>♣</b> AK     | ♦ AJ965<br>• 94                        | AP           |                         |                      |              |
| Contract: 4♦ S                                  | Z /MX                      | <b>x</b> 21                            | 1. Stay      | man<br>raise or         | 1                    |              |

| Board: 319<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>AJ106</li><li>♥ Q10972</li><li>♦ 8</li><li>♣ K98</li></ul>  | East Bids 2♦ if possible.  Partner bids first.                           |
|---|---|--|
| Board: 320<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♠ AQ86</li><li>♥ AJ9</li><li>♦ J32</li><li>♠ KJ8</li></ul>  | West Bids 2♦ if possible.  You bid first.                                |
| Board: 321<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>42</li><li>✓ K1094</li><li>✓ Q92</li><li>✓ K1092</li></ul>  | East Bids 2♠ if possible.  Partner bids first.                           |
| Board: 322<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q1063</li><li>♥ KQ7</li><li>◆ A86</li><li>♣ A52</li></ul> | West Bids 2♦ if possible.  You bid first.                                |
| Board: 323<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <b>♣</b> KQ109<br><b>♥</b> 2<br><b>♦</b> J9652<br><b>♣</b> Q106     | East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first. |

| Board: 319                     | North:                       | South:                         | West             | North        | East     | South<br>1NT            |
|--------------------------------|------------------------------|--------------------------------|------------------|--------------|----------|-------------------------|
| Dealer: S<br>Vul: Both         | <b>♦</b> AJ106               | <b>♦</b> K4                    | Pass             | 2 <b>♣</b> ¹ | <b>2</b> | 2NT                     |
| North HCP: 10                  | ♥ Q10972                     | ♥ AKJ4                         | Pass             | 3♥           | Pass     | <b>4</b> ◆ <sup>2</sup> |
| South HCP: 17                  | ♦ 8<br>♣ K98                 | ♦ A976                         | Pass             | 4♥           | AP       |                         |
| Contract: 4♥ N                 | <b>₹ N</b> 90                | <b>♣</b> Q53                   | 1. Stay          |              | _        |                         |
|                                |                              |                                | 2. limit         | raise or     | better   | in <b>Y</b>             |
| Board: 320                     | North:                       | South:                         | West             | North        | East     | South                   |
| Dealer: N                      | <b>♦</b> AQ86                | <b>♦</b> KJ109                 |                  | 1NT          | Pass     | 2 <b>♣</b> ¹            |
| Vul: None<br>North HCP: 16     | <b>♥</b> AJ9                 | <b>♥</b> K106                  | 2♦               | Pass         | Pass     | 3♠                      |
| South HCP: 9                   | ◆ J32                        | ♦ 864<br>• 072                 | AP               |              |          |                         |
| Contract: 3♠ S                 | <b>♣</b> KJ8                 | <b>♣</b> Q72                   | 1. Stay          | man          |          |                         |
| Board: 321                     | NId.                         | C 41.                          | West             | North        | East     | South                   |
| Dealer: S                      | North:<br>♠ 42               | South:<br>♠ K10                |                  |              |          | 1NT                     |
| Vul: Both                      | ▼ K1094                      | <b>♥</b> A65                   |                  | 2 <b>♣</b> ¹ | 2♠       | Pass                    |
| North HCP: 8<br>South HCP: 15  | <b>♦</b> Q92                 | <b>♦</b> KJ63                  | Pass             | X            | Pass     | 3♣                      |
| Contract: 3♣ N                 | ♣ K1092                      | ♣ A865                         | AP<br>1. Stayman |              |          |                         |
|                                |                              |                                | 1. Stay          | IIMII        |          |                         |
| Board: 322                     | North:                       | South:                         | West             | North        |          | _                       |
| Dealer: N<br>Vul: None         | <b>♦</b> Q1063               | <b>♦</b> J92                   |                  | 1NT          | Pass     |                         |
| North HCP: 15                  | ♥ KQ7                        | ♥ A932<br>♦ 3                  | <b>2</b> ♦       | Pass         |          | X                       |
| South HCP: 8                   | ◆ A86<br>◆ A52               | <b>♦</b> QJ763                 | Pass             | 2NT          | AP       |                         |
| Contract: 2N N                 | ₩ A32                        | <b>C</b> 1 2 2                 | 1. Stay          | man          |          |                         |
| Board: 323                     |                              |                                | West             | North        | East     | South                   |
| Dealer: S                      | North:                       | South:                         |                  |              |          | 1NT                     |
| Vul: NS                        | <b>♠</b> KQ109<br><b>♥</b> 2 | <b>♠</b> AJ64<br><b>♥</b> J103 | Pass             | 2 <b>♣</b> ¹ | 2♥       | Pass                    |
| North HCP: 8                   | → J9652                      | ♦ AKQ4                         | Pass             | X            | Pass     | 3♦                      |
| South HCP: 15<br>Contract: 4 S | <b>♣</b> Q106                | <b>♣</b> 87                    | 3♥               | <b>4</b> ♦   | AP       |                         |
| Contract. 47 S                 |                              |                                | 1. Stay          | man          |          |                         |

| Board: 319<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>★ K4</li><li>★ AKJ4</li><li>★ A976</li><li>★ Q53</li></ul>   | East Bids 2♦ if possible.  You bid first.                          |
|---|--|--|
| Board: 320<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ KJ109</li><li>★ K106</li><li>★ 864</li><li>★ Q72</li></ul> | West Bids 2♦ if possible.  Partner bids first.                     |
| Board: 321<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ K10</li><li>★ A65</li><li>◆ KJ63</li><li>★ A865</li></ul>  | East Bids 2♠ if possible.  You bid first.                          |
| Board: 322<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>♣ J92</li><li>♥ A932</li><li>♦ 3</li><li>♣ QJ763</li></ul>   | West Bids 2♦ if possible.  Partner bids first.                     |
| Board: 323<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>AJ64</li><li>✓ J103</li><li>AKQ4</li><li>♣ 87</li></ul>      | East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |

| Board: 319                     | North:                       | South:                         | West             | North        | East     | South<br>1NT            |
|--------------------------------|------------------------------|--------------------------------|------------------|--------------|----------|-------------------------|
| Dealer: S<br>Vul: Both         | <b>♦</b> AJ106               | <b>♦</b> K4                    | Pass             | 2 <b>♣</b> ¹ | <b>2</b> | 2NT                     |
| North HCP: 10                  | ♥ Q10972                     | ♥ AKJ4                         | Pass             | 3♥           | Pass     | <b>4</b> ◆ <sup>2</sup> |
| South HCP: 17                  | ♦ 8<br>♣ K98                 | ♦ A976                         | Pass             | 4♥           | AP       |                         |
| Contract: 4♥ N                 | <b>₹ N</b> 90                | <b>♣</b> Q53                   | 1. Stay          |              | _        |                         |
|                                |                              |                                | 2. limit         | raise or     | better   | in <b>Y</b>             |
| Board: 320                     | North:                       | South:                         | West             | North        | East     | South                   |
| Dealer: N                      | <b>♦</b> AQ86                | <b>♦</b> KJ109                 |                  | 1NT          | Pass     | 2 <b>♣</b> ¹            |
| Vul: None<br>North HCP: 16     | <b>♥</b> AJ9                 | <b>♥</b> K106                  | 2♦               | Pass         | Pass     | 3♠                      |
| South HCP: 9                   | ◆ J32                        | ♦ 864<br>• 072                 | AP               |              |          |                         |
| Contract: 3♠ S                 | <b>♣</b> KJ8                 | <b>♣</b> Q72                   | 1. Stay          | man          |          |                         |
| Board: 321                     | NId.                         | C 41.                          | West             | North        | East     | South                   |
| Dealer: S                      | North:<br>♠ 42               | South:<br>♠ K10                |                  |              |          | 1NT                     |
| Vul: Both                      | ▼ K1094                      | <b>♥</b> A65                   |                  | 2 <b>♣</b> ¹ | 2♠       | Pass                    |
| North HCP: 8<br>South HCP: 15  | <b>♦</b> Q92                 | <b>♦</b> KJ63                  | Pass             | X            | Pass     | 3♣                      |
| Contract: 3♣ N                 | ♣ K1092                      | ♣ A865                         | AP<br>1. Stayman |              |          |                         |
|                                |                              |                                | 1. Stay          | IIMII        |          |                         |
| Board: 322                     | North:                       | South:                         | West             | North        |          | _                       |
| Dealer: N<br>Vul: None         | <b>♦</b> Q1063               | <b>♦</b> J92                   |                  | 1NT          | Pass     |                         |
| North HCP: 15                  | ♥ KQ7                        | ♥ A932<br>♦ 3                  | <b>2</b> ♦       | Pass         |          | X                       |
| South HCP: 8                   | ◆ A86<br>◆ A52               | <b>♦</b> QJ763                 | Pass             | 2NT          | AP       |                         |
| Contract: 2N N                 | ₩ A32                        | <b>C</b> 1 2 2                 | 1. Stay          | man          |          |                         |
| Board: 323                     |                              |                                | West             | North        | East     | South                   |
| Dealer: S                      | North:                       | South:                         |                  |              |          | 1NT                     |
| Vul: NS                        | <b>♠</b> KQ109<br><b>♥</b> 2 | <b>♠</b> AJ64<br><b>♥</b> J103 | Pass             | 2 <b>♣</b> ¹ | 2♥       | Pass                    |
| North HCP: 8                   | → J9652                      | ♦ AKQ4                         | Pass             | X            | Pass     | 3♦                      |
| South HCP: 15<br>Contract: 4 S | <b>♣</b> Q106                | <b>♣</b> 87                    | 3♥               | <b>4</b> ♦   | AP       |                         |
| Contract. 47 S                 |                              |                                | 1. Stay          | man          |          |                         |

| Board: 324<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>AJ5</li><li>1032</li><li>A93</li><li>AQ52</li></ul>         | West Bids 4♥ if possible.  You bid first.      |
|---|---|--|
| Board: 325<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>J52</li><li>✓ QJ105</li><li>6</li><li>AJ743</li></ul>       | East Bids 2♦ if possible.  Partner bids first. |
| Board: 326<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ K104</li><li>★ AQ652</li><li>★ K97</li><li>★ A3</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 327<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♠ Q8</li><li>♥ KJ72</li><li>◆ J9</li><li>♠ KJ1073</li></ul> | East Bids 3♠ if possible.  Partner bids first. |
| Board: 328<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ K9</li><li>▼ KJ10</li><li>◆ A743</li><li>◆ KQ42</li></ul> | West Bids 2♦ if possible.  You bid first.      |

| Board: 324 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 VX W              | North:  ♠ AJ5  ♥ 1032  ♠ A93  ♣ AQ52 | South:  ♠ Q976  ♥ A  ♠ KQ1042  ♠ 876   | West  4♥  AP  1. Stay  | North<br>1NT<br>Pass<br>man     | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹               |
|--|--------------------------------------|--|------------------------|---------------------------------|----------------------------|----------------------------|
| Board: 325<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 17<br>Contract: 3N S  | North:  ♠ J52  ♥ QJ105  ♠ 6  ♠ AJ743 | South:  ♠ KQ6  ♥ K62  ♠ KJ3  ♣ KQ92    |                        | North  2♣¹ 3♣ man               | 2•                         | South<br>1NT<br>2NT<br>3NT |
| Board: 326 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N                    | North:  ♠ K104  ♥ AQ652  ♠ K97  ♣ A3 | South:  ♠ AJ73  ♥ J43  ♦ Q52  ♠ 984    | West  2  Pass  1. Stay | North<br>1NT<br>2♥<br>4♥<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹               |
| Board: 327 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3•X E                 | North:  ♠ Q8  ♥ KJ72  ♦ J9  ♣ KJ1073 | South:  ♠ K1043  ♥ AQ10  ♠ Q106  ♠ AQ8 | West Pass Pass 1. Stay | North  2♣¹  X man               | East 3♣ AP                 | South<br>1NT<br>Pass       |
| Board: 328<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N N | North:  ♠ K9  ♥ KJ10  ♠ A743  ♣ KQ42 | South:  ♠ A1072  ♥ 973  ♦ J8  ♠ AJ96   | West  2  AP  1. Stay   | North<br>1NT<br>2NT             | Pass                       |                            |

| Dealer: N  | Q1042             | West Bids 4♥ if possible.  Partner bids first. |
|--|-------------------|--|
| Dealer: S ♥ K Vul: None ♦ K                                | X02<br>X13        | East Bids 2 if possible.  You bid first.       |
| Board: 326 Dealer: N  Vul: NS  HCP: 8  A  A  ✓ J  ✓ J  ✓ Q | 43<br><b>)</b> 52 | West Bids 2♦ if possible.  Partner bids first. |
| Dealer: S  | 1Q10<br>1106      | East Bids 3♠ if possible.  You bid first.      |
| Dealer: N ♥ 9 Vul: None ♦ J8                               | 8<br>8            | West Bids 2♦ if possible.  Partner bids first. |

| Board: 324 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 VX W              | North:  ♠ AJ5  ♥ 1032  ♠ A93  ♣ AQ52 | South:  ♠ Q976  ♥ A  ♠ KQ1042  ♠ 876   | West  4♥  AP  1. Stay  | North<br>1NT<br>Pass<br>man     | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹               |
|--|--------------------------------------|--|------------------------|---------------------------------|----------------------------|----------------------------|
| Board: 325<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 17<br>Contract: 3N S  | North:  ♠ J52  ♥ QJ105  ♠ 6  ♠ AJ743 | South:  ♠ KQ6  ♥ K62  ♠ KJ3  ♣ KQ92    |                        | North  2♣¹ 3♣ man               | 2•                         | South<br>1NT<br>2NT<br>3NT |
| Board: 326 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N                    | North:  ♠ K104  ♥ AQ652  ♠ K97  ♣ A3 | South:  ♠ AJ73  ♥ J43  ♦ Q52  ♠ 984    | West  2  Pass  1. Stay | North<br>1NT<br>2♥<br>4♥<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹               |
| Board: 327 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3•X E                 | North:  ♠ Q8  ♥ KJ72  ♦ J9  ♣ KJ1073 | South:  ♠ K1043  ♥ AQ10  ♠ Q106  ♠ AQ8 | West Pass Pass 1. Stay | North  2♣¹  X man               | East 3♣ AP                 | South<br>1NT<br>Pass       |
| Board: 328<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N N | North:  ♠ K9  ♥ KJ10  ♠ A743  ♣ KQ42 | South:  ♠ A1072  ♥ 973  ♦ J8  ♠ AJ96   | West  2  AP  1. Stay   | North<br>1NT<br>2NT             | Pass                       |                            |

| Board: 329<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ KJ105</li><li>★ A97</li><li>★ 843</li><li>★ 1084</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 330<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>♣72</li><li>♥A1075</li><li>◆K106</li><li>♣AKQJ</li></ul>     | West Bids 2♠ if possible.  You bid first.      |
| Board: 331<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♠ AK74</li><li>♥ 963</li><li>♦ QJ53</li><li>♠ 73</li></ul>   | East Bids 2♦ if possible.  Partner bids first. |
| Board: 332<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★ K1032</li><li>★ A4</li><li>◆ AK65</li><li>★ K73</li></ul>  | West Bids 4♥ if possible.  You bid first.      |
| Board: 333<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ KQ32</li><li>▼ K983</li><li>◆ 1095</li><li>◆ 86</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |

| Board: 329<br>Dealer: S<br>Vul: NS<br>North HCP: 8 | North:  ♠ KJ105  ♥ A97               | South:  ♠ Q63  ♥ KJ52                |           | North 2♣¹    | East 2       | South<br>1NT<br>AP |
|--|--------------------------------------|--------------------------------------|-----------|--------------|--------------|--------------------|
| South HCP: 15<br>Contract: 2♦ E                    | ◆ 843<br>◆ 1084                      | ◆ 72<br>◆ AKQ3                       | 1. Stay   |              |              |                    |
| Board: 330<br>Dealer: N                            | North:<br>♠ 72                       | South:<br>♠ Q4                       | West      | North<br>1NT | East<br>Pass |                    |
| Vul: EW<br>North HCP: 17                           | <b>♥</b> A1075                       | <b>♥</b> KQ98                        | 2♠        | Pass         | Pass         | X                  |
| South HCP: 10                                      | ◆ K106<br><b>♣</b> AKQJ              | <b>♦</b> QJ72<br><b>♣</b> 976        | Pass      | 3♣           | AP           |                    |
| Contract: 3♣ S                                     | ARQI                                 | ₩ 9/0                                | 1. Stay   | man          |              |                    |
| Board: 331<br>Dealer: S<br>Vul: Both               | North:<br>♠ AK74                     | South:<br>♠ 52                       | West      | North        | East         | South<br>1NT       |
| North HCP: 10                                      | <b>♥</b> 963                         | ♥ AKQJ                               | Pass      | 2 <b>♣</b> ¹ | <b>2</b> ♦   | Pass               |
| South HCP: 15                                      | ◆ QJ53<br><b>◆</b> 73                | ♦ 1074<br>♣ AJ92                     | Pass      | 3NT          | AP           |                    |
| Contract: 3N S                                     | <b>₹</b> 73                          | ₩ AJJZ                               | 1. Stay   | man          |              |                    |
| Board: 332<br>Dealer: N                            | North:                               | South:                               | West      | North        | East         | South              |
| Vul: NS  | <b>♦</b> K1032                       | <b>♦</b> AQ86                        |           | 1NT          | Pass         | 2 <b>♣</b> ¹       |
| North HCP: 17                                      | <b>♥</b> A4<br><b>♦</b> AK65         | ♥ 2<br>• O0743                       | <b>4♥</b> | Pass         | Pass         | X                  |
| South HCP: 12                                      | <ul><li>AK03</li><li>★ K73</li></ul> | ◆ Q9743<br><b>♣</b> A95              | AP        |              |              |                    |
| Contract: 4♥X W                                    | 111/3                                | 1100                                 | 1. Stay   | man          |              |                    |
| Board: 333<br>Dealer: S                            | North:<br>♠ KQ32                     | South:<br>♠ AJ74                     | West      | North        | East         | South 1NT          |
| Vul: EW<br>North HCP: 8                            | <b>♥</b> K983                        | <b>♥</b> AQ74                        | Pacc      | 2 <b>♣</b> ¹ | 2•           | AP                 |
| South HCP: 16                                      | ♦ 1095<br><b>♣</b> 86                | <ul><li>◆ 43</li><li>◆ AJ3</li></ul> | 1. Stay   |              | <b>∠</b> ▼   | 1 <b>11</b>        |

| Board: 329<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ Q63</li><li>♥ KJ52</li><li>♦ 72</li><li>♣ AKQ3</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
|---|---|--|
| Board: 330<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>♠ Q4</li><li>♥ KQ98</li><li>♦ QJ72</li><li>♠ 976</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |
| Board: 331<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ 52</li><li>★ AKQJ</li><li>★ 1074</li><li>★ AJ92</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 332<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>AQ86</li><li>✓ 2</li><li>✓ Q9743</li><li>A95</li></ul>      | West Bids 4♥ if possible.  Partner bids first. |
| Board: 333<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>▲ AJ74</li><li>✔ AQ74</li><li>◆ 43</li><li>♣ AJ3</li></ul>  | East Bids 2♦ if possible.  You bid first.      |

| Board: 329<br>Dealer: S<br>Vul: NS<br>North HCP: 8 | North:  ♠ KJ105  ♥ A97               | South:  ♠ Q63  ♥ KJ52                |           | North 2♣¹    | East 2       | South<br>1NT<br>AP |
|--|--------------------------------------|--------------------------------------|-----------|--------------|--------------|--------------------|
| South HCP: 15<br>Contract: 2♦ E                    | ◆ 843<br>◆ 1084                      | ◆ 72<br>◆ AKQ3                       | 1. Stay   |              |              |                    |
| Board: 330<br>Dealer: N                            | North:<br>♠ 72                       | South:<br>♠ Q4                       | West      | North<br>1NT | East<br>Pass |                    |
| Vul: EW<br>North HCP: 17                           | <b>♥</b> A1075                       | <b>♥</b> KQ98                        | 2♠        | Pass         | Pass         | X                  |
| South HCP: 10                                      | ◆ K106<br><b>♣</b> AKQJ              | <b>♦</b> QJ72<br><b>♣</b> 976        | Pass      | 3♣           | AP           |                    |
| Contract: 3♣ S                                     | ARQI                                 | ₩ 9/0                                | 1. Stay   | man          |              |                    |
| Board: 331<br>Dealer: S<br>Vul: Both               | North:<br>♠ AK74                     | South:<br>♠ 52                       | West      | North        | East         | South<br>1NT       |
| North HCP: 10                                      | <b>♥</b> 963                         | ♥ AKQJ                               | Pass      | 2 <b>♣</b> ¹ | <b>2</b> ♦   | Pass               |
| South HCP: 15                                      | ◆ QJ53<br><b>◆</b> 73                | ♦ 1074<br>♣ AJ92                     | Pass      | 3NT          | AP           |                    |
| Contract: 3N S                                     | <b>₹</b> 73                          | ₩ AJJZ                               | 1. Stay   | man          |              |                    |
| Board: 332<br>Dealer: N                            | North:                               | South:                               | West      | North        | East         | South              |
| Vul: NS  | <b>♦</b> K1032                       | <b>♦</b> AQ86                        |           | 1NT          | Pass         | 2 <b>♣</b> ¹       |
| North HCP: 17                                      | <b>♥</b> A4<br><b>♦</b> AK65         | ♥ 2<br>• O0743                       | <b>4♥</b> | Pass         | Pass         | X                  |
| South HCP: 12                                      | <ul><li>AK03</li><li>★ K73</li></ul> | ◆ Q9743<br><b>♣</b> A95              | AP        |              |              |                    |
| Contract: 4♥X W                                    | 111/3                                | 1100                                 | 1. Stay   | man          |              |                    |
| Board: 333<br>Dealer: S                            | North:<br>♠ KQ32                     | South:<br>♠ AJ74                     | West      | North        | East         | South 1NT          |
| Vul: EW<br>North HCP: 8                            | <b>♥</b> K983                        | <b>♥</b> AQ74                        | Pacc      | 2 <b>♣</b> ¹ | 2•           | AP                 |
| South HCP: 16                                      | ♦ 1095<br><b>♣</b> 86                | <ul><li>◆ 43</li><li>◆ AJ3</li></ul> | 1. Stay   |              | <b>∠</b> ▼   | 1 <b>11</b>        |

| Board: 334                               | West Bids 2♥ if possible.  You bid first.      |
|--|--|
| Board: 335                               | East Bids 4♥ if possible.  Partner bids first. |
| Board: 336                               | West Bids 2♦ if possible.  You bid first.      |
| Board: 337 Dealer: S  Vul: Both  HCP: 10 | East Bids 2♠ if possible.  Partner bids first. |
| Board: 338                               | West Bids 3♠ if possible.  You bid first.      |

| Board: 334 Dealer: N Vul: Both North HCP: 17 South HCP: 9                                       | North:  ♠ AK 10  ♥ QJ2  ♠ Q92  ♣ AJ102 | South:  ♠ QJ76  ♥ K873  ♦ 106  ♠ K83  | West  2♥ AP 1. Stay         | North<br>1NT<br>2NT         | Pass                     |                         |
|---|--|---------------------------------------|-----------------------------|-----------------------------|--------------------------|-------------------------|
| Contract: 3N N  Board: 335  Dealer: S  Vul: None  North HCP: 8  South HCP: 16  Contract: 4 VX E | North:  ♠ K942  ♥ 63  ♠ Q83  ♣ K876    | South:  ♠ AQJ6  ♥ 97  ♠ K105  ♠ AQ109 |                             | North 2♣¹ X                 | East<br>4♥<br>AP         | South<br>1NT<br>Pass    |
| Board: 336<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N          | North:  ♠ KJ9  ♥ KQ103  ♠ K85  ♣ K92   | South:  ♠ AQ82  ♥ J72  ♠ Q7  ♣ J654   | West  2  Pass  AP  1. Stay  | North<br>1NT<br>Pass<br>2NT | Pass<br>Pass             | 2 <b>♣</b> ¹            |
| Board: 337 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 5 N                        | North:  ♠ 2  ♥ QJ97  ♦ 962  ♠ AK1092   | South:  ♣ J108  ♥ AK3  ♠ A83  ♣ QJ63  | Pass Pass Pass Pass 1. Stay | 5♣                          | 2♠<br>Pass<br>Pass<br>AP | 1NT<br>Pass<br>3♣<br>4♣ |
| Board: 338 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W                       | North:  ♠ KQ  ♥ KJ104  ♦ 10943  ♣ AK3  | South:  ♣ 763  ✔ AQ87  ♣ J7  ♣ Q876   | West  3♠ AP 1. Stay         | North<br>1NT<br>Pass        | East<br>Pass<br>Pass     | 2 <b>♣</b> ¹            |

| Board: 334<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ QJ76</li><li>♥ K873</li><li>♦ 106</li><li>♣ K83</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
|---|--|--|
| Board: 335<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♣ AQJ6</li><li>♥ 97</li><li>◆ K105</li><li>♣ AQ109</li></ul> | East Bids 4♥ if possible.  You bid first.      |
| Board: 336<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>AQ82</li><li>✓ J72</li><li>✓ Q7</li><li>✓ J654</li></ul>     | West Bids 2♦ if possible.  Partner bids first. |
| Board: 337<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>♣ J108</li><li>♥ AK3</li><li>♦ A83</li><li>♣ QJ63</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
| Board: 338<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★763</li><li>★ AQ87</li><li>◆ J7</li><li>★ Q876</li></ul>    | West Bids 3♠ if possible.  Partner bids first. |

| Board: 334 Dealer: N Vul: Both North HCP: 17 South HCP: 9                                       | North:  ♠ AK 10  ♥ QJ2  ♠ Q92  ♣ AJ102 | South:  ♠ QJ76  ♥ K873  ♦ 106  ♠ K83  | West  2♥ AP 1. Stay         | North<br>1NT<br>2NT         | Pass                     |                         |
|---|--|---------------------------------------|-----------------------------|-----------------------------|--------------------------|-------------------------|
| Contract: 3N N  Board: 335  Dealer: S  Vul: None  North HCP: 8  South HCP: 16  Contract: 4 VX E | North:  ♠ K942  ♥ 63  ♠ Q83  ♣ K876    | South:  ♠ AQJ6  ♥ 97  ♠ K105  ♠ AQ109 |                             | North 2♣¹ X                 | East<br>4♥<br>AP         | South<br>1NT<br>Pass    |
| Board: 336<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N          | North:  ♠ KJ9  ♥ KQ103  ♠ K85  ♣ K92   | South:  ♠ AQ82  ♥ J72  ♠ Q7  ♣ J654   | West  2  Pass  AP  1. Stay  | North<br>1NT<br>Pass<br>2NT | Pass<br>Pass             | 2 <b>♣</b> ¹            |
| Board: 337 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 5 N                        | North:  ♠ 2  ♥ QJ97  ♦ 962  ♠ AK1092   | South:  ♣ J108  ♥ AK3  ♠ A83  ♣ QJ63  | Pass Pass Pass Pass 1. Stay | 5♣                          | 2♠<br>Pass<br>Pass<br>AP | 1NT<br>Pass<br>3♣<br>4♣ |
| Board: 338 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W                       | North:  ♠ KQ  ♥ KJ104  ♦ 10943  ♣ AK3  | South:  ♣ 763  ✔ AQ87  ♣ J7  ♣ Q876   | West  3♠ AP 1. Stay         | North<br>1NT<br>Pass        | East<br>Pass<br>Pass     | 2 <b>♣</b> ¹            |

| Board: 339<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>♠ 6</li><li>♥ KJ65</li><li>♦ 1095</li><li>♠ A8753</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 340<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♦ 954</li><li>♥ KJ542</li><li>♦ A9</li><li>♦ AK10</li></ul> | West Bids 3♦ if possible.  You bid first.      |
| Board: 341<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ AK84</li><li>▼ 4</li><li>◆ K95</li><li>◆ QJ973</li></ul>  | East Bids 4♥ if possible.  Partner bids first. |
| Board: 342<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♣ 73</li><li>♥ AJ3</li><li>♦ AQ73</li><li>♣ A1064</li></ul> | West Bids 2♠ if possible.  You bid first.      |
| Board: 343<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li></li></ul>  | East Bids 4♠ if possible.  Partner bids first. |

| Board: 339<br>Dealer: S<br>Vul: NS | North:  ♠ 6                 | South:  ♠ K42                  |               | North        |            | 1NT          |
|------------------------------------|-----------------------------|--------------------------------|---------------|--------------|------------|--------------|
| North HCP: 8                       | ♥ KJ65<br>♦ 1095            | <b>♥</b> AQ9<br><b>♦</b> KJ642 | Pass          | 2 <b>♣</b> ¹ | 2♠         | 2NT          |
| South HCP: 16                      | ◆ A8753                     | • K3042<br>• K2                | AP<br>1. Stay | man          |            |              |
| Contract: 2N S                     |                             |                                | 1. Stay       | 118411       |            |              |
| Board: 340                         | North:                      | South:                         | West          | North        | East       | South        |
| Dealer: N                          | Norui.                      | AQJ6                           | ,,,,,,,       | 1NT          | Pass       |              |
| Vul: Both<br>North HCP: 15         | <b>♥</b> KJ542              | <b>v</b> 1096                  | 3♦            | Pass         | Pass       |              |
| South HCP: 9                       | ♦ A9                        | ♦ 87                           | AP            |              |            |              |
| Contract: 3♦X W                    | <b>♣</b> AK10               | <b>♣</b> Q754                  | 1. Stay       | man          |            |              |
| Board: 341<br>Dealer: S            | North:                      | South:                         | West          | North        | East       | South<br>1NT |
| Vul: None                          | <b>♠</b> AK84<br><b>♥</b> 4 | <b>♠</b> J5<br><b>♥</b> Q52    | Pass          | 2 <b>♣</b> ¹ | <b>4</b> ♥ | Pass         |
| North HCP: 13                      | ♦ K95                       | ◆ AJ62                         | Pass          | X            | AP         | 1 433        |
| South HCP: 15<br>Contract: 4♥X E   | <b>♣</b> QJ973              | <b>♣</b> AK106                 | 1. Stay       |              |            |              |
| Board: 342                         |                             | ~ .                            | West          | North        | East       | South        |
| Dealer: N                          | North:<br>♠ 73              | South:<br>♠ 105                |               | 1NT          | Pass       |              |
| Vul: NS                            | <b>♥</b> AJ3                | ♥ K982                         | 2♠            | Pass         | Pass       | X            |
| North HCP: 15<br>South HCP: 10     | ◆ AQ73                      | <b>♦</b> KJ92                  | Pass          | 3♣           | AP         |              |
| Contract: 3♣ S                     | ♣ A1064                     | <b>♣</b> QJ9                   | 1. Stay       | man          |            |              |
| Board: 343                         | NI 4                        | G 4                            | West          | North        | Fact       | South        |
| Dealer: S                          | North:<br>♠ 5               | South:<br><b>♠</b> 1084        | West          | 1 101111     | Lasi       | 1NT          |
| Vul: EW                            | <b>♥</b> KQ87               | ♥ A3                           | Pass          | 2 <b>♣</b> ¹ | 4♠         | X            |
| North HCP: 10<br>South HCP: 16     | <b>♦</b> J53                | ◆ AK107                        | AP            |              |            |              |
| Contract: 4♠X E                    | ♣ A9732                     | <b>♣</b> KQ105                 | 1. Stay       | man          |            |              |

| Board: 339<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ K42</li><li>★ AQ9</li><li>★ KJ642</li><li>★ K2</li></ul>      | East Bids 2♠ if possible.  You bid first.      |
|---|---|--|
| Board: 340<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>AQJ6</li><li>✓ 1096</li><li>✓ 87</li><li>✓ Q754</li></ul>       | West Bids 3♦ if possible.  Partner bids first. |
| Board: 341<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li> ♣ J5</li><li> ♥ Q52</li><li> ♠ AJ62</li><li> ♣ AK106</li></ul> | East Bids 4♥ if possible.  You bid first.      |
| Board: 342<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ 105</li><li>★ K982</li><li>★ KJ92</li><li>★ QJ9</li></ul>     | West Bids 2♠ if possible.  Partner bids first. |
| Board: 343<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>1084</li><li>✓ A3</li><li>✓ AK107</li><li>✓ KQ105</li></ul>     | East Bids 4♠ if possible.  You bid first.      |

| Board: 339<br>Dealer: S<br>Vul: NS | North:  ♠ 6                 | South:  ♠ K42                  |               | North        |            | 1NT          |
|------------------------------------|-----------------------------|--------------------------------|---------------|--------------|------------|--------------|
| North HCP: 8                       | ♥ KJ65<br>♦ 1095            | <b>♥</b> AQ9<br><b>♦</b> KJ642 | Pass          | 2 <b>♣</b> ¹ | 2♠         | 2NT          |
| South HCP: 16                      | ◆ A8753                     | • K3042<br>• K2                | AP<br>1. Stay | man          |            |              |
| Contract: 2N S                     |                             |                                | 1. Stay       | 118411       |            |              |
| Board: 340                         | North:                      | South:                         | West          | North        | East       | South        |
| Dealer: N                          | Norui.                      | AQJ6                           | ,,,,,,,       | 1NT          | Pass       |              |
| Vul: Both<br>North HCP: 15         | <b>♥</b> KJ542              | <b>v</b> 1096                  | 3♦            | Pass         | Pass       |              |
| South HCP: 9                       | ♦ A9                        | ♦ 87                           | AP            |              |            |              |
| Contract: 3♦X W                    | <b>♣</b> AK10               | <b>♣</b> Q754                  | 1. Stay       | man          |            |              |
| Board: 341<br>Dealer: S            | North:                      | South:                         | West          | North        | East       | South<br>1NT |
| Vul: None                          | <b>♠</b> AK84<br><b>♥</b> 4 | <b>♠</b> J5<br><b>♥</b> Q52    | Pass          | 2 <b>♣</b> ¹ | <b>4</b> ♥ | Pass         |
| North HCP: 13                      | ♦ K95                       | ◆ AJ62                         | Pass          | X            | AP         | 1 433        |
| South HCP: 15<br>Contract: 4♥X E   | <b>♣</b> QJ973              | <b>♣</b> AK106                 | 1. Stay       |              |            |              |
| Board: 342                         |                             | ~ .                            | West          | North        | East       | South        |
| Dealer: N                          | North:<br>♠ 73              | South:<br>♠ 105                |               | 1NT          | Pass       |              |
| Vul: NS                            | <b>♥</b> AJ3                | ♥ K982                         | 2♠            | Pass         | Pass       | X            |
| North HCP: 15<br>South HCP: 10     | ◆ AQ73                      | <b>♦</b> KJ92                  | Pass          | 3♣           | AP         |              |
| Contract: 3♣ S                     | ♣ A1064                     | <b>♣</b> QJ9                   | 1. Stay       | man          |            |              |
| Board: 343                         | NI 4                        | G 4                            | West          | North        | Fact       | South        |
| Dealer: S                          | North:<br>♠ 5               | South:<br><b>♠</b> 1084        | West          | 1 101111     | Lasi       | 1NT          |
| Vul: EW                            | <b>♥</b> KQ87               | ♥ A3                           | Pass          | 2 <b>♣</b> ¹ | 4♠         | X            |
| North HCP: 10<br>South HCP: 16     | <b>♦</b> J53                | ◆ AK107                        | AP            |              |            |              |
| Contract: 4♠X E                    | ♣ A9732                     | <b>♣</b> KQ105                 | 1. Stay       | man          |            |              |

| Board: 344<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>AJ</li><li>KJ</li><li>AQ642</li><li>9853</li></ul>          | West Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 345<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>AK42</li><li>✓ 4</li><li>✓ Q95</li><li>✓ J9853</li></ul>    | East Bids 2♥ if possible.  Partner bids first. |
| Board: 346<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ 103</li><li>★ KJ53</li><li>★ A64</li><li>★ AK75</li></ul> | West Bids 4♠ if possible.  You bid first.      |
| Board: 347<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>◆ Q1074</li><li>◆ KJ5</li><li>◆ 8</li><li>◆ QJ962</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 348<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ K5</li><li>♥ Q54</li><li>◆ K543</li><li>◆ AQJ8</li></ul>  | West Bids 2♦ if possible.  You bid first.      |

| Board: 344<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N N | North:  ♠ AJ  ♥ KJ  ♠ AQ642  ♠ 9853  | South:  ♠ Q965  ♥ Q  ♠ KJ1087  ♣ AJ10 | West  2♥ Pass AP 1. Stay    | North<br>1NT<br>Pass<br>3* | Pass<br>Pass               | 2 <b>♣</b> ¹                |
|--|--------------------------------------|---------------------------------------|-----------------------------|----------------------------|----------------------------|-----------------------------|
| Board: 345 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ S                  | North:  ♠ AK42  ♥ 4  ♠ Q95  ♣ J9853  | South:  ♣ J1087  ♥ KQ10  ♦ K83  ♣ AK4 | Pass Pass Pass Pass 1. Stay | North  2♣¹ 3♣ 4♠ man       | East  2♥ Pass AP           | South<br>1NT<br>2NT<br>3♠   |
| Board: 346 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4•X W                 | North:                               | South:  ♣ 7  ▼ AQ76  ◆ QJ1032  ♣ Q108 | West  4♠  1. Stay           | North<br>1NT<br>X<br>man   | East<br>Pass<br>AP         |                             |
| Board: 347<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S  | North:  ♠ Q1074  ♥ KJ5  ♠ 8  ♠ QJ962 | South:  ♠ KJ93  ♥ 8642  ♠ A3  ♣ AK10  | Pass<br>Pass                | North  2♣¹  X  3NT  man    | East  2  Pass AP           | South<br>1NT<br>Pass<br>2NT |
| Board: 348 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S                   | North:  ♠ K5  ♥ Q54  ♠ K543  ♠ AQJ8  | South:  ♠ QJ1096  ♥ AJ96  ♦ 9  ♣ 532  | West  2  Pass  1. Stay      | North 1NT Pass 34 man      | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |

| Board: 344                             | West Bids 2♥ if possible.  Partner bids first. |
|--|--|
| Board: 345                             | East Bids 2♥ if possible.  You bid first.      |
| Board: 346 Dealer: N  Vul: EW  HCP: 11 | West Bids 4♠ if possible.  Partner bids first. |
| Board: 347                             | East Bids 2♦ if possible.  You bid first.      |
| Board: 348                             | West Bids 2♦ if possible.  Partner bids first. |

| Board: 344<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N N | North:  ♠ AJ  ♥ KJ  ♠ AQ642  ♠ 9853  | South:  ♠ Q965  ♥ Q  ♠ KJ1087  ♣ AJ10 | West  2♥ Pass AP 1. Stay    | North<br>1NT<br>Pass<br>3* | Pass<br>Pass               | 2 <b>♣</b> ¹                |
|--|--------------------------------------|---------------------------------------|-----------------------------|----------------------------|----------------------------|-----------------------------|
| Board: 345 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ S                  | North:  ♠ AK42  ♥ 4  ♠ Q95  ♣ J9853  | South:  ♣ J1087  ♥ KQ10  ♦ K83  ♣ AK4 | Pass Pass Pass Pass 1. Stay | North  2♣¹ 3♣ 4♠ man       | East  2♥ Pass AP           | South<br>1NT<br>2NT<br>3♠   |
| Board: 346 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4•X W                 | North:                               | South:  ♣ 7  ▼ AQ76  ◆ QJ1032  ♣ Q108 | West  4♠  1. Stay           | North<br>1NT<br>X<br>man   | East<br>Pass<br>AP         |                             |
| Board: 347<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S  | North:  ♠ Q1074  ♥ KJ5  ♠ 8  ♠ QJ962 | South:  ♠ KJ93  ♥ 8642  ♠ A3  ♣ AK10  | Pass<br>Pass                | North  2♣¹  X  3NT  man    | East  2  Pass AP           | South<br>1NT<br>Pass<br>2NT |
| Board: 348 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S                   | North:  ♠ K5  ♥ Q54  ♠ K543  ♠ AQJ8  | South:  ♠ QJ1096  ♥ AJ96  ♦ 9  ♣ 532  | West  2  Pass  1. Stay      | North 1NT Pass 34 man      | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |

| Board: 349<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>10</li><li>★ A1063</li><li>★ K9752</li><li>★ K106</li></ul> | East Bids 4♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 350<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>♣ A97</li><li>♥ AK962</li><li>♦ 74</li><li>♣ AJ9</li></ul>  | West Bids 2♦ if possible.  You bid first.      |
| Board: 351<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ AK652</li><li>▼ 9632</li><li>◆ 103</li><li>◆ K5</li></ul> | East Bids 3♦ if possible.  Partner bids first. |
| Board: 352<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♣ J73</li><li>♥ A753</li><li>♦ A4</li><li>♣ AQ52</li></ul>  | West Bids 2♠ if possible.  You bid first.      |
| Board: 353<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ K974</li><li>▼ 72</li><li>◆ 83</li><li>◆ KQJ52</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |

| Board: 349<br>Dealer: S<br>Vul: EW  | North:  ♠ 10   | South:<br>◆ 983   |                           | North                             |                      | 1NT                         |
|---|--|---|---------------------------|-----------------------------------|----------------------|-----------------------------|
| North HCP: 10<br>South HCP: 15<br>Contract: 4\(\preceq\{X}\) E                          | <ul><li>★ A1063</li><li>★ K9752</li><li>★ K106</li></ul> | <ul><li><b>∀</b> KQJ4</li><li><b>♦</b> A6</li><li><b>♣</b> AJ54</li></ul> | Pass Pass 1. Stay         | 2♣¹<br>X<br>man                   | 4♠<br>AP             | Pass                        |
| Board: 350 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N                | North:  ♠ A97  ♥ AK962  ♠ 74  ♣ AJ9                      | South:  ♠ KQJ10  ♥ Q107  ♠ K65  ♣ 842                                     | West  2  AP  1. Stay      | North<br>1NT<br>2♥<br>man         | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                |
| Board: 351 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♥ S               | North:  ♠ AK652  ♥ 9632  • 103  ♣ K5                     | South:  ♠ Q98  ♥ KQ107  ♠ Q5  ♠ AQJ9                                      | Pass Pass AP 1. Stay      | North  2♣¹ 3♠ man                 | East  3  Pass        | 1NT<br>Pass                 |
| Board: 352 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S                  | North:  ♠ J73  ♥ A753  ♠ A4  ♣ AQ52                      | South:  | West  2♠ Pass 1. Stay     | North<br>1NT<br>Pass<br>3♣<br>man | Pass                 |                             |
| Board: 353<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♠ K974  ▼ 72  ◆ 83  ♣ KQJ52                      | South:  ♠ QJ  ♥ A1064  ♠ KJ9  ♣ A986                                      | West Pass Pass AP 1. Stay | North  2♣¹ 3♠ man                 | 2•                   | South<br>1NT<br>Pass<br>3NT |

| Board: 349<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>◆ 983</li><li>♥ KQJ4</li><li>◆ A6</li><li>◆ AJ54</li></ul>   | East Bids 4♠ if possible.  You bid first.      |
|---|--|--|
| Board: 350<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ KQJ10</li><li>♥ Q107</li><li>◆ K65</li><li>◆ 842</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 351<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♣ Q98</li><li>♥ KQ107</li><li>◆ Q5</li><li>♣ AQJ9</li></ul>  | East Bids 3♦ if possible.  You bid first.      |
| Board: 352<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>◆ 98</li><li>♥ K1098</li><li>◆ K1073</li><li>◆ K94</li></ul> | West Bids 2♠ if possible.  Partner bids first. |
| Board: 353<br>Dealer: S<br>Vul: Both<br>HCP: 15 | ♣ QJ<br>♥ A1064<br>♦ KJ9<br>♣ A986                                   | East Bids 2♦ if possible.  You bid first.      |

| Board: 349<br>Dealer: S<br>Vul: EW  | North:  ♠ 10   | South:<br>◆ 983   |                           | North                             |                      | 1NT                         |
|---|--|---|---------------------------|-----------------------------------|----------------------|-----------------------------|
| North HCP: 10<br>South HCP: 15<br>Contract: 4\(\preceq\{X}\) E                          | <ul><li>★ A1063</li><li>★ K9752</li><li>★ K106</li></ul> | <ul><li><b>∀</b> KQJ4</li><li><b>♦</b> A6</li><li><b>♣</b> AJ54</li></ul> | Pass Pass 1. Stay         | 2♣¹<br>X<br>man                   | 4♠<br>AP             | Pass                        |
| Board: 350 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N                | North:  ♠ A97  ♥ AK962  ♠ 74  ♣ AJ9                      | South:  ♠ KQJ10  ♥ Q107  ♠ K65  ♣ 842                                     | West  2  AP  1. Stay      | North<br>1NT<br>2♥<br>man         | East<br>Pass<br>Pass | 2 <b>♣</b> ¹                |
| Board: 351 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♥ S               | North:  ♠ AK652  ♥ 9632  • 103  ♣ K5                     | South:  ♠ Q98  ♥ KQ107  ♠ Q5  ♠ AQJ9                                      | Pass Pass AP 1. Stay      | North  2♣¹ 3♠ man                 | East  3  Pass        | 1NT<br>Pass                 |
| Board: 352 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S                  | North:  ♠ J73  ♥ A753  ♠ A4  ♣ AQ52                      | South:  | West  2♠ Pass 1. Stay     | North<br>1NT<br>Pass<br>3♣<br>man | Pass                 |                             |
| Board: 353<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♠ K974  ▼ 72  ◆ 83  ♣ KQJ52                      | South:  ♠ QJ  ♥ A1064  ♠ KJ9  ♣ A986                                      | West Pass Pass AP 1. Stay | North  2♣¹ 3♠ man                 | 2•                   | South<br>1NT<br>Pass<br>3NT |

| Board: 354<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q96</li><li>♥ AJ8</li><li>♦ K542</li><li>♣ KQ7</li></ul>   | West Bids 2♠ if possible.  You bid first.      |
|---|--|--|
| Board: 355<br>Dealer: S<br>Vul: NS<br>HCP: 11   | ♦ 82<br>♥ Q1042<br>♦ AK8<br>♣ Q1096                                  | East Bids 2♠ if possible.  Partner bids first. |
| Board: 356<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>◆ 98</li><li>♥ J1053</li><li>◆ AJ106</li><li>◆ AKQ</li></ul> | West Bids 3♠ if possible.  You bid first.      |
| Board: 357<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>AQ76</li><li>♥ 9</li><li>AQ532</li><li>♣ 1076</li></ul>      | East Bids 2♥ if possible.  Partner bids first. |

| Board: 354 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 5 \( \) N            | North:  ♠ Q96  ♥ AJ8  ♠ K542  ♠ KQ7   | South:                               | 2♠ Pass Pass AP 1. Stay                            |  | Pass<br>Pass<br>Pass<br>Pass   | 2♣¹<br>X<br>3♠²<br>5◆ |
|--|---------------------------------------|--------------------------------------|--|--|--------------------------------|-----------------------|
| Board: 355<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 2N S   | North:  ♦ 82  ▼ Q1042  ♦ AK8  ♠ Q1096 | South:  ♠ KQ  ♥ AKJ93  ♠ QJ9  ♣ 842  |  | North 2♣¹ man  | East 2♣                        | South<br>1NT<br>2NT   |
| Board: 356<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                                | South:  ♠ K4  ♥ KQ74  ♠ Q43  ♣ 10962 | West  3♠ AP 1. Stay                                | North<br>1NT<br>Pass<br>man                                    | Pass                           | _                     |
| Board: 357 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 6♠ S                | North:  ♠ AQ76  ♥ 9  ♠ AQ532  ♣ 1076  | South:  ♠ K9  ♥ 1086  ♠ KJ964  ♣ AKQ | Pass Pass Pass Pass Pass 1. Stay 2. limit 3. Black | North  2♣¹  X  3♥²  4NT³  6♦  man  raise or  kwood 0 /5 or 5/5 | Pass Pass Pass AP better 0314, | 1NT Pass 3  4  5      |

| Board: 354<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>4</li><li>✓ K932</li><li>✓ Q9763</li><li>✓ A62</li></ul>    | West Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 355<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KQ</li><li>▼ AKJ93</li><li>◆ QJ9</li><li>◆ 842</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
| Board: 356<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <b>★</b> K4<br><b>♥</b> KQ74<br><b>♦</b> Q43<br><b>♣</b> 10962      | West Bids 3♠ if possible.  Partner bids first. |
| Board: 357<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ K9</li><li>▼ 1086</li><li>◆ KJ964</li><li>◆ AKQ</li></ul> | East Bids 2♥ if possible.  You bid first.      |

| Board: 354 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 5 \( \) N            | North:  ♠ Q96  ♥ AJ8  ♠ K542  ♠ KQ7   | South:                               | 2♠ Pass Pass AP 1. Stay                            |  | Pass<br>Pass<br>Pass<br>Pass   | 2♣¹<br>X<br>3♠²<br>5◆ |
|--|---------------------------------------|--------------------------------------|--|--|--------------------------------|-----------------------|
| Board: 355<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 2N S   | North:  ♦ 82  ▼ Q1042  ♦ AK8  ♠ Q1096 | South:  ♠ KQ  ♥ AKJ93  ♠ QJ9  ♣ 842  |  | North 2♣¹ man  | East 2♣                        | South<br>1NT<br>2NT   |
| Board: 356<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                                | South:  ♠ K4  ♥ KQ74  ♠ Q43  ♣ 10962 | West  3♠ AP 1. Stay                                | North<br>1NT<br>Pass<br>man                                    | Pass                           | _                     |
| Board: 357 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 6♠ S                | North:  ♠ AQ76  ♥ 9  ♠ AQ532  ♣ 1076  | South:  ♠ K9  ♥ 1086  ♠ KJ964  ♣ AKQ | Pass Pass Pass Pass Pass 1. Stay 2. limit 3. Black | North  2♣¹  X  3♥²  4NT³  6♦  man  raise or  kwood 0 /5 or 5/5 | Pass Pass Pass AP better 0314, | 1NT Pass 3  4  5      |

| Board: 358 | <b>♦</b> A842  | West Bids 2♥ if possible.    |
|------------|----------------|------------------------------|
| Dealer: N  | <b>♥</b> K6    | East Bids 3♥ if possible.    |
| Vul: NS    | ◆ A983         |                              |
| HCP: 15    | <b>♣</b> KJ8   | You bid first.               |
|            |                |                              |
| Board: 359 | <b>♠</b> 9     | East Bids 2♠ if possible.    |
| Dealer: S  | <b>♥</b> K543  | East Bids 3♠ if possible.    |
| Vul: None  | <b>♦</b> 632   |                              |
| HCP: 8     | <b>♣</b> KQ762 | Partner bids first.          |
|            |                |                              |
| Board: 360 | <b>♠</b> AQ93  | West Bids 4♥ if possible.    |
| Dealer: N  | <b>♥</b> 965   | West Dids 4 v II possible.   |
| Vul: NS    | ♦ A952         | You bid first.               |
| HCP: 15    | <b>♣</b> KQ    | Tod old liist.               |
|            |                | D . D. 1 0 . 10 . 111        |
| Board: 361 | <b>♠</b> AQ97  | East Bids 2♦ if possible.    |
| Dealer: S  | <b>♥</b> A93   | East Doubles 3♦ if possible. |
| Vul: EW    | <b>♦</b> 2     | D . 1.1 C .                  |
| HCP: 10    | <b>♣</b> 76432 | Partner bids first.          |
|            |                |                              |
| Board: 362 | <b>♦</b> Q9    | W4 D: 1- 24 : 6 : 1-1-       |
| Dealer: N  | <b>♥</b> K62   | West Bids 2♦ if possible.    |
| Vul: Both  | ◆ AQ103        | You bid first.               |
| HCP: 15    | ♣ A1096        | i ou dia ilist.              |
|            |                |                              |

| Board: 358 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 44 S                 | North:  ♠ A842  ♥ K6  ♠ A983  ♣ KJ8   | South:  ♠ QJ75  ♥ 2  ♠ 1074  ♣ AQ1075 | West  2♥ Pass AP 1. Stay    | North<br>1NT<br>Pass<br>3• | East<br>Pass<br>Pass<br>3♥ | 2 <b>♣</b> ¹              |
|--|---------------------------------------|---------------------------------------|-----------------------------|----------------------------|----------------------------|---------------------------|
| Board: 359 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3•X E              | North:                                | South:  ♠ Q73  ♥ Q102  ♠ AKJ7  ♠ A84  |                             | North  2♣¹ Pass man        | East 2♠ 3♠                 | South<br>1NT<br>2NT<br>X  |
| Board: 360 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 VX W              | North:  ♠ AQ93  ♥ 965  ♠ A952  ♣ KQ   | South:  ♠ KJ75  ▼ 107  ◆ J10  ♣ AJ743 | West  4♥  AP  1. Stay       | North<br>1NT<br>Pass       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹              |
| Board: 361<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ AQ97  ♥ A93  ♦ 2  ♣ 76432   | South:                                | Pass Pass Pass Pass 1. Stay | 3NT                        | 2♦<br>Pass<br>X<br>AP      | 1NT<br>Pass<br>3♣<br>Pass |
| Board: 362 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 2•X W             | North:  ♠ Q9  ♥ K62  ♠ AQ103  ♠ A1096 | South:  ♠ A653  ♥ Q84  ♠ 8  ♣ KQ874   | West  2  AP  1. Stay        | North<br>1NT<br>Pass       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹              |

| Board: 358<br>Dealer: N<br>Vul: NS              | <b>♦</b> QJ75 <b>♥</b> 2 <b>♦</b> 1074                              | West Bids 2♥ if possible. East Bids 3♥ if possible.                |
|---|---|--|
| HCP: 9  | ♣ AQ1075  | Partner bids first.  |
| Board: 359<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♣ Q73</li><li>♥ Q102</li><li>◆ AKJ7</li><li>♣ A84</li></ul> | East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 360                                      | ♣ KJ75  | Tou blu first.   |
| Dealer: N<br>Vul: NS                            | ♥ 107<br>♦ J10  | West Bids 4♥ if possible.  |
| HCP: 10   | ♣ AJ743   | Partner bids first.  |
| Board: 361<br>Dealer: S                         | <b>♦</b> J86<br><b>♥</b> KQ106                                      | East Bids 2♦ if possible. East Doubles 3♦ if possible.             |
| Vul: EW<br>HCP: 15                              | <ul><li>◆ 64</li><li>◆ AKQ9</li></ul>                               | You bid first.   |
| Board: 362<br>Dealer: N<br>Vul: Both            | <b>♦</b> A653 <b>♥</b> Q84 <b>♦</b> 8                               | West Bids 2♦ if possible.  |
| HCP: 11   | ♣ KQ874   | Partner bids first.  |

| Board: 358 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 44 S                 | North:  ♠ A842  ♥ K6  ♠ A983  ♣ KJ8   | South:  ♠ QJ75  ♥ 2  ♠ 1074  ♣ AQ1075 | West  2♥ Pass AP 1. Stay    | North<br>1NT<br>Pass<br>3• | East<br>Pass<br>Pass<br>3♥ | 2 <b>♣</b> ¹              |
|--|---------------------------------------|---------------------------------------|-----------------------------|----------------------------|----------------------------|---------------------------|
| Board: 359 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3•X E              | North:                                | South:  ♠ Q73  ♥ Q102  ♠ AKJ7  ♠ A84  |                             | North  2♣¹ Pass man        | East 2♠ 3♠                 | South<br>1NT<br>2NT<br>X  |
| Board: 360 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 VX W              | North:  ♠ AQ93  ♥ 965  ♠ A952  ♣ KQ   | South:  ♠ KJ75  ▼ 107  ◆ J10  ♣ AJ743 | West  4♥  AP  1. Stay       | North<br>1NT<br>Pass       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹              |
| Board: 361<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ AQ97  ♥ A93  ♦ 2  ♣ 76432   | South:                                | Pass Pass Pass Pass 1. Stay | 3NT                        | 2♦<br>Pass<br>X<br>AP      | 1NT<br>Pass<br>3♣<br>Pass |
| Board: 362 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 2•X W             | North:  ♠ Q9  ♥ K62  ♠ AQ103  ♠ A1096 | South:  ♠ A653  ♥ Q84  ♠ 8  ♣ KQ874   | West  2  AP  1. Stay        | North<br>1NT<br>Pass       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹              |

| Board: 363<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q982</li><li>♥ Q52</li><li>♦ 1097</li><li>♣ KQJ</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 364<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♣ QJ96</li><li>♥ QJ86</li><li>◆ A6</li><li>♣ KQ7</li></ul>  | West Bids 2♦ if possible.  You bid first.      |
| Board: 365<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ KQ92</li><li>▼ J62</li><li>◆ 107</li><li>◆ QJ86</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 366<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♠ AKJ2</li><li>♥ QJ8</li><li>◆ J1083</li><li>♠ A3</li></ul> | West Bids 3♦ if possible.  You bid first.      |
| Board: 367<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQ75</li><li>▼ A7643</li><li>◆ A4</li><li>◆ 43</li></ul>  | East Bids 3♦ if possible.  Partner bids first. |

| Board: 363<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 16<br>Contract: 3N S  | North:  ♠ Q982  ♥ Q52  ♦ 1097  ♠ KQJ | South:  ♠ K3  ♥ K74  ♠ AKQJ2  ♣ 1086 | West Pass Pass 1. Stay       | North  2♣¹  3NT man             | East 2♠ AP           | South<br>1NT<br>2NT         |
|---|--------------------------------------|--------------------------------------|------------------------------|---------------------------------|----------------------|-----------------------------|
| Board: 364<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N N  | North:  ♠ QJ96  ♥ QJ86  ♠ A6  ♠ KQ7  | South:  ♠ AK82  ♥ 1095  ♦ 95  ♣ AJ94 | West  2  Pass  AP  1. Stay   | North<br>1NT<br>Pass<br>2NT     | Pass<br>Pass         | 2 <b>♣</b> ¹                |
| Board: 365<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♠ KQ92  ♥ J62  • 107  ♣ QJ86 | South:  ♠ AJ86  ♥ A103  ♠ K54  ♠ K43 | Pass Pass Pass Pass 1. Stay  | North  2*  1  X  3NT  man       | East  2  Pass AP     | South<br>1NT<br>Pass<br>2NT |
| Board: 366 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♠ S               | North:  ♠ AKJ2  ♥ QJ8  ♦ J1083  ♣ A3 | South:  ♠ 109764  ♥ AK52  ♠ 2  ♣ QJ6 | 3♦<br>Pass<br>AP<br>1. Stayı | North 1NT Pass 4•² man raise or | Pass<br>Pass<br>Pass | 3♠<br>4♠                    |

|  |                                     |                                      | West                    | North                            | East  | South<br>1NT            |
|--|-------------------------------------|--------------------------------------|-------------------------|----------------------------------|-------|-------------------------|
| Board: 367<br>Dealer: S<br>Vul: EW<br>North HCP: 13<br>South HCP: 15<br>Contract: 6♥ N | North:  ♠ KQ75  ♥ A7643  ♠ A4  ♣ 43 | South:  ♠ AJ10  ♥ KQJ9  ♠ 98  ♣ KJ98 | Pass<br>Pass<br>1. Stay |                                  | AP    | <b>5</b> ♠ <sup>4</sup> |
|  |                                     |                                      | 3. Blac                 | raise or<br>kwood (<br>/5 or 5/5 | 0314, | for 🔻                   |

| Board: 363<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <b>★</b> K3<br><b>★</b> K74<br><b>♦</b> AKQJ2<br><b>★</b> 1086      | East Bids 2♠ if possible.  You bid first.      |
|---|---|--|
| Board: 364<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>AK82</li><li>▼ 1095</li><li>◆ 95</li><li>◆ AJ94</li></ul>   | West Bids 2♦ if possible.  Partner bids first. |
| Board: 365<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ AJ86</li><li>★ A103</li><li>★ K54</li><li>★ K43</li></ul> | East Bids 2♦ if possible.  You bid first.      |
| Board: 366<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ 109764</li><li>★ AK52</li><li>★ 2</li><li>★ QJ6</li></ul> | West Bids 3♦ if possible.  Partner bids first. |
| Board: 367<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>▲ AJ10</li><li>♥ KQJ9</li><li>◆ 98</li><li>◆ KJ98</li></ul> | East Bids 3♦ if possible.  You bid first.      |

| Board: 363<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 16<br>Contract: 3N S  | North:  ♠ Q982  ♥ Q52  ♦ 1097  ♠ KQJ | South:  ♠ K3  ♥ K74  ♠ AKQJ2  ♣ 1086 | West Pass Pass 1. Stay       | North  2♣¹  3NT man             | East 2♠ AP           | South<br>1NT<br>2NT         |
|---|--------------------------------------|--------------------------------------|------------------------------|---------------------------------|----------------------|-----------------------------|
| Board: 364<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N N  | North:  ♠ QJ96  ♥ QJ86  ♠ A6  ♠ KQ7  | South:  ♠ AK82  ♥ 1095  ♦ 95  ♣ AJ94 | West  2  Pass  AP  1. Stay   | North<br>1NT<br>Pass<br>2NT     | Pass<br>Pass         | 2 <b>♣</b> ¹                |
| Board: 365<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S | North:  ♠ KQ92  ♥ J62  • 107  ♣ QJ86 | South:  ♠ AJ86  ♥ A103  ♠ K54  ♠ K43 | Pass Pass Pass Pass 1. Stay  | North  2*  1  X  3NT  man       | East  2  Pass AP     | South<br>1NT<br>Pass<br>2NT |
| Board: 366 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♠ S               | North:  ♠ AKJ2  ♥ QJ8  ♦ J1083  ♣ A3 | South:  ♠ 109764  ♥ AK52  ♠ 2  ♣ QJ6 | 3♦<br>Pass<br>AP<br>1. Stayı | North 1NT Pass 4•² man raise or | Pass<br>Pass<br>Pass | 3♠<br>4♠                    |

|  |                                     |                                      | West                    | North                            | East  | South<br>1NT            |
|--|-------------------------------------|--------------------------------------|-------------------------|----------------------------------|-------|-------------------------|
| Board: 367<br>Dealer: S<br>Vul: EW<br>North HCP: 13<br>South HCP: 15<br>Contract: 6♥ N | North:  ♠ KQ75  ♥ A7643  ♠ A4  ♣ 43 | South:  ♠ AJ10  ♥ KQJ9  ♠ 98  ♣ KJ98 | Pass<br>Pass<br>1. Stay |                                  | AP    | <b>5</b> ♠ <sup>4</sup> |
|  |                                     |                                      | 3. Blac                 | raise or<br>kwood (<br>/5 or 5/5 | 0314, | for 🔻                   |

| Board: 368<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>A863</li><li>✓ AQ6</li><li>103</li><li>✓ KQ102</li></ul>     | West Bids 2♦ if possible.  You bid first.                                |
|---|--|--|
| Board: 369<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♣ Q742</li><li>♥ 42</li><li>♦ 32</li><li>♣ AQ853</li></ul>   | East Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first. |
| Board: 370<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>♣ Q97</li><li>♥ J7</li><li>♦ KQJ5</li><li>♣ AK64</li></ul>   | West Bids 2♠ if possible.  You bid first.                                |
| Board: 371<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ A1098</li><li>♥ Q6</li><li>◆ K954</li><li>★ 1052</li></ul> | East Bids 4♥ if possible.  Partner bids first.                           |
| Board: 372<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>102</li><li>✓ AK3</li><li>✓ AJ875</li><li>✓ K109</li></ul>   | West Bids 4♠ if possible.  You bid first.                                |

| Board: 368 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S               | North:  ♠ A863  ♥ AQ6  • 103  ♣ KQ102 | South:  ♠ KJ74  ♥ J1083  ♠ 874  ♣ A6          | West  2  AP  1. Stay   | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹             |
|---|---------------------------------------|---|------------------------|-----------------------------|----------------------|--------------------------|
| Board: 369 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 VX E            | North:  ♠ Q742  ♥ 42  ♦ 32  ♣ AQ853   | South:  ♠ A53  ♥ Q85  ♠ AQJ84  ♠ K2           |                        | North  2♣¹ Pass man         | East 2♥ 3♥           | South<br>1NT<br>2NT<br>X |
| Board: 370<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ Q97  ♥ J7  ♦ KQJ5  ♣ AK64   | South:  ♠ 64  ♥ Q985  ♠ A1098  ♠ Q83          | West  2♠ 1. Stay       | North<br>1NT<br>2NT<br>man  | East<br>Pass<br>AP   |                          |
| Board: 371 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 VX E            | North:  ♠ A1098  ♥ Q6  ♠ K954  ♠ 1052 | South:  ♠ KQ752  ♥ KJ5  ♠ A6  ♠ Q84           | West Pass Pass 1. Stay | North  2♣¹ X man            | East<br>4♥<br>AP     | South<br>1NT<br>Pass     |
| Board: 372 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4•X W            | North:  ♠ 102  ♥ AK3  ♠ AJ875  ♠ K109 | South:<br>♠ 9<br>♥ QJ105<br>♦ K104<br>♣ A8762 | West  4♣  1. Stay      | North<br>1NT<br>X<br>man    | East<br>Pass<br>AP   |                          |

| Board: 368<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ KJ74</li><li>▼ J1083</li><li>◆ 874</li><li>★ A6</li></ul> | West Bids 2♦ if possible.  Partner bids first.                     |
|---|---|--|
| Board: 369<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>A53</li><li>♥ Q85</li><li>AQJ84</li><li>K2</li></ul>        | East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first. |
| Board: 370<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♠ 64</li><li>♥ Q985</li><li>♠ A1098</li><li>♠ Q83</li></ul> | West Bids 2♠ if possible.  Partner bids first.                     |
| Board: 371<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ KQ752</li><li>★ KJ5</li><li>★ A6</li><li>★ Q84</li></ul>  | East Bids 4♥ if possible.  You bid first.                          |
| Board: 372<br>Dealer: N<br>Vul: None<br>HCP: 10 | ♣9<br>♥ QJ105<br>♦ K104<br>♣ A8762                                  | West Bids 4♠ if possible.  Partner bids first.                     |

| Board: 368 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S               | North:  ♠ A863  ♥ AQ6  • 103  ♣ KQ102 | South:  ♠ KJ74  ♥ J1083  ♠ 874  ♣ A6          | West  2  AP  1. Stay   | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹             |
|---|---------------------------------------|---|------------------------|-----------------------------|----------------------|--------------------------|
| Board: 369 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 VX E            | North:  ♠ Q742  ♥ 42  ♦ 32  ♣ AQ853   | South:  ♠ A53  ♥ Q85  ♠ AQJ84  ♠ K2           |                        | North  2♣¹ Pass man         | East 2♥ 3♥           | South<br>1NT<br>2NT<br>X |
| Board: 370<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 8<br>Contract: 2N N | North:  ♠ Q97  ♥ J7  ♦ KQJ5  ♣ AK64   | South:  ♠ 64  ♥ Q985  ♠ A1098  ♠ Q83          | West  2♠ 1. Stay       | North<br>1NT<br>2NT<br>man  | East<br>Pass<br>AP   |                          |
| Board: 371 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 VX E            | North:  ♠ A1098  ♥ Q6  ♠ K954  ♠ 1052 | South:  ♠ KQ752  ♥ KJ5  ♠ A6  ♠ Q84           | West Pass Pass 1. Stay | North  2♣¹ X man            | East<br>4♥<br>AP     | South<br>1NT<br>Pass     |
| Board: 372 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4•X W            | North:  ♠ 102  ♥ AK3  ♠ AJ875  ♠ K109 | South:<br>♠ 9<br>♥ QJ105<br>♦ K104<br>♣ A8762 | West  4♣  1. Stay      | North<br>1NT<br>X<br>man    | East<br>Pass<br>AP   |                          |

| Board: 373 Dealer: S Val: NS Vul: NS HCP: 8  Board: 374 Dealer: N Val: EW HCP: 16  Board: 375 Dealer: S Val: None HCP: 11  Board: 376 Dealer: N Val: NS Val:  |                        |                              |   |
|---|------------------------|------------------------------|---|
| Dealer: N Vul: EW Vul: EW HCP: 16  A64 HCP: 16  AQ52 Dealer: S Vk9873  Vul: None HCP: 11  AQ762  Board: 376 Dealer: N Vul: NS HCP: 17  AJ93  West Bids 2♣ if possible.  You bid first.  West Bids 2♣ if possible.  You bid first.  East Bids 2♣ if possible.  You bid first.  Board: 377 AJ93  East Bids 2♣ if possible.  You bid first.  | Dealer: S<br>Vul: NS   | <b>♥</b> A973 <b>♦</b> KJ742 | _ |
| Dealer: S Vul: None HCP: 11  Board: 376 Dealer: N Vul: NS Vul | Dealer: N<br>Vul: EW   | <b>♥</b> AJ108 <b>♦</b> A64  | - |
| Dealer: N Vul: NS HCP: 17  West Bids 2♠ if possible.  You bid first.  West Bids 2♠ if possible.  You bid first.  Fast Bids 2♥ if possible.  You bid first.  East Bids 2♥ if possible.  Partner bids first.  | Dealer: S<br>Vul: None | <b>♥</b> K9873               | - |
| Dealer: S Vul: EW • 6  East Bids 2 • if possible.  Partner bids first   | Dealer: N<br>Vul: NS   | ▼ K1097<br>◆ KQ2             | • |
|   | Dealer: S<br>Vul: EW   | <b>♥</b> QJ3 <b>♦</b> 6      | - |

| Board: 373 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 5 \( \) N           | North:  ♣ 82  ▼ A973  ♠ KJ742  ♣ 84  | South:  ♣ 73  ♥ Q82  ♠ AQ65  ♣ AKJ3   | Pass<br>Pass<br>Pass<br>1. Stay | 3 <b>♦</b> 5 <b>♦</b>      | 2♠<br>Pass<br>AP     | 1NT Pass 3♣²         |
|---|--------------------------------------|---------------------------------------|---------------------------------|----------------------------|----------------------|----------------------|
| Board: 374 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ S                | North:  ♠ KJ8  ♥ AJ108  ♠ A64  ♣ K84 | South:  ♠ A10974  ♥ KQ73  ♦ 8  ♣ 1096 | 2♦<br>Pass<br>AP<br>1. Stay     | .,                         | Pass<br>Pass<br>Pass | 2♣¹<br>3♠<br>4♠      |
| Board: 375 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 N              | North:  ♠ AQ52  ♥ K9873  ←—  ♠ Q762  | South:  ♠ KJ106  ♥ AQ104  ♠ KJ6  ♣ J9 | Pass<br>Pass<br>Pass<br>1. Stay |                            | 3♦<br>Pass<br>AP     | 1NT<br>Pass<br>4◆²   |
| Board: 376<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 8<br>Contract: 2N N | North:  ♠ A3  ♥ K1097  ♠ KQ2  ♠ AJ93 | South:  ♣ 74  ♥ QJ62  ♣ AJ986  ♣ 42   | West  2♠ 1. Stay                | North<br>1NT<br>2NT<br>man |                      |                      |
| Board: 377 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3 N                 | North:  ♠ K952  ♥ QJ3  ♠ 6  ♠ K7652  | South:  ♠ AQ63  ♥ 95  ♠ AK95  ♠ QJ10  |                                 |                            | East 2♥ AP           | South<br>1NT<br>Pass |

| Board: 373<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★73</li><li>♥ Q82</li><li>◆ AQ65</li><li>◆ AKJ3</li></ul>    | East Bids 2♠ if possible.  You bid first.      |
|---|--|--|
| Board: 374<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>▲ A10974</li><li>♥ KQ73</li><li>◆ 8</li><li>♣ 1096</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 375<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ KJ106</li><li>▼ AQ104</li><li>◆ KJ6</li><li>◆ J9</li></ul> | East Bids 3♦ if possible.  You bid first.      |
| Board: 376<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ 74</li><li>♥ QJ62</li><li>◆ AJ986</li><li>★ 42</li></ul>   | West Bids 2♠ if possible.  Partner bids first. |
| Board: 377<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>AQ63</li><li>♥95</li><li>AK95</li><li>QJ10</li></ul>         | East Bids 2♥ if possible.  You bid first.      |

| Board: 373 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 5 \( \) N           | North:  ♣ 82  ▼ A973  ♠ KJ742  ♣ 84  | South:  ♣ 73  ♥ Q82  ♠ AQ65  ♣ AKJ3   | Pass<br>Pass<br>Pass<br>1. Stay | 3 <b>♦</b> 5 <b>♦</b>      | 2♠<br>Pass<br>AP     | 1NT Pass 3♣²         |
|---|--------------------------------------|---------------------------------------|---------------------------------|----------------------------|----------------------|----------------------|
| Board: 374 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ S                | North:  ♠ KJ8  ♥ AJ108  ♠ A64  ♣ K84 | South:  ♠ A10974  ♥ KQ73  ♦ 8  ♣ 1096 | 2♦<br>Pass<br>AP<br>1. Stay     | .,                         | Pass<br>Pass<br>Pass | 2♣¹<br>3♠<br>4♠      |
| Board: 375 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 N              | North:  ♠ AQ52  ♥ K9873  ←—  ♠ Q762  | South:  ♠ KJ106  ♥ AQ104  ♠ KJ6  ♣ J9 | Pass<br>Pass<br>Pass<br>1. Stay |                            | 3♦<br>Pass<br>AP     | 1NT<br>Pass<br>4◆²   |
| Board: 376<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 8<br>Contract: 2N N | North:  ♠ A3  ♥ K1097  ♠ KQ2  ♠ AJ93 | South:  ♣ 74  ♥ QJ62  ♣ AJ986  ♣ 42   | West  2♠ 1. Stay                | North<br>1NT<br>2NT<br>man |                      |                      |
| Board: 377 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3 N                 | North:  ♠ K952  ♥ QJ3  ♠ 6  ♠ K7652  | South:  ♠ AQ63  ♥ 95  ♠ AK95  ♠ QJ10  |                                 |                            | East 2♥ AP           | South<br>1NT<br>Pass |

| Board: 378<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>▲ AKJ9</li><li>▼ A1098</li><li>◆ 953</li><li>▲ K6</li></ul> | West Bids 3♦ if possible.  You bid first.      |
|---|---|--|
| Board: 379<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q762</li><li>♥ K65</li><li>◆ 95</li><li>♣ AJ62</li></ul>  | East Bids 4♥ if possible.  Partner bids first. |
| Board: 380<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♠ 64</li><li>♥ J2</li><li>♠ AJ1097</li><li>♠ AKQ2</li></ul> | West Bids 3♠ if possible.  You bid first.      |
| Board: 381<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★84</li><li>♥Q852</li><li>◆97</li><li>★AQ1074</li></ul>     | East Bids 2♦ if possible.  Partner bids first. |
| Board: 382<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ K109</li><li>♥ Q6</li><li>◆ A953</li><li>◆ AQ84</li></ul> | West Bids 2♠ if possible.  You bid first.      |

| Board: 378 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3•X W | North:  ♠ AKJ9  ♥ A1098  ♦ 953  ♣ K6 | South:  ♣ 875  ♥ K543  • 72  ♣ AQ72   | West North East South  1NT Pass 2♣¹  3♦ Pass Pass X  AP  1. Stayman         |
|---|--------------------------------------|---------------------------------------|---|
| Board: 379 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 VX E | North:  ♠ Q762  ♥ K65  ♦ 95  ♣ AJ62  | South:  ♠ AK108  ♥ 84  ♠ QJ6  ♠ KQ103 | West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman             |
| Board: 380 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W   | North:  ♠ 64  ♥ J2  ♠ AJ1097  ♣ AKQ2 | South:                                | West North East South  1NT Pass 2♣¹  3♠ Pass Pass X  AP  1. Stayman         |
| Board: 381 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N   | North:  ♠ 84  ♥ Q852  ♦ 97  ♣ AQ1074 | South:  ♠ 10762  ♥ AK64  ♠ AJ3  ♠ K6  | West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♣ AP 1. Stayman            |
| Board: 382 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3  S  | North:  ♠ K109  ♥ Q6  ♠ A953  ♠ AQ84 | South:                                | West North East South  1NT Pass 2♣¹  2♠ Pass Pass X  Pass 3♠ AP  1. Stayman |

| Board: 378<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♦ 875</li><li>♥ K543</li><li>♦ 72</li><li>♠ AQ72</li></ul>   | West Bids 3♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 379<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ AK108</li><li>♥ 84</li><li>◆ QJ6</li><li>◆ KQ103</li></ul> | East Bids 4♥ if possible.  You bid first.      |
| Board: 380<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>◆ 98</li><li>♥ A875</li><li>◆ KQ3</li><li>◆ 10986</li></ul>  | West Bids 3♠ if possible.  Partner bids first. |
| Board: 381<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>10762</li><li>✓ AK64</li><li>✓ AJ3</li><li>✓ K6</li></ul>    | East Bids 2♦ if possible.  You bid first.      |
| Board: 382<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★82</li><li>▼K1042</li><li>◆KQJ6</li><li>★763</li></ul>      | West Bids 2♠ if possible.  Partner bids first. |

| Board: 378 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3•X W | North:  ♠ AKJ9  ♥ A1098  ♦ 953  ♣ K6 | South:  ♣ 875  ♥ K543  • 72  ♣ AQ72   | West North East South  1NT Pass 2♣¹  3♦ Pass Pass X  AP  1. Stayman         |
|---|--------------------------------------|---------------------------------------|---|
| Board: 379 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 VX E | North:  ♠ Q762  ♥ K65  ♦ 95  ♣ AJ62  | South:  ♠ AK108  ♥ 84  ♠ QJ6  ♠ KQ103 | West North East South 1NT Pass 2♣¹ 4♥ Pass Pass X AP 1. Stayman             |
| Board: 380 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W   | North:  ♠ 64  ♥ J2  ♠ AJ1097  ♣ AKQ2 | South:                                | West North East South  1NT Pass 2♣¹  3♠ Pass Pass X  AP  1. Stayman         |
| Board: 381 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N   | North:  ♠ 84  ♥ Q852  ♦ 97  ♣ AQ1074 | South:  ♠ 10762  ♥ AK64  ♠ AJ3  ♠ K6  | West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♣ AP 1. Stayman            |
| Board: 382 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3  S  | North:  ♠ K109  ♥ Q6  ♠ A953  ♠ AQ84 | South:                                | West North East South  1NT Pass 2♣¹  2♠ Pass Pass X  Pass 3♠ AP  1. Stayman |

| Board: 383<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q1083</li><li>♥ 1053</li><li>◆ 43</li><li>♣ KQJ5</li></ul> | East Bids 2♦ if possible.  Partner bids first.                             |
|---|--|--|
| Board: 384<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>♣ Q4</li><li>♥ KQ62</li><li>◆ Q962</li><li>♣ AQJ</li></ul>   | West Bids 3♦ if possible.  You bid first.                                  |
| Board: 385<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ A1092</li><li>♥ 2</li><li>♦ 764</li><li>★ AJ753</li></ul>  | East Bids 2♥ if possible.  Partner bids first.                             |
| Board: 386<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li></li></ul>   | West Bids 2♦ if possible.  You bid first.                                  |
| Board: 387<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♠ AQ72</li><li>♥ 953</li><li>♦ 108</li><li>♠ KJ82</li></ul>  | East Bids 2♦ if possible. East Doubles 3♦ if possible. Partner bids first. |

| Board: 383<br>Dealer: S         | North:                       | South:                        | West            | North                   | East       | South<br>1NT |
|---------------------------------|------------------------------|-------------------------------|-----------------|-------------------------|------------|--------------|
| Vul: EW                         | <b>♦</b> Q1083 <b>♥</b> 1053 | <b>♠</b> A76<br><b>♥</b> KJ42 | Pass            | 2 <b>♣</b> ¹            | <b>2</b>   | Pass         |
| North HCP: 8                    | <b>♦</b> 43                  | • K7                          | Pass            | X                       | Pass       | 3♣           |
| South HCP: 15<br>Contract: 3♠ N | ♣ KQJ5                       | ♣ A1084                       | AP              |                         |            |              |
| Conduct. 32 IV                  |                              |                               | 1. Stay         | man                     |            |              |
| Board: 384                      | North:                       | South:                        | West            | North                   | East       | South        |
| Dealer: N<br>Vul: Both          | <b>♦</b> Q4                  | <b>♦</b> AJ95                 |                 | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| North HCP: 16                   | <b>♥</b> KQ62                | <b>♥</b> AJ97                 | 3♦              | Pass                    | Pass       | X            |
| South HCP: 10                   | • Q962                       | ♦ 83<br>• 942                 | AP              |                         |            |              |
| Contract: 3♦X W                 | <b>♣</b> AQJ                 | 942                           | 1. Stay         | man                     |            |              |
| Board: 385                      | NT 4                         | G 4                           | West            | North                   | East       | South        |
| Dealer: S                       | North:<br>♠ A1092            | South:<br>♠ K87               |                 |                         |            | 1NT          |
| Vul: None                       | ♥ 2                          | ♥ A65                         | Pass            | 2 <b>♣</b> ¹            | 2♥         | Pass         |
| North HCP: 9<br>South HCP: 15   | <b>♦</b> 764                 | ◆ AKJ108                      | Pass            | X                       | Pass       | 3♦           |
| Contract: 3 S                   | ♣ AJ753                      | <b>♣</b> 108                  | AP              |                         |            |              |
|                                 |                              |                               | 1. Stay         | man                     |            |              |
| Board: 386                      | North:                       | South:                        | West            | North                   | East       | South        |
| Dealer: N                       | <b>4</b> J8                  | <b>♦</b> A965                 |                 | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 16        | <b>♥</b> AQ1085              | <b>♥</b> KJ7                  | 2♦              | 2♥                      | Pass       | 4♥           |
| South HCP: 11                   | <b>♦</b> KJ9                 | ◆ 107                         | AP              |                         |            |              |
| Contract: 4♥ N                  | <b>♣</b> AJ8                 | <b>♣</b> K732                 | 1. Stay         | man                     |            |              |
|                                 |                              |                               | West            | North                   | East       |              |
| Board: 387                      | North:                       | South:                        | т.              | . 1                     | 2 :        | 1NT          |
| Dealer: S                       | <b>A</b> AQ72                | <b>4</b> J84                  | Pass            |                         | 2 <b>♦</b> | Pass         |
| Vul: Both<br>North HCP: 10      | <b>♥</b> 953                 | <b>♥</b> KJ6                  | Pass            | $\mathbf{X}$            | Pass v     |              |
| South HCP: 15                   | <b>♦</b> 108                 | • AQ5                         | Pass            | 3 <b>♦</b> <sup>2</sup> | X          | Pass         |
| Contract: 4♣ N                  | <b>♣</b> KJ82                | ♣ A1097                       | Pass<br>1. Stay | 4♣<br>man               | AP         |              |
|                                 |                              |                               | •               | raise or                | hetter     | in 📤         |

| Board: 383<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>▲ A76</li><li>♥ KJ42</li><li>♦ K7</li><li>▲ A1084</li></ul>  | East Bids 2♦ if possible.  You bid first.                             |
|---|--|---|
| Board: 384<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ AJ95</li><li>★ AJ97</li><li>★ 83</li><li>★ 942</li></ul>   | West Bids 3♦ if possible.  Partner bids first.                        |
| Board: 385<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ K87</li><li>▼ A65</li><li>◆ AKJ108</li><li>◆ 108</li></ul> | East Bids 2♥ if possible.  You bid first.                             |
| Board: 386<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>▲ A965</li><li>♥ KJ7</li><li>◆ 107</li><li>◆ K732</li></ul>  | West Bids 2♦ if possible.  Partner bids first.                        |
| Board: 387<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li></li></ul>   | East Bids 2♦ if possible. East Doubles 3♦ if possible. You bid first. |

| Board: 383<br>Dealer: S         | North:                       | South:                        | West            | North                   | East       | South<br>1NT |
|---------------------------------|------------------------------|-------------------------------|-----------------|-------------------------|------------|--------------|
| Vul: EW                         | <b>♦</b> Q1083 <b>♥</b> 1053 | <b>♠</b> A76<br><b>♥</b> KJ42 | Pass            | 2 <b>♣</b> ¹            | <b>2</b>   | Pass         |
| North HCP: 8                    | <b>♦</b> 43                  | • K7                          | Pass            | X                       | Pass       | 3♣           |
| South HCP: 15<br>Contract: 3♠ N | ♣ KQJ5                       | ♣ A1084                       | AP              |                         |            |              |
| Conduct. 32 IV                  |                              |                               | 1. Stay         | man                     |            |              |
| Board: 384                      | North:                       | South:                        | West            | North                   | East       | South        |
| Dealer: N<br>Vul: Both          | <b>♦</b> Q4                  | <b>♦</b> AJ95                 |                 | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| North HCP: 16                   | <b>♥</b> KQ62                | <b>♥</b> AJ97                 | 3♦              | Pass                    | Pass       | X            |
| South HCP: 10                   | • Q962                       | ♦ 83<br>• 942                 | AP              |                         |            |              |
| Contract: 3♦X W                 | <b>♣</b> AQJ                 | 942                           | 1. Stay         | man                     |            |              |
| Board: 385                      | NT 4                         | G 4                           | West            | North                   | East       | South        |
| Dealer: S                       | North:<br>♠ A1092            | South:<br>♠ K87               |                 |                         |            | 1NT          |
| Vul: None                       | ♥ 2                          | ♥ A65                         | Pass            | 2 <b>♣</b> ¹            | 2♥         | Pass         |
| North HCP: 9<br>South HCP: 15   | <b>♦</b> 764                 | ◆ AKJ108                      | Pass            | X                       | Pass       | 3♦           |
| Contract: 3 S                   | ♣ AJ753                      | <b>♣</b> 108                  | AP              |                         |            |              |
|                                 |                              |                               | 1. Stay         | man                     |            |              |
| Board: 386                      | North:                       | South:                        | West            | North                   | East       | South        |
| Dealer: N                       | <b>4</b> J8                  | <b>♦</b> A965                 |                 | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 16        | <b>♥</b> AQ1085              | <b>♥</b> KJ7                  | 2♦              | 2♥                      | Pass       | 4♥           |
| South HCP: 11                   | <b>♦</b> KJ9                 | ◆ 107                         | AP              |                         |            |              |
| Contract: 4♥ N                  | <b>♣</b> AJ8                 | <b>♣</b> K732                 | 1. Stay         | man                     |            |              |
|                                 |                              |                               | West            | North                   | East       |              |
| Board: 387                      | North:                       | South:                        | т.              | . 1                     | 2 :        | 1NT          |
| Dealer: S                       | <b>A</b> AQ72                | <b>4</b> J84                  | Pass            |                         | 2 <b>♦</b> | Pass         |
| Vul: Both<br>North HCP: 10      | <b>♥</b> 953                 | <b>♥</b> KJ6                  | Pass            | $\mathbf{X}$            | Pass v     |              |
| South HCP: 15                   | <b>♦</b> 108                 | • AQ5                         | Pass            | 3 <b>♦</b> <sup>2</sup> | X          | Pass         |
| Contract: 4♣ N                  | <b>♣</b> KJ82                | ♣ A1097                       | Pass<br>1. Stay | 4♣<br>man               | AP         |              |
|                                 |                              |                               | •               | raise or                | hetter     | in 📤         |

| Board: 388<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>◆ QJ54</li><li>♥ K764</li><li>◆ 64</li><li>◆ AKQ</li></ul>   | West Bids 2♦ if possible.  You bid first.                               |
|---|--|---|
| Board: 389<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q9532</li><li>♥ AQ107</li><li>◆ QJ</li><li>♣ 104</li></ul> | East Bids 2♦ if possible.  Partner bids first.                          |
| Board: 390<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>♦983</li><li>✓ K9</li><li>♦ AKQ10</li><li>♠ KQ53</li></ul>   | West Bids 2♥ if possible.  You bid first.                               |
| Board: 391<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <b>★</b> 65 <b>★</b> K1064 <b>★</b> KQ1094 <b>♣</b> 86               | East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |

| Board: 388 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3♠ S             | North:  ♠ QJ54  ♥ K764  ♠ 64  ♠ AKQ   | South:  ♠ AK 106  ♥ AJ8  ♦ 10872  ♣ 82 | West North East South  1NT Pass 2♣¹  2 Pass Pass 3♠  AP  1. Stayman   |
|---|---------------------------------------|--|---|
| Board: 389 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 44 N               | North:  ♠ Q9532  ♥ AQ107  ♠ QJ  ♠ 104 | South:  ♠ AKJ6  ♥ K54  ♦ 93  ♠ KJ32    | West North East South  1NT  Pass 2♣¹ 2♣ Pass  Pass 3♣²  Pass 3♣³ Pass 4♣⁴  Pass 4♣⁵ Pass 4♠  AP  1. Stayman  2. limit raise or better in ♠  3. Cue bid, a ♣ stopper  4. Cue bid, a ♣ stopper  5. Cue bid, surplus |
| Board: 390<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 8<br>Contract: 4♠ S | North:                                | South:  ♠ KQJ54  ♥ Q1076  ♦ 32  ♣ 104  | West North East South  1NT Pass 2♣¹  2▼ 2NT Pass 3♠  Pass 4♠ AP  1. Stayman   |
| Board: 391 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3•X E               | North:  ♠ 65  ▼ K1064  ♠ KQ1094  ♣ 86 | South:  ◆ 97  ▼ AQ93  ◆ A83  ◆ AJ92    | West North East South 1NT Pass 2♣¹ 2♠ Pass  Pass 3♠ Pass Pass 3♠ X AP  1. Stayman   |

| Board: 388<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ AK106</li><li>▼ AJ8</li><li>◆ 10872</li><li>◆ 82</li></ul> | West Bids 2♦ if possible.  Partner bids first.                     |
|---|--|--|
| Board: 389<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ AKJ6</li><li>★ K54</li><li>◆ 93</li><li>★ KJ32</li></ul>   | East Bids 2♦ if possible.  You bid first.                          |
| Board: 390<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <b>★</b> KQJ54<br><b>♥</b> Q1076<br><b>♦</b> 32<br><b>♣</b> 104      | West Bids 2♥ if possible.  Partner bids first.                     |
| Board: 391<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♠ 97</li><li>♥ AQ93</li><li>♦ A83</li><li>♠ AJ92</li></ul>   | East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |

| Board: 388 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3♠ S             | North:  ♠ QJ54  ♥ K764  ♠ 64  ♠ AKQ   | South:  ♠ AK 106  ♥ AJ8  ♦ 10872  ♣ 82 | West North East South  1NT Pass 2♣¹  2 Pass Pass 3♠  AP  1. Stayman   |
|---|---------------------------------------|--|---|
| Board: 389 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 44 N               | North:  ♠ Q9532  ♥ AQ107  ♠ QJ  ♠ 104 | South:  ♠ AKJ6  ♥ K54  ♦ 93  ♠ KJ32    | West North East South  1NT  Pass 2♣¹ 2♣ Pass  Pass 3♣²  Pass 3♣³ Pass 4♣⁴  Pass 4♣⁵ Pass 4♠  AP  1. Stayman  2. limit raise or better in ♠  3. Cue bid, a ♣ stopper  4. Cue bid, a ♣ stopper  5. Cue bid, surplus |
| Board: 390<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 8<br>Contract: 4♠ S | North:                                | South:  ♠ KQJ54  ♥ Q1076  ♦ 32  ♣ 104  | West North East South  1NT Pass 2♣¹  2▼ 2NT Pass 3♠  Pass 4♠ AP  1. Stayman   |
| Board: 391 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3•X E               | North:  ♠ 65  ▼ K1064  ♠ KQ1094  ♣ 86 | South:  ◆ 97  ▼ AQ93  ◆ A83  ◆ AJ92    | West North East South 1NT Pass 2♣¹ 2♠ Pass  Pass 3♠ Pass Pass 3♠ X AP  1. Stayman   |

| Board: 392<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>♠ AK3</li><li>♥ A6</li><li>♦ A9432</li><li>♠ 1032</li></ul> | West Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 393<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ KJ74</li><li>★ 862</li><li>★ A93</li><li>★ J104</li></ul> | East Bids 2♥ if possible.  Partner bids first. |
| Board: 394<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ KQ85</li><li>★ AQ87</li><li>◆ Q10</li><li>◆ Q97</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 395<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q72</li><li>★ K854</li><li>◆ 3</li><li>♣ K9876</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 396<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ 54</li><li>★ KQJ4</li><li>◆ AJ10</li><li>★ AQ76</li></ul> | West Bids 3♠ if possible.  You bid first.      |

| Board: 392<br>Dealer: N<br>Vul: EW   | North:<br>♠ AK3                                       | South:<br>♠ QJ109                                      |                         | North<br>1NT                      | Pass                       | 2 <b>♣</b> ¹         |
|--|---|--|-------------------------|-----------------------------------|----------------------------|----------------------|
| North HCP: 15<br>South HCP: 11<br>Contract: 3N N   | <ul><li>★ A6</li><li>★ A9432</li><li>★ 1032</li></ul> | ♥ 753<br>♦ QJ6<br>♣ KQ5                                | 2♥<br>Pass<br>1. Stay   | Pass<br>3NT<br>man                | Pass<br>AP                 | 3♠                   |
| Board: 393<br>Dealer: S<br>Vul: Both   | North:<br>♠ KJ74                                      | South:<br>♠ 62   |                         | North                             |                            | 1NT                  |
| North HCP: 9<br>South HCP: 16<br>Contract: 3N S  | ♥ 862<br>♦ A93<br>♣ J104                              | <ul><li>✓ K93</li><li>◆ KJ106</li><li>◆ AKQ7</li></ul> | Pass<br>Pass<br>1. Stay | 2♣¹<br>3NT<br>man                 | 2♥<br>AP                   | 2NT                  |
| Board: 394 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 S                    | North:  ♠ KQ85  ♥ AQ87  • Q10  ♠ Q97                  | South:  ♠ A1073  ♥ KJ10  ♦ 942  ♣ J85                  | West  2  Pass  1. Stay  | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 395 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2•X E                  | North:  ♠ Q72  ♥ K854  ♦ 3  ♠ K9876                   | South:   | West Pass Pass 1. Stay  | North  2*  X  man                 | East 2♦ AP                 | South<br>1NT<br>Pass |
| Board: 396<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N N | North:  ◆ 54  ▼ KQJ4  ◆ AJ10  ◆ AQ76                  | South:  ♠ A73  ♥ A762  ♠ Q983  ♣ J9                    | West  3♠ AP 1. Stay     | North<br>1NT<br>Pass              | Pass                       |                      |

| Board: 392<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♣ QJ109</li><li>♥ 753</li><li>◆ QJ6</li><li>♣ KQ5</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
|---|--|--|
| Board: 393<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>♠ 62</li><li>♥ K93</li><li>♦ KJ106</li><li>♠ AKQ7</li></ul>  | East Bids 2♥ if possible.  You bid first.      |
| Board: 394<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ A1073</li><li>★ KJ10</li><li>◆ 942</li><li>★ J85</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 395<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♣ J1043</li><li>♥ AQJ9</li><li>♦ J5</li><li>♣ AQ5</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 396<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♠ A73</li><li>♥ A762</li><li>♦ Q983</li><li>♠ J9</li></ul>   | West Bids 3♠ if possible.  Partner bids first. |

| Board: 392<br>Dealer: N<br>Vul: EW   | North:<br>♠ AK3                                       | South:<br>♠ QJ109                                      |                         | North<br>1NT                      | Pass                       | 2 <b>♣</b> ¹         |
|--|---|--|-------------------------|-----------------------------------|----------------------------|----------------------|
| North HCP: 15<br>South HCP: 11<br>Contract: 3N N   | <ul><li>★ A6</li><li>★ A9432</li><li>★ 1032</li></ul> | ♥ 753<br>♦ QJ6<br>♣ KQ5                                | 2♥<br>Pass<br>1. Stay   | Pass<br>3NT<br>man                | Pass<br>AP                 | 3♠                   |
| Board: 393<br>Dealer: S<br>Vul: Both   | North:<br>♠ KJ74                                      | South:<br>♠ 62   |                         | North                             |                            | 1NT                  |
| North HCP: 9<br>South HCP: 16<br>Contract: 3N S  | ♥ 862<br>♦ A93<br>♣ J104                              | <ul><li>✓ K93</li><li>◆ KJ106</li><li>◆ AKQ7</li></ul> | Pass<br>Pass<br>1. Stay | 2♣¹<br>3NT<br>man                 | 2♥<br>AP                   | 2NT                  |
| Board: 394 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 S                    | North:  ♠ KQ85  ♥ AQ87  • Q10  ♠ Q97                  | South:  ♠ A1073  ♥ KJ10  ♦ 942  ♣ J85                  | West  2  Pass  1. Stay  | North<br>1NT<br>Pass<br>4♠<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 395 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2•X E                  | North:  ♠ Q72  ♥ K854  ♦ 3  ♠ K9876                   | South:   | West Pass Pass 1. Stay  | North  2*  X  man                 | East 2♦ AP                 | South<br>1NT<br>Pass |
| Board: 396<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N N | North:  ◆ 54  ▼ KQJ4  ◆ AJ10  ◆ AQ76                  | South:  ♠ A73  ♥ A762  ♠ Q983  ♣ J9                    | West  3♠ AP 1. Stay     | North<br>1NT<br>Pass              | Pass                       |                      |

| Board: 397<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ K963</li><li>♥ J8</li><li>◆ J6</li><li>◆ KQJ54</li></ul>  | East Bids 2♦ if possible.  Partner bids first.                           |
|---|---|--|
| Board: 398<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>★ K10</li><li>♥ 932</li><li>◆ AQ73</li><li>◆ AK64</li></ul> | West Bids 2♥ if possible.  You bid first.                                |
| Board: 399<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ97</li><li>♥ 973</li><li>◆ Q86</li><li>★ A72</li></ul>  | East Bids 2♥ if possible.  Partner bids first.                           |
| Board: 400<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li></li></ul>  | West Bids 2♠ if possible.<br>East Bids 3♠ if possible.<br>You bid first. |
| Board: 401<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>▲ A75</li><li>▼ K854</li><li>◆ 4</li><li>▲ J9643</li></ul>  | East Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first. |

| Board: 397                     | North:                       | South:                 | West        | North        | East       | South<br>1NT |  |
|--------------------------------|------------------------------|------------------------|-------------|--------------|------------|--------------|--|
| Dealer: S                      | <b>★</b> K963                | <b>♦</b> Q52           | Pass        | 2 <b>♣</b> ¹ | 2•         | 2♥           |  |
| Vul: None<br>North HCP: 11     | <b>♥</b> J8                  | <b>♥</b> AK1094        | Pass        | 3♣           | Pass       | 4♣           |  |
| South HCP: 15                  | <b>♦</b> J6                  | <b>♦</b> Q3            | Pass        | 4♥           | Pass       | 5♣           |  |
| Contract: 5♣ N                 | ♣ KQJ54                      | ♣ A82                  | AP          |              |            |              |  |
|                                |                              |                        | 1. Stay     | man          |            |              |  |
| Board: 398                     | North:                       | South:                 | West        | North        | Fast       | South        |  |
| Dealer: N                      | Norui:<br>♠ K10              | Soun:<br><b>♦</b> A843 | ,, est      | 1NT          | Pass       |              |  |
| Vul: EW                        | ♥ 932                        | ♥ 76                   | 2♥          | Pass         | Pass       |              |  |
| North HCP: 16<br>South HCP: 8  | ◆ AQ73                       | <b>♦</b> K106          | Pass        | 3 <b>♣</b>   | AP         | 11           |  |
| South HCP: 8  Contract: 3  S   | <b>♣</b> AK64                | <b>♣</b> J1093         | 1. Stay     |              |            |              |  |
| Contract. 34 5                 |                              |                        |             |              |            |              |  |
| Board: 399                     | North:                       | South:                 | West        | North        | East       | South        |  |
| Dealer: S<br>Vul: Both         | <b>♠</b> KJ97                | ♠ AQ5                  |             |              |            | 1NT          |  |
| Vui. Boui<br>North HCP: 10     | <b>♥</b> 973                 | <b>♥</b> QJ85          | Pass        | 2 <b>♣</b> ¹ | 2♥         | 2NT          |  |
| South HCP: 16                  | ♦ Q86                        | ♦ AK93                 | Pass        | 3NT          | AP         |              |  |
| Contract: 3N S                 | <b>♣</b> A72                 | ♣ A72 ♣ 63             |             | 1. Stayman   |            |              |  |
|                                |                              |                        | West        | North        | East       | South        |  |
| Board: 400                     | NT 41                        | C 4                    | ,, 555      | 1NT          | Pass       |              |  |
| Dealer: N                      | North:<br><b>♠</b> J108      | South:<br>♠ 7          | 2♠          | Pass         | Pass       |              |  |
| Vul: None                      | <b>♥</b> J108<br><b>♥</b> QJ | ♥ A853                 | Pass        | 3 <b>♣</b>   | 3 <b>♠</b> | <b>4♣</b>    |  |
| North HCP: 15                  | • QJ84                       | ◆ K32                  | AP          | J 1          |            |              |  |
| South HCP: 9<br>Contract: 4♣ S | ♣ AKJ4                       | <b>♣</b> Q10763        |             |              |            |              |  |
| Contract. 42 S                 |                              |                        | 1. Stayı    | man          |            |              |  |
| Board: 401                     |                              |                        | <b>11</b> 7 | NT 4         | Г ,        | Q 4          |  |
| Dealer: S                      | North:                       | South:                 | West        | North        | East       |              |  |
| Vul: NS                        | <b>♦</b> A75                 | <b>♦</b> KJ1064        | ъ           | _ 1          | 2.         | 1NT          |  |
| North HCP: 8                   | <b>♥</b> K854                | <b>∀</b> J2            | Pass        |              | 2•         | 2♠           |  |
| South HCP: 15                  | ♦ 4<br>♣ J9643               | ◆ AQ9<br><b>◆</b> A87  | <b>3</b> ♦  | 3♠           | AP         |              |  |
| Contract: 3♠ S                 | <del>▼</del> J2043           | <b>T</b> /10/          | 1. Stayı    | man          |            |              |  |

| Board: 397             | <b>♦</b> Q52    | East Bids 2♦ if possible.  |
|------------------------|-----------------|----------------------------|
| Dealer: S<br>Vul: None | ▼ AK1094        | -                          |
| HCP: 15                | ◆ Q3<br>◆ A82   | You bid first.             |
| ПСГ. 13                | <b>A</b> Ao2    |                            |
| Board: 398             | <b>♦</b> A843   | W D. 1 0                   |
| Dealer: N              | <b>v</b> 76     | West Bids 2♥ if possible.  |
| Vul: EW                | <b>♦</b> K106   | D = 14.1 = 1.1 1 = 6.1 = 4 |
| HCP: 8                 | <b>♣</b> J1093  | Partner bids first.        |
|                        |                 |                            |
| Board: 399             | ♠ AQ5           | East Bids 2♥ if possible.  |
| Dealer: S              | <b>♥</b> QJ85   | Last Blas 2 v 11 possible. |
| Vul: Both              | ◆ AK93          | You bid first.             |
| HCP: 16                | <b>♣</b> 63     | Tou old Illot.             |
| Board: 400             | <b>♦</b> 7      | West Bids 2♠ if possible.  |
| Dealer: N              | ♥ A853          | East Bids 34 if possible.  |
| Vul: None              | ◆ K32           | Lust Blus 31 ii possiele.  |
| HCP: 9                 | ◆ Q10763        | Partner bids first.        |
|                        |                 |                            |
| Board: 401             | <b>♦</b> KJ1064 | East Bids 2♦ if possible.  |
| Dealer: S              | <b>♥</b> J2     | West Bids 3♦ if possible.  |
| Vul: NS                | <b>♦</b> AQ9    | -                          |
| HCP: 15                | ♣ A87           | You bid first.             |

| Board: 397                     | North:                       | South:                 | West        | North        | East       | South<br>1NT |  |
|--------------------------------|------------------------------|------------------------|-------------|--------------|------------|--------------|--|
| Dealer: S                      | <b>★</b> K963                | <b>♦</b> Q52           | Pass        | 2 <b>♣</b> ¹ | 2•         | 2♥           |  |
| Vul: None<br>North HCP: 11     | <b>♥</b> J8                  | <b>♥</b> AK1094        | Pass        | 3♣           | Pass       | 4♣           |  |
| South HCP: 15                  | <b>♦</b> J6                  | <b>♦</b> Q3            | Pass        | 4♥           | Pass       | 5♣           |  |
| Contract: 5♣ N                 | ♣ KQJ54                      | ♣ A82                  | AP          |              |            |              |  |
|                                |                              |                        | 1. Stay     | man          |            |              |  |
| Board: 398                     | North:                       | South:                 | West        | North        | Fast       | South        |  |
| Dealer: N                      | Norui:<br>♠ K10              | Soun:<br><b>♦</b> A843 | ,, est      | 1NT          | Pass       |              |  |
| Vul: EW                        | ♥ 932                        | ♥ 76                   | 2♥          | Pass         | Pass       |              |  |
| North HCP: 16<br>South HCP: 8  | ◆ AQ73                       | <b>♦</b> K106          | Pass        | 3 <b>♣</b>   | AP         | 11           |  |
| South HCP: 8  Contract: 3  S   | <b>♣</b> AK64                | <b>♣</b> J1093         | 1. Stay     |              |            |              |  |
| Contract. 34 5                 |                              |                        |             |              |            |              |  |
| Board: 399                     | North:                       | South:                 | West        | North        | East       | South        |  |
| Dealer: S<br>Vul: Both         | <b>♠</b> KJ97                | ♠ AQ5                  |             |              |            | 1NT          |  |
| Vui. Boui<br>North HCP: 10     | <b>♥</b> 973                 | <b>♥</b> QJ85          | Pass        | 2 <b>♣</b> ¹ | 2♥         | 2NT          |  |
| South HCP: 16                  | ♦ Q86                        | ♦ AK93                 | Pass        | 3NT          | AP         |              |  |
| Contract: 3N S                 | <b>♣</b> A72                 | ♣ A72 ♣ 63             |             | 1. Stayman   |            |              |  |
|                                |                              |                        | West        | North        | East       | South        |  |
| Board: 400                     | NT 41                        | C 4                    | ,, 555      | 1NT          | Pass       |              |  |
| Dealer: N                      | North:<br><b>♠</b> J108      | South:<br>♠ 7          | 2♠          | Pass         | Pass       |              |  |
| Vul: None                      | <b>♥</b> J108<br><b>♥</b> QJ | ♥ A853                 | Pass        | 3 <b>♣</b>   | 3 <b>♠</b> | <b>4♣</b>    |  |
| North HCP: 15                  | • QJ84                       | ◆ K32                  | AP          | J 1          |            |              |  |
| South HCP: 9<br>Contract: 4♣ S | ♣ AKJ4                       | <b>♣</b> Q10763        |             |              |            |              |  |
| Contract. 42 S                 |                              |                        | 1. Stayı    | man          |            |              |  |
| Board: 401                     |                              |                        | <b>11</b> 7 | NT 4         | Г ,        | Q 4          |  |
| Dealer: S                      | North:                       | South:                 | West        | North        | East       |              |  |
| Vul: NS                        | <b>♦</b> A75                 | <b>♦</b> KJ1064        | ъ           | _ 1          | 2.         | 1NT          |  |
| North HCP: 8                   | <b>♥</b> K854                | <b>∀</b> J2            | Pass        |              | 2•         | 2♠           |  |
| South HCP: 15                  | ♦ 4<br>♣ J9643               | ◆ AQ9<br><b>◆</b> A87  | <b>3</b> ♦  | 3♠           | AP         |              |  |
| Contract: 3♠ S                 | <del>▼</del> J2043           | <b>T</b> /10/          | 1. Stayı    | man          |            |              |  |

| Board: 402<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ 53</li><li>★ KQ43</li><li>★ A62</li><li>★ AQ104</li></ul> | West Bids 3♠ if possible.  You bid first.      |
|---|---|--|
| Board: 403<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ K984</li><li>★ KJ8</li><li>★ 109</li><li>★ A632</li></ul> | East Bids 5♦ if possible.  Partner bids first. |
| Board: 404<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ KQ10</li><li>★ AKQ5</li><li>★ 43</li><li>★ J654</li></ul> | West Bids 3♦ if possible.  You bid first.      |
| Board: 405<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KJ52</li><li>♥ 6</li><li>◆ AKQ83</li><li>◆ 1065</li></ul> | East Bids 3♥ if possible.  Partner bids first. |
| Board: 406<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ AK842</li><li>★ KJ</li><li>★ A102</li><li>★ 852</li></ul> | West Bids 2♦ if possible.  You bid first.      |

| Board: 402<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                               | South:  ♠ 10  ♥ A972  ♠ Q73  ♣ KJ987  | West  3♣ AP 1. Stay  | North<br>1NT<br>Pass<br>man | Pass                 |                    |
|--|--------------------------------------|---------------------------------------|----------------------|-----------------------------|----------------------|--------------------|
| Board: 403 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 5•X E               | North:  ♠ K984  ♥ KJ8  ♦ 109  ♣ A632 | South:  ♠ QJ6  ♥ AQ106  ♠ Q7  ♠ KQ85  | West Pass AP 1. Stay | North 2♣¹ man               | East 5♦              | South<br>1NT<br>X  |
| Board: 404 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W                  | North:  ♠ KQ10  ♥ AKQ5  ♦ 43  ♣ J654 | South:  ♠ A963  ▼ J1032  ♦ 98  ♠ A107 | West  3  AP  1. Stay | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹       |
| Board: 405<br>Dealer: S<br>Vul: EW<br>North HCP: 13<br>South HCP: 15<br>Contract: 3♥ E   | North:  ♠ KJ52  ♥ 6  ♠ AKQ83  ♣ 1065 | South:  ♠ AQ3  ♥ AJ9  ♠ 762  ♠ A973   |                      | North 2♣¹ man               | East 3♥              | South<br>1NT<br>AP |
| Board: 406 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 44 N                 | North:  ♠ AK842  ♥ KJ  ♠ A102  ♣ 852 | South:  ♠ Q1093  ♥ A653  ♠ J7  ♠ Q93  | West  2  AP  1. Stay | North<br>1NT<br>2♠<br>man   | East<br>Pass<br>Pass | 2 <b>♣</b> ¹       |

| Board: 402<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♠ 10</li><li>♥ A972</li><li>♠ Q73</li><li>♠ KJ987</li></ul>  | West Bids 3♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 403<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♣ QJ6</li><li>♥ AQ106</li><li>◆ Q7</li><li>♣ KQ85</li></ul>  | East Bids 5♦ if possible.  You bid first.      |
| Board: 404<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ A963</li><li>♥ J1032</li><li>◆ 98</li><li>◆ A107</li></ul> | West Bids 3♦ if possible.  Partner bids first. |
| Board: 405<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>AQ3</li><li>AJ9</li><li>762</li><li>A973</li></ul>           | East Bids 3♥ if possible.  You bid first.      |
| Board: 406<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♣ Q1093</li><li>♥ A653</li><li>♦ J7</li><li>♣ Q93</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |

| Board: 402<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 3N N | North:                               | South:  ♠ 10  ♥ A972  ♠ Q73  ♣ KJ987  | West  3♣ AP 1. Stay  | North<br>1NT<br>Pass<br>man | Pass                 |                    |
|--|--------------------------------------|---------------------------------------|----------------------|-----------------------------|----------------------|--------------------|
| Board: 403 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 5•X E               | North:  ♠ K984  ♥ KJ8  ♦ 109  ♣ A632 | South:  ♠ QJ6  ♥ AQ106  ♠ Q7  ♠ KQ85  | West Pass AP 1. Stay | North 2♣¹ man               | East 5♦              | South<br>1NT<br>X  |
| Board: 404 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W                  | North:  ♠ KQ10  ♥ AKQ5  ♦ 43  ♣ J654 | South:  ♠ A963  ▼ J1032  ♦ 98  ♠ A107 | West  3  AP  1. Stay | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass | 2 <b>♣</b> ¹       |
| Board: 405<br>Dealer: S<br>Vul: EW<br>North HCP: 13<br>South HCP: 15<br>Contract: 3♥ E   | North:  ♠ KJ52  ♥ 6  ♠ AKQ83  ♣ 1065 | South:  ♠ AQ3  ♥ AJ9  ♠ 762  ♠ A973   |                      | North 2♣¹ man               | East 3♥              | South<br>1NT<br>AP |
| Board: 406 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 44 N                 | North:  ♠ AK842  ♥ KJ  ♠ A102  ♣ 852 | South:  ♠ Q1093  ♥ A653  ♠ J7  ♠ Q93  | West  2  AP  1. Stay | North<br>1NT<br>2♠<br>man   | East<br>Pass<br>Pass | 2 <b>♣</b> ¹       |

| Board: 407<br>Dealer: S<br>Vul: NS<br>HCP: 9   | <ul><li>♣ J3</li><li>♥ QJ32</li><li>♦ 86</li><li>♣ AJ542</li></ul>  | East Bids 2♦ if possible.  Partner bids first.                     |
|--|---|--|
| Board: 408<br>Dealer: N<br>Vul: EW<br>HCP: 15  | <ul><li>♣ 732</li><li>♥ A63</li><li>♦ Q1092</li><li>♣ AKQ</li></ul> | West Bids 2♥ if possible.  You bid first.                          |
| Board: 409<br>Dealer: S<br>Vul: Both<br>HCP: 8 | <ul><li>♣ A753</li><li>♥ 53</li><li>♦ KJ6</li><li>♣ 10874</li></ul> | East Bids 3♥ if possible.  Partner bids first.                     |
| Board: 410<br>Dealer: N<br>Vul: NS<br>HCP: 16  | <ul><li>★ K10</li><li>★ KQJ6</li><li>◆ Q42</li><li>◆ AJ82</li></ul> | West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 411<br>Dealer: S<br>Vul: EW<br>HCP: 11  | <ul><li>J2</li><li>✓ Q853</li><li>✓ K106</li><li>✓ KQ64</li></ul>   | East Bids 4♠ if possible.  Partner bids first.                     |

| Board: 407<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N S  | North:  ♣ J3  ♥ QJ32  ♦ 86  ♣ AJ542  | South:  ♠ A64  ♥ A97  ♠ K105  ♠ KQ76 | Pass Pass AP 1. Stay           | North  2♣¹ 3♣ man          | 2•                                 | South<br>1NT<br>2NT<br>3NT |
|--|--------------------------------------|--------------------------------------|--------------------------------|----------------------------|------------------------------------|----------------------------|
| Board: 408<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N N | North:  ♠ 732  ✔ A63  ♠ Q1092  ♣ AKQ | South:  ♠ AQJ6  ♥ 84  ♠ A85  ♣ 7543  | West  2♥ Pass AP 1. Stay       | North<br>1NT<br>Pass<br>3• | Pass<br>Pass                       | 2 <b>♣</b> ¹               |
| Board: 409 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 VX E             | North:  ♠ A753  ♥ 53  ♠ KJ6  ♣ 10874 | South:  ♠ KQ4  ♥ K86  ♠ Q874  ♣ AQ2  | West Pass Pass 1. Stay         | X                          | East 3♥ AP                         | South<br>1NT<br>Pass       |
| Board: 410 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4•X W               | North:  ♠ K10  ♥ KQJ6  ♠ Q42  ♠ AJ82 | South:  ♣ 7  ♥ A432  ♠ KJ5  ♣ Q10953 | West  2  Pass Pass AP  1. Stay |                            | East<br>Pass<br>Pass<br>Pass<br>44 | 2 <b>♣</b> ¹ 3 <b>♣</b>    |
| Board: 411 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4•X E               | North:                               | South:                               | West Pass AP 1. Stay           |                            | East 4♠                            | South<br>1NT<br>X          |

| Board: 407<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>▲ A64</li><li>✓ A97</li><li>◆ K105</li><li>▲ KQ76</li></ul> | East Bids 2♦ if possible.  You bid first.                                |
|---|---|--|
| Board: 408<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ AQJ6</li><li>♥ 84</li><li>◆ A85</li><li>◆ 7543</li></ul>  | West Bids 2♥ if possible.  Partner bids first.                           |
| Board: 409<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ4</li><li>▼ K86</li><li>◆ Q874</li><li>◆ AQ2</li></ul>  | East Bids 3♥ if possible.  You bid first.                                |
| Board: 410<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♣ 7</li><li>♥ A432</li><li>♦ KJ5</li><li>♣ Q10953</li></ul> | West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first. |
| Board: 411<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♠ 64</li><li>♥ AKJ</li><li>♠ AQ95</li><li>♠ J983</li></ul>  | East Bids 4♠ if possible.  You bid first.                                |

| Board: 407<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 16<br>Contract: 3N S  | North:  ♣ J3  ♥ QJ32  ♦ 86  ♣ AJ542  | South:  ♠ A64  ♥ A97  ♠ K105  ♠ KQ76 | Pass Pass AP 1. Stay           | North  2♣¹ 3♣ man          | 2•                                 | South<br>1NT<br>2NT<br>3NT |
|--|--------------------------------------|--------------------------------------|--------------------------------|----------------------------|------------------------------------|----------------------------|
| Board: 408<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N N | North:  ♠ 732  ✔ A63  ♠ Q1092  ♣ AKQ | South:  ♠ AQJ6  ♥ 84  ♠ A85  ♣ 7543  | West  2♥ Pass AP 1. Stay       | North<br>1NT<br>Pass<br>3• | Pass<br>Pass                       | 2 <b>♣</b> ¹               |
| Board: 409 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 VX E             | North:  ♠ A753  ♥ 53  ♠ KJ6  ♣ 10874 | South:  ♠ KQ4  ♥ K86  ♠ Q874  ♣ AQ2  | West Pass Pass 1. Stay         | X                          | East 3♥ AP                         | South<br>1NT<br>Pass       |
| Board: 410 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4•X W               | North:  ♠ K10  ♥ KQJ6  ♠ Q42  ♠ AJ82 | South:  ♣ 7  ♥ A432  ♠ KJ5  ♣ Q10953 | West  2  Pass Pass AP  1. Stay |                            | East<br>Pass<br>Pass<br>Pass<br>44 | 2 <b>♣</b> ¹ 3 <b>♣</b>    |
| Board: 411 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4•X E               | North:                               | South:                               | West Pass AP 1. Stay           |                            | East 4♠                            | South<br>1NT<br>X          |

| Board: 412<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>AJ1043</li><li>♥ Q4</li><li>A63</li><li>A103</li></ul>      | West Bids 2♦ if possible.  You bid first.  |
|---|---|--|
| Board: 413<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li></li></ul>  | East Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible.  Partner bids first. |
| Board: 414<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★ A63</li><li>★ K74</li><li>★ 1054</li><li>★ AKQ3</li></ul> | West Bids 2♠ if possible.  You bid first.  |
| Board: 415<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>★ KJ53</li><li>★ 65</li><li>★ KJ987</li><li>★ 86</li></ul>  | East Bids 2♥ if possible.  Partner bids first.   |
| Board: 416<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>A4</li><li>✓ KQ98</li><li>✓ Q743</li><li>▲ AJ10</li></ul>   | West Bids 2♠ if possible.  You bid first.  |

| Board: 412   | North:  | South:   | West                  | North<br>1NT      | East<br>Pass             |              |
|--|---|--|-----------------------|-------------------|--------------------------|--------------|
| Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10 | ◆ AJ1043<br>♥ Q4<br>◆ A63<br>◆ A103                 | ◆ Q52<br>▼ AK109<br>◆ 1072<br>◆ J82                  | 2♦<br>Pass<br>AP      | 2 <b>♠</b><br>3NT | Pass<br>Pass             | _            |
| Contract: 4♠ N   |   |  | 1. Stay<br>2. stren   | man<br>gth cue    | bid                      |              |
| Board: 413   | North:  | South:   | West                  | North             | East                     | South<br>1NT |
| Dealer: S<br>Vul: None                                   | <b>♦</b> J863                                       | <b>♠</b> KQ102                                       | Pass                  | 2 <b>♣</b> ¹      | <b>2</b>                 | Pass         |
| North HCP: 10<br>South HCP: 15<br>Contract: 4 N          | <ul><li>★ KQ842</li><li>★ 2</li><li>★ A93</li></ul> | <ul><li>★ A65</li><li>★ A76</li><li>★ Q107</li></ul> | Pass<br>Pass<br>AP    | X<br>3♥           | 3 <b>♦</b><br>4 <b>♦</b> | Pass 4       |
| Contract. 4 V IV   |   |  | 1. Stay               | man               |                          |              |
| Board: 414<br>Dealer: N<br>Vul: Both                     | North:<br>♠ A63<br>♥ K74                            | South:<br>♠ 742<br>♥ QJ63                            |                       | North<br>1NT      | Pass                     |              |
| North HCP: 16<br>South HCP: 10<br>Contract: 2N N         | <ul><li>1054</li><li>★ AKQ3</li></ul>               | ◆ AQJ6<br>◆ 92                                       | 2 <b>♠</b><br>1. Stay | 2NT<br>man        | AP                       |              |
| Board: 415   | North:  | South:   | West                  | North             | East                     | South<br>1NT |
| Dealer: S<br>Vul: None<br>North HCP: 8                   | <b>♠</b> KJ53 <b>♥</b> 65                           | <b>♠</b> Q74<br><b>♥</b> AK83                        | Pass                  | 2 <b>♣</b> ¹      | 2♥                       | 2NT          |
| South HCP: 17<br>Contract: 2N S                          | ◆ KJ987<br><b>◆</b> 86                              | ◆ A105<br>◆ A73                                      | AP<br>1. Stay         | man               |                          |              |
| Board: 416<br>Dealer: N                                  | North:<br>♠ A4                                      | South:<br>♠ 62                                       | West                  | North             |                          |              |
| Vul: NS<br>North HCP: 16<br>South HCP: 11                | ▼ KQ98<br>◆ Q743<br>◆ AJ10                          | ◆ AJ75<br>◆ KJ9<br>◆ Q863                            | 2 <b>♠</b><br>1. Stay | 1NT<br>2NT        | Pass<br>AP               | 2 <b>♣</b> ¹ |

| Board: 412<br>Dealer: N<br>Vul: Both<br>HCP: 10 | ♣ Q52<br>♥ AK109<br>• 1072<br>♣ J82                                  | West Bids 2♦ if possible.  Partner bids first.  |
|---|--|---|
| Board: 413<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ KQ102</li><li>★ A65</li><li>★ A76</li><li>★ Q107</li></ul> | East Bids 2♦ if possible.<br>East Bids 3♦ if possible.<br>East Bids 4♦ if possible.<br>You bid first. |
| Board: 414<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ 742</li><li>♥ QJ63</li><li>◆ AQJ6</li><li>★ 92</li></ul>   | West Bids 2♠ if possible.  Partner bids first.  |
| Board: 415<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>♣ Q74</li><li>♥ AK83</li><li>◆ A105</li><li>♣ A73</li></ul>  | East Bids 2♥ if possible.  You bid first.   |
| Board: 416<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♠ 62</li><li>♥ AJ75</li><li>♦ KJ9</li><li>♠ Q863</li></ul>   | West Bids 2♠ if possible.  Partner bids first.  |

| Board: 412   | North:  | South:   | West                  | North<br>1NT      | East<br>Pass             |              |
|--|---|--|-----------------------|-------------------|--------------------------|--------------|
| Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 10 | ◆ AJ1043<br>♥ Q4<br>◆ A63<br>◆ A103                 | ◆ Q52<br>▼ AK109<br>◆ 1072<br>◆ J82                  | 2♦<br>Pass<br>AP      | 2 <b>♠</b><br>3NT | Pass<br>Pass             | _            |
| Contract: 4♠ N   |   |  | 1. Stay<br>2. stren   | man<br>gth cue    | bid                      |              |
| Board: 413   | North:  | South:   | West                  | North             | East                     | South<br>1NT |
| Dealer: S<br>Vul: None                                   | <b>♦</b> J863                                       | <b>♠</b> KQ102                                       | Pass                  | 2 <b>♣</b> ¹      | <b>2</b>                 | Pass         |
| North HCP: 10<br>South HCP: 15<br>Contract: 4 N          | <ul><li>★ KQ842</li><li>★ 2</li><li>★ A93</li></ul> | <ul><li>★ A65</li><li>★ A76</li><li>★ Q107</li></ul> | Pass<br>Pass<br>AP    | X<br>3♥           | 3 <b>♦</b><br>4 <b>♦</b> | Pass 4       |
| Contract. 4 V IV   |   |  | 1. Stay               | man               |                          |              |
| Board: 414<br>Dealer: N<br>Vul: Both                     | North:<br>♠ A63<br>♥ K74                            | South:<br>♠ 742<br>♥ QJ63                            |                       | North<br>1NT      | Pass                     |              |
| North HCP: 16<br>South HCP: 10<br>Contract: 2N N         | <ul><li>1054</li><li>★ AKQ3</li></ul>               | ◆ AQJ6<br>◆ 92                                       | 2 <b>♠</b><br>1. Stay | 2NT<br>man        | AP                       |              |
| Board: 415   | North:  | South:   | West                  | North             | East                     | South<br>1NT |
| Dealer: S<br>Vul: None<br>North HCP: 8                   | <b>♠</b> KJ53 <b>♥</b> 65                           | <b>♠</b> Q74<br><b>♥</b> AK83                        | Pass                  | 2 <b>♣</b> ¹      | 2♥                       | 2NT          |
| South HCP: 17<br>Contract: 2N S                          | ◆ KJ987<br><b>◆</b> 86                              | ◆ A105<br>◆ A73                                      | AP<br>1. Stay         | man               |                          |              |
| Board: 416<br>Dealer: N                                  | North:<br>♠ A4                                      | South:<br>♠ 62                                       | West                  | North             |                          |              |
| Vul: NS<br>North HCP: 16<br>South HCP: 11                | ▼ KQ98<br>◆ Q743<br>◆ AJ10                          | ◆ AJ75<br>◆ KJ9<br>◆ Q863                            | 2 <b>♠</b><br>1. Stay | 1NT<br>2NT        | Pass<br>AP               | 2 <b>♣</b> ¹ |

| Board: 417<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <b>♣</b> 84<br><b>♥</b> QJ65<br><b>♦</b> 63<br><b>♣</b> KQ1064      | East Bids 3♦ if possible.  Partner bids first. |
|---|---|--|
| Board: 418<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q7</li><li>♥ Q1053</li><li>♦ KQJ6</li><li>♣ AJ3</li></ul> | West Bids 2♥ if possible.  You bid first.      |
| Board: 419<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ K106</li><li>▼ K976</li><li>◆ 75</li><li>◆ AQ65</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 420<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>★ AK10</li><li>★ AKQ7</li><li>◆ 9864</li><li>◆ 93</li></ul> | West Bids 3♦ if possible.  You bid first.      |
| Board: 421<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ 762</li><li>★ AJ53</li><li>◆ 963</li><li>★ KQ10</li></ul> | East Bids 2♦ if possible.  Partner bids first. |

| Board: 417 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E                | North:                               | South:  ♠ KQ7  ♥ AK32  ♠ 72  ♣ A852  | Pass                                   | X                           | East 3♦ AP                 | South<br>1NT<br>Pass              |
|--|--------------------------------------|--------------------------------------|--|-----------------------------|----------------------------|-----------------------------------|
| Board: 418 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4• N                 | North:  ♠ Q7  ♥ Q1053  ♠ KQJ6  ♠ AJ3 | South:  ♠ AJ62  ♥ 72  ♦ 10543  ♠ K82 | West  2♥ Pass Pass 1. Stayr 2. limit 1 |                             | Pass<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹<br>X<br>3 <b>♥</b> ² |
| Board: 419 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4 S                   | North:  ♠ K106  ♥ K976  ♠ 75  ♠ AQ65 | South:  ♣ J93  ✔ AQJ82  ♠ A4  ♣ K108 |  | North  2♣¹ 4♥ man           | East 2♦ AP                 | South<br>1NT<br>2♥                |
| Board: 420<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 10<br>Contract: 3•X W  | North:  ♠ AK10  ♥ AKQ7  ♦ 9864  ♠ 93 | South:  ♠ QJ87  ♥ 1093  ♦ 2  ♣ AK875 | West  3♦ AP 1. Stayı                   | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass       |                                   |
| Board: 421<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 16<br>Contract: 3N S | North:  ♠ 762  ♥ AJ53  ♦ 963  ♣ KQ10 | South:  ♠ AKJ3  ♥ KQ74  ♠ QJ7  ♠ 43  |  | North  2♣¹  3NT  man        | East 2♦ AP                 | South<br>1NT<br>2NT               |

| Board: 417<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ7</li><li>★ AK32</li><li>★ 72</li><li>★ A852</li></ul>  | East Bids 3♦ if possible.  You bid first.      |
|---|---|--|
| Board: 418<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>AJ62</li><li>₹72</li><li>10543</li><li>K82</li></ul>        | West Bids 2♥ if possible.  Partner bids first. |
| Board: 419<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li></li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 420<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>◆ QJ87</li><li>▼ 1093</li><li>◆ 2</li><li>◆ AK875</li></ul> | West Bids 3♦ if possible.  Partner bids first. |
| Board: 421<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♠ AKJ3</li><li>♥ KQ74</li><li>♠ QJ7</li><li>♠ 43</li></ul>  | East Bids 2♦ if possible.  You bid first.      |

| Board: 417 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E                | North:                               | South:  ♠ KQ7  ♥ AK32  ♠ 72  ♣ A852  | Pass                                   | X                           | East 3♦ AP                 | South<br>1NT<br>Pass              |
|--|--------------------------------------|--------------------------------------|--|-----------------------------|----------------------------|-----------------------------------|
| Board: 418 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4• N                 | North:  ♠ Q7  ♥ Q1053  ♠ KQJ6  ♠ AJ3 | South:  ♠ AJ62  ♥ 72  ♦ 10543  ♠ K82 | West  2♥ Pass Pass 1. Stayr 2. limit 1 |                             | Pass<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹<br>X<br>3 <b>♥</b> ² |
| Board: 419 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4 S                   | North:  ♠ K106  ♥ K976  ♠ 75  ♠ AQ65 | South:  ♣ J93  ✔ AQJ82  ♠ A4  ♣ K108 |  | North  2♣¹ 4♥ man           | East 2♦ AP                 | South<br>1NT<br>2♥                |
| Board: 420<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 10<br>Contract: 3•X W  | North:  ♠ AK10  ♥ AKQ7  ♦ 9864  ♠ 93 | South:  ♠ QJ87  ♥ 1093  ♦ 2  ♣ AK875 | West  3♦ AP 1. Stayı                   | North<br>1NT<br>Pass<br>man | East<br>Pass<br>Pass       |                                   |
| Board: 421<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 16<br>Contract: 3N S | North:  ♠ 762  ♥ AJ53  ♦ 963  ♣ KQ10 | South:  ♠ AKJ3  ♥ KQ74  ♠ QJ7  ♠ 43  |  | North  2♣¹  3NT  man        | East 2♦ AP                 | South<br>1NT<br>2NT               |

| Board: 422<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>109</li><li>★ K9764</li><li>★ A106</li><li>★ AKQ</li></ul>  | West Bids 3♠ if possible.  You bid first.      |
|---|---|--|
| Board: 423<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ65</li><li>▼ 75</li><li>★ K95</li><li>★ A1076</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 424<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★ KQ3</li><li>★ K98</li><li>★ K94</li><li>★ A762</li></ul>  | West Bids 3♦ if possible.  You bid first.      |
| Board: 425<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ A942</li><li>▼ 764</li><li>◆ Q96</li><li>◆ A32</li></ul>  | East Bids 2♦ if possible.  Partner bids first. |
| Board: 426<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>A84</li><li>✓ AQJ3</li><li>A2</li><li>▲ 10952</li></ul>     | West Bids 2♠ if possible.  You bid first.      |

| Board: 422 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3•X W                | North:  ♠ 109  ♥ K9764  ♠ A106  ♠ AKQ | South:                                 | West  3♠ AP 1. Stay    | North<br>1NT<br>Pass<br>man       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹         |
|--|---------------------------------------|--|------------------------|-----------------------------------|----------------------------|----------------------|
| Board: 423<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N S | North:  ♠ KJ65  ♥ 75  ♠ K95  ♣ A1076  | South:  ♠ AQ10  ♥ AQ1043  • Q6  ♣ J42  | West Pass Pass 1. Stay | 3NT                               | East  2  AP                | South 1NT 2          |
| Board: 424 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ S              | North:  ♠ KQ3  ♥ K98  ♠ K94  ♣ A762   | South:  ♠ A1098  ♥ A7653  ♠ —  ♠ Q1043 | West  3♦ Pass 1. Stay  | North<br>1NT<br>Pass<br>4♥<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 425<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ A942  ♥ 764  ♠ Q96  ♣ A32   | South:  ♠ KQJ8  ♥ A102  ♠ K102  ♣ Q107 | West Pass Pass 1. Stay | North  2.1  3NT man               | East  2  AP                | South<br>1NT<br>Pass |
| Board: 426 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S                | North:  ♠ A84  ♥ AQJ3  ♠ A2  ♠ 10952  | South:                                 | West  2♠ Pass 1. Stay  | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |

| Board: 422<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣852</li><li>♥AQ53</li><li>◆QJ752</li><li>♣2</li></ul>        | West Bids 3♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 423<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>AQ10</li><li>✓ AQ1043</li><li>✓ Q6</li><li>✓ J42</li></ul>    | East Bids 2♦ if possible.  You bid first.      |
| Board: 424<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ A1098</li><li>▼ A7653</li><li>◆ —</li><li>◆ Q1043</li></ul> | West Bids 3♦ if possible.  Partner bids first. |
| Board: 425<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <b>★</b> KQJ8<br><b>♥</b> A102<br><b>♦</b> K102<br><b>♣</b> Q107      | East Bids 2♦ if possible.  You bid first.      |
| Board: 426<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♠ 65</li><li>♥ K762</li><li>♦ QJ83</li><li>♠ QJ4</li></ul>    | West Bids 2♠ if possible.  Partner bids first. |

| Board: 422 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3•X W                | North:  ♠ 109  ♥ K9764  ♠ A106  ♠ AKQ | South:                                 | West  3♠ AP 1. Stay    | North<br>1NT<br>Pass<br>man       | East<br>Pass<br>Pass       | 2 <b>♣</b> ¹         |
|--|---------------------------------------|--|------------------------|-----------------------------------|----------------------------|----------------------|
| Board: 423<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N S | North:  ♠ KJ65  ♥ 75  ♠ K95  ♣ A1076  | South:  ♠ AQ10  ♥ AQ1043  • Q6  ♣ J42  | West Pass Pass 1. Stay | 3NT                               | East  2  AP                | South 1NT 2          |
| Board: 424 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ S              | North:  ♠ KQ3  ♥ K98  ♠ K94  ♣ A762   | South:  ♠ A1098  ♥ A7653  ♠ —  ♠ Q1043 | West  3♦ Pass 1. Stay  | North<br>1NT<br>Pass<br>4♥<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |
| Board: 425<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S | North:  ♠ A942  ♥ 764  ♠ Q96  ♣ A32   | South:  ♠ KQJ8  ♥ A102  ♠ K102  ♣ Q107 | West Pass Pass 1. Stay | North  2.1  3NT man               | East  2  AP                | South<br>1NT<br>Pass |
| Board: 426 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S                | North:  ♠ A84  ♥ AQJ3  ♠ A2  ♠ 10952  | South:                                 | West  2♠ Pass 1. Stay  | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹         |

| Board: 427<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ K732</li><li>★ A82</li><li>★ 52</li><li>★ Q763</li></ul>    | East Bids 2♦ if possible.  Partner bids first.                        |
|---|---|---|
| Board: 428<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>▶ J96</li><li>♥ AKJ4</li><li>◆ Q8</li><li>◆ AQ104</li></ul>   | West Bids 4♦ if possible.  You bid first.                             |
| Board: 429<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ KJ108</li><li>★ K2</li><li>★ 1053</li><li>★ KJ108</li></ul> | East Bids 2♥ if possible.  Partner bids first.                        |
| Board: 430<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ K73</li><li>▼ KJ974</li><li>◆ AJ</li><li>★ K96</li></ul>    | West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first. |
| Board: 431<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ K43</li><li>♥ Q1064</li><li>◆ 3</li><li>◆ KQ843</li></ul>   | East Bids 3♦ if possible.  Partner bids first.                        |

| Board: 427<br>Dealer: S<br>Vul: None                              | North:<br>♠ K732<br>▼ A82  | South:<br>♠ A104<br>♥ KQ765  | West<br>Pass                     | North 2♣¹                         | East 2       | South 1NT 2  |
|---|--|--|----------------------------------|-----------------------------------|--------------|--------------|
| North HCP: 9<br>South HCP: 16<br>Contract: 4♥ S                   | ◆ 52<br>◆ Q763   | ◆ KJ3<br>◆ K5  | Pass<br>1. Stay                  | <b>4♥</b>                         | AP           | 2,           |
| Board: 428<br>Dealer: N<br>Vul: EW                                | North:<br><b>♠</b> J96   | South:<br>♠ AK73   |                                  | North<br>1NT                      | Pass         | 2 <b>♣</b> ¹ |
| North HCP: 17<br>South HCP: 13<br>Contract: 4•X W                 | <ul><li>◆ AKJ4</li><li>◆ Q8</li><li>◆ AQ104</li></ul>              | ♥ Q7652<br>♦ 6<br>♣ KJ3  | 4 <b>♦</b><br>AP<br>1. Stay      | Pass<br>man                       | Pass         | X            |
| Board: 429<br>Dealer: S<br>Vul: None                              | North:<br>♠ KJ108  | South:<br>♠ AQ943  | West                             | North                             | East         | South<br>1NT |
| North HCP: 11<br>South HCP: 15<br>Contract: 4♠ S                  | <ul><li>★ K2</li><li>★ 1053</li><li>★ KJ108</li></ul>              | <ul><li>↓ 43</li><li>♠ AJ7</li><li>♠ A75</li></ul>                       | Pass<br>Pass<br>1. Stay          | 2 <b>♣</b> ¹<br>4 <b>♠</b><br>man | 2♥<br>AP     | 2♠           |
| Board: 430  | North:   | South:   | West                             | North<br>1NT                      | East<br>Pass |              |
| Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 \( \) N | <ul><li>★ K73</li><li>★ KJ974</li><li>◆ AJ</li><li>★ K96</li></ul> | <ul> <li>♣ Q865</li> <li>★ AQ86</li> <li>♦ 1075</li> <li>♣ Q5</li> </ul> | 2 <b>♦</b><br>X<br>AP<br>1. Stay | 2♥<br>3NT<br>man                  | Pass<br>Pass |              |
| Contract. IV IV   |  |  | 2. stren                         | igth cue                          | bid          |              |
| Board: 431<br>Dealer: S   | North:<br>♠ K43  | South:<br>♠ AJ86   | West                             | North                             | East         | South<br>1NT |
| Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S     | ♥ Q1064<br>♦ 3<br>♣ KQ843  | <ul><li>★ AJ82</li><li>★ J5</li><li>★ A106</li></ul>                     | Pass Pass 1. Stay                | 2♣¹<br>3NT<br>man                 | 3♦<br>AP     | Pass         |

| Board: 427<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ A104</li><li>★ KQ765</li><li>★ KJ3</li><li>★ K5</li></ul> | East Bids 2♦ if possible.  You bid first.                                  |
|---|---|--|
| Board: 428<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♠ AK73</li><li>♥ Q7652</li><li>♠ 6</li><li>♠ KJ3</li></ul>  | West Bids 4♦ if possible.  Partner bids first.                             |
| Board: 429<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>♠ AQ943</li><li>♥ 43</li><li>♠ AJ7</li><li>♠ A75</li></ul>  | East Bids 2♥ if possible.  You bid first.                                  |
| Board: 430<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>◆ Q865</li><li>♥ AQ86</li><li>◆ 1075</li><li>◆ Q5</li></ul> | West Bids 2♦ if possible. West Doubles 3♦ if possible. Partner bids first. |
| Board: 431<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>AJ86</li><li>✓ AJ82</li><li>✓ J5</li><li>▲ A106</li></ul>   | East Bids 3♦ if possible.  You bid first.                                  |

| Board: 427<br>Dealer: S<br>Vul: None                              | North:<br>♠ K732<br>▼ A82  | South:<br>♠ A104<br>♥ KQ765  | West<br>Pass                     | North 2♣¹                         | East 2       | South 1NT 2  |
|---|--|--|----------------------------------|-----------------------------------|--------------|--------------|
| North HCP: 9<br>South HCP: 16<br>Contract: 4♥ S                   | ◆ 52<br>◆ Q763   | ◆ KJ3<br>◆ K5  | Pass<br>1. Stay                  | <b>4♥</b>                         | AP           | 2,           |
| Board: 428<br>Dealer: N<br>Vul: EW                                | North:<br><b>♠</b> J96   | South:<br>♠ AK73   |                                  | North<br>1NT                      | Pass         | 2 <b>♣</b> ¹ |
| North HCP: 17<br>South HCP: 13<br>Contract: 4•X W                 | <ul><li>◆ AKJ4</li><li>◆ Q8</li><li>◆ AQ104</li></ul>              | ♥ Q7652<br>♦ 6<br>♣ KJ3  | 4 <b>♦</b><br>AP<br>1. Stay      | Pass<br>man                       | Pass         | X            |
| Board: 429<br>Dealer: S<br>Vul: None                              | North:<br>♠ KJ108  | South:<br>♠ AQ943  | West                             | North                             | East         | South<br>1NT |
| North HCP: 11<br>South HCP: 15<br>Contract: 4♠ S                  | <ul><li>★ K2</li><li>★ 1053</li><li>★ KJ108</li></ul>              | <ul><li>↓ 43</li><li>♠ AJ7</li><li>♠ A75</li></ul>                       | Pass<br>Pass<br>1. Stay          | 2 <b>♣</b> ¹<br>4 <b>♠</b><br>man | 2♥<br>AP     | 2♠           |
| Board: 430  | North:   | South:   | West                             | North<br>1NT                      | East<br>Pass |              |
| Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 \( \) N | <ul><li>★ K73</li><li>★ KJ974</li><li>◆ AJ</li><li>★ K96</li></ul> | <ul> <li>♣ Q865</li> <li>★ AQ86</li> <li>♦ 1075</li> <li>♣ Q5</li> </ul> | 2 <b>♦</b><br>X<br>AP<br>1. Stay | 2♥<br>3NT<br>man                  | Pass<br>Pass |              |
| Contract. IV IV   |  |  | 2. stren                         | igth cue                          | bid          |              |
| Board: 431<br>Dealer: S   | North:<br>♠ K43  | South:<br>♠ AJ86   | West                             | North                             | East         | South<br>1NT |
| Vul: Both<br>North HCP: 10<br>South HCP: 15<br>Contract: 3N S     | ♥ Q1064<br>♦ 3<br>♣ KQ843  | <ul><li>★ AJ82</li><li>★ J5</li><li>★ A106</li></ul>                     | Pass Pass 1. Stay                | 2♣¹<br>3NT<br>man                 | 3♦<br>AP     | Pass         |

| Board: 432<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>AJ8</li><li>AQ107</li><li>98</li><li>AJ42</li></ul>          | West Bids 3♦ if possible.  You bid first.      |
|---|--|--|
| Board: 433<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KQ983</li><li>★ KQ105</li><li>★ —</li><li>★ 9853</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 434<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ K2</li><li>▼ 542</li><li>◆ AK643</li><li>◆ AJ6</li></ul>   | West Bids 2♥ if possible.  You bid first.      |
| Board: 435<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ84</li><li>★ KJ762</li><li>◆ Q4</li><li>★ Q6</li></ul>   | East Bids 2♦ if possible.  Partner bids first. |
| Board: 436<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>▲ AJ10</li><li>♥ KQ9</li><li>◆ QJ98</li><li>◆ K72</li></ul>  | West Bids 2♥ if possible.  You bid first.      |

| Board: 432 Dealer: N Vul: NS North HCP: 16 South HCP: 11 | North:<br>♠ AJ8<br>♥ AQ107<br>♦ 98            | South:  ♠ Q72  ♥ KJ63  ♦ Q7   | West 3♦ AP                | North<br>1NT<br>Pass  | Pass               |                         |
|--|---|-------------------------------|---------------------------|-----------------------|--------------------|-------------------------|
| Contract: 3N N   | ♣ AJ42  | <b>♣</b> K863                 | 1. Stay                   | man                   |                    |                         |
| Board: 433   | North:  | South:                        | West                      | North                 | East               | South<br>1NT            |
| Dealer: S<br>Vul: EW                                     | <b>♠</b> KQ983                                | <b>♠</b> A52                  | Pass                      | 2 <b>♣</b> ¹          | <b>2</b> ♦         | 2NT                     |
| North HCP: 10  | <b>♥</b> KQ105<br><b>♦</b> —                  | <b>♥</b> AJ<br><b>♦</b> A1095 | Pass                      | 3♠                    | Pass               | <b>4</b> ♦ <sup>2</sup> |
| South HCP: 16<br>Contract: 4♠ N                          | <b>♣</b> 9853                                 |                               | Pass 1. Stay 2. limit     | 4♠<br>man<br>raise or | AP<br>better       | in ♠                    |
|  |   |                               |                           |                       |                    |                         |
| Board: 434   | North:  | South:                        | West                      | North<br>1NT          | East<br>Pass       |                         |
| Dealer: N<br>Vul: None<br>North HCP: 15                  | <b>♦</b> K2<br><b>♥</b> 542<br><b>♦</b> AK643 | <b>♠</b> QJ73<br><b>♥</b> Q3  | 2♥<br>Pass                | Pass 3♥ <sup>2</sup>  | Pass<br>Pass       |                         |
| South HCP: 10<br>Contract: 4♦ S                          | ◆ AJ6   | ◆ QJ852<br><b>♣</b> Q7        | AP<br>1. Stay<br>2. limit | man<br>raise or       | better             | in ◆                    |
| Board: 435   | North:  | South:                        | West                      | North                 | East               | South<br>1NT            |
| Dealer: S<br>Vul: NS                                     | <b>♠</b> KJ84                                 | <b>♠</b> Q93                  | Pass                      | 2 <b>♣</b> ¹          | 2•                 | Pass                    |
| North HCP: 12<br>South HCP: 15                           | ♥ KJ762<br>♦ Q4                               | <b>♥</b> AQ103<br><b>♦</b> K7 | Pass<br>AP                | 3♥                    | Pass               | 4♥                      |
| Contract: 4♥ N   | <b>♣</b> Q6                                   | ♣ A742                        | 1. Stay                   | man                   |                    |                         |
| Board: 436<br>Dealer: N                                  | North:<br>♠ AJ10                              | South:<br>♠ KQ43              | West                      | North                 |                    |                         |
| Vul: EW<br>North HCP: 16                                 | <b>♥</b> KQ9                                  | <b>♥</b> 1085                 | 2♥                        | 1NT<br>2NT            | Pass<br>AP         | 2♣¹                     |
| South HCP: 11<br>Contract: 2N N                          | ♦ QJ98<br>♣ K72                               | ◆ 107<br><b>♣</b> AQ86        | 1. Stay                   |                       | <i>1</i> <b>11</b> |                         |

| Board: 432<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q72</li><li>♥ KJ63</li><li>◆ Q7</li><li>♣ K863</li></ul>   | West Bids 3♦ if possible.  Partner bids first. |
|---|--|--|
| Board: 433<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>A52</li><li>✓ AJ</li><li>◆ A1095</li><li>◆ QJ107</li></ul>   | East Bids 2♦ if possible.  You bid first.      |
| Board: 434<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♣ QJ73</li><li>♥ Q3</li><li>◆ QJ852</li><li>♣ Q7</li></ul>   | West Bids 2♥ if possible.  Partner bids first. |
| Board: 435<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ Q93</li><li>♥ AQ103</li><li>♦ K7</li><li>♣ A742</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 436<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ KQ43</li><li>▼ 1085</li><li>◆ 107</li><li>◆ AQ86</li></ul> | West Bids 2♥ if possible.  Partner bids first. |

| Board: 432 Dealer: N Vul: NS North HCP: 16 South HCP: 11 | North:<br>♠ AJ8<br>♥ AQ107<br>♦ 98            | South:  ♠ Q72  ♥ KJ63  ♦ Q7   | West 3♦ AP                | North<br>1NT<br>Pass  | Pass               |                         |
|--|---|-------------------------------|---------------------------|-----------------------|--------------------|-------------------------|
| Contract: 3N N   | ♣ AJ42  | <b>♣</b> K863                 | 1. Stay                   | man                   |                    |                         |
| Board: 433   | North:  | South:                        | West                      | North                 | East               | South<br>1NT            |
| Dealer: S<br>Vul: EW                                     | <b>♠</b> KQ983                                | <b>♠</b> A52                  | Pass                      | 2 <b>♣</b> ¹          | <b>2</b> ♦         | 2NT                     |
| North HCP: 10  | <b>♥</b> KQ105<br><b>♦</b> —                  | <b>♥</b> AJ<br><b>♦</b> A1095 | Pass                      | 3♠                    | Pass               | <b>4</b> ♦ <sup>2</sup> |
| South HCP: 16<br>Contract: 4♠ N                          | <b>♣</b> 9853                                 |                               | Pass 1. Stay 2. limit     | 4♠<br>man<br>raise or | AP<br>better       | in ♠                    |
|  |   |                               |                           |                       |                    |                         |
| Board: 434   | North:  | South:                        | West                      | North<br>1NT          | East<br>Pass       |                         |
| Dealer: N<br>Vul: None<br>North HCP: 15                  | <b>♦</b> K2<br><b>♥</b> 542<br><b>♦</b> AK643 | <b>♠</b> QJ73<br><b>♥</b> Q3  | 2♥<br>Pass                | Pass 3♥ <sup>2</sup>  | Pass<br>Pass       |                         |
| South HCP: 10<br>Contract: 4♦ S                          | ◆ AJ6   | ◆ QJ852<br><b>♣</b> Q7        | AP<br>1. Stay<br>2. limit | man<br>raise or       | better             | in ◆                    |
| Board: 435   | North:  | South:                        | West                      | North                 | East               | South<br>1NT            |
| Dealer: S<br>Vul: NS                                     | <b>♠</b> KJ84                                 | <b>♠</b> Q93                  | Pass                      | 2 <b>♣</b> ¹          | 2•                 | Pass                    |
| North HCP: 12<br>South HCP: 15                           | ♥ KJ762<br>♦ Q4                               | <b>♥</b> AQ103<br><b>♦</b> K7 | Pass<br>AP                | 3♥                    | Pass               | 4♥                      |
| Contract: 4♥ N   | <b>♣</b> Q6                                   | ♣ A742                        | 1. Stay                   | man                   |                    |                         |
| Board: 436<br>Dealer: N                                  | North:<br>♠ AJ10                              | South:<br>♠ KQ43              | West                      | North                 |                    |                         |
| Vul: EW<br>North HCP: 16                                 | <b>♥</b> KQ9                                  | <b>♥</b> 1085                 | 2♥                        | 1NT<br>2NT            | Pass<br>AP         | 2♣¹                     |
| South HCP: 11<br>Contract: 2N N                          | ♦ QJ98<br>♣ K72                               | ◆ 107<br><b>♣</b> AQ86        | 1. Stay                   |                       | <i>1</i> <b>11</b> |                         |

| Board: 437<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ A1084</li><li>♥ 8</li><li>◆ KJ764</li><li>◆ 963</li></ul> | East Bids 2♥ if possible.  Partner bids first. |
|---|---|--|
| Board: 438<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>AQ82</li><li>✓ Q109</li><li>Q86</li><li>AJ9</li></ul>       | West Bids 2♦ if possible.  You bid first.      |
| Board: 439<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q64</li><li>♥ KJ92</li><li>♦ 7</li><li>♣ Q10932</li></ul> | East Bids 2♦ if possible.  Partner bids first. |
| Board: 440<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ A104</li><li>▼ AJ92</li><li>◆ AQ</li><li>◆ Q652</li></ul> | West Bids 2♦ if possible.  You bid first.      |
| Board: 441<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>AJ32</li><li>✓ A9732</li><li>✓ 7</li><li>✓ Q75</li></ul>    | East Bids 2♦ if possible.  Partner bids first. |

| Board: 437                     |   | G 4                            | West       | North                   | East   | South<br>1NT |
|--------------------------------|---|--------------------------------|------------|-------------------------|--------|--------------|
| Dealer: S                      | North:<br>♠ A1084                                     | South:                         | Pass       | 2 <b>♣</b> ¹            | 2♥     | Pass         |
| Vul: Both                      | <b>₹</b> A108 <del>4</del> <b>₹</b> 8                 | <b>₹</b> J03<br><b>∀</b> KJ4   | Pass       | X                       | Pass   | 3♦           |
| North HCP: 8                   | ◆ KJ764   | • AQ832                        | Pass       | <b>3</b> ♥ <sup>2</sup> | Pass   | <b>4</b> ♦   |
| South HCP: 15<br>Contract: 5 S | <b>♣</b> 963  | <b>♣</b> A4                    | Pass       | <b>5</b> ♦              | AP     |              |
| Contract. 5 S                  |   |                                | 1. Stay    |                         |        |              |
|                                |   |                                | 2. limit   | raise or                | better | in ♦         |
| Board: 438                     | N. 4  | G 4                            | West       | North                   | East   | South        |
| Dealer: N                      | North:  | South:<br>♠ K976               |            | 1NT                     | Pass   | 2 <b>♣</b> ¹ |
| Vul: NS                        | <b>♠</b> AQ82<br><b>♥</b> Q109                        | <b>♥</b> A43                   | 2♦         | Pass                    | Pass   | X            |
| North HCP: 15                  | • Q86   | ◆ 97                           | Pass       | 2NT                     | Pass   | 3NT          |
| South HCP: 9                   | <b>♣</b> AJ9  | <b>♣</b> Q832                  | AP         |                         |        |              |
| Contract: 3N N                 |   | 1. Stayman                     |            |                         |        |              |
| Board: 439                     |   |                                | West       | North                   | East   | South<br>1NT |
| Dealer: S                      | North:  | South:                         | Pass       | 2 <b>♣</b> ¹            | 2•     | Pass         |
| Vul: EW                        | <b>♦</b> Q64  | <b>♠</b> AJ7                   | Pass       | X                       | Pass   | 3♣           |
| North HCP: 8<br>South HCP: 15  | <ul><li>✓ KJ92</li><li>✓ 7</li><li>◆ Q10932</li></ul> | ♥ Q53<br>♦ K86<br>♣ AJ84       | Pass<br>AP | <b>3</b> ♦ <sup>2</sup> | Pass   | 4♣           |
| Contract: 4♣ N                 | <b>4</b> Q10732                                       | <b>2</b> 1 <b>D</b> OT         | 1. Stay    | man                     |        |              |
|                                |   |                                | •          | raise or                | better | in 🏖         |
| Board: 440                     | NId   | C 41                           | West       | North                   | Fast   | South        |
| Dealer: N                      | North:<br>♠ A104                                      | South:<br>♠ J872               | 77 031     | 1NT                     | Pass   |              |
| Vul: EW                        | ◆ A104<br>▼ AJ92                                      | <b>♥</b> J872<br><b>♥</b> KQ54 | 2•         | 2NT                     |        | 3NT          |
| North HCP: 17                  | • AQ  | ◆ 93                           | AP         | <b>41 1</b>             | 1 455  | J1 1 1       |
| South HCP: 9<br>Contract: 3N N | ♣ Q652  | <b>♣</b> K83                   | 1. Stay    | mon                     |        |              |

| Board: 441 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♥ N | North:  ♠ AJ32  ♥ A9732  ♦ 7  ♠ Q75 | South:  ♠ K65  ♥ KJ106  ♦ J5  ♣ AK92 | Pass<br>Pass<br>Pass<br>AP | X<br>3♥ | East  2  Pass  Pass  Pass | 1NT Pass 3♣ |
|---|-------------------------------------|--------------------------------------|----------------------------|---------|---------------------------|-------------|
| Contract. 4 V   |                                     |                                      | 1. Stay                    | man     |                           |             |
|   |                                     |                                      |                            |         |                           |             |

| Board: 437<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>▶ J63</li><li>♥ KJ4</li><li>◆ AQ832</li><li>◆ A4</li></ul>  | East Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 438<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ K976</li><li>★ A43</li><li>◆ 97</li><li>★ Q832</li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
| Board: 439<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♣ AJ7</li><li>♥ Q53</li><li>♦ K86</li><li>♣ AJ84</li></ul>  | East Bids 2♦ if possible.  You bid first.      |
| Board: 440<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li></li></ul>  | West Bids 2♦ if possible.  Partner bids first. |
| Board: 441<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>★ K65</li><li>▼ KJ106</li><li>◆ J5</li><li>◆ AK92</li></ul> | East Bids 2♦ if possible.  You bid first.      |

| Board: 437 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 5 S               | North:  ♠ A1084  ♥ 8  ♠ KJ764  ♣ 963 | South:  ♣ J63  ♥ KJ4  ♣ AQ832  ♣ A4 | Pass Pass Pass Pass 1. Stay           | North  2♣¹  X  3♥²  5♦  man  raise or | 2♥<br>Pass<br>Pass<br>AP | 1NT Pass 3.4   |
|---|--------------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|--------------------------|----------------|
| Board: 438<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 9<br>Contract: 3N N | North:  ♠ AQ82  ♥ Q109  • Q86  ♣ AJ9 | South:  ♠ K976  ♥ A43  ♦ 97  ♣ Q832 | West  2♦ Pass AP 1. Stay              |                                       | Pass<br>Pass             | _              |
| Board: 439 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♣ N                | North:  ♠ Q64  ♥ KJ92  ♦ 7  ♣ Q10932 | South:  ♠ AJ7  ♥ Q53  ♠ K86  ♠ AJ84 | Pass<br>Pass<br>Pass<br>AP<br>1. Stay | North  2♣¹  X  3♠²  man  raise or     | 2♦<br>Pass<br>Pass       | 1NT Pass 3♣ 4♣ |
| Board: 440<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 9<br>Contract: 3N N | North:  ♠ A104  ♥ AJ92  ♠ AQ  ♣ Q652 | South:                              | West  2  AP  1. Stay                  | North<br>1NT<br>2NT                   | Pass                     |                |

| Board: 441  Dealer: S  Vul: Both  North HCP: 11  South HCP: 15  Contract: 4♥ N  North: South:  AJ32  ★ K65  ▼ A9732  ▼ KJ106  ▼ 7  ★ Q75  ★ Q75 |  | South<br>1NT<br>Pass<br>3♣<br>4♥ |
|---|--|----------------------------------|
|---|--|----------------------------------|

| Board: 442<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>★ KJ4</li><li>♥ QJ7</li><li>◆ AKJ85</li><li>♣ J7</li></ul>  | West Bids 2♥ if possible.  You bid first.                                  |
|---|---|--|
| Board: 443<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▲ A973</li><li>▼ A94</li><li>◆ K1043</li><li>◆ 52</li></ul> | East Bids 2♥ if possible.  Partner bids first.                             |
| Board: 444<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>★32</li><li>★ AKJ</li><li>★ A7532</li><li>★ A86</li></ul>   | West Bids 2♠ if possible.  You bid first.                                  |
| Board: 445<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>▲ AJ73</li><li>▼ A93</li><li>◆ Q5</li><li>▲ 9732</li></ul>  | East Bids 2♦ if possible. East Doubles 3♦ if possible. Partner bids first. |
| Board: 446<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>AJ2</li><li>✓ A873</li><li>✓ J8</li><li>✓ KQJ4</li></ul>    | West Bids 2♦ if possible.  You bid first.                                  |

| Board: 442                     | North:                        | South:                          | West          | North                   | East     | South          |
|--------------------------------|-------------------------------|---------------------------------|---------------|-------------------------|----------|----------------|
| Dealer: N<br>Vul: None         | <b>♠</b> KJ4                  | <b>♠</b> AQ72                   |               | 1NT                     | Pass     | $2^{1}$        |
| North HCP: 16                  | <b>♥</b> QJ7                  | <b>♥</b> K2                     | 2♥            | 2NT                     | Pass     | 3♣             |
| South HCP: 11                  | <b>♦</b> AKJ85                | <b>♦</b> 107                    | Pass          | 3NT                     | AP       |                |
| Contract: 3N N                 | <b>♣</b> J7                   | <b>♣</b> Q5432                  | 1. Stay       | man                     |          |                |
| Board: 443                     | NId                           | C4l                             | West          | North                   | Fast     | South          |
| Dealer: S                      | North:<br><b>♠</b> A973       | South:                          | West          | rtorur                  | Last     | 1NT            |
| Vul: NS                        | <b>♣</b> A973<br><b>♥</b> A94 | <b>♠</b> KQ102<br><b>♥</b> J106 | Pass          | 2 <b>♣</b> ¹            | 2♥       | Pass           |
| North HCP: 11                  | ◆ K1043                       | ◆ Q7                            | Pass          | 3NT                     | AP       | 1 ass          |
| South HCP: 16                  | <b>♣</b> 52                   | <b>♣</b> AKJ10                  |               |                         | ΑГ       |                |
| Contract: 3N S                 |                               |                                 | 1. Stay       | IIKIII                  |          |                |
| Board: 444                     | North:                        | South:                          | West          | North                   | East     | South          |
| Dealer: N                      | <b>★</b> 32                   | <b>♦</b> Q10                    |               | 1NT                     | Pass     | 2 <b>♣</b> ¹   |
| Vul: Both                      | <b>♥</b> AKJ                  | ♥ Q853                          | 2♠            | Pass                    | Pass     | <br>3 <b>♣</b> |
| North HCP: 16<br>South HCP: 9  | ◆ A7532                       | <b>♦</b> 96                     | AP            |                         |          |                |
| Contract: 3  S                 | ♣ A86                         | <b>♣</b> KQ972                  | 1. Stay       | man                     |          |                |
| Conduct. 34 S                  |                               |                                 | J             |                         |          |                |
|                                |                               |                                 | West          | North                   | East     | South          |
| Board: 445                     | North:                        | South:                          |               |                         |          | 1NT            |
| Dealer: S                      | AJ73                          | Souii.<br>♠ KQ654               | Pass          | 2 <b>♣</b> ¹            | <b>2</b> | 2♠             |
| Vul: None                      | ♥ A93                         | <b>♥</b> 86                     | Pass          | <b>3</b> ♦ <sup>2</sup> | X        | 3NT            |
| North HCP: 11<br>South HCP: 15 | <b>♦</b> Q5                   | ♦ K102                          | Pass          | 4♠                      | AP       |                |
| Contract: 4♠ S                 | <b>♣</b> 9732                 | ♣ AK6                           | 1. Stay       | man                     |          |                |
|                                |                               |                                 | 2. stren      | gth cue                 | bid      |                |
|                                |                               |                                 | <b>11</b> 7 , | <b>N</b> I. 4           | Г. (     | C 4            |
| Board: 446                     | North:                        | South:                          | West          | North                   |          |                |
| Dealer: N                      | ♣ AJ2                         | <b>♦</b> Q865                   | _             | 1NT                     | Pass     |                |
| Vul: NS                        | <b>▼</b> A873                 | <b>♥</b> KQ62                   | 2•            | Pass                    | Pass     |                |
| North HCP: 16<br>South HCP: 11 | <b>♦</b> J8                   | <b>♦</b> 62                     | Pass          | 3♣                      | Pass     | 3NT            |
| Contract: 3N N                 | <b>♣</b> KQJ4                 | ♣ A86                           | AP            |                         |          |                |
| Commact. 31V 1V                |                               |                                 | 1. Stay       | man                     |          |                |

| Board: 442<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>AQ72</li><li>K2</li><li>107</li><li>Q5432</li></ul>           | West Bids 2♥ if possible.  Partner bids first.                        |
|---|---|---|
| Board: 443<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KQ102</li><li>▼ J106</li><li>◆ Q7</li><li>◆ AKJ10</li></ul> | East Bids 2♥ if possible.  You bid first.                             |
| Board: 444<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q10</li><li>♥ Q853</li><li>◆ 96</li><li>♣ KQ972</li></ul>   | West Bids 2♠ if possible.  Partner bids first.                        |
| Board: 445<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ KQ654</li><li>★ 86</li><li>★ K102</li><li>★ AK6</li></ul>   | East Bids 2♦ if possible. East Doubles 3♦ if possible. You bid first. |
| Board: 446<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q865</li><li>♥ KQ62</li><li>♦ 62</li><li>♣ A86</li></ul>    | West Bids 2♦ if possible.  Partner bids first.                        |

| Board: 442                     | North:                        | South:                          | West          | North                   | East     | South          |
|--------------------------------|-------------------------------|---------------------------------|---------------|-------------------------|----------|----------------|
| Dealer: N<br>Vul: None         | <b>♠</b> KJ4                  | <b>♠</b> AQ72                   |               | 1NT                     | Pass     | $2^{1}$        |
| North HCP: 16                  | <b>♥</b> QJ7                  | <b>♥</b> K2                     | 2♥            | 2NT                     | Pass     | 3♣             |
| South HCP: 11                  | <b>♦</b> AKJ85                | <b>♦</b> 107                    | Pass          | 3NT                     | AP       |                |
| Contract: 3N N                 | <b>♣</b> J7                   | <b>♣</b> Q5432                  | 1. Stay       | man                     |          |                |
| Board: 443                     | NId                           | C4l                             | West          | North                   | Fast     | South          |
| Dealer: S                      | North:<br><b>♠</b> A973       | South:                          | West          | rtorur                  | Last     | 1NT            |
| Vul: NS                        | <b>♣</b> A973<br><b>♥</b> A94 | <b>♠</b> KQ102<br><b>♥</b> J106 | Pass          | 2 <b>♣</b> ¹            | 2♥       | Pass           |
| North HCP: 11                  | ◆ K1043                       | ◆ Q7                            | Pass          | 3NT                     | AP       | 1 ass          |
| South HCP: 16                  | <b>♣</b> 52                   | <b>♣</b> AKJ10                  |               |                         | ΑГ       |                |
| Contract: 3N S                 |                               |                                 | 1. Stay       | IIKIII                  |          |                |
| Board: 444                     | North:                        | South:                          | West          | North                   | East     | South          |
| Dealer: N                      | <b>★</b> 32                   | <b>♦</b> Q10                    |               | 1NT                     | Pass     | 2 <b>♣</b> ¹   |
| Vul: Both                      | <b>♥</b> AKJ                  | ♥ Q853                          | 2♠            | Pass                    | Pass     | <br>3 <b>♣</b> |
| North HCP: 16<br>South HCP: 9  | ◆ A7532                       | <b>♦</b> 96                     | AP            |                         |          |                |
| Contract: 3  S                 | ♣ A86                         | <b>♣</b> KQ972                  | 1. Stay       | man                     |          |                |
| Conduct. 34 S                  |                               |                                 | J             |                         |          |                |
|                                |                               |                                 | West          | North                   | East     | South          |
| Board: 445                     | North:                        | South:                          |               |                         |          | 1NT            |
| Dealer: S                      | AJ73                          | Souii.<br>♠ KQ654               | Pass          | 2 <b>♣</b> ¹            | <b>2</b> | 2♠             |
| Vul: None                      | ♥ A93                         | <b>♥</b> 86                     | Pass          | <b>3</b> ♦ <sup>2</sup> | X        | 3NT            |
| North HCP: 11<br>South HCP: 15 | <b>♦</b> Q5                   | ♦ K102                          | Pass          | 4♠                      | AP       |                |
| Contract: 4♠ S                 | <b>♣</b> 9732                 | ♣ AK6                           | 1. Stay       | man                     |          |                |
|                                |                               |                                 | 2. stren      | gth cue                 | bid      |                |
|                                |                               |                                 | <b>11</b> 7 , | <b>N</b> I. 4           | Г. (     | C 4            |
| Board: 446                     | North:                        | South:                          | West          | North                   |          |                |
| Dealer: N                      | ♣ AJ2                         | <b>♦</b> Q865                   | _             | 1NT                     | Pass     |                |
| Vul: NS                        | <b>▼</b> A873                 | <b>♥</b> KQ62                   | 2•            | Pass                    | Pass     |                |
| North HCP: 16<br>South HCP: 11 | <b>♦</b> J8                   | <b>♦</b> 62                     | Pass          | 3♣                      | Pass     | 3NT            |
| Contract: 3N N                 | <b>♣</b> KQJ4                 | ♣ A86                           | AP            |                         |          |                |
| Commact. 31V 1V                |                               |                                 | 1. Stay       | man                     |          |                |

| Board: 447 Dealer: S Vul: EW Vul: EW HCP: 10 AQ102  Board: 448 Dealer: N Vul: None HCP: 15 AJ106  Board: 449 Dealer: S Vul: NS HCP: 9 AJ104  Board: 449 Dealer: S Vul: NS HCP: 9 AJ83  Board: 450 Board: 450 Cul: EW HCP: 15 AJ83 Dealer: N Vul: EW Vul: EW Vul: EW HCP: 15 AJ83  Dealer: N Vul: EW AJ83  Dealer: N Vul: EW AJ83  Dealer: N Vul: EW AJ83  Board: 451 AJ87  Vul: Both HCP: 10 AJ54  Board: 451  Bo |                        |   |   |
|---|------------------------|---|---|
| Dealer: N   | Dealer: S<br>Vul: EW   | <b>♥</b> 105 <b>♦</b> 1065              | • |
| Dealer: S Vul: NS HCP: 9  AJ104  Vul: NS HCP: 9  AJ83  Dealer: N Vul: EW HCP: 15  AS7  Vul: EW HCP: 15  AS7  AS7  Vul: EW HCP: 15  AS7  AS7  AS7  AS7  AS7  AS7  AS7  AS  | Dealer: N<br>Vul: None | <ul><li>★ K6</li><li>★ AK1065</li></ul> | • |
| Dealer: N   | Dealer: S<br>Vul: NS   | <b>∨</b> AJ104 <b>♦</b> 43              |   |
| Dealer: S    Vul: Both    ✓ AJ87  Val: Both    AJ54  Partner bids first   | Dealer: N<br>Vul: EW   | <b>∨</b> A87 <b>→</b> K10               | • |
|   | Dealer: S<br>Vul: Both | <b>♥</b> AJ87                           | • |

| Board: 447<br>Dealer: S        | North:<br>♠ A985                | South:<br>♠ KJ2                | West     | North                   | East       | South<br>1NT |
|--------------------------------|---------------------------------|--------------------------------|----------|-------------------------|------------|--------------|
| Vul: EW                        | ♥ 105                           | ♥ KJ                           | Pass     | 2 <b>♣</b> ¹            | 2♥         | Pass         |
| North HCP: 10<br>South HCP: 15 | <b>◆</b> 1065                   | <b>♦</b> QJ93                  | Pass     | X                       | Pass       | 3♣           |
| Contract: 3N S                 | ♣ AQ102                         | <b>♣</b> KJ84                  | Pass     | 3NT                     | AP         |              |
|                                |                                 |                                | 1. Stay  | man                     |            |              |
| D 1.440                        |                                 |                                | West     | North                   | East       | South        |
| Board: 448                     | North:                          | South:                         |          | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Dealer: N<br>Vul: None         | <b>♠</b> 102                    | <b>♠</b> QJ53                  | 2♥       | Pass                    | Pass       | 3♣           |
| North HCP: 15                  | <b>♥</b> K6                     | <b>♥</b> 32                    | Pass     | <b>3</b> ♥ <sup>2</sup> | Pass       | 5♣           |
| South HCP: 8                   | ◆ AK1065<br>◆ AJ106             | ♦ 42<br>♣ KQ532                | AP       |                         |            |              |
| Contract: 5♣ S                 | & AJ100                         | ₩ KQ332                        | 1. Stay  |                         | 1          |              |
|                                |                                 |                                | 2. limit | raise or                | better     | m 🕏          |
| Board: 449<br>Dealer: S        | North:<br>♠ 94                  | South:<br>♠ 72                 | West     | North                   | East       | South<br>1NT |
| Vul: NS<br>North HCP: 9        | <b>♥</b> AJ104                  | <b>♥</b> KQ75                  | Pass     | 2 <b>♣</b> ¹            | 2♠         | Pass         |
| South HCP: 16                  | <b>♦</b> 43                     | ◆ AJ62                         | Pass     | 3♣                      | AP         |              |
| Contract: 3♣ N                 | ♣ KJ832                         | ♣ AQ9                          | 1. Stay  | man                     |            |              |
| Board: 450                     |                                 |                                | West     | North                   | East       | South        |
| Dealer: N                      | North:                          | South:                         |          | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: EW                        | <b>♠</b> AJ83<br><b>♥</b> A87   | <b>♠</b> Q96<br><b>♥</b> K1043 | 2♦       | Pass                    | Pass       | X            |
| North HCP: 15                  | • K10                           | ◆ 84                           | Pass     | 3♣                      | Pass       | 3NT          |
| South HCP: 9<br>Contract: 3N N | <b>♣</b> K765                   | ♣ A932                         | AP       |                         |            |              |
| Contract. 31v 1v               |                                 |                                | 1. Stay  | man                     |            |              |
| Board: 451                     |                                 |                                | West     | North                   | East       | South        |
| Dealer: S                      | North:                          | South:                         |          |                         |            | 1NT          |
| Vul: Both                      | <b>♦</b> 87654<br><b>♥</b> AJ87 | <b>♠</b> KQ2<br><b>♥</b> KQ42  | Pass     | <b>2♣</b> ¹             | <b>2</b> ♦ | Pass         |
| North HCP: 10                  | ◆ AJ54                          | ◆ 73                           | Pass     | 3♠                      | Pass       | 3NT          |
| South HCP: 17                  | <b>♣</b> —                      | <b>♣</b> AK65                  | AP       |                         |            |              |
| Contract: 3N S                 |                                 |                                | 1. Stay  | man                     |            |              |

| Board: 447<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★ KJ2</li><li>▼ KJ</li><li>◆ QJ93</li><li>◆ KJ84</li></ul>  | East Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 448<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>♣ QJ53</li><li>♥ 32</li><li>♦ 42</li><li>♣ KQ532</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
| Board: 449<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>↑72</li><li>∀KQ75</li><li>↑AJ62</li><li>↑AQ9</li></ul>      | East Bids 2♠ if possible.  You bid first.      |
| Board: 450<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♣ Q96</li><li>♥ K1043</li><li>◆ 84</li><li>♣ A932</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 451<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>★ KQ2</li><li>▼ KQ42</li><li>◆ 73</li><li>◆ AK65</li></ul>  | East Bids 2♦ if possible.  You bid first.      |

| Board: 447<br>Dealer: S        | North:<br>♠ A985                | South:<br>♠ KJ2                | West     | North                   | East       | South<br>1NT |
|--------------------------------|---------------------------------|--------------------------------|----------|-------------------------|------------|--------------|
| Vul: EW                        | ♥ 105                           | ♥ KJ                           | Pass     | 2 <b>♣</b> ¹            | 2♥         | Pass         |
| North HCP: 10<br>South HCP: 15 | <b>◆</b> 1065                   | <b>♦</b> QJ93                  | Pass     | X                       | Pass       | 3♣           |
| Contract: 3N S                 | ♣ AQ102                         | <b>♣</b> KJ84                  | Pass     | 3NT                     | AP         |              |
|                                |                                 |                                | 1. Stay  | man                     |            |              |
| D 1.440                        |                                 |                                | West     | North                   | East       | South        |
| Board: 448                     | North:                          | South:                         |          | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Dealer: N<br>Vul: None         | <b>♠</b> 102                    | <b>♠</b> QJ53                  | 2♥       | Pass                    | Pass       | 3♣           |
| North HCP: 15                  | <b>♥</b> K6                     | <b>♥</b> 32                    | Pass     | <b>3</b> ♥ <sup>2</sup> | Pass       | 5♣           |
| South HCP: 8                   | ◆ AK1065<br>◆ AJ106             | ♦ 42<br>♣ KQ532                | AP       |                         |            |              |
| Contract: 5♣ S                 | & AJ100                         | ₩ KQ332                        | 1. Stay  |                         | 1          |              |
|                                |                                 |                                | 2. limit | raise or                | better     | m 🕏          |
| Board: 449<br>Dealer: S        | North:<br>♠ 94                  | South:<br>♠ 72                 | West     | North                   | East       | South<br>1NT |
| Vul: NS<br>North HCP: 9        | <b>♥</b> AJ104                  | <b>♥</b> KQ75                  | Pass     | 2 <b>♣</b> ¹            | 2♠         | Pass         |
| South HCP: 16                  | <b>♦</b> 43                     | ◆ AJ62                         | Pass     | 3♣                      | AP         |              |
| Contract: 3♣ N                 | ♣ KJ832                         | ♣ AQ9                          | 1. Stay  | man                     |            |              |
| Board: 450                     |                                 |                                | West     | North                   | East       | South        |
| Dealer: N                      | North:                          | South:                         |          | 1NT                     | Pass       | 2 <b>♣</b> ¹ |
| Vul: EW                        | <b>♠</b> AJ83<br><b>♥</b> A87   | <b>♠</b> Q96<br><b>♥</b> K1043 | 2♦       | Pass                    | Pass       | X            |
| North HCP: 15                  | • K10                           | ◆ 84                           | Pass     | 3♣                      | Pass       | 3NT          |
| South HCP: 9<br>Contract: 3N N | <b>♣</b> K765                   | ♣ A932                         | AP       |                         |            |              |
| Contract. 31v 1v               |                                 |                                | 1. Stay  | man                     |            |              |
| Board: 451                     |                                 |                                | West     | North                   | East       | South        |
| Dealer: S                      | North:                          | South:                         |          |                         |            | 1NT          |
| Vul: Both                      | <b>♦</b> 87654<br><b>♥</b> AJ87 | <b>♠</b> KQ2<br><b>♥</b> KQ42  | Pass     | <b>2♣</b> ¹             | <b>2</b> ♦ | Pass         |
| North HCP: 10                  | ◆ AJ54                          | ◆ 73                           | Pass     | 3♠                      | Pass       | 3NT          |
| South HCP: 17                  | <b>♣</b> —                      | <b>♣</b> AK65                  | AP       |                         |            |              |
| Contract: 3N S                 |                                 |                                | 1. Stay  | man                     |            |              |

| Board: 452<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>A52</li><li>✓ AQ62</li><li>✓ QJ74</li><li>✓ Q7</li></ul>     | West Bids 2♠ if possible.  You bid first.      |
|---|--|--|
| Board: 453<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>106</li><li>✓ KQ96</li><li>A94</li><li>Q752</li></ul>        | East Bids 4♠ if possible.  Partner bids first. |
| Board: 454<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>▲ A1098</li><li>♥ QJ8</li><li>◆ KQ</li><li>▲ KQ94</li></ul>  | West Bids 2♦ if possible.  You bid first.      |
| Board: 455<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♣ Q865</li><li>♥ J3</li><li>♦ 764</li><li>♣ KQJ4</li></ul>   | East Bids 4♥ if possible.  Partner bids first. |
| Board: 456<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>▲ 1096</li><li>♥ J93</li><li>◆ AK3</li><li>◆ AK108</li></ul> | West Bids 2♠ if possible.  You bid first.      |

| Board: 452<br>Dealer: N<br>Vul: NS | North:<br>♠ A52                               | South:<br>◆ 94  | West     | North<br>1NT | East<br>Pass |              |
|------------------------------------|---|---|----------|--------------|--------------|--------------|
| North HCP: 15<br>South HCP: 8      | <b>♥</b> AQ62<br><b>♦</b> QJ74<br><b>♣</b> Q7 | <ul><li>★ K1085</li><li>★ 32</li><li>★ AJ1042</li></ul> | 2♠<br>AP | Pass         | Pass         | 3♣           |
| Contract: 3♣ S                     | ₩Q/   | ₩ AJ1042  | 1. Stay  | man          |              |              |
| Board: 453<br>Dealer: S            | North:<br>♠ 106                               | South:<br>♠ A8  | West     | North        | East         | South<br>1NT |
| Vul: EW<br>North HCP: 11           | <b>♥</b> KQ96                                 | <b>♥</b> A843   | Pass     | 2 <b>♣</b> ¹ | 4♠           | Pass         |
| South HCP: 15                      | ♦ A94   | • QJ63  | Pass     | X            | AP           |              |
| Contract: 4♠X E                    | <b>♣</b> Q752                                 | <b>♣</b> KJ9  | 1. Stay  | man          |              |              |
| Board: 454                         | North:  | South:  | West     | North        | Fact         | South        |
| Dealer: N<br>Vul: Both             | <b>♠</b> A1098                                | <b>♦</b> KJ65   | West     | 1NT          | Pass         |              |
| North HCP: 17                      | ♥ QJ8   | ▼ K1074<br>◆ 53   | 2•       | 2NT          | AP           | 24           |
| South HCP: 8<br>Contract: 2N N     | <b>♦</b> KQ<br><b>♣</b> KQ94                  | ◆ J108  | 1. Stay  | man          |              |              |
| Board: 455                         | North:  | South:  | West     | North        | East         |              |
| Dealer: S<br>Vul: None             | <b>♦</b> Q865                                 | ♠ AKJ9  | Pass     | 2 <b>♣</b> ¹ | 4♥           | 1NT<br>Pass  |
| North HCP: 9                       | <b>♥</b> J3<br><b>♦</b> 764                   | ♥ 82<br>♦ KQ52  | Pass     | X            | AP           | 1 455        |
| South HCP: 17<br>Contract: 4♥X E   | ◆ KQJ4  | ♣ A62   | 1. Stay  |              |              |              |
| Board: 456                         | NIordh  | Condin  | West     | North        | Fast         | South        |
| Dealer: N                          | North:<br><b>♠</b> 1096                       | South:<br>♠ K82   | 77 031   | 1NT          | Pass         |              |
| Vul: EW                            | ♥ J93   | ▼ K542  | 2♠       | Pass         |              | 2NT          |
| North HCP: 15<br>South HCP: 9      | ♦ AK3   | ◆ Q1064   | AP       |              |              |              |
| Contract: 2N N                     | ♣ AK108                                       | <b>♣</b> J9   | 1. Stay  | man          |              |              |

| Board: 452<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>◆ 94</li><li>♥ K1085</li><li>◆ 32</li><li>◆ AJ1042</li></ul> | West Bids 2♠ if possible.  Partner bids first. |
|---|--|--|
| Board: 453<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>▲ A8</li><li>♥ A843</li><li>◆ QJ63</li><li>▲ KJ9</li></ul>   | East Bids 4♠ if possible.  You bid first.      |
| Board: 454<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>★ KJ65</li><li>▼ K1074</li><li>◆ 53</li><li>◆ J108</li></ul> | West Bids 2♦ if possible.  Partner bids first. |
| Board: 455<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>♠ AKJ9</li><li>♥ 82</li><li>♠ KQ52</li><li>♠ A62</li></ul>   | East Bids 4♥ if possible.  You bid first.      |
| Board: 456<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ K82</li><li>▼ K542</li><li>◆ Q1064</li><li>◆ J9</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |

| Board: 452<br>Dealer: N<br>Vul: NS | North:<br>♠ A52                               | South:<br>◆ 94  | West       | North<br>1NT | East<br>Pass |              |
|------------------------------------|---|---|------------|--------------|--------------|--------------|
| North HCP: 15<br>South HCP: 8      | <b>♥</b> AQ62<br><b>♦</b> QJ74<br><b>♣</b> Q7 | <ul><li>★ K1085</li><li>★ 32</li><li>★ AJ1042</li></ul> | 2♠<br>AP   | Pass         | Pass         | 3♣           |
| Contract: 3♣ S                     | ₩Q/   | ₩ AJ1042  | 1. Stay    | man          |              |              |
| Board: 453<br>Dealer: S            | North:<br>♠ 106                               | South:<br>♠ A8  | West       | North        | East         | South<br>1NT |
| Vul: EW<br>North HCP: 11           | <b>♥</b> KQ96                                 | <b>♥</b> A843   | Pass       | 2 <b>♣</b> ¹ | 4♠           | Pass         |
| South HCP: 15                      | ♦ A94   | • QJ63  | Pass       | X            | AP           |              |
| Contract: 4♠X E                    | <b>♣</b> Q752                                 | <b>♣</b> KJ9  | 1. Stay    | man          |              |              |
| Board: 454                         | North:  | South:  | West       | North        | Fact         | South        |
| Dealer: N<br>Vul: Both             | <b>♠</b> A1098                                | <b>♦</b> KJ65   | West       | 1NT          | Pass         |              |
| North HCP: 17                      | ♥ QJ8   | ▼ K1074   | 2•         | 2NT          | AP           | 24           |
| South HCP: 8<br>Contract: 2N N     | <b>♦</b> KQ<br><b>♣</b> KQ94                  |   | 1. Stayman |              |              |              |
| Board: 455                         | North:  | South:  | West       | North        | East         |              |
| Dealer: S<br>Vul: None             | <b>♦</b> Q865                                 | ♠ AKJ9  | Pass       | 2 <b>♣</b> ¹ | 4♥           | 1NT<br>Pass  |
| North HCP: 9                       | <b>♥</b> J3<br><b>♦</b> 764                   | ♥ 82<br>♦ KQ52  | Pass       | X            | AP           | 1 455        |
| South HCP: 17<br>Contract: 4♥X E   | ◆ KQJ4  | ♣ A62   | 1. Stay    |              |              |              |
| Board: 456                         | NIordh  | Condin  | West       | North        | Fast         | South        |
| Dealer: N                          | North:<br><b>♠</b> 1096                       | South:<br>♠ K82   | 77 031     | 1NT          | Pass         |              |
| Vul: EW                            | ♥ J93   | ▼ K542  | 2♠         | Pass         |              | 2NT          |
| North HCP: 15<br>South HCP: 9      | ♦ AK3   | ◆ Q1064   | AP         |              |              |              |
| Contract: 2N N                     | ♣ AK108                                       | <b>♣</b> J9   | 1. Stay    | man          |              |              |

| Board: 457<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ 73</li><li>♥ AQJ9</li><li>◆ J83</li><li>♣ Q1052</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 458<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♠ 62</li><li>♥ Q975</li><li>♠ A87</li><li>♠ AKQJ</li></ul>  | West Bids 2♠ if possible.  You bid first.      |
| Board: 459<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ QJ87</li><li>♥ 9</li><li>◆ AJ1062</li><li>♣ Q93</li></ul> | East Bids 4♥ if possible.  Partner bids first. |
| Board: 460<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>A52</li><li>✓ J10</li><li>✓ K963</li><li>AKQ4</li></ul>     | West Bids 2♥ if possible.  You bid first.      |
| Board: 461<br>Dealer: S<br>Vul: None<br>HCP: 9  | ◆ Q108<br>▼ Q865<br>◆ 1085<br>◆ AJ6                                 | East Bids 2♦ if possible.  Partner bids first. |

| Board: 457 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2•X E               | North:  ♣ 73  ♥ AQJ9  ♦ J83  ♣ Q1052  | South:  ♣ J9  ♥ K7542  ♠ AK9  ♣ A63  |                           | North  2♣¹ X man                  | East 2♣ AP                 | South<br>1NT<br>Pass        |
|--|---------------------------------------|--------------------------------------|---------------------------|-----------------------------------|----------------------------|-----------------------------|
| Board: 458<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N N | North:  ♠ 62  ♥ Q975  ♠ A87  ♣ AKQJ   | South:  ♠ QJ7  ♥ AK63  ♦ 92  ♣ 10985 | West  2♠ AP 1. Stay       | North<br>1NT<br>Pass<br>man       | Pass                       |                             |
| Board: 459 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 X E                 | North:  ♠ QJ87  ♥ 9  ♠ AJ1062  ♠ Q93  | South:  ♠ AK6  ♥ J62  ♠ KQ87  ♣ A65  | West Pass Pass 1. Stay    | North  2♣¹  X man                 | East<br>4♥<br>AP           | South<br>1NT<br>Pass        |
| Board: 460<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 8<br>Contract: 3 S   | North:  ♠ A52  ♥ J10  ♦ K963  ♣ AKQ4  | South:  ♠ QJ64  ♥ 93  ♠ AJ7  ♠ 10987 | West  2♥ Pass 1. Stay     | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |
| Board: 461<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S  | North:  ♠ Q108  ♥ Q865  ♦ 1085  ♣ AJ6 | South:  ♣ J943  ♥ AK9  ♠ KJ  ♣ K952  | West Pass Pass AP 1. Stay | North  2♣¹ 3♥ man                 | 2•                         | South<br>1NT<br>Pass<br>3NT |

| Board: 457 Dealer: S  Vul: Both  HCP: 15 | East Bids 2♠ if possible.  You bid first.      |
|--|--|
| Board: 458                               | West Bids 2♠ if possible.  Partner bids first. |
| Board: 459                               | East Bids 4♥ if possible.  You bid first.      |
| Board: 460                               | West Bids 2♥ if possible.  Partner bids first. |
| Board: 461                               | East Bids 2♦ if possible.  You bid first.      |

| Board: 457 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2•X E               | North:  ♣ 73  ♥ AQJ9  ♦ J83  ♣ Q1052  | South:  ♣ J9  ♥ K7542  ♠ AK9  ♣ A63  |                           | North  2♣¹ X man                  | East 2♣ AP                 | South<br>1NT<br>Pass        |
|--|---------------------------------------|--------------------------------------|---------------------------|-----------------------------------|----------------------------|-----------------------------|
| Board: 458<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 10<br>Contract: 3N N | North:  ♠ 62  ♥ Q975  ♠ A87  ♣ AKQJ   | South:  ♠ QJ7  ♥ AK63  ♦ 92  ♣ 10985 | West  2♠ AP 1. Stay       | North<br>1NT<br>Pass<br>man       | Pass                       |                             |
| Board: 459 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 X E                 | North:  ♠ QJ87  ♥ 9  ♠ AJ1062  ♠ Q93  | South:  ♠ AK6  ♥ J62  ♠ KQ87  ♣ A65  | West Pass Pass 1. Stay    | North  2♣¹  X man                 | East<br>4♥<br>AP           | South<br>1NT<br>Pass        |
| Board: 460<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 8<br>Contract: 3 S   | North:  ♠ A52  ♥ J10  ♦ K963  ♣ AKQ4  | South:  ♠ QJ64  ♥ 93  ♠ AJ7  ♠ 10987 | West  2♥ Pass 1. Stay     | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹                |
| Board: 461<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 15<br>Contract: 3N S  | North:  ♠ Q108  ♥ Q865  ♦ 1085  ♣ AJ6 | South:  ♣ J943  ♥ AK9  ♠ KJ  ♣ K952  | West Pass Pass AP 1. Stay | North  2♣¹ 3♥ man                 | 2•                         | South<br>1NT<br>Pass<br>3NT |

| Board: 462<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>AQ6</li><li>K10</li><li>AQ95</li><li>J875</li></ul>         | West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first. |
|---|---|---|
| Board: 463<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <b>♦</b> 6 <b>♦</b> A973 <b>♦</b> J102 <b>♣</b> K9853               | East Bids 4♠ if possible.  Partner bids first.                      |
| Board: 464<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣ J106</li><li>♥ K3</li><li>◆ Q973</li><li>♣ AKQ3</li></ul> | West Bids 2♥ if possible.  You bid first.                           |
| Board: 465<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>◆ QJ93</li><li>◆ K84</li><li>◆ 642</li><li>◆ A62</li></ul>  | East Bids 2♦ if possible.  Partner bids first.                      |
| Board: 466<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ K963</li><li>♥ Q82</li><li>◆ K7</li><li>◆ AK102</li></ul> | West Bids 2♦ if possible.  You bid first.                           |

| Board: 462 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 VX W              | North:  ♠ AQ6  ♥ K10  ♠ AQ95  ♣ J875 | South:  ♠ K974  ♥ 3  ♦ 1086  ♣ KQ1043 | West  2♥ Pass AP 1. Stay | North<br>1NT<br>2NT<br>Pass       | Pass                       |                   |
|---|--------------------------------------|---------------------------------------|--------------------------|-----------------------------------|----------------------------|-------------------|
| Board: 463 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4•X E               | North:  ♠ 6  ♥ A973  ♦ J102  ♠ K9853 | South:  ◆ 84  ▼ KJ84  ◆ AK64  ◆ AQ4   |                          | North 2♣¹ man                     | East 4♠                    | South<br>1NT<br>X |
| Board: 464 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 S               | North:  ♣ J106  ♥ K3  ♠ Q973  ♣ AKQ3 | South:  ♠ A975  ♥ 109  ♠ A1065  ♠ 952 | West  2♥ Pass 1. Stay    | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹      |
| Board: 465 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 N                | North:  ♠ QJ93  ♥ K84  ♠ 642  ♣ A62  | South:  ♠ AK86  ♥ AJ63  ♠ Q7  ♣ QJ5   | Pass Pass AP 1. Stay     | North  2♣¹ 3♠ man                 | East  2  Pass              | 1NT<br>Pass       |
| Board: 466<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 9<br>Contract: 3N N | North:  ♠ K963  ♥ Q82  ♠ K7  ♣ AK102 | South:  ♠ 84  ♥ AKJ9  ♠ 654  ♣ J943   | West  2  Pass  1. Stay   | North<br>1NT<br>Pass<br>3NT       | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹      |

| Board: 462  | West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first. |
|---|--|
| Board: 463  | East Bids 4♠ if possible.  You bid first.                                |
| Board: 464  | West Bids 2♥ if possible.  Partner bids first.                           |
| Board: 465  Dealer: S  Vul: NS  HCP: 17   AK86  ✓ AJ63  ✓ Q7  ♣ QJ5 | East Bids 2♦ if possible.  You bid first.                                |
| Board: 466  | West Bids 2♦ if possible.  Partner bids first.                           |

| Board: 462 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 VX W              | North:  ♠ AQ6  ♥ K10  ♠ AQ95  ♣ J875 | South:  ♠ K974  ♥ 3  ♦ 1086  ♣ KQ1043 | West  2♥ Pass AP  1. Stay | North<br>1NT<br>2NT<br>Pass       | Pass                       |                   |
|---|--------------------------------------|---------------------------------------|---------------------------|-----------------------------------|----------------------------|-------------------|
| Board: 463 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4•X E               | North:  ♠ 6  ♥ A973  ♦ J102  ♠ K9853 | South:  ◆ 84  ▼ KJ84  ◆ AK64  ◆ AQ4   |                           | North 2♣¹ man                     | East 4♠                    | South<br>1NT<br>X |
| Board: 464 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 S               | North:  ♣ J106  ♥ K3  ♠ Q973  ♣ AKQ3 | South:  ♠ A975  ♥ 109  ♠ A1065  ♠ 952 | West  2♥ Pass 1. Stay     | North<br>1NT<br>Pass<br>3♣<br>man | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹      |
| Board: 465 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 N                | North:  ♠ QJ93  ♥ K84  ♠ 642  ♣ A62  | South:  ♠ AK86  ♥ AJ63  ♠ Q7  ♣ QJ5   | Pass Pass AP 1. Stay      | North  2♣¹ 3♠ man                 | East  2  Pass              | 1NT<br>Pass       |
| Board: 466<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 9<br>Contract: 3N N | North:  ♠ K963  ♥ Q82  ♠ K7  ♣ AK102 | South:  ♠ 84  ♥ AKJ9  ♠ 654  ♣ J943   | West  2  Pass  1. Stay    | North<br>1NT<br>Pass<br>3NT       | East<br>Pass<br>Pass<br>AP | 2 <b>♣</b> ¹      |

#### P:\bba\GIB\_NT-P-2C

Vul: Both ♦ Q653

HCP: 9 ♣ Q65 Partner bids first.

| Board: 467<br>Dealer: S          | North:<br>♠ AJ72 | South:<br>♠ 96                 | .,              | North               |                          | 1NT          |
|----------------------------------|------------------|--------------------------------|-----------------|---------------------|--------------------------|--------------|
| Vul: Both<br>North HCP: 9        | ♥ 83<br>♦ Q653   | <b>♥</b> AQ5<br><b>♦</b> KJ109 | Pass<br>Pass    | 2 <b>♣</b> ¹<br>2NT | 2 <b>♠</b><br>3 <b>♠</b> | Pass<br>Pass |
| South HCP: 15<br>Contract: 3♠X E | ◆ Q65            | ◆ AJ92                         | Pass<br>1. Stay |                     | AP                       |              |

#### P:\bba\GIB\_NT-P-2C

Board: 467 ♠ 96 East Bids 2♠ if possible.

Dealer: S ♦ AQ5 East Bids 3♠ if possible.

Vul: Both ♦ KJ109

HCP: 15 ♣ AJ92 You bid first.

| Board: 467<br>Dealer: S          | North:<br>♠ AJ72 | South:<br>♠ 96                 | .,              | North               |                          | 1NT          |
|----------------------------------|------------------|--------------------------------|-----------------|---------------------|--------------------------|--------------|
| Vul: Both<br>North HCP: 9        | ♥ 83<br>♦ Q653   | <b>♥</b> AQ5<br><b>♦</b> KJ109 | Pass<br>Pass    | 2 <b>♣</b> ¹<br>2NT | 2 <b>♠</b><br>3 <b>♠</b> | Pass<br>Pass |
| South HCP: 15<br>Contract: 3♠X E | ◆ Q65            | ◆ AJ92                         | Pass<br>1. Stay |                     | AP                       |              |