Board: 1 Dealer: S Vul: NS HCP: 12	♦ 8542 ♥ K832 ♦ A105 ♣ KQ	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 15	<ul><li>★ K76</li><li>♥ Q653</li><li>◆ AQ6</li><li>★ A72</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 13	<ul><li>A72</li><li>♥ Q864</li><li>AQJ8</li><li>94</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 16	<ul><li>♣ AJ74</li><li>♥ J8</li><li>◆ AK96</li><li>♣ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 8	<ul><li>★ K9874</li><li>★ KQ104</li><li>◆ 32</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S	North: <b>♠</b> 8542	South: ♠ AK10	West	North	East	South 1NT
Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	<ul><li>★ 8342</li><li>★ K832</li><li>★ A105</li><li>★ KQ</li></ul>	<ul><li>♣ AK10</li><li>♥ 106</li><li>♦ KQ764</li><li>♣ A87</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	
Board: 2 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ K76  ♥ Q653  ♠ AQ6  ♣ A72	South:  ♠ Q9  ♥ AJ107  ♦ 9742  ♣ K95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 3 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ A72  ♥ Q864  ♠ AQJ8  ♣ 94	South:  ♠ QJ9  ♥ AKJ2  ♠ K9  ♠ Q532	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 4 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ74  ♥ J8  ♠ AK96  ♠ QJ3	South:  ◆ 862  ▼ A932  ◆ 1084  ◆ A85	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 5 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ K9874  ♥ KQ104  ♦ 32  ♣ 72	South:  ♠ 63  ♥ A872  ♠ AK85  ♣ KQJ	West Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 1 Dealer: S Vul: NS Vul: NS HCP: 16  AK10 The opponents are signature.  You bid first.  Partner bids first.  Partner bids first.	
Vul: NS HCP: 16  ★ KQ764 A87  You bid first.  Board: 2 Dealer: N Vul: FW  ◆ 9742  AND  AND  You bid first.  You bid first.  You bid first.  You bid first.	silent.
Dealer: N	
E ALLUCT DIOS TUST	silent.
HCP: 10  ♣ K95  Board: 3	silent.
Dealer: S	
Board: 4  ♠ 862 Dealer: N  ▼ A932 Vul: NS  ♦ 1084  The opponents are so	silent.
HCP: 8 ♣ A85 Partner bids first.	
Board: 5  ♠ 63 Dealer: S  ▼ A872  The opponents are something the second secon	silent.
Vul: Both	

Board: 1 Dealer: S	North: <b>♠</b> 8542	South: ♠ AK10	West	North	East	South 1NT
Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	<ul><li>★ 8342</li><li>★ K832</li><li>★ A105</li><li>★ KQ</li></ul>	<ul><li>♣ AK10</li><li>♥ 106</li><li>♦ KQ764</li><li>♣ A87</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	
Board: 2 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ K76  ♥ Q653  ♠ AQ6  ♣ A72	South:  ♠ Q9  ♥ AJ107  ♦ 9742  ♣ K95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 3 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ A72  ♥ Q864  ♠ AQJ8  ♣ 94	South:  ♠ QJ9  ♥ AKJ2  ♠ K9  ♠ Q532	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 4 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ74  ♥ J8  ♠ AK96  ♠ QJ3	South:  ◆ 862  ▼ A932  ◆ 1084  ◆ A85	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 5 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ K9874  ♥ KQ104  ♦ 32  ♣ 72	South:  ♠ 63  ♥ A872  ♠ AK85  ♣ KQJ	West Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 6 Dealer: N Vul: None HCP: 16	<ul><li>AQ542</li><li>▼ 109</li><li>AK7</li><li>★ K94</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: EW HCP: 13	<ul><li>♠ 62</li><li>♥ AK85</li><li>♠ AJ762</li><li>♠ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 17	<ul><li>AK85</li><li>♥ Q85</li><li>A96</li><li>A98</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 11	<ul><li>AQ10</li><li>✓ AJ65</li><li>◆ 8543</li><li>◆ 92</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 6 Dealer: N	North: ♠ AQ542	South: ♠ K96	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 12	<b>♥</b> 109 <b>♦</b> AK7	<b>♥</b> KQ85 <b>•</b> Q	Pass Pass AP	2 <b>♠</b> 3 <b>♠</b>	Pass Pass	
Contract: 4♠ N	<b>♣</b> K94	♣ Q10862	1. Stay	man		
Board: 7 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>★</b> 62	<b>♦</b> A104	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 13	<ul><li>✓ AK85</li><li>◆ AJ762</li></ul>	<b>♥</b> QJ9 <b>♦</b> K985	Pass	3♦	Pass	3NT
	<b>♣</b> J6	♣ AK8	AP			
			1. Stay	man		
Board: 8 Dealer: N	North: ♠ AK85	South: ♠ 10972	West	North 1NT	East Pass	
Vul: Both North HCP: 17	<b>♥</b> Q85	<b>♥</b> AJ72	Pass	2♠	Pass	4♠
South HCP: 11	♦ A96	♦ K5	AP			
Contract: 4♠ N	<b>♣</b> A98	<b>♣</b> K53	1. Stay	man		
Board: 9			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	X	2♥
Vul: None	<b>♠</b> AQ10 <b>♥</b> AJ65	<b>♦</b> J852 <b>♥</b> K732	Pass	3 <b>♣</b> <sup>2</sup>	Pass	3♠
North HCP: 11	◆ 8543	◆ AK	Pass	4♥	Pass	4♠
South HCP: 15 Contract: 4♠ S	<b>♣</b> 92	♣ A86	AP			
Community D			1. Stay	man ngth cue		

Board: 6 Dealer: N Vul: None HCP: 12	<b>★</b> K96 <b>★</b> KQ85 <b>♦</b> Q10862	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: EW HCP: 17	<ul><li>★ A104</li><li>♥ QJ9</li><li>★ K985</li><li>★ AK8</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 11	<ul><li>10972</li><li>✓ AJ72</li><li>✓ K5</li><li>✓ K53</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 15	<ul><li>↓ J852</li><li>↓ K732</li><li>↓ AK</li><li>♣ A86</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 6 Dealer: N	North: ♠ AQ542	South: ♠ K96	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 12	<b>♥</b> 109 <b>♦</b> AK7	<b>♥</b> KQ85 <b>•</b> Q	Pass Pass AP	2 <b>♠</b> 3 <b>♠</b>	Pass Pass	
Contract: 4♠ N	<b>♣</b> K94	♣ Q10862	1. Stay	man		
Board: 7 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>★</b> 62	<b>♦</b> A104	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 13	<ul><li>✓ AK85</li><li>◆ AJ762</li></ul>	<b>♥</b> QJ9 <b>♦</b> K985	Pass	3♦	Pass	3NT
	<b>♣</b> J6	♣ AK8	AP			
			1. Stay	man		
Board: 8 Dealer: N	North: ♠ AK85	South: ♠ 10972	West	North 1NT	East Pass	
Vul: Both North HCP: 17	<b>♥</b> Q85	<b>♥</b> AJ72	Pass	2♠	Pass	4♠
South HCP: 11	♦ A96	♦ K5	AP			
Contract: 4♠ N	<b>♣</b> A98	<b>♣</b> K53	1. Stay	man		
Board: 9			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	X	2♥
Vul: None	<b>♠</b> AQ10 <b>♥</b> AJ65	<b>♦</b> J852 <b>♥</b> K732	Pass	3 <b>♣</b> <sup>2</sup>	Pass	3♠
North HCP: 11	◆ 8543	◆ AK	Pass	4♥	Pass	4♠
South HCP: 15 Contract: 4♠ S	<b>♣</b> 92	♣ A86	AP			
Community D			1. Stay	man ngth cue		

Board: 10 Dealer: N Vul: None HCP: 17	<ul><li>AQ108</li><li>✓ A32</li><li>K7</li><li>A632</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 11 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ105</li><li>★ K</li><li>★ K62</li><li>★ J9642</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 15	<ul><li>▲ 1093</li><li>♥ A65</li><li>◆ A96</li><li>▲ AQJ7</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ107</li><li>★ 85</li><li>★ A42</li><li>★ KJ97</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1NT	East Pass	
			X	2♠	Pass	
			Pass	4 <b>∀</b> <sup>2</sup>	Pass	
Board: 10 Dealer: N	North:	South:	Pass	4NT <sup>4</sup>		
Vul: None	<b>♠</b> AQ108	<b>♦</b> K4	Pass	<b>5</b> ♥	Pass	6 <b>\</b> 6
North HCP: 17	<b>♥</b> A32	▼ K765	AP			
South HCP: 12	◆ K7 <b>◆</b> A632	♦ AJ8632 ♣ J	1. Stay	man		
Contract: 6♦ S	111032	<b>1</b> 0		bid, a ♥		
				bid, a ♠		
				kwood ( /5 or 4/5		IOI 🔻
			6. no ◆			
Board: 11	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> KJ105	<b>♠</b> A62				1NT
North HCP: 11	♥ K	<b>♥</b> 8753	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 17	♦ K62 ♣ J9642	<b>♦</b> A9 <b>♣</b> AKQ7	Pass	3NT	AP	
Contract: 3N S	¥ 370 12	# Turq /	1. Stay	man		
Board: 12	27. 4	C 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> 1093	South: ♠ 84	West	1NT	Pass	
Vul: EW	♥ A65	¥ 64 ▼ KQJ2	Pass	2•		2NT
North HCP: 15 South HCP: 8	◆ A96	◆ Q1052	AP		1 4,55	
Contract: 2N N	♣ AQJ7	<b>♣</b> 1092	1. Stay	man		
Doord, 12			West	North	East	South
Board: 13 Dealer: S	North:	South:	west	INOIUI	East	South 1NT
Vul: None	<b>★</b> KJ107	<b>♠</b> A43	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	♥ 85 ♦ A42	<b>♥</b> KJ9	1 433	4 <b>T</b>	1 433	<b>∠</b> ▼
South HCP: 15	<ul><li>★ KJ97</li></ul>	◆ KQ1083 ◆ Q6	Pass	3NT	AP	
Contract: 3N S	<i>,</i>	<b>₹</b> Q0	1. Stay	man		

Board: 10 Dealer: N Vul: None HCP: 12	<ul><li>★ K4</li><li>▼ K765</li><li>◆ AJ8632</li><li>◆ J</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 11 Dealer: S Vul: NS HCP: 17	<ul><li>★ A62</li><li>▼ 8753</li><li>★ A9</li><li>★ AKQ7</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 12 Dealer: N Vul: EW HCP: 8	<ul><li>★84</li><li>✓ KQJ2</li><li>◆Q1052</li><li>★1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 15	<ul><li>★ A43</li><li>▼ KJ9</li><li>★ KQ1083</li><li>★ Q6</li></ul>	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
			X	2♠	Pass	
			Pass	4 <b>∀</b> <sup>2</sup>	Pass	
Board: 10 Dealer: N	North:	South:	Pass	4NT <sup>4</sup>		
Vul: None	<b>♠</b> AQ108	<b>♦</b> K4	Pass	<b>5</b> ♥	Pass	6 <b>\</b> 6
North HCP: 17	<b>♥</b> A32	▼ K765	AP			
South HCP: 12	◆ K7 <b>◆</b> A632	♦ AJ8632 ♣ J	1. Stay	man		
Contract: 6♦ S	111032	<b>1</b> 0		bid, a ♥		
				bid, a ♠		
				kwood ( /5 or 4/5		IOI 🔻
			6. no ◆			
Board: 11	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> KJ105	<b>♠</b> A62				1NT
North HCP: 11	♥ K	<b>♥</b> 8753	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
South HCP: 17	♦ K62 ♣ J9642	<b>♦</b> A9 <b>♣</b> AKQ7	Pass	3NT	AP	
Contract: 3N S	¥ 370 12	# Turq /	1. Stay	man		
Board: 12	27. 4	C 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> 1093	South: ♠ 84	West	1NT	Pass	
Vul: EW	♥ A65	¥ 64 ▼ KQJ2	Pass	2•		2NT
North HCP: 15 South HCP: 8	◆ A96	◆ Q1052	AP		1 4,55	
Contract: 2N N	♣ AQJ7	<b>♣</b> 1092	1. Stay	man		
Doord, 12			West	North	East	South
Board: 13 Dealer: S	North:	South:	west	INOIUI	East	South 1NT
Vul: None	<b>★</b> KJ107	<b>♠</b> A43	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	♥ 85 ♦ A42	<b>♥</b> KJ9	1 433	4 <b>T</b>	1 433	<b>∠</b> ▼
South HCP: 15	<ul><li>★ KJ97</li></ul>	◆ KQ1083 ◆ Q6	Pass	3NT	AP	
Contract: 3N S	<i>,</i>	<b>₹</b> Q0	1. Stay	man		

Board: 14 Dealer: N Vul: NS HCP: 16	<ul><li>AQ98</li><li>✓ AJ10</li><li>95</li><li>✓ KQ73</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 11	<ul><li>★ A96</li><li>♥ KQ105</li><li>◆ Q843</li><li>◆ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 16 Dealer: N Vul: Both HCP: 15	<ul><li>♠ Q6</li><li>♥ A94</li><li>♦ Q982</li><li>♠ AK62</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQ4</li><li>♥ QJ108</li><li>◆ QJ</li><li>◆ AQJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 15	<ul><li> ♣ J32</li><li> ♥ J6</li><li> ♠ A972</li><li> ♣ AKQ9</li></ul>	The opponents are silent. You bid first.

Board: 14 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AQ98  ♥ AJ10  ♦ 95  ♣ KQ73	South:  ♠ K1074  ♥ Q52  ♠ 62  ♣ A954	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 15 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ A96  ♥ KQ105  ♠ Q843  ♣ 87	South:  ♠ K8  ♥ 9732  ♠ AK105  ♣ AJ9			East Pass AP	1NT
Board: 16 Dealer: N Vul: Both North HCP: 15 South HCP: 18 Contract: 6N N	North:  ♠ Q6  ♥ A94  ♠ Q982  ♠ AK62	South:  ♠ AKJ2  ♥ KQ83  ♠ AJ  ♠ 984	Pass AP 1. Stay		Pass	
Board: 17 Dealer: S Vul: NS North HCP: 18 South HCP: 16 Contract: 4N S	North:  ♠ KQ4  ♥ QJ108  ♠ QJ  ♠ AQJ9	South:  ♠ AJ93  ♥ A5  ♠ AK72  ♠ 652	Pass Pass 1. Stay	4NT <sup>2</sup>	Pass AP	1NT
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North:  ♣ J32  ♥ J6  ♠ A972  ♣ AKQ9	South:  ♠ A1054  ♥ Q92  ♠ KQJ54  ♣ J	West Pass Pass 1. Stay	North 1NT 2 4 man	East Pass Pass AP	<b>2</b> ♣¹

Board: 14 Dealer: N Vul: NS HCP: 9	<ul><li>★ K1074</li><li>♥ Q52</li><li>♦ 62</li><li>★ A954</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 15	<ul><li>★ K8</li><li>▼ 9732</li><li>◆ AK105</li><li>◆ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: Both HCP: 18	<ul><li>★ AKJ2</li><li>★ KQ83</li><li>★ AJ</li><li>★ 984</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ93</li><li>✔ A5</li><li>◆ AK72</li><li>♣ 652</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 13	<ul><li>★ A1054</li><li>♥ Q92</li><li>◆ KQJ54</li><li>★ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 14 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AQ98  ♥ AJ10  ♦ 95  ♣ KQ73	South:  ♠ K1074  ♥ Q52  ♠ 62  ♣ A954	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 15 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ A96  ♥ KQ105  ♠ Q843  ♣ 87	South:  ♠ K8  ♥ 9732  ♠ AK105  ♣ AJ9			East Pass AP	1NT
Board: 16 Dealer: N Vul: Both North HCP: 15 South HCP: 18 Contract: 6N N	North:  ♠ Q6  ♥ A94  ♠ Q982  ♠ AK62	South:  ♠ AKJ2  ♥ KQ83  ♠ AJ  ♠ 984	Pass AP 1. Stay		Pass	
Board: 17 Dealer: S Vul: NS North HCP: 18 South HCP: 16 Contract: 4N S	North:  ♠ KQ4  ♥ QJ108  ♠ QJ  ♠ AQJ9	South:  ♠ AJ93  ♥ A5  ♠ AK72  ♠ 652	Pass Pass 1. Stay	4NT <sup>2</sup>	Pass AP	1NT
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 N	North:  ♣ J32  ♥ J6  ♠ A972  ♣ AKQ9	South:  ♠ A1054  ♥ Q92  ♠ KQJ54  ♣ J	West Pass Pass 1. Stay	North 1NT 2 4 man	East Pass Pass AP	<b>2</b> ♣¹

Board: 19 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQJ3</li><li>♥ Q102</li><li>◆ K954</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 15	<ul><li>▶ J984</li><li>♥ K104</li><li>◆ A65</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ107</li><li>★ K74</li><li>★ 10</li><li>★ AQ853</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q7</li><li>★ A2</li><li>◆ Q5432</li><li>♣ AK104</li></ul>	The opponents are silent.  You bid first.
Board: 23 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 19 Dealer: S	North: ♠ KQJ3	South: <b>★</b> 762	West	North	East	South 1NT	
Vul: Both North HCP: 11	<b>♥</b> Q102	<b>♥</b> K543	Pass	2 <b>♣</b> ¹	Pass	2♥	
South HCP: 17	♦ K954	♦ AQJ	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> 94	♣ AK6	1. Stay	man			
Board: 20	North:	South:	West	North	East	South	
Dealer: N	• J984	<b>♦</b> A53		1NT	Pass	2 <b>♣</b> ¹	
Vul: None North HCP: 15	<b>♥</b> K104	<b>♥</b> A962	Pass	2♠	Pass	3NT	
South HCP: 11	◆ A65	◆ QJ109	AP				
Contract: 3N N	♣ AK3	<b>♣</b> 76	1. Stay	man			
Board: 21	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: EW	<b>♠</b> KJ107	<b>♠</b> A3	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 13	<b>♥</b> K74	<b>♥</b> A63	Pass	2 <b>₹</b>		3NT	
South HCP: 16	<ul><li>10</li><li>▲ AO853</li></ul>	◆ AJ752 ◆ K62	AP	<b>3x</b>	1 455	3111	
Contract: 3N S	₩ AQ033	♣ AQ853 ♣ K62		1. Stayman			
Board: 22	North:	South:	West	North	East	South	
Dealer: N	Norui.	<b>A</b> A32		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 15	▼ A2	<b>♥</b> QJ63	Pass	2•	Pass	2NT	
South HCP: 8	◆ Q5432	<b>◆</b> 1087	AP				
Contract: 2N N	♣ AK104	<b>♣</b> J52	1. Stayman				
Board: 23	North:	South:	West	North	East	South	
Dealer: S	Norui. <b>♦</b> J943	Souti. • Q8				1NT	
Vul: None	<b>▼</b> AJ109	<b>♥</b> K64	Pass	2 <b>♣</b> ¹	Pass	2•	
North HCP: 10 South HCP: 17	<b>♦</b> Q7	<b>♦</b> AKJ32	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> Q86	<b>♣</b> KJ3	1. Stay	man			

Board: 19 Dealer: S Vul: Both HCP: 17	<ul><li>★ 762</li><li>★ K543</li><li>★ AQJ</li><li>★ AK6</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: None HCP: 11	<ul><li>A53</li><li>✓ A962</li><li>✓ QJ109</li><li>♠ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: EW HCP: 16	<ul><li>★ A3</li><li>★ A63</li><li>★ AJ752</li><li>★ K62</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 8	<ul><li>★ A32</li><li>♥ QJ63</li><li>◆ 1087</li><li>◆ J52</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 17	<ul><li>♠ Q8</li><li>♥ K64</li><li>♦ AKJ32</li><li>♠ KJ3</li></ul>	The opponents are silent. You bid first.

Board: 19 Dealer: S	North: ♠ KQJ3	South: <b>★</b> 762	West	North	East	South 1NT	
Vul: Both North HCP: 11	<b>♥</b> Q102	<b>♥</b> K543	Pass	2 <b>♣</b> ¹	Pass	2♥	
South HCP: 17	♦ K954	♦ AQJ	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> 94	♣ AK6	1. Stay	man			
Board: 20	North:	South:	West	North	East	South	
Dealer: N	• J984	<b>♦</b> A53		1NT	Pass	2 <b>♣</b> ¹	
Vul: None North HCP: 15	<b>♥</b> K104	<b>♥</b> A962	Pass	2♠	Pass	3NT	
South HCP: 11	◆ A65	◆ QJ109	AP				
Contract: 3N N	♣ AK3	<b>♣</b> 76	1. Stay	man			
Board: 21	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: EW	<b>♠</b> KJ107	<b>♠</b> A3	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 13	<b>♥</b> K74	<b>♥</b> A63	Pass	2 <b>₹</b>		3NT	
South HCP: 16	<ul><li>10</li><li>▲ AO853</li></ul>	◆ AJ752 ◆ K62	AP	<b>3x</b>	1 455	3111	
Contract: 3N S	₩ AQ033	♣ AQ853 ♣ K62		1. Stayman			
Board: 22	North:	South:	West	North	East	South	
Dealer: N	Norui.	<b>A</b> A32		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 15	▼ A2	<b>♥</b> QJ63	Pass	2•	Pass	2NT	
South HCP: 8	◆ Q5432	<b>◆</b> 1087	AP				
Contract: 2N N	♣ AK104	<b>♣</b> J52	1. Stayman				
Board: 23	North:	South:	West	North	East	South	
Dealer: S	Norui. <b>♦</b> J943	Souti. • Q8				1NT	
Vul: None	<b>▼</b> AJ109	<b>♥</b> K64	Pass	2 <b>♣</b> ¹	Pass	2•	
North HCP: 10 South HCP: 17	<b>♦</b> Q7	<b>♦</b> AKJ32	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> Q86	<b>♣</b> KJ3	1. Stay	man			

Board: 24	The opponents are silent. You bid first.
Board: 25	The opponents are silent.  Partner bids first.
Board: 26	The opponents are silent. You bid first.
Board: 27	The opponents are silent.  Partner bids first.
Board: 28	The opponents are silent. You bid first.

Board: 24 Dealer: N Vul: NS	North: ♠ A985	South: ♠ KQJ6	West	North 1NT	Pass	2 <b>♣</b> ¹	
North HCP: 17 South HCP: 13	<b>∨</b> AQ <b>♦</b> Q73 <b>♣</b> AJ65	<ul><li>▼ 1082</li><li>◆ A54</li><li>◆ K92</li></ul>	Pass AP	2♠	Pass	4♠	
Contract: 4♠ N	♣ AJOS	<b>₹ N</b> 92	1. Stay	man			
Board: 25 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	<b>♠</b> A <b>♥</b> KJ98	<b>♠</b> 102 <b>♥</b> Q104	Pass	2 <b>♣</b> ¹	Pass	2♦	
North HCP: 10	◆ Q98742	♦ A65	Pass	3♦	Pass	<b>4</b>	
South HCP: 16 Contract: 5♦ S	<b>♣</b> 32	<b>♣</b> AKQJ8	Pass	<b>5</b> ♦	AP		
			1. Stay	man			
Board: 26 Dealer: N	North: ◆ 942	South: ♠ KQ83	West	North 1NT	East Pass		
Vul: None North HCP: 15 South HCP: 13	<b>♥</b> A104 <b>♦</b> AJ1063	<b>♥</b> KQ5 <b>♦</b> 72	Pass AP	2♦	Pass	3NT	
South HCP: 13 Contract: 3N N	<b>♣</b> AQ	<b>♣</b> K1062	♣ K1062 1. Stayman				
			West	North	East	South 1NT	
			Pass	2 <b>♣</b> ¹	Pass	2♠	
Board: 27	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass		
Dealer: S Vul: NS	<b>♠</b> A1096 <b>♥</b> AK109	<b>♦</b> QJ754	Pass	4NT <sup>4</sup>		5 <b>♠</b> <sup>5</sup>	
North HCP: 15	◆ J5	♥ Q43 ♦ A6	Pass	6 <b>♠</b>	AP		
South HCP: 15	<b>♣</b> K75	♣ AQ3	<ol> <li>Stayman</li> <li>artificial</li> </ol>				
Contract: 6♠ S			3. Cue bid, a ♣ stopper				
				kwood ( /5 or 5/:			
Board: 28	N. 4	G 4	West	North	Fact	South	
Dealer: N	North: <b>♠</b> A965	South: ♠ QJ32	West	1NT	Pass		
Vul: EW	♥ A8	<b>♥</b> 643	Pass	2 <b>♠</b>	Pass		
North HCP: 17 South HCP: 13	♦ KQ54	♦ A	AP				
Contract: 4♠ N	♣ A93	<b>♣</b> KQJ65	1. Stay	man			

Board: 24 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQJ6</li><li>▼ 1082</li><li>◆ A54</li><li>◆ K92</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 16	<ul><li>102</li><li>✓ Q104</li><li> A65</li><li> AKQJ8</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ83</li><li>▼ KQ5</li><li>◆ 72</li><li>◆ K1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 15	<ul><li>◆ QJ754</li><li>◆ Q43</li><li>◆ A6</li><li>◆ AQ3</li></ul>	The opponents are silent.  You bid first.
Board: 28 Dealer: N Vul: EW HCP: 13	<ul><li>♣ QJ32</li><li>★ 643</li><li>◆ A</li><li>♣ KQJ65</li></ul>	The opponents are silent.  Partner bids first.

Board: 24 Dealer: N Vul: NS	North: ♠ A985	South: ♠ KQJ6	West	North 1NT	Pass	2 <b>♣</b> ¹	
North HCP: 17 South HCP: 13	<b>∨</b> AQ <b>♦</b> Q73 <b>♣</b> AJ65	<ul><li>▼ 1082</li><li>◆ A54</li><li>◆ K92</li></ul>	Pass AP	2♠	Pass	4♠	
Contract: 4♠ N	♣ AJOS	<b>₹ N</b> 92	1. Stay	man			
Board: 25 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	<b>♠</b> A <b>♥</b> KJ98	<b>♠</b> 102 <b>♥</b> Q104	Pass	2 <b>♣</b> ¹	Pass	2♦	
North HCP: 10	◆ Q98742	♦ A65	Pass	3♦	Pass	<b>4</b>	
South HCP: 16 Contract: 5♦ S	<b>♣</b> 32	<b>♣</b> AKQJ8	Pass	<b>5</b> ♦	AP		
			1. Stay	man			
Board: 26 Dealer: N	North: ◆ 942	South: ♠ KQ83	West	North 1NT	East Pass		
Vul: None North HCP: 15 South HCP: 13	<b>♥</b> A104 <b>♦</b> AJ1063	<b>♥</b> KQ5 <b>♦</b> 72	Pass AP	2♦	Pass	3NT	
South HCP: 13 Contract: 3N N	<b>♣</b> AQ	<b>♣</b> K1062	♣ K1062 1. Stayman				
			West	North	East	South 1NT	
			Pass	2 <b>♣</b> ¹	Pass	2♠	
Board: 27	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass		
Dealer: S Vul: NS	<b>♠</b> A1096 <b>♥</b> AK109	<b>♦</b> QJ754	Pass	4NT <sup>4</sup>		5 <b>♠</b> <sup>5</sup>	
North HCP: 15	◆ J5	♥ Q43 ♦ A6	Pass	6 <b>♠</b>	AP		
South HCP: 15	<b>♣</b> K75	♣ AQ3	<ol> <li>Stayman</li> <li>artificial</li> </ol>				
Contract: 6♠ S			3. Cue bid, a ♣ stopper				
				kwood ( /5 or 5/:			
Board: 28	N. 4	G 4	West	North	Fact	South	
Dealer: N	North: <b>♠</b> A965	South: ♠ QJ32	West	1NT	Pass		
Vul: EW	♥ A8	<b>♥</b> 643	Pass	2 <b>♠</b>	Pass		
North HCP: 17 South HCP: 13	♦ KQ54	♦ A	AP				
Contract: 4♠ N	♣ A93	<b>♣</b> KQJ65	1. Stay	man			

Board: 29 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q85</li><li>♥ AJ94</li><li>♦ K8</li><li>♣ J973</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 17	<ul><li>★ A42</li><li>★ K1083</li><li>★ AJ</li><li>★ KQ95</li></ul>	The opponents are silent.  You bid first.
Board: 31 Dealer: S Vul: EW HCP: 8	<ul><li>♦93</li><li>▼ K987</li><li>♦ KQ97</li><li>♠ 1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 15	<ul><li>★ K74</li><li>▼ KQ</li><li>◆ Q876</li><li>◆ KQ42</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 9	<ul><li>★ K97</li><li>♥ Q752</li><li>◆ 9</li><li>◆ A7532</li></ul>	The opponents are silent.  Partner bids first.

Board: 29 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q85  ♥ AJ94  ♦ K8  ♣ J973	South:  ♠ K7  ♥ Q106  ♠ AJ1043  ♣ AK4		North  2*  3NT  man		1NT
Board: 30 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ A42  ♥ K1083  ♠ AJ  ♣ KQ95	South:  ♠ KQ95  ♥ AQ  ♠ K1096  ♣ 1074	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 31 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:	South:  ♠ K8  ♥ A542  ♠ A62  ♣ AQ53	Pass Pass AP 1. Stay	<b>3</b> ♥		1NT 2♥
Board: 32 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 4N N	North:  ♠ K74  ♥ KQ  ♠ Q876  ♣ KQ42	South:  ♠ AQJ9  ♥ A1085  ♠ AJ4  ♣ 109	Pass AP 1. Stay	North 1NT 2  man ntitative	Pass Pass	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ K97  ▼ Q752  ◆ 9  ♠ A7532	South:  ♠ A106  ♥ KJ8  ♠ AQJ  ♣ 10986	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT

Vul: None HCP: 17  AK4  AJ1043  You bid first.  Board: 30  EX Q95  Dealer: N  VAQ  Vul: NS  K1096  HCP: 14  AK8  Dealer: S  VA542  Vul: EW  HCP: 17  AQ53  AQ53  AQJ9  Dealer: N  Val: Board: 32  Dealer: N  Vul: Both  HCP: 16  AJ4  AJ4  HCP: 16  AJ4  AJ4  AJ4  AJ4  AJ4  AJ4  AJ4  AJ			
Dealer: N Vul: NS HCP: 14  **None of the opponents are silent to the opponents are sil	Dealer: S Vul: None	♥ Q106 ♦ AJ1043	The opponents are silent. You bid first.
Dealer: S Vul: EW HCP: 17 A542  A62  HCP: 17 AQ53  AQJ9 Dealer: N Vul: Both HCP: 16  AJ4  HCP: 16  A108  Partner bids first.  Board: 33 Dealer: S VKJ8  Vul: NS  AQJ  The opponents are silen  You bid first.  The opponents are silen  You bid first.  You bid first.	Dealer: N Vul: NS	<b>♥</b> AQ <b>♦</b> K1096	The opponents are silent.  Partner bids first.
Dealer: N  Vul: Both HCP: 16  AJ4 Partner bids first.  Board: 33 Dealer: S  Vul: NS  Vul: NS  The opponents are silen  Partner bids first.  The opponents are silen  You bid first	Dealer: S Vul: EW	<ul><li>★ A542</li><li>★ A62</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: NS AQJ You bid first	Dealer: N Vul: Both	<b>♥</b> A1085 <b>♦</b> AJ4	The opponents are silent.  Partner bids first.
	Dealer: S Vul: NS	<ul><li>▼ KJ8</li><li>◆ AQJ</li></ul>	The opponents are silent. You bid first.

Board: 29 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q85  ♥ AJ94  ♦ K8  ♣ J973	South:  ♠ K7  ♥ Q106  ♠ AJ1043  ♣ AK4		North  2*  3NT  man		1NT
Board: 30 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ A42  ♥ K1083  ♠ AJ  ♣ KQ95	South:  ♠ KQ95  ♥ AQ  ♠ K1096  ♣ 1074	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 31 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:	South:  ♠ K8  ♥ A542  ♠ A62  ♣ AQ53	Pass Pass AP 1. Stay	<b>3</b> ♥		1NT 2♥
Board: 32 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 4N N	North:  ♠ K74  ♥ KQ  ♠ Q876  ♣ KQ42	South:  ♠ AQJ9  ♥ A1085  ♠ AJ4  ♣ 109	Pass AP 1. Stay	North 1NT 2  man ntitative	Pass Pass	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ K97  ▼ Q752  ◆ 9  ♠ A7532	South:  ♠ A106  ♥ KJ8  ♠ AQJ  ♣ 10986	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT

Board: 34 Dealer: N Vul: EW HCP: 15	<ul><li>★ AJ7</li><li>★ K10</li><li>★ K8743</li><li>★ A92</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 10	<ul><li>★742</li><li>★ A976</li><li>★ A9</li><li>★ Q875</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: None HCP: 15	<ul><li>♠ 1032</li><li>♥ AQ10</li><li>♠ Q94</li><li>♠ AK102</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: EW HCP: 11	<ul><li>AJ104</li><li>♥ Q98</li><li>106</li><li>A972</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	<ul><li>A652</li><li>✓ A654</li><li>✓ QJ</li><li>A96</li></ul>	The opponents are silent. You bid first.

Board: 34 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ AJ7  ♥ K10  ♠ K8743  ♣ A92	South:  ♠ 62  ♥ A975  ♠ AQ105  ♣ 643	West Pass AP 1. Stay		Pass	
Board: 35 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 742  ✔ A976  ♣ A9  ♣ Q875	South:  ♠ AK653  ♥ J32  ♠ 764  ♠ AK	West Pass Pass 1. Stay	3NT		1NT
Board: 36 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ 1032  ♥ AQ10  ♠ Q94  ♣ AK102	South:  ♠ AJ94  ♥ K74  ♦ J752  ♠ 63	West Pass AP 1. Stay		Pass	
Board: 37 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ104  ♥ Q98  ♦ 106  ♠ A972	South:  ♠ KQ96  ♥ A642  ♠ AJ7  ♣ Q8	Pass Pass AP  1. Stay	North  2♣¹ 3NT		1NT 2♥
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ A652  ♥ A654  ♠ QJ  ♣ A96	South:  ◆ 87  ▼ KJ109  ◆ A543  ◆ 843	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 34 Dealer: N Vul: EW HCP: 10	<ul><li>♠ 62</li><li>♥ A975</li><li>♠ AQ105</li><li>♠ 643</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK653</li><li>♥ J32</li><li>♦ 764</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: None HCP: 9	<ul><li>★ AJ94</li><li>♥ K74</li><li>♦ J752</li><li>★ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ96</li><li>★ A642</li><li>★ AJ7</li><li>★ Q8</li></ul>	The opponents are silent.  You bid first.
Board: 38 Dealer: N Vul: None HCP: 8	♦ 87 ▼ KJ109 ◆ A543 ♣ 843	The opponents are silent.  Partner bids first.

Board: 34 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North:  ♠ AJ7  ♥ K10  ♠ K8743  ♣ A92	South:  ♠ 62  ♥ A975  ♠ AQ105  ♣ 643	West Pass AP 1. Stay		Pass	
Board: 35 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 742  ✔ A976  ♣ A9  ♣ Q875	South:  ♠ AK653  ♥ J32  ♠ 764  ♠ AK	West Pass Pass 1. Stay	3NT		1NT
Board: 36 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ 1032  ♥ AQ10  ♠ Q94  ♣ AK102	South:  ♠ AJ94  ♥ K74  ♦ J752  ♠ 63	West Pass AP 1. Stay		Pass	
Board: 37 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ104  ♥ Q98  ♦ 106  ♠ A972	South:  ♠ KQ96  ♥ A642  ♠ AJ7  ♣ Q8	Pass Pass AP  1. Stay	North  2♣¹ 3NT		1NT 2♥
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ A652  ♥ A654  ♠ QJ  ♣ A96	South:  ◆ 87  ▼ KJ109  ◆ A543  ◆ 843	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 39 Dealer: S Vul: NS HCP: 10	<ul><li>♦ 96</li><li>♥ K1042</li><li>♦ K9</li><li>♠ KJ965</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQ75</li><li>▼ AQ</li><li>◆ 9864</li><li>◆ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: None HCP: 9	<ul><li>♣ AJ52</li><li>♥ 1064</li><li>♦ KJ7</li><li>♣ 963</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 17	<ul><li>♣ QJ7</li><li>♥ KJ8</li><li>◆ KQ53</li><li>♣ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 8	<ul><li>♠ AKJ85</li><li>♥ 9432</li><li>♦ 4</li><li>♠ 654</li></ul>	The opponents are silent.  Partner bids first.

Board: 39 Dealer: S	North: ♠ 96	South: ♠ AJ3	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> K1042	<b>v</b> 83	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ K9	◆ A1073	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ965	♣ AQ103	1. Stay	man		
Board: 40	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ75	<b>♠</b> AJ864		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> AQ	<b>♥</b> K964	Pass	2♠	Pass	4♠
South HCP: 10	<b>♦</b> 9864	<b>♦</b> 105	AP			
Contract: 4♠ N	<b>♣</b> AJ7	<b>♣</b> Q10	1. Stay	man		
Board: 41 Dealer: S	North: ♠ AJ52	South: ♠ 108	West	North	East	South 1NT
Vul: None North HCP: 9	<b>v</b> 1064	<b>♥</b> KJ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 17	<b>♦</b> KJ7	♦ AQ5	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 963	<b>♣</b> AK874	1. Stay	man		
Board: 42	NI o sulles	Contle	West	North	East	South
Dealer: N	North: ♠ QJ7	South: <b>♠</b> 965		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KJ8	♥ A974	Pass	2♦	Pass	2NT
North HCP: 17 South HCP: 8	<b>♦</b> KQ53	♦ A84	AP			
Contract: 2N N	♣ KQ8	<b>♣</b> 1064	1. Stay	man		
Board: 43			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> AKJ85 <b>♥</b> 9432	<b>♠</b> Q97 <b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8	<b>♦</b> 4	◆ AQ975	Pass	2♠	Pass	4♠
South HCP: 17	<b>♣</b> 654	<b>♣</b> AQ10	AP			
Contract: 4♠ N		•	1. Stay	man		

Board: 39 Dealer: S Vul: NS HCP: 15	<ul><li>♣ AJ3</li><li>♥ 83</li><li>◆ A1073</li><li>♣ AQ103</li></ul>	The opponents are silent.  You bid first.
Board: 40 Dealer: N Vul: Both HCP: 10	<ul><li>AJ864</li><li>✓ K964</li><li>105</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: None HCP: 17	<ul><li>108</li><li>✓ KJ8</li><li>✓ AQ5</li><li>✓ AK874</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 8	<ul><li>◆965</li><li>▼ A974</li><li>◆ A84</li><li>◆ 1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 17	<ul><li>♣ Q97</li><li>♥ K6</li><li>◆ AQ975</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.

Board: 39 Dealer: S	North: ♠ 96	South: ♠ AJ3	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> K1042	<b>v</b> 83	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ K9	◆ A1073	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ965	♣ AQ103	1. Stay	man		
Board: 40	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ75	<b>♠</b> AJ864		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> AQ	<b>♥</b> K964	Pass	2♠	Pass	4♠
South HCP: 10	<b>♦</b> 9864	<b>♦</b> 105	AP			
Contract: 4♠ N	<b>♣</b> AJ7	<b>♣</b> Q10	1. Stay	man		
Board: 41 Dealer: S	North: ♠ AJ52	South: ♠ 108	West	North	East	South 1NT
Vul: None North HCP: 9	<b>v</b> 1064	<b>♥</b> KJ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 17	<b>♦</b> KJ7	♦ AQ5	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 963	<b>♣</b> AK874	1. Stay	man		
Board: 42	NI o sulles	Contle	West	North	East	South
Dealer: N	North: ♠ QJ7	South: <b>♠</b> 965		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KJ8	♥ A974	Pass	2♦	Pass	2NT
North HCP: 17 South HCP: 8	<b>♦</b> KQ53	♦ A84	AP			
Contract: 2N N	♣ KQ8	<b>♣</b> 1064	1. Stay	man		
Board: 43			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> AKJ85 <b>♥</b> 9432	<b>♠</b> Q97 <b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8	<b>♦</b> 4	◆ AQ975	Pass	2♠	Pass	4♠
South HCP: 17	<b>♣</b> 654	<b>♣</b> AQ10	AP			
Contract: 4♠ N		•	1. Stay	man		

Board: 44 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ94</li><li>▼ 1063</li><li>◆ AK63</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 14	<ul><li>♣ 76</li><li>♥ KQ98</li><li>◆ A2</li><li>♣ KQ654</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: EW HCP: 15	<ul><li>A82</li><li>♥ Q65</li><li>A95</li><li>★ KQ85</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 9	<ul><li>★ KJ82</li><li>▼ 102</li><li>◆ K963</li><li>◆ Q75</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 17	<ul><li>AK54</li><li>✓ AJ</li><li>1093</li><li>✓ KQ76</li></ul>	The opponents are silent. You bid first.

Board: 44 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ KJ94  ▼ 1063  ♠ AK63  ♣ A6	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 45 Dealer: S Vul: NS North HCP: 14 South HCP: 17 Contract: 3N S	North:  ♣ 76  ♥ KQ98  ♠ A2  ♣ KQ654	South:  ♠ AQ53  ♥ AJ2  ♠ KQ96  ♠ J9	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ◆ A82  ▼ Q65  ◆ A95  ◆ KQ85	South:  ♠ K1053  ♥ K32  ♠ QJ32  ♣ 74	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 47 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ KJ82  ♥ 102  ♠ K963  ♣ Q75	South:  ♠ A105  ♥ K94  ♠ AQ  ♠ A10932	West Pass Pass 1. Stay	North  2♣¹  2NT  man		South 1NT 2•
Board: 48 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK54  ♥ AJ  ♦ 1093  ♣ KQ76	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 44	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S  Vul: NS  HCP: 17  ♣ AQ53  ▼ AJ2  ◆ KQ96  ♣ J9	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: EW HCP: 9  ★ K1053  ★ K32  ★ QJ32	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S  Vul: Both  HCP: 17  A105  ▼ K94  AQ  A1093	The opponents are silent.  You bid first.
Board: 48	The opponents are silent.  Partner bids first.

Board: 44 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ KJ94  ▼ 1063  ♠ AK63  ♣ A6	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 45 Dealer: S Vul: NS North HCP: 14 South HCP: 17 Contract: 3N S	North:  ♣ 76  ♥ KQ98  ♠ A2  ♣ KQ654	South:  ♠ AQ53  ♥ AJ2  ♠ KQ96  ♠ J9	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  ◆ A82  ▼ Q65  ◆ A95  ◆ KQ85	South:  ♠ K1053  ♥ K32  ♠ QJ32  ♣ 74	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 47 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ KJ82  ♥ 102  ♠ K963  ♣ Q75	South:  ♠ A105  ♥ K94  ♠ AQ  ♠ A10932	West Pass Pass 1. Stay	North  2♣¹  2NT  man		South 1NT 2•
Board: 48 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK54  ♥ AJ  ♦ 1093  ♣ KQ76	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 49 Dealer: S Vul: EW HCP: 12	<ul><li>▶ J94</li><li>♥ Q864</li><li>◆ AJ652</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ64</li><li>♥ KQ104</li><li>◆ A76</li><li>♣ QJ</li></ul>	The opponents are silent.  You bid first.
Board: 51 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q842</li><li>♥ K2</li><li>◆ KJ642</li><li>♣ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 15	<ul><li>102</li><li>✓ AQ</li><li>AQ974</li><li>K1095</li></ul>	The opponents are silent. You bid first.

Board: 49 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> J94	<b>♠</b> AQ108	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 12	♥ Q864 ♦ AJ652	<b>♥</b> K52 <b>♦</b> K10	Pass	3♦	Pass	3NT
South HCP: 15	• A	<b>♦</b> K1073	AP			
Contract: 3N S			1. Stay	man		
Board: 50	North:	South:	West	North	East	South
Dealer: N	• QJ64	<b>★</b> K983		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KQ104	<b>♥</b> A72	Pass	2♥	Pass	3NT
South HCP: 10	◆ A76	♦ K102	Pass	4♠	AP	
Contract: 4♠ N	♣ ( ) l	<b>♣</b> 1032	1. Stay	man		
Board: 51 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♦</b> Q842	<b>♦</b> AK6	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>♥</b> K2 <b>♦</b> KJ642	♥ 754 ♦ A5	Pass	3♦	Pass	3NT
South HCP: 17	<b>♦</b> 52	♣ AQ1098	AP			
Contract: 3N S		`	1. Stay	man		
Board: 52	NI41	C41.	West	North	East	South
Dealer: N	North: <b>♠</b> 102	South: <b>♠</b> Q986		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>¥</b> 102 <b>∀</b> AQ	♥ K83	Pass	<b>2</b>	Pass	3NT
North HCP: 15 South HCP: 11	◆ AQ974	<b>♦</b> 32	AP			
South HCP: 11 Contract: 3N N	♣ K1095	<b>♣</b> AQ84	1. Stay	man		

Board: 49 Dealer: S Vul: EW HCP: 15	<ul><li>AQ108</li><li>K52</li><li>K10</li><li>K1073</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 10	<ul><li>★ K983</li><li>★ A72</li><li>★ K102</li><li>★ 1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: None HCP: 17	<ul><li>AK6</li><li>₹754</li><li>A5</li><li>AQ1098</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q986</li><li>★ K83</li><li>◆ 32</li><li>♣ AQ84</li></ul>	The opponents are silent.  Partner bids first.

Board: 49 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> J94	<b>♠</b> AQ108	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 12	♥ Q864 ♦ AJ652	<b>♥</b> K52 <b>♦</b> K10	Pass	3♦	Pass	3NT
South HCP: 15	• A	<b>♦</b> K1073	AP			
Contract: 3N S			1. Stay	man		
Board: 50	North:	South:	West	North	East	South
Dealer: N	• QJ64	<b>★</b> K983		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KQ104	<b>♥</b> A72	Pass	2♥	Pass	3NT
South HCP: 10	◆ A76	♦ K102	Pass	4♠	AP	
Contract: 4♠ N	♣ ( ) l	<b>♣</b> 1032	1. Stay	man		
Board: 51 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♦</b> Q842	<b>♦</b> AK6	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>♥</b> K2 <b>♦</b> KJ642	♥ 754 ♦ A5	Pass	3♦	Pass	3NT
South HCP: 17	<b>♦</b> 52	♣ AQ1098	AP			
Contract: 3N S		`	1. Stay	man		
Board: 52	NI41	C41.	West	North	East	South
Dealer: N	North: <b>♠</b> 102	South: <b>♠</b> Q986		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>¥</b> 102 <b>∀</b> AQ	♥ K83	Pass	<b>2</b>	Pass	3NT
North HCP: 15 South HCP: 11	◆ AQ974	<b>♦</b> 32	AP			
South HCP: 11 Contract: 3N N	♣ K1095	<b>♣</b> AQ84	1. Stay	man		

Board: 53 Dealer: S Vul: None HCP: 18	♣ A ♥ KJ42 ♦ K74 ♣ AK984	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: NS HCP: 15	<ul><li>♦ 95</li><li>♥ AQ43</li><li>♦ K52</li><li>♠ AQ86</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 9	<ul><li>◆ Q1063</li><li>◆ 864</li><li>◆ K4</li><li>◆ KJ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 56 Dealer: N Vul: None HCP: 17	<ul><li>★ KQ9</li><li>▼ 1052</li><li>◆ AK8</li><li>◆ KQ98</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 53	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
Dealer: S	Norui. ♠A	♦ KQ8	Pass	4NT <sup>3</sup>	Pass	5 <b>♦</b> <sup>4</sup>
Vul: None North HCP: 18	<b>♥</b> KJ42	<b>♥</b> A1095	Pass	5♠	Pass	6 <b>♥</b> <sup>5</sup>
South HCP: 15 Contract: 6♥ S	♦ K74	♦ QJ	AP			
	<b>♣</b> AK984	<b>♣</b> QJ32	1. Stay			
			2. artifi		0214	Co •••
				kwood ( /5 or 4/:		IOI 🔻
			5. no ♥			
Board: 54	37.4	a . 1	Wost	North	Foot	South
Dealer: N	North: ♠ 95	South: ♠ AKJ86	WEST	1NT	Pass	
Vul: NS	♥ AQ43	♥ 10982	Pass	2 <b>y</b>	Pass	
North HCP: 15 South HCP: 11	♦ K52	<b>•</b> —	AP	<i>2</i> •	1 455	• •
Contract: 4♥ N	<b>♣</b> AQ86	♣ K1052	1. Stay	man		
Board: 55 Dealer: S	North: <b>♠</b> Q1063	South: ♠ J872	West	North	East	South 1NT
Vul: Both North HCP: 9	<b>♥</b> 864	♥ AJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> K4	<b>♦</b> AJ98	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> KJ72	♣ A84	1. Stay	man		
Board: 56	37.4	a . 1	West	North	East	South
Dealer: N	North:	South: ♠ J53		1NT	Pass	
Vul: None	<b>♠</b> KQ9 <b>♥</b> 1052	<b>◆</b> J53 <b>♥</b> QJ73	Pass	2•		2NT
North HCP: 17	◆ AK8	◆ 3	AP			
South HCP: 8 Contract: 2N N	<b>♣</b> KQ98	♣ A10732	1. Stay	man		

Board: 53 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ8</li><li>▼ A1095</li><li>◆ QJ</li><li>◆ QJ32</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: NS HCP: 11	<ul><li>★ AKJ86</li><li>▼ 10982</li><li>◆ —</li><li>★ K1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: None HCP: 8	<ul><li>↓ J53</li><li>♥ QJ73</li><li>↓ 3</li><li>♠ A10732</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 53	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
Dealer: S	Norui. ♠A	♦ KQ8	Pass	4NT <sup>3</sup>	Pass	5 <b>♦</b> <sup>4</sup>
Vul: None North HCP: 18	<b>♥</b> KJ42	<b>♥</b> A1095	Pass	5♠	Pass	6 <b>♥</b> <sup>5</sup>
South HCP: 15 Contract: 6♥ S	♦ K74	♦ QJ	AP			
	<b>♣</b> AK984	<b>♣</b> QJ32	1. Stay			
			2. artifi		0214	Co •••
				kwood ( /5 or 4/:		IOI 🔻
			5. no ♥			
Board: 54	37.4	a . 1	Wost	North	Foot	South
Dealer: N	North: ♠ 95	South: ♠ AKJ86	WEST	1NT	Pass	
Vul: NS	♥ AQ43	♥ 10982	Pass	2 <b>y</b>	Pass	
North HCP: 15 South HCP: 11	♦ K52	<b>•</b> —	AP	<i>2</i> •	1 455	• •
Contract: 4♥ N	<b>♣</b> AQ86	♣ K1052	1. Stay	man		
Board: 55 Dealer: S	North: <b>♠</b> Q1063	South: ♠ J872	West	North	East	South 1NT
Vul: Both North HCP: 9	<b>♥</b> 864	♥ AJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> K4	<b>♦</b> AJ98	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> KJ72	♣ A84	1. Stay	man		
Board: 56	37.4	a . 1	West	North	East	South
Dealer: N	North:	South: ♠ J53		1NT	Pass	
Vul: None	<b>♠</b> KQ9 <b>♥</b> 1052	<b>◆</b> J53 <b>♥</b> QJ73	Pass	2•		2NT
North HCP: 17	◆ AK8	◆ 3	AP			
South HCP: 8 Contract: 2N N	<b>♣</b> KQ98	♣ A10732	1. Stay	man		

Board: 57 Dealer: S Vul: NS HCP: 12	♣ QJ5 ♥ A1065 ♦ 542 ♣ AJ6	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 17	<ul><li>109</li><li>KQ92</li><li>K94</li><li>AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 8	<ul><li>★ A843</li><li>♥ 976</li><li>◆ KJ2</li><li>◆ 953</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 17	<ul><li>AK5</li><li>✓ AQ6</li><li>✓ J63</li><li>✓ K832</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: Both HCP: 9	<ul><li>♠ Q7643</li><li>♥ QJ104</li><li>♦ K8</li><li>♠ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 57 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 4♥ S	North:  ♠ QJ5  ♥ A1065  ♦ 542  ♠ AJ6	South:  ◆ A87  ◆ K982  ◆ AJ8  ◆ KQ10	West Pass Pass 1. Stay	North  2♣¹  4♥  man		South 1NT 2♥
Board: 58 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6♥ N	North:  ♠ 109  ♥ KQ92  ♠ K94  ♣ AKQ8	South:  ♠ KQJ3  ♥ A1065  ♠ A63  ♣ J7	Pass Pass Pass AP 1. Stay 2. artification 3. Cue 4. Blace		Pass Pass Pass Pass Pass Ostopp 0314,	2♣¹ 3♣² 4NT⁴ 6♥  er for ♥
Board: 59 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ A843  ♥ 976  ♠ KJ2  ♣ 953	South:  ♠ 1076  ♥ AK10  ♠ A10  ♣ KQ1082	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 60 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ AK5  ♥ AQ6  ♦ J63  ♠ K832	South:  ♠ 102  ♥ K875  ♠ A105  ♣ Q1096	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 61 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ Q7643  ♥ QJ104  ♠ K8  ♠ J8	South:  ♠ AK2  ♥ 865  ♠ Q9765  ♠ AQ	Pass Pass Pass 1. Stay			1NT 2 <b>♦</b>

Board: 57 Dealer: S Vul: NS HCP: 17	<ul><li>★ A87</li><li>★ K982</li><li>★ AJ8</li><li>★ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ3</li><li>★ A1065</li><li>★ A63</li><li>★ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 16	<ul><li>1076</li><li>✓ AK10</li><li>✓ A10</li><li>✓ KQ1082</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 9	<ul><li>102</li><li>K875</li><li>A105</li><li>Q1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: Both HCP: 15	<ul><li>AK2</li><li>♥ 865</li><li>◆ Q9765</li><li>◆ AQ</li></ul>	The opponents are silent.  You bid first.

Board: 57 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 4♥ S	North:  ♠ QJ5  ♥ A1065  ♦ 542  ♠ AJ6	South:  ◆ A87  ◆ K982  ◆ AJ8  ◆ KQ10	West Pass Pass 1. Stay	North  2♣¹  4♥  man		South 1NT 2♥
Board: 58 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6♥ N	North:  ♠ 109  ♥ KQ92  ♠ K94  ♣ AKQ8	South:  ♠ KQJ3  ♥ A1065  ♠ A63  ♣ J7	Pass Pass Pass AP 1. Stay 2. artification 3. Cue 4. Blace		Pass Pass Pass Pass Pass Ostopp 0314,	2♣¹ 3♣² 4NT⁴ 6♥  er for ♥
Board: 59 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ A843  ♥ 976  ♠ KJ2  ♣ 953	South:  ♠ 1076  ♥ AK10  ♠ A10  ♣ KQ1082	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 60 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ AK5  ♥ AQ6  ♦ J63  ♠ K832	South:  ♠ 102  ♥ K875  ♠ A105  ♣ Q1096	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 61 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ Q7643  ♥ QJ104  ♠ K8  ♠ J8	South:  ♠ AK2  ♥ 865  ♠ Q9765  ♠ AQ	Pass Pass Pass 1. Stay			1NT 2 <b>♦</b>

Board: 62 Dealer: N Vul: NS HCP: 16	<ul><li>♣ A5</li><li>♥ Q763</li><li>♦ AQ93</li><li>♣ KJ5</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q764</li><li>♥ A102</li><li>◆ A87</li><li>♣ J86</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q76</li><li>♥ K743</li><li>◆ AJ63</li><li>♣ KQ</li></ul>	The opponents are silent.  You bid first.
Board: 65 Dealer: S Vul: None HCP: 10	<ul><li>◆ 98642</li><li>♥ AQ73</li><li>◆ K6</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 66 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK7</li><li>★ 62</li><li>★ AKJ108</li><li>★ J104</li></ul>	West Doubles 2♣ if possible.  You bid first.

D 1 62			West	North 1NT	East Pass	
Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 6 N	North:  ♠ A5  ♥ Q763  ♠ AQ93  ♣ KJ5	South:  ♠ KQJ7  ♥ A10954  • 1084  ♣ A			AP 0314, t	5♥ <sup>4</sup> for ♥
Board: 63 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ Q764  ♥ A102  ♠ A87  ♣ J86	South:  ♠ KJ1092  ♥ QJ8  ♠ K2  ♣ AQ3	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 64 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ Q76  ♥ K743  ♠ AJ63  ♣ KQ	South:	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 65 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ AJ5  ♥ K9854  ♠ A10  ♠ K43	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	1NT
Board: 66 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 S	North:  ♠ AK7  ♥ 62  ♠ AKJ108  ♣ J104	South:  ♠ J10983  ♥ AQJ9  ♦ 3  ♣ 872	X Pass AP 1. Stay	North 1NT 2  3  2  man raise or	Pass Pass Pass	2♣¹ 2♠ 4♠

Board: 62 Dealer: N Vul: NS HCP: 14	<b>★</b> KQJ7 <b>▼</b> A10954 <b>◆</b> 1084 <b>♣</b> A	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ1092</li><li>♥ QJ8</li><li>♦ K2</li><li>♣ AQ3</li></ul>	The opponents are silent.  You bid first.
Board: 64 Dealer: N Vul: Both HCP: 10	<ul><li>▶ J9</li><li>♥ AJ65</li><li>♦ 8</li><li>♣ A98653</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 15	<b>♥</b> K9854	The opponents are silent.  You bid first.
Board: 66 Dealer: N Vul: EW HCP: 8	<ul><li>♣ J10983</li><li>♥ AQJ9</li><li>♦ 3</li><li>♣ 872</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

D 1 62			West	North 1NT	East Pass	
Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 6 N	North:  ♠ A5  ♥ Q763  ♠ AQ93  ♣ KJ5	South:  ♠ KQJ7  ♥ A10954  • 1084  ♣ A			AP 0314, t	5♥ <sup>4</sup> for ♥
Board: 63 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ Q764  ♥ A102  ♠ A87  ♣ J86	South:  ♠ KJ1092  ♥ QJ8  ♠ K2  ♣ AQ3	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 64 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ Q76  ♥ K743  ♠ AJ63  ♣ KQ	South:	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 65 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ AJ5  ♥ K9854  ♠ A10  ♠ K43	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	1NT
Board: 66 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 S	North:  ♠ AK7  ♥ 62  ♠ AKJ108  ♣ J104	South:  ♠ J10983  ♥ AQJ9  ♦ 3  ♣ 872	X Pass AP 1. Stay	North 1NT 2  3  2  man raise or	Pass Pass Pass	2♣¹ 2♠ 4♠

Board: 67 Dealer: S Vul: None HCP: 11	<ul><li>♣ AQ7</li><li>♥ A432</li><li>◆ J73</li><li>♣ 654</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q42</li><li>♥ AJ4</li><li>◆ A105</li><li>♣ AJ98</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ42</li><li>♥ J10</li><li>◆ Q964</li><li>★ K86</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 16	<ul><li>★ K82</li><li>♥ J52</li><li>◆ AKQ53</li><li>◆ K8</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: NS HCP: 14	<ul><li>♣ J1087</li><li>♥ A1098</li><li>♦ KQ</li><li>♣ A109</li></ul>	The opponents are silent.  Partner bids first.

Board: 67 Dealer: S Vul: None	North: ♠ AQ7	South: ♠ K98	West	North	East	South 1NT
North HCP: 11	<b>♥</b> A432	<b>♥</b> KQ65	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ J73	♦ AK86	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 654	<b>♣</b> J9	1. Stay	man		
Board: 68	North:	South:	West	North	East	South
Dealer: N	• Q42	AKJ7		1NT	Pass	2 <b>.</b> 1
Vul: NS	<b>♥</b> AJ4	<b>♥</b> K732	Pass			3NT
North HCP: 16 South HCP: 13	◆ A105	<b>♦</b> 76	AP			
Contract: 3N N	<b>♣</b> AJ98	<b>♣</b> Q103	1. Stay	man		
Board: 69 Dealer: S	North: ♠ KJ42	South: ♠ AQ	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> J10	<b>♥</b> Q8653	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> Q964	◆ A85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K86	♣ A95	1. Stayman			
Board: 70	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K82	<b>♦</b> A5		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> J52	<b>♥</b> A864	Pass	2♦	Pass	3NT
South HCP: 12	♦ AKQ53	<b>♦</b> J108	AP			
Contract: 3N N	<b>♣</b> K8	<b>♣</b> QJ95	1. Stay	man		
Board: 71	North:	South:	West	North	East	South
Dealer: S	Notul. <b>♠</b> J1087	<b>♦</b> AK5				1NT
Vul: NS	♥ A1098	<b>♥</b> Q42	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 14 South HCP: 17	<b>♦</b> KQ	♦ A63	Pass	3NT	AP	
Contract: 3N S	♣ A109	<b>♣</b> KJ85	1. Stay	man		

Board: 67 Dealer: S Vul: None HCP: 16	<ul><li>★ K98</li><li>▼ KQ65</li><li>◆ AK86</li><li>◆ J9</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 13	<ul><li>★ AKJ7</li><li>★ K732</li><li>★ 76</li><li>★ Q103</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 16	<ul><li>♣ AQ</li><li>♥ Q8653</li><li>◆ A85</li><li>♣ A95</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: None HCP: 12	<ul><li>★ A5</li><li>▼ A864</li><li>◆ J108</li><li>◆ QJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: NS HCP: 17	<ul><li>AK5</li><li>♥ Q42</li><li>A63</li><li>★ KJ85</li></ul>	The opponents are silent. You bid first.

Board: 67 Dealer: S Vul: None	North: ♠ AQ7	South: ♠ K98	West	North	East	South 1NT
North HCP: 11	<b>♥</b> A432	<b>♥</b> KQ65	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	◆ J73	♦ AK86	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 654	<b>♣</b> J9	1. Stay	man		
Board: 68	North:	South:	West	North	East	South
Dealer: N	• Q42	AKJ7		1NT	Pass	2 <b>.</b> 1
Vul: NS	<b>♥</b> AJ4	<b>♥</b> K732	Pass			3NT
North HCP: 16 South HCP: 13	◆ A105	<b>♦</b> 76	AP			
Contract: 3N N	<b>♣</b> AJ98	<b>♣</b> Q103	1. Stay	man		
Board: 69 Dealer: S	North: ♠ KJ42	South: ♠ AQ	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> J10	<b>♥</b> Q8653	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> Q964	◆ A85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K86	♣ A95	1. Stayman			
Board: 70	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K82	<b>♦</b> A5		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> J52	<b>♥</b> A864	Pass	2♦	Pass	3NT
South HCP: 12	♦ AKQ53	<b>♦</b> J108	AP			
Contract: 3N N	<b>♣</b> K8	<b>♣</b> QJ95	1. Stay	man		
Board: 71	North:	South:	West	North	East	South
Dealer: S	Notul. <b>♠</b> J1087	<b>♦</b> AK5				1NT
Vul: NS	♥ A1098	<b>♥</b> Q42	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 14 South HCP: 17	<b>♦</b> KQ	♦ A63	Pass	3NT	AP	
Contract: 3N S	♣ A109	<b>♣</b> KJ85	1. Stay	man		

Board: 72 Dealer: N Vul: EW HCP: 15	<ul><li>★ K10</li><li>★ KQ9</li><li>★ KJ63</li><li>★ QJ107</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ862</li><li>♥ Q532</li><li>♦ 103</li><li>♣ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ64</li><li>▼ J1073</li><li>◆ AK5</li><li>★ K10</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 13	<ul><li>★K1093</li><li>▼KQ8</li><li>◆ 4</li><li>◆ AJ1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ</li><li>♥ 9532</li><li>◆ AJ7</li><li>◆ AQ83</li></ul>	The opponents are silent. You bid first.

Board: 72 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 4N N	North:  ♠ K10  ♥ KQ9  ♠ KJ63  ♣ QJ107	South:  ♠ A752  ♥ AJ5  ♠ Q72  ♣ A43	Pass AP 1. Stay	North 1NT 2  man ntitative	Pass Pass	
Board: 73 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KJ862  ♥ Q532  • 103  ♣ K2	South:  ♠ Q95  ♥ A4  ♠ KQ52  ♣ A853	Pass Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 4♠ man	East Pass Pass AP	1NT 2◆
Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ64  ♥ J1073  ♠ AK5  ♠ K10	South:  ♠ AQ102  ♥ Q9652  ♦ Q10  ♣ J7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 75 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♥ S	North:  ♠ K1093  ♥ KQ8  ♦ 4  ♣ AJ1032	South:  ♣ 74  ✔ A10743  ♣ AKQ  ♣ Q74	Pass Pass Pass 1. Stay		East Pass Pass AP	1NT 2♥
Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ KJ  ♥ 9532  ♠ AJ7  ♣ AQ83	South:  ♠ AQ98  ♥ Q64  ♦ 963  ♠ 1097	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 72 Dealer: N Vul: EW HCP: 15	<ul><li>♣ A752</li><li>♥ AJ5</li><li>◆ Q72</li><li>♣ A43</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q95</li><li>★ A4</li><li>★ KQ52</li><li>♣ A853</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 11	<ul><li>AQ102</li><li>♥ Q9652</li><li>◆ Q10</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 15	<ul><li>★74</li><li>★ A10743</li><li>★ AKQ</li><li>★ Q74</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: EW HCP: 8	<ul><li>AQ98</li><li>Q64</li><li>963</li><li>1097</li></ul>	The opponents are silent.  Partner bids first.

Board: 72 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 4N N	North:  ♠ K10  ♥ KQ9  ♠ KJ63  ♣ QJ107	South:  ♠ A752  ♥ AJ5  ♠ Q72  ♣ A43	Pass AP 1. Stay	North 1NT 2  man ntitative	Pass Pass	
Board: 73 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KJ862  ♥ Q532  • 103  ♣ K2	South:  ♠ Q95  ♥ A4  ♠ KQ52  ♣ A853	Pass Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 4♠ man	East Pass Pass AP	1NT 2◆
Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ64  ♥ J1073  ♠ AK5  ♠ K10	South:  ♠ AQ102  ♥ Q9652  ♦ Q10  ♣ J7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 75 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♥ S	North:  ♠ K1093  ♥ KQ8  ♦ 4  ♣ AJ1032	South:  ♣ 74  ✔ A10743  ♣ AKQ  ♣ Q74	Pass Pass Pass 1. Stay		East Pass Pass AP	1NT 2♥
Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ KJ  ♥ 9532  ♠ AJ7  ♣ AQ83	South:  ♠ AQ98  ♥ Q64  ♦ 963  ♠ 1097	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 77 Dealer: S Vul: Both HCP: 10	<ul><li>♣ 754</li><li>♥ QJ94</li><li>◆ Q72</li><li>♣ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: None HCP: 17	<ul><li>★ 10532</li><li>★ K943</li><li>★ AK3</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 9	<ul><li>★K1082</li><li>♥Q109</li><li>◆8542</li><li>★A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 17	<ul><li>★ AKQ6</li><li>▼ A986</li><li>◆ 753</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: None HCP: 14	<ul><li>★ KJ86</li><li>▼ K82</li><li>◆ K94</li><li>◆ A32</li></ul>	The opponents are silent.  Partner bids first.

Board: 77 Dealer: S Vul: Both	North: ♠ 754	South: ♠ AKQ9		North		1NT
North HCP: 10	♥ QJ94	<b>♥</b> A32	Pass		Pass	2♠
South HCP: 17	◆ Q72 <b>♣</b> KQ5	♦ A9 ♣ 9732	Pass	3NT	AP	
Contract: 3N S	₩ KQ3	₩ 9132	1. Stay	man		
Board: 78	North:	South:	West	North	East	South
Dealer: N	<b>↑</b> 10532	♦ KJ8		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> K943	<b>♥</b> AJ52	Pass	2♥	Pass	
North HCP: 17 South HCP: 10	<b>♦</b> AK3	<b>♦</b> J85	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> AK	<b>♣</b> 1086	1. Stay	man		
Doords 70						
Board: 79 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>★</b> K1082	<b>♠</b> AJ3	_	1	_	1NT
North HCP: 9	♥ Q109	<b>♥</b> A7	Pass		Pass	2♦
South HCP: 15	♦ 8542 <b>♣</b> A5	♦ AJ10 ♣ J10864	Pass	2NT	AP	
Contract: 2N S	₩ NJ	₩ J1000 <del>1</del>	1. Stayman			
Board: 80	North:	South:	West	North	East	South
Dealer: N	AKQ6	<b>★</b> 107		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> A986	<b>♥</b> K1074	Pass	2♥	Pass	4♥
South HCP: 10	<b>♦</b> 753	<b>♦</b> AQJ	AP			
Contract: 4♥ N	♣ A10	<b>♣</b> 9532	1. Stay	man		
Board: 81	N	G . 1	Wast	North	Foot	South
Dealer: S	North:	South:	west	inoiul	Last	South 1NT
Vul: None	<b>♠</b> KJ86 <b>♥</b> K82	<b>♠</b> Q2 <b>♥</b> A1063	Pass	2 <b>♣</b> ¹	Pass	11N1 2♥
North HCP: 14	V K82 ♦ K94	◆ AQJ85				∠▼
South HCP: 16	◆ A32	<b>♦</b> K8	Pass 1. Stay	3NT	AP	

Board: 77 Dealer: S Vul: Both HCP: 17	<ul><li>♠ AKQ9</li><li>♥ A32</li><li>♠ A9</li><li>♠ 9732</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ8</li><li>▼ AJ52</li><li>◆ J85</li><li>◆ 1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 15	<ul><li>AJ3</li><li>✓ A7</li><li>◆ AJ10</li><li>◆ J10864</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 10	<ul><li>107</li><li>K1074</li><li>AQJ</li><li>9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: None HCP: 16	<ul><li>♠ Q2</li><li>♥ A1063</li><li>♦ AQJ85</li><li>♠ K8</li></ul>	The opponents are silent. You bid first.

Board: 77 Dealer: S Vul: Both	North: ♠ 754	South: ♠ AKQ9		North		1NT
North HCP: 10	♥ QJ94	<b>♥</b> A32	Pass		Pass	2♠
South HCP: 17	◆ Q72 <b>♣</b> KQ5	♦ A9 ♣ 9732	Pass	3NT	AP	
Contract: 3N S	₩ KQ3	₩ 9132	1. Stay	man		
Board: 78	North:	South:	West	North	East	South
Dealer: N	<b>↑</b> 10532	♦ KJ8		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> K943	<b>♥</b> AJ52	Pass	2♥	Pass	
North HCP: 17 South HCP: 10	<b>♦</b> AK3	<b>♦</b> J85	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> AK	<b>♣</b> 1086	1. Stay	man		
Doords 70						
Board: 79 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>★</b> K1082	<b>♠</b> AJ3	_	1	_	1NT
North HCP: 9	♥ Q109	<b>♥</b> A7	Pass		Pass	2♦
South HCP: 15	♦ 8542 <b>♣</b> A5	♦ AJ10 ♣ J10864	Pass	2NT	AP	
Contract: 2N S	₩ NJ	₩ J1000 <del>1</del>	1. Stayman			
Board: 80	North:	South:	West	North	East	South
Dealer: N	AKQ6	<b>★</b> 107		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> A986	<b>♥</b> K1074	Pass	2♥	Pass	4♥
South HCP: 10	<b>♦</b> 753	<b>♦</b> AQJ	AP			
Contract: 4♥ N	♣ A10	<b>♣</b> 9532	1. Stay	man		
Board: 81	N	G . 1	Wast	North	Foot	South
Dealer: S	North:	South:	west	inoiul	Last	South 1NT
Vul: None	<b>♠</b> KJ86 <b>♥</b> K82	<b>♠</b> Q2 <b>♥</b> A1063	Pass	2 <b>♣</b> ¹	Pass	11N1 2♥
North HCP: 14	V K82 ♦ K94	◆ AQJ85				∠▼
South HCP: 16	◆ A32	<b>♦</b> K8	Pass 1. Stay	3NT	AP	

Board: 82 Dealer: N Vul: NS HCP: 15	<ul><li>♠ Q63</li><li>♥ AQ103</li><li>♦ 109</li><li>♠ AK96</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 14	<ul><li>★ 53</li><li>▼ K972</li><li>◆ Q72</li><li>◆ AKQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 9	<ul><li>▲ A94</li><li>♥ AJ62</li><li>◆ 106</li><li>◆ 7532</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: N Vul: EW HCP: 15	<ul><li>1074</li><li>✓ AQJ</li><li>✓ KQ1074</li><li>✓ K4</li></ul>	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
			Pass	11N1 2♥	Pass	
Board: 82	North:	South:	Pass	_		3 <b>•</b> ⁻ 4NT <sup>4</sup>
Dealer: N	<b>♦</b> Q63	<b>♦</b> A82	Pass	4 <b>∞</b> ° 5♠ <sup>5</sup>	Pass	
Vul: NS North HCP: 15	<b>♥</b> AQ103	<b>♥</b> K762	AP	<b>34</b> °	Гаѕѕ	O <b>V</b>
South HCP: 14	<b>♦</b> 109	◆ AJ852	1. Stay	man		
Contract: 6♥ N	<b>♣</b> AK96	<b>♣</b> Q	2. artific			
				bid, a ♣	stopp	er
				kwood (		
			5. A=2	/5 or 5/5	5, Q(H	1)=1
Board: 83	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> 53	50un. <b>♦</b> J76				1NT
Vul: Both	<b>♥</b> K972	<b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 14 South HCP: 15	<b>♦</b> Q72	◆ AK1094	Pass	3NT	AP	
Contract: 3N S	♣ AKQ2	<b>♣</b> J73	1. Stay	man		
Board: 84			<b>XX</b> 74	N141.	F4	C 41-
Dealer: N	North:	South:	West	North 1NT		
Vul: None	<b>♦</b> J32 <b>♥</b> J8	<b>★</b> K1054 <b>∀</b> K104	Dagg	1N1 2♦	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 15	• AQ52	♦ K63	Pass AP	<b>∠</b> ▼	rass	31N I
South HCP: 12 Contract: 3N N	♣ AK63	♣ QJ2	1. Stay	man		
Board: 85	North:	South:	West	North	East	
Dealer: S Vul: NS	• A94	<b>★</b> K63	D	o - 1	D.	1NT
North HCP: 9	<b>♥</b> AJ62	<b>♥</b> K87		2♣¹	Pass	2♦
South HCP: 16	<b>◆</b> 106	♦ K95	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 7532	<b>♣</b> AK94	1. Stay	man		
Doord Of						
Board: 86 Dealer: N	North:	South:	West	North		
Vul: EW	<b>★</b> 1074	<b>♦</b> Q86		1NT	Pass	
North HCP: 15	♥ AQJ	▼ K1092	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 12	◆ KQ1074 ◆ K4	♦ A63	AP			
Contract: 3N N	<b>▼</b> 1\4	<b>♣</b> QJ9	1. Stay	man		

Board: 82 Dealer: N Vul: NS HCP: 14	<ul><li>★ A82</li><li>▼ K762</li><li>★ AJ852</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	<ul><li>♣ J76</li><li>♥ AQ</li><li>◆ AK1094</li><li>♣ J73</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 12	<ul><li>★ K1054</li><li>▼ K104</li><li>◆ K63</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 16	<ul><li>★ K63</li><li>▼ K87</li><li>◆ K95</li><li>◆ AK94</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q86</li><li>♥ K1092</li><li>◆ A63</li><li>♣ QJ9</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1NT	East Pass	
			Pass	11N1 2♥	Pass	
Board: 82	North:	South:	Pass	_		3 <b>•</b> ⁻ 4NT <sup>4</sup>
Dealer: N	<b>♦</b> Q63	<b>♦</b> A82	Pass	4 <b>∞</b> ° 5♠ <sup>5</sup>	Pass	
Vul: NS North HCP: 15	<b>♥</b> AQ103	<b>♥</b> K762	AP	<b>34</b> °	Гаѕѕ	O <b>V</b>
South HCP: 14	<b>♦</b> 109	◆ AJ852	1. Stay	man		
Contract: 6♥ N	<b>♣</b> AK96	<b>♣</b> Q	2. artific			
				bid, a ♣	stopp	er
				kwood (		
			5. A=2	/5 or 5/5	5, Q(H	1)=1
Board: 83	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> 53	50un. <b>♦</b> J76				1NT
Vul: Both	<b>♥</b> K972	<b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 14 South HCP: 15	<b>♦</b> Q72	◆ AK1094	Pass	3NT	AP	
Contract: 3N S	♣ AKQ2	<b>♣</b> J73	1. Stay	man		
Board: 84			<b>XX</b> 74	N141.	F4	C 41-
Dealer: N	North:	South:	West	North 1NT		
Vul: None	<b>♦</b> J32 <b>♥</b> J8	<b>★</b> K1054 <b>∀</b> K104	Dagg	1N1 2♦	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 15	• AQ52	♦ K63	Pass AP	<b>∠</b> ▼	rass	31N I
South HCP: 12 Contract: 3N N	♣ AK63	♣ QJ2	1. Stay	man		
Board: 85	North:	South:	West	North	East	
Dealer: S Vul: NS	• A94	<b>★</b> K63	D	o - 1	D.	1NT
North HCP: 9	<b>♥</b> AJ62	<b>♥</b> K87		2♣¹	Pass	2♦
South HCP: 16	<b>◆</b> 106	♦ K95	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 7532	<b>♣</b> AK94	1. Stay	man		
Doord Of						
Board: 86 Dealer: N	North:	South:	West	North		
Vul: EW	<b>★</b> 1074	<b>♦</b> Q86		1NT	Pass	
North HCP: 15	♥ AQJ	▼ K1092	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 12	◆ KQ1074 ◆ K4	♦ A63	AP			
Contract: 3N N	<b>▼</b> 1\4	<b>♣</b> QJ9	1. Stay	man		

Board: 87 Dealer: S Vul: None HCP: 14	<ul><li>★ K982</li><li>★ K542</li><li>★ K62</li><li>★ KQ</li></ul>	East Doubles 4♦ if possible.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q1087</li><li>♥ AQ93</li><li>◆ J10</li><li>♣ AK3</li></ul>	The opponents are silent.  You bid first.
Board: 89 Dealer: S Vul: EW HCP: 8	<ul><li>★ KJ53</li><li>♥ Q107</li><li>♦ 653</li><li>♠ Q107</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: Both HCP: 17	<ul><li>★ A932</li><li>★ A9</li><li>★ K85</li><li>★ AQ73</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 1NT	
			Pass	2 <b>♣</b> ¹	Pass	2♠	
Board: 87			Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>	
Dealer: S	North:	South:	Pass	4 <b>\</b> 4	X	4NT <sup>5</sup>	
Vul: None	<b>♦</b> K982 <b>∀</b> K542	<b>♠</b> AQJ5 <b>♥</b> AJ6	Pass	<b>5</b> ♦ <sup>6</sup>	Pass	6♠	
North HCP: 14	• K62	◆ 73	AP				
South HCP: 16 Contract: 6♠ S	<b>♣</b> KQ	♣ A752	1. Stay				
Commact. 04 S			2. artific	cıaı bid, a ♣	s etonn	Δr	
				bid, a ♦			
				kwood (			
			6. A=1	/5 or 4/5	5		
Board: 88			West	North	East	South	
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: NS	<b>♠</b> Q1087 <b>♥</b> AQ93	<b>♠</b> A953 <b>♥</b> 1052	Pass	2♥	Pass	2NT	
North HCP: 16	<ul><li>J10</li></ul>	♦ A953	Pass	3♠	Pass	4♠	
South HCP: 9 Contract: 4♠ N	♣ AK3	<b>♣</b> J4	AP				
Conduct. 1211			1. Stay	man			
Board: 89	N. 4	G 4	West	North	East	South	
Dealer: S	North: ♠ KJ53	South: <b>♠</b> A762				1NT	
Vul: EW	♥ Q107	▼ K643	Pass	2 <b>♣</b> ¹	Pass	2♥	
North HCP: 8	<b>♦</b> 653	<b>♦</b> J92	Pass	2NT	Pass	3♠	
South HCP: 15 Contract: 3♠ S	<b>♣</b> Q107	<b>♣</b> AK	AP				
Confidence of S			1. Stay	man			
Board: 90			South:	West	North	East	South
Dealer: N	North:	Souii. ♠ K65		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♦</b> A932 <b>♥</b> A9	♥ KQJ6	Pass	2♠	Pass	2NT	
North HCP: 17 South HCP: 9	♦ K85	<b>♦</b> 762	AP				
Contract: 2N N	<b>♣</b> AQ73	<b>♣</b> 1094	1. Stay	man			

Board: 87 Dealer: S Vul: None HCP: 16	<ul><li>AQJ5</li><li>✓ AJ6</li><li>✓ 73</li><li>✓ A752</li></ul>	East Doubles 4♦ if possible.  You bid first.
Board: 88 Dealer: N Vul: NS HCP: 9	<ul><li>♠ A953</li><li>♥ 1052</li><li>♠ A953</li><li>♠ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 15	<ul><li>♣ A762</li><li>♥ K643</li><li>◆ J92</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 9	<ul><li>★ K65</li><li>★ KQJ6</li><li>◆ 762</li><li>◆ 1094</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1NT	
			Pass	2 <b>♣</b> ¹	Pass	2♠	
Board: 87			Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>	
Dealer: S	North:	South:	Pass	4 <b>\</b> 4	X	4NT <sup>5</sup>	
Vul: None	<b>♦</b> K982 <b>∀</b> K542	<b>♠</b> AQJ5 <b>♥</b> AJ6	Pass	<b>5</b> ♦ <sup>6</sup>	Pass	6♠	
North HCP: 14	• K62	◆ 73	AP				
South HCP: 16 Contract: 6♠ S	<b>♣</b> KQ	♣ A752	1. Stay				
Commact. 04 S			2. artific	cıaı bid, a ♣	s etonn	Δr	
				bid, a ♦			
				kwood (			
			6. A=1	/5 or 4/5	5		
Board: 88			West	North	East	South	
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: NS	<b>♠</b> Q1087 <b>♥</b> AQ93	<b>♠</b> A953 <b>♥</b> 1052	Pass	2♥	Pass	2NT	
North HCP: 16	<ul><li>J10</li></ul>	♦ A953	Pass	3♠	Pass	4♠	
South HCP: 9 Contract: 4♠ N	♣ AK3	<b>♣</b> J4	AP				
Conduct. 1211			1. Stay	man			
Board: 89	N. 4	G 4	West	North	East	South	
Dealer: S	North: ♠ KJ53	South: <b>♠</b> A762				1NT	
Vul: EW	♥ Q107	▼ K643	Pass	2 <b>♣</b> ¹	Pass	2♥	
North HCP: 8	<b>♦</b> 653	<b>♦</b> J92	Pass	2NT	Pass	3♠	
South HCP: 15 Contract: 3♠ S	<b>♣</b> Q107	<b>♣</b> AK	AP				
Confidence of S			1. Stay	man			
Board: 90			South:	West	North	East	South
Dealer: N	North:	Souii. ♠ K65		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♦</b> A932 <b>♥</b> A9	♥ KQJ6	Pass	2♠	Pass	2NT	
North HCP: 17 South HCP: 9	♦ K85	<b>♦</b> 762	AP				
Contract: 2N N	<b>♣</b> AQ73	<b>♣</b> 1094	1. Stay	man			

Dealer: S ▼ Q / 54 Vul· NS	The opponents are silent.  Partner bids first.
Dealer: N ▼ KJ6 Vul· FW	The opponents are silent.  You bid first.
Dealer: S	The opponents are silent.  Partner bids first.
Dealer: N   ▼ A9 Vul: None   ▲ Δ87	The opponents are silent. You bid first.
Dealer: S ▼ AKJ4 Vul· Roth	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AJ8  ♥ Q754  ♠ A10765  ♣ J	South:  ♠ K.53  ▼ A98  ♠ KQJ  ♠ Q954	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 92 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ A964  ♥ KJ6  ♠ AK94  ♣ 105	South:  ♠ KJ103  ▼ 108  ♦ 76  ♣ KJ842	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 93 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AJ109  ♥ A65  ♠ K743  ♣ 93	South:  ♠ K2  ♥ KQJ3  ♦ Q65  ♣ AQ105	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AK843  ♥ A9  ♠ A87  ♣ 965	South:  ♠ Q1095  ♥ J1072  ♦ 52  ♠ AJ2	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 95 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ K  ♥ AKJ4  ♠ A73  ♣ Q10763	South:  ♠ AQ632  ♥ 762  ♠ Q9  ♠ AK8	West Pass Pass Pass 1. Stay		East Pass Pass AP	1NT 2♠

Board: 91	The opponents are silent. You bid first.
Board: 92	The opponents are silent.  Partner bids first.
Board: 93	The opponents are silent. You bid first.
Board: 94	The opponents are silent.  Partner bids first.
Board: 95	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AJ8  ♥ Q754  ♠ A10765  ♣ J	South:  ♠ K.53  ▼ A98  ♠ KQJ  ♠ Q954	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 92 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ A964  ♥ KJ6  ♠ AK94  ♣ 105	South:  ♠ KJ103  ▼ 108  ♦ 76  ♣ KJ842	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 93 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AJ109  ♥ A65  ♠ K743  ♣ 93	South:  ♠ K2  ♥ KQJ3  ♦ Q65  ♣ AQ105	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AK843  ♥ A9  ♠ A87  ♣ 965	South:  ♠ Q1095  ♥ J1072  ♦ 52  ♠ AJ2	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 95 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ K  ♥ AKJ4  ♠ A73  ♣ Q10763	South:  ♠ AQ632  ♥ 762  ♠ Q9  ♠ AK8	West Pass Pass Pass 1. Stay		East Pass Pass AP	1NT 2♠

Board: 96 Dealer: N Vul: None HCP: 17	<ul><li>♠ AK97</li><li>♥ 73</li><li>♦ AK8</li><li>♠ QJ72</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: NS HCP: 9	<ul><li>▲ AJ84</li><li>♥ Q108</li><li>◆ J43</li><li>♣ J102</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 16	<ul><li>A542</li><li>♥ Q975</li><li>★ KQ</li><li>♣ AJ4</li></ul>	The opponents are silent.  You bid first.
Board: 99 Dealer: S Vul: None HCP: 12	<ul><li>AQ82</li><li>♥ Q94</li><li>↑ 7532</li><li>♠ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 15	<ul><li>♣ A95</li><li>♥ K32</li><li>♦ KQ5</li><li>♣ QJ83</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK97  ♥ 73  ♠ AK8  ♣ QJ72	South:  ◆ J54  ▼ A865  ◆ Q7532  ◆ A	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♦ Pass 3NT AP 1. Stayman
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♠ AJ84  ♥ Q108  ♠ J43  ♣ J102	South:  ♠ KQ32  ♥ A95  ♠ AQ5  ♣ Q63	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 98 Dealer: N Vul: Both North HCP: 16 South HCP: 16 Contract: 6♥ N	North:  ♠ A542  ♥ Q975  ♠ KQ  ♣ AJ4	South:  ♠ Q98  ♥ AK64  ♠ A64  ♣ K105	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♣²  Pass 4♣³ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ82  ♥ Q94  ♠ 7532  ♠ A7	South:  ♠ KJ1054  ✔ A5  ♠ K98  ♣ KJ5	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP  1. Stayman
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A95  ♥ K32  ♠ KQ5  ♣ QJ83	South:  ♠ K107  ♥ A965  ♠ A43  ♣ 1097	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

Board: 96 Dealer: N Vul: None	<ul><li>♣ J54</li><li>♥ A865</li><li>♦ Q7532</li></ul>	The opponents are silent.  Partner bids first.
HCP: 11  Board: 97  Dealer: S  Vul: NS	<ul><li>♣ A</li><li>♣ KQ32</li><li>♥ A95</li><li>♦ AQ5</li></ul>	The opponents are silent.
HCP: 17  Board: 98 Dealer: N	♣ Q63 ♣ Q98 ♥ AK64	You bid first.  The opponents are silent.
Vul: Both HCP: 16	♦ A64 ♣ K105	Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ1054</li><li>★ A5</li><li>★ K98</li><li>★ KJ5</li></ul>	The opponents are silent.  You bid first.
Board: 100 Dealer: N Vul: NS HCP: 11	<ul><li>★ K107</li><li>★ A965</li><li>★ A43</li><li>★ 1097</li></ul>	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK97  ♥ 73  ♠ AK8  ♣ QJ72	South:  ◆ J54  ▼ A865  ◆ Q7532  ◆ A	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♦ Pass 3NT AP 1. Stayman
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♠ AJ84  ♥ Q108  ♠ J43  ♣ J102	South:  ♠ KQ32  ♥ A95  ♠ AQ5  ♣ Q63	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 98 Dealer: N Vul: Both North HCP: 16 South HCP: 16 Contract: 6♥ N	North:  ♠ A542  ♥ Q975  ♠ KQ  ♣ AJ4	South:  ♠ Q98  ♥ AK64  ♠ A64  ♣ K105	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♣²  Pass 4♣³ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ82  ♥ Q94  ♠ 7532  ♠ A7	South:  ♠ KJ1054  ✔ A5  ♠ K98  ♣ KJ5	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP  1. Stayman
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A95  ♥ K32  ♠ KQ5  ♣ QJ83	South:  ♠ K107  ♥ A965  ♠ A43  ♣ 1097	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

Board: 101 Dealer: S Vul: EW HCP: 13	<ul><li>♠ A7</li><li>♥ KJ42</li><li>♦ J104</li><li>♠ A984</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 103 Dealer: S Vul: NS HCP: 9	<ul><li>◆ Q1092</li><li>◆ 96</li><li>◆ AQ54</li><li>◆ J63</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 15	<ul><li>★ K82</li><li>✓ AQ1098</li><li>◆ 108</li><li>◆ AQ5</li></ul>	The opponents are silent.  You bid first.
Board: 105 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 8743</li><li>♥ KQ32</li><li>♦ KQ95</li><li>♠ 2</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 101 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ A7  ♥ KJ42  ♦ J104  ♣ A984	South:	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4 \( \mathbf{N} \)	North:	South:  ♠ K1092  ♥ Q632  ♠ AK3  ♣ J10	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ Q1092  ♥ 96  ♠ AQ54  ♣ J63	South:  ♠ AJ73  ♥ A87  ♠ K9  ♠ A972	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East Pass Pass	1NT 2♠
Board: 104 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North:  ♠ K82  ♥ AQ1098  • 108  ♣ AQ5	South:  ♠ AQJ5  ♥ K2  ♠ A73  ♠ K1064	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 105 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AKQ  ♥ 954  ♠ AJ7  ♣ J964	West Pass Pass 1. Stay	North  2♣¹  3NT man	East X AP	South 1NT 2+

Board: 101 Dealer: S Vul: EW HCP: 16	<ul><li>1052</li><li>★ A6</li><li>★ AKQ63</li><li>★ K107</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: None HCP: 13	<ul><li>★ K1092</li><li>★ Q632</li><li>◆ AK3</li><li>★ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ73</li><li>✔ A87</li><li>◆ K9</li><li>▲ A972</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 17	<ul><li>AQJ5</li><li>K2</li><li>A73</li><li>K1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AKQ</li><li>♥ 954</li><li>♠ AJ7</li><li>♠ J964</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 101 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ A7  ♥ KJ42  ♦ J104  ♣ A984	South:	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4 \( \mathbf{N} \)	North:	South:  ♠ K1092  ♥ Q632  ♠ AK3  ♣ J10	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ Q1092  ♥ 96  ♠ AQ54  ♣ J63	South:  ♠ AJ73  ♥ A87  ♠ K9  ♠ A972	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East Pass Pass	1NT 2♠
Board: 104 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North:  ♠ K82  ♥ AQ1098  • 108  ♣ AQ5	South:  ♠ AQJ5  ♥ K2  ♠ A73  ♠ K1064	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 105 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AKQ  ♥ 954  ♠ AJ7  ♣ J964	West Pass Pass 1. Stay	North  2♣¹  3NT man	East X AP	South 1NT 2+

Board: 106 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ9</li><li>★ 63</li><li>◆ AQ5</li><li>♣ AQ752</li></ul>	The opponents are silent.  You bid first.
Board: 107 Dealer: S Vul: None HCP: 9	<ul><li>♣ J106</li><li>♥ A963</li><li>◆ 9873</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 17	<ul><li>★ KJ84</li><li>★ AK10</li><li>◆ QJ9</li><li>★ K74</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 109 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q1085</li><li>♥ KQ</li><li>◆ A95</li><li>♣ 10542</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A873</li><li>▼ A93</li><li>◆ 76</li><li>▲ AK72</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ QJ9  ♥ 63  ♠ AQ5  ♣ AQ752	South:  ♠ K7654  ♥ KQJ8  ♦ 972  ♣ 4	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2 <b>♣</b> ¹ 2 <b>♠</b>
Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♣ J106  ♥ A963  ♦ 9873  ♣ A9	South:  ♠ A52  ♥ Q87  ♠ AQ1052  ♠ K8	West Pass Pass 1. Stay	North  2♣¹  2NT  man		South 1NT 2
Board: 108 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ KJ84  ♥ AK10  ♠ QJ9  ♠ K74	South:	West  3  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 109 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q1085  ♥ KQ  ♠ A95  ♣ 10542	South:  ♠ A74  ♥ AJ7  ♠ KJ63  ♠ KJ6	West Pass Pass 1. Stay	North  2♣¹  3NT	East Pass AP	1NT
Board: 110 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  ◆ A873  ▼ A93  ◆ 76  ◆ AK72	South:  ♠ 109  ♥ Q754  ♠ AQJ2  ♣ 1085	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 106 Dealer: N Vul: Both	<b>★</b> K7654 <b>♥</b> KQJ8 <b>♦</b> 972	The opponents are silent.  Partner bids first.
HCP: 9  Board: 107  Dealer: S  Vul: None  HCP: 15	<ul> <li>♣ 4</li> <li>♠ A52</li> <li>♥ Q87</li> <li>♦ AQ1052</li> <li>♣ K8</li> </ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 10	<b>♣</b> 3 <b>♥</b> QJ72 <b>♦</b> 53 <b>♣</b> AQJ983	West Bids 3♦ if possible.  Partner bids first.
Board: 109 Dealer: S Vul: Both HCP: 17	<ul><li>♠ A74</li><li>♥ AJ7</li><li>♦ KJ63</li><li>♠ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 9	<ul><li>109</li><li>✓ Q754</li><li>AQJ2</li><li>1085</li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ QJ9  ♥ 63  ♠ AQ5  ♣ AQ752	South:  ♠ K7654  ♥ KQJ8  ♦ 972  ♣ 4	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2 <b>♣</b> ¹ 2 <b>♠</b>
Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♣ J106  ♥ A963  ♦ 9873  ♣ A9	South:  ♠ A52  ♥ Q87  ♠ AQ1052  ♠ K8	West Pass Pass 1. Stay	North  2♣¹ 2NT man		South 1NT 2
Board: 108 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ KJ84  ♥ AK10  ♠ QJ9  ♠ K74	South:	West  3  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 109 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q1085  ♥ KQ  ♠ A95  ♣ 10542	South:  ♠ A74  ♥ AJ7  ♠ KJ63  ♠ KJ6	West Pass Pass 1. Stay	North  2♣¹  3NT	East Pass AP	1NT
Board: 110 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  ◆ A873  ▼ A93  ◆ 76  ◆ AK72	South:  ♠ 109  ♥ Q754  ♠ AQJ2  ♣ 1085	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 111 Dealer: S Vul: Both HCP: 11	<ul><li>★ K1094</li><li>★ 763</li><li>★ AJ3</li><li>★ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 15	<ul><li>★ K94</li><li>▼ 72</li><li>◆ AK95</li><li>◆ KQ87</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 12	<ul><li>AQ104</li><li>♥ Q97</li><li>Q54</li><li>⊉ Q107</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 15	<ul><li>★ K10</li><li>★ AQ106</li><li>◆ AJ86</li><li>★ J97</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 15	<ul><li>AQ76</li><li>Q</li><li>Q643</li><li>AJ102</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 S	North:  ♠ K1094  ♥ 763  ♠ AJ3  ♣ K104	South:  ♠ QJ85  ♥ AK  ♠ KQ87  ♣ Q62		North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K94  ♥ 72  ♠ AK95  ♣ KQ87	South:  ♠ Q652  ♥ AK  ♦ J10863  ♣ J4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 113 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AQ104  ♥ Q97  ♠ Q54  ♠ Q107	South:	West Pass Pass 1. Stay	North  2. 1  3NT  man	East Pass AP	1NT
Board: 114 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K10  ♥ AQ106  ♠ AJ86  ♣ J97	South:	Pass Pass 1. Stayı 2. artific		East Pass Pass AP	<b>2♣</b> ¹
Board: 115 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 4N S	North:  ♠ AQ76  ♥ Q  ♠ Q643  ♣ AJ102	South:  ♠ KJ  ♥ A832  ♠ KJ2  ♣ K963	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT

Board: 111 Dealer: S Vul: Both HCP: 17	<ul><li>♣ QJ85</li><li>♥ AK</li><li>◆ KQ87</li><li>♣ Q62</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q652</li><li>♥ AK</li><li>◆ J10863</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 17	♦ 832 ♥ AK10 ♦ K92 ♣ AK86	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 14	<ul><li>▶ J87</li><li>♥ K942</li><li>♦ KQ73</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 15	<b>♣</b> KJ <b>♥</b> A832 <b>♦</b> KJ2 <b>♣</b> K963	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 S	North:  ♠ K1094  ♥ 763  ♠ AJ3  ♣ K104	South:  ♠ QJ85  ♥ AK  ♠ KQ87  ♣ Q62		North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K94  ♥ 72  ♠ AK95  ♣ KQ87	South:  ♠ Q652  ♥ AK  ♦ J10863  ♣ J4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 113 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AQ104  ♥ Q97  ♠ Q54  ♠ Q107	South:	West Pass Pass 1. Stay	North  2. 1  3NT  man	East Pass AP	1NT
Board: 114 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K10  ♥ AQ106  ♠ AJ86  ♣ J97	South:	Pass Pass 1. Stayı 2. artific		East Pass Pass AP	<b>2♣</b> ¹
Board: 115 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 4N S	North:  ♠ AQ76  ♥ Q  ♠ Q643  ♣ AJ102	South:  ♠ KJ  ♥ A832  ♠ KJ2  ♣ K963	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT

Board: 116 Dealer: N Vul: EW HCP: 16	<ul><li>★ A1043</li><li>★ K73</li><li>★ Q2</li><li>★ AK73</li></ul>	The opponents are silent.  You bid first.
Board: 117 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ65</li><li>▼ A76</li><li>◆ Q42</li><li>◆ 876</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 16	<ul><li>★ A4</li><li>▼ K1086</li><li>★ A104</li><li>★ KQ92</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: Both HCP: 12	<ul><li>★ K753</li><li>▼ KJ</li><li>◆ AJ6</li><li>◆ 10654</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 15	<b>♣</b> QJ <b>♥</b> Q1082 <b>♦</b> AKQ <b>♣</b> J965	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A1043  ♥ K73  ♠ Q2  ♠ AK73	South:  ♠ K8  ♥ A1054  ♠ AJ75  ♣ J42	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 117 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ KQ65  ♥ A76  • Q42  ♣ 876	South:  ♠ A1073  ♥ Q85  ♠ AK87  ♣ A2	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East X AP	South 1NT 2♠
Board: 118 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ K1086  ♠ A104  ♠ KQ92	South:  ♠ Q53  ♥ QJ94  ♦ QJ983  ♠ 6	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ K753  ♥ KJ  ♠ AJ6  ♠ 10654	South:  • 109  • A52  • K97  • AKQ97	Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2*
Board: 120 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ Q1082  ♠ AKQ  ♣ J965	South:  ♠ A932  ♥ K65  ♦ J52  ♣ AQ2	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 116 Dealer: N Vul: EW HCP: 13	<ul><li>★ K8</li><li>▼ A1054</li><li>◆ AJ75</li><li>◆ J42</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 17	<ul><li>★ A1073</li><li>♥ Q85</li><li>◆ AK87</li><li>★ A2</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 118 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q53</li><li>♥ QJ94</li><li>◆ QJ983</li><li>♠ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: Both HCP: 16	<ul><li>109</li><li>✓ A52</li><li>✓ K97</li><li>✓ AKQ97</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: None HCP: 14	<ul><li>★ A932</li><li>▼ K65</li><li>◆ J52</li><li>◆ AQ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A1043  ♥ K73  ♠ Q2  ♠ AK73	South:  ♠ K8  ♥ A1054  ♠ AJ75  ♣ J42	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 117 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ KQ65  ♥ A76  • Q42  ♣ 876	South:  ♠ A1073  ♥ Q85  ♠ AK87  ♣ A2	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East X AP	South 1NT 2♠
Board: 118 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ K1086  ♠ A104  ♠ KQ92	South:  ♠ Q53  ♥ QJ94  ♦ QJ983  ♠ 6	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ K753  ♥ KJ  ♠ AJ6  ♠ 10654	South:  • 109  • A52  • K97  • AKQ97	Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2*
Board: 120 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ Q1082  ♠ AKQ  ♣ J965	South:  ♠ A932  ♥ K65  ♦ J52  ♣ AQ2	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 121 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q94</li><li>♥ AQJ10</li><li>◆ A94</li><li>♣ Q43</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 98</li><li>♥ AK</li><li>◆ AK1084</li><li>◆ J976</li></ul>	The opponents are silent.  You bid first.
Board: 123 Dealer: S Vul: None HCP: 8	♣9 ♥ Q942 ♦ KJ104 ♣ Q985	East Bids 3♣ if possible.  Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 15	<ul><li>★ 843</li><li>★ K9</li><li>◆ QJ3</li><li>◆ AKQ65</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ106</li><li>♥ J973</li><li>◆ KQ7</li><li>◆ J4</li></ul>	The opponents are silent.  Partner bids first.

Board: 121			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	
Vul: EW	<b>♠</b> Q94 <b>♥</b> AQJ10	<b>♠</b> AKJ <b>♥</b> 9762	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
North HCP: 15	◆ A94	◆ J103	Pass	4♥	AP	
South HCP: 16 Contract: 4♥ S	<b>♣</b> Q43	♣ AK6	<ol> <li>Stay</li> <li>artification</li> <li>Cue</li> </ol>		stopp	er
Board: 122			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♦</b> 98 <b>♥</b> AK	<b>♠</b> AK742 <b>♥</b> QJ92	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	◆ AK1084	◆ 92	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	<b>♣</b> J976	<b>♣</b> Q10	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
Board: 123 Dealer: S	North: ♠ 9	South: ♠ AK74	West	North	East	South 1NT
Vul: None	♥ Q942	♥ AJ65	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 8 South HCP: 15	♦ KJ104	<b>♦</b> 873	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> Q985	<b>♣</b> K10	1. Stay	man		
Board: 124	North:	South:	West	North	East	South
Dealer: N	Norui. <b>•</b> 843	Soun. <b>♦</b> K1075		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K9	<b>♥</b> AQ83	Pass	<b>2</b> ♦	Pass	2NT
South HCP: 9	<b>♦</b> QJ3	<b>♦</b> 1085	AP			
Contract: 2N N	♣ AKQ65	<b>♣</b> 84	1. Stay	man		
Board: 125 Dealer: S	North: ♠ KQ106	South: ♠ AJ4	West	North	East	South 1NT
Vul: Both	<b>♥</b> J973	<b>♥</b> A5	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 12 South HCP: 16	<b>♦</b> KQ7	<b>♦</b> J105	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J4	<b>♣</b> AQ653	1. Stay	man		

Board: 121 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AKJ</li><li>♥ 9762</li><li>♦ J103</li><li>♠ AK6</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: Both HCP: 12	<ul><li>★ AK742</li><li>♥ QJ92</li><li>◆ 92</li><li>★ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK74</li><li>♥ AJ65</li><li>♦ 873</li><li>♠ K10</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 124 Dealer: N Vul: NS HCP: 9	<ul><li>★ K1075</li><li>★ AQ83</li><li>★ 1085</li><li>★ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: Both HCP: 16	<ul><li>AJ4</li><li>✓ A5</li><li>✓ J105</li><li>AQ653</li></ul>	The opponents are silent. You bid first.

Board: 121			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	
Vul: EW	<b>♠</b> Q94 <b>♥</b> AQJ10	<b>♠</b> AKJ <b>♥</b> 9762	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
North HCP: 15	◆ A94	◆ J103	Pass	4♥	AP	
South HCP: 16 Contract: 4♥ S	<b>♣</b> Q43	♣ AK6	<ol> <li>Stay</li> <li>artification</li> <li>Cue</li> </ol>		stopp	er
Board: 122			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♦</b> 98 <b>♥</b> AK	<b>♠</b> AK742 <b>♥</b> QJ92	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	◆ AK1084	◆ 92	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	<b>♣</b> J976	<b>♣</b> Q10	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
Board: 123 Dealer: S	North: ♠ 9	South: ♠ AK74	West	North	East	South 1NT
Vul: None	♥ Q942	♥ AJ65	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 8 South HCP: 15	♦ KJ104	<b>♦</b> 873	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> Q985	<b>♣</b> K10	1. Stay	man		
Board: 124	North:	South:	West	North	East	South
Dealer: N	Norui. <b>•</b> 843	Soun. <b>♦</b> K1075		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K9	<b>♥</b> AQ83	Pass	<b>2</b> ♦	Pass	2NT
South HCP: 9	<b>♦</b> QJ3	<b>♦</b> 1085	AP			
Contract: 2N N	♣ AKQ65	<b>♣</b> 84	1. Stay	man		
Board: 125 Dealer: S	North: ♠ KQ106	South: ♠ AJ4	West	North	East	South 1NT
Vul: Both	<b>♥</b> J973	<b>♥</b> A5	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 12 South HCP: 16	<b>♦</b> KQ7	<b>♦</b> J105	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J4	<b>♣</b> AQ653	1. Stay	man		

Board: 126 Dealer: N Vul: None HCP: 15	<ul><li>★ A1098</li><li>♥ Q10</li><li>◆ K87</li><li>★ AQ95</li></ul>	The opponents are silent.  You bid first.  The opponents are silent.
Dealer: S Vul: NS HCP: 8	<ul><li>★ KJ5</li><li>◆ J108</li><li>◆ 964</li></ul>	Partner bids first.
Board: 128 Dealer: N Vul: EW HCP: 16	<ul><li>♠ A7</li><li>♥ J1092</li><li>♦ A74</li><li>♠ AK65</li></ul>	The opponents are silent.  You bid first.
Board: 129 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ106</li><li>★ A976</li><li>★ K63</li><li>★ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 15	<ul><li>♣ AJ7</li><li>♥ 762</li><li>♦ AK53</li><li>♣ QJ4</li></ul>	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A1098  ♥ Q10  ♠ K87  ♣ AQ95	South:  ♠ K3  ♥ A942  ♠ QJ943  ♣ 73	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 127 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K963  ♥ KJ5  ♦ J108  ♣ 964	South:  ♠ QJ4  ♥ Q6  ♠ AK52  ♠ QJ52	West Pass Pass 1. Stay	2NT		South 1NT 2•
Board: 128 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A7  ♥ J1092  ♠ A74  ♠ AK65	South:  ♠ QJ84  ♥ AQ43  ♦ J93  ♣ 93	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 129 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 4N S	North:  ♠ KQ106  ♥ A976  ♠ K63  ♠ K10	South:  ♣ 72  ♥ J3  ♠ AQJ8  ♣ AQJ63	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT
Board: 130 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ7  ♥ 762  ♠ AK53  ♣ QJ4	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 126	<b>♦</b> K3	The opponents are silent.
Dealer: N Vul: None HCP: 10	<ul><li>★ A942</li><li>◆ QJ943</li><li>◆ 73</li></ul>	Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ4</li><li>♥ Q6</li><li>◆ AK52</li><li>♣ QJ52</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: EW HCP: 10	<ul><li>♣ QJ84</li><li>♥ AQ43</li><li>◆ J93</li><li>♣ 93</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 15	<ul><li>♣ 72</li><li>♥ J3</li><li>♦ AQJ8</li><li>♣ AQJ63</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 8	<ul><li>★ 53</li><li>★ AJ85</li><li>◆ QJ7</li><li>★ 9862</li></ul>	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A1098  ♥ Q10  ♠ K87  ♣ AQ95	South:  ♠ K3  ♥ A942  ♠ QJ943  ♣ 73	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 127 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K963  ♥ KJ5  ♦ J108  ♣ 964	South:  ♠ QJ4  ♥ Q6  ♠ AK52  ♠ QJ52	West Pass Pass 1. Stay	2NT		South 1NT 2•
Board: 128 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A7  ♥ J1092  ♠ A74  ♠ AK65	South:  ♠ QJ84  ♥ AQ43  ♦ J93  ♣ 93	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 129 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 4N S	North:  ♠ KQ106  ♥ A976  ♠ K63  ♠ K10	South:  ♣ 72  ♥ J3  ♠ AQJ8  ♣ AQJ63	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT
Board: 130 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ7  ♥ 762  ♠ AK53  ♣ QJ4	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 131 Dealer: S Vul: EW HCP: 9	<ul><li>★ KQ1093</li><li>★ K632</li><li>★ 4</li><li>★ J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: Both HCP: 16	<ul><li>Q2</li><li>KQ6</li><li>AQ32</li><li>K842</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 10	<ul><li>◆ QJ103</li><li>◆ Q973</li><li>◆ Q8</li><li>◆ K54</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 16	<ul><li>AQ6</li><li>✓ A5</li><li>AQ74</li><li>10754</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 10	<ul><li>10952</li><li>AQ76</li><li>A83</li><li>85</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 131 Dealer: S	North: ♠ KQ1093	South: ♠ J84		North		1NT
Vul: EW North HCP: 9	<b>♥</b> K632	<b>v</b> 109	Pass	2♣¹	Pass	
South HCP: 16	• 4 • 175	◆ AQ107	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> J75	<b>♣</b> AKQ6	1. Stay	man		
Board: 132	NI andle.	C	West	North	East	South
Dealer: N	North: ♠ Q2	South: ♠ AK104		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ KQ6	<b>♥</b> 109	Pass	2♦	Pass	
North HCP: 16 South HCP: 15	◆ AQ32	<b>♦</b> K6	Pass	5♣	Pass	6♣
Contract: 6♣ S	<b>♦</b> K842	<b>♣</b> AJ963	AP			
			1. Stay	man		
Board: 133	North:	South:	West	North	East	South
Dealer: S	• QJ103	& K752				1NT
Vul: NS North HCP: 10	♥ Q973	♥ AKJ4	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 16	<b>♦</b> Q8	♦ K103	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> K54	<b>♣</b> Q8	1. Stay	man		
Board: 134			West	North	Foot	Couth
Dealer: N	North:	South: ♠ K432	WEST	1NT	Pass	
Vul: EW	<b>♠</b> AQ6 <b>♥</b> A5	♥ 732	Pass	2•	Pass	
North HCP: 16	◆ AQ74	<b>♦</b> 962	AP	<b>∠</b> ▼	1 033	2111
South HCP: 8 Contract: 2N N	<b>♣</b> 10754	♣ KQ3	1. Stay	man		
Board: 135	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 10952	AK3				1NT
Vul: Both North HCP: 10	<b>♥</b> AQ76	<b>♥</b> K1082	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 15	◆ A83	<b>♦</b> K106	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> 85	<b>♣</b> Q64	1. Stay	man		

Board: 131 Dealer: S Vul: EW HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK104</li><li>▼ 109</li><li>◆ K6</li><li>★ AJ963</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: NS HCP: 16	<ul><li>★ K752</li><li>★ AKJ4</li><li>★ K103</li><li>★ Q8</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 134 Dealer: N Vul: EW HCP: 8	<ul><li>★ K432</li><li>▼ 732</li><li>◆ 962</li><li>◆ KQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK3</li><li>▼ K1082</li><li>◆ K106</li><li>◆ Q64</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 131 Dealer: S	North: ♠ KQ1093	South: ♠ J84		North		1NT
Vul: EW North HCP: 9	<b>♥</b> K632	<b>v</b> 109	Pass	2♣¹	Pass	
South HCP: 16	• 4 • 175	◆ AQ107	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> J75	<b>♣</b> AKQ6	1. Stay	man		
Board: 132	NI andle.	C	West	North	East	South
Dealer: N	North: ♠ Q2	South: ♠ AK104		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ KQ6	<b>♥</b> 109	Pass	2♦	Pass	
North HCP: 16 South HCP: 15	◆ AQ32	<b>♦</b> K6	Pass	5♣	Pass	6♣
Contract: 6♣ S	<b>♦</b> K842	<b>♣</b> AJ963	AP			
			1. Stay	man		
Board: 133	North:	South:	West	North	East	South
Dealer: S	• QJ103	& K752				1NT
Vul: NS North HCP: 10	♥ Q973	♥ AKJ4	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 16	<b>♦</b> Q8	♦ K103	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> K54	<b>♣</b> Q8	1. Stay	man		
Board: 134			West	North	Foot	Couth
Dealer: N	North:	South: ♠ K432	WEST	1NT	Pass	
Vul: EW	<b>♠</b> AQ6 <b>♥</b> A5	♥ 732	Pass	2•	Pass	
North HCP: 16	◆ AQ74	<b>♦</b> 962	AP	<b>∠</b> ▼	1 033	2111
South HCP: 8 Contract: 2N N	<b>♣</b> 10754	♣ KQ3	1. Stay	man		
Board: 135	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 10952	AK3				1NT
Vul: Both North HCP: 10	<b>♥</b> AQ76	<b>♥</b> K1082	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 15	◆ A83	<b>♦</b> K106	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> 85	<b>♣</b> Q64	1. Stay	man		

Board: 136 Dealer: N Vul: None HCP: 17	<ul><li>★ A53</li><li>★ K3</li><li>★ KQ2</li><li>★ AJ1053</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: EW HCP: 14	<b>♠</b> Q7 <b>♥</b> K987 <b>♦</b> 92 <b>♠</b> AKQ64	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: Both HCP: 15	<b>♦</b> KQ <b>∨</b> KQ42 <b>♦</b> 932 <b>♣</b> KQ104	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 139 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q10</li><li>♥ KQ74</li><li>◆ A1073</li><li>♣ 1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: NS HCP: 16	<ul><li>★ K9</li><li>✓ AQ6</li><li>◆ 10752</li><li>◆ AK43</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6N N	North:  ♠ A53  ♥ K3  ♠ KQ2  ♠ AJ1053	South:  ♠ KJ97  ♥ A82  ♠ A95  ♣ K82	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4NT²  Pass 6NT AP  1. Stayman  2. Quantitative 4NT
Board: 137 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 6N S	North:  ♠ Q7  ♥ K987  ♦ 92  ♠ AKQ64	South:  ♠ AK863  ♥ A42  ♠ A6  ♣ 972	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3♣ Pass 3♠  Pass 6NT AP  1. Stayman
Board: 138 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ KQ  ♥ KQ42  ♦ 932  ♠ KQ104	South:  ♠ A853  ♥ 963  ♦ 5  ♠ A9876	West North East South  1NT Pass 2♣¹  2♦ Pass Pass X  Pass 3♣ 3♦ 3NT  AP  1. Stayman
Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ Q10  ♥ KQ74  ♠ A1073  ♣ 1042	South:  ♠ K5432  ♥ A62  ♠ KQ  ♣ KJ8	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP  1. Stayman
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ K9  ▼ AQ6  ◆ 10752  ♣ AK43	South:  ♠ AQ764  ♥ K543  ♠ AJ  ♣ 95	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN

Board: 136 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ97</li><li>★ A82</li><li>★ A95</li><li>★ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: EW HCP: 15	<ul><li>AK863</li><li>★ A42</li><li>A6</li><li>♣ 972</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 8	<ul><li>★ A853</li><li>♥ 963</li><li>♦ 5</li><li>★ A9876</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 16	<ul><li>★ K5432</li><li>★ A62</li><li>★ KQ</li><li>★ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 14	<ul><li>AQ764</li><li>★ K543</li><li>AJ</li><li>◆ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6N N	North:  ♠ A53  ♥ K3  ♠ KQ2  ♠ AJ1053	South:  ♠ KJ97  ♥ A82  ♠ A95  ♣ K82	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4NT²  Pass 6NT AP  1. Stayman  2. Quantitative 4NT
Board: 137 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 6N S	North:  ♠ Q7  ♥ K987  ♦ 92  ♠ AKQ64	South:  ♠ AK863  ♥ A42  ♠ A6  ♣ 972	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3♣ Pass 3♠  Pass 6NT AP  1. Stayman
Board: 138 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ KQ  ♥ KQ42  ♦ 932  ♠ KQ104	South:  ♠ A853  ♥ 963  ♦ 5  ♠ A9876	West North East South  1NT Pass 2♣¹  2♦ Pass Pass X  Pass 3♣ 3♦ 3NT  AP  1. Stayman
Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ Q10  ♥ KQ74  ♠ A1073  ♣ 1042	South:  ♠ K5432  ♥ A62  ♠ KQ  ♣ KJ8	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP  1. Stayman
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ K9  ▼ AQ6  ◆ 10752  ♣ AK43	South:  ♠ AQ764  ♥ K543  ♠ AJ  ♣ 95	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN

Board: 141 Dealer: S Vul: Both HCP: 10	<b>★</b> K9 <b>♥</b> A1062 <b>♦</b> J863 <b>♣</b> Q109	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 17	<ul><li>♠ A763</li><li>♥ 94</li><li>♠ AKQ</li><li>♠ KJ83</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 13	<ul><li>AQ82</li><li>✓ 654</li><li>A76</li><li>QJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK5</li><li>♥ A54</li><li>♦ KJ104</li><li>♠ 932</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q987</li><li>♥ K762</li><li>♦ A6</li><li>♣ Q82</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S Vul: Both North HCP: 10 South HCP: 15	North:  ♠ K9  ♥ A1062  ♦ J863  ♣ Q109	South:  ♠ AJ53  ♥ J5  ♠ AQ54  ♣ K72	Pass Pass	North 2♣¹ 3NT		1NT
Contract: 3N S  Board: 142 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4 N	North:  ♠ A763  ♥ 94  ♠ AKQ  ♠ KJ83	South:  ♠ QJ92  ▼ AK863  ↑ 7  ♠ Q75	1. Stay	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
Board: 143 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ82  ♥ 654  ♠ A76  ♠ QJ4	South:  ♠ K1053  ▼ AQJ7  ♠ K108  ♠ K9	Pass Pass AP 1. Stay	3NT	Pass	1NT 2♥
Board: 144 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 2N N	North:  ♠ AK5  ♥ A54  ♠ KJ104  ♣ 932	South:  ♠ Q10  ♥ QJ96  ♠ Q98  ♠ A1074	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ Q987  ♥ K762  ♠ A6  ♣ Q82	South:  ♠ A652  ♥ A5  ♠ Q83  ♠ AK93	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT

Board: 141 Dealer: S Vul: Both HCP: 15	<ul><li>▲ AJ53</li><li>♥ J5</li><li>◆ AQ54</li><li>♣ K72</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: None HCP: 12	<ul><li>♣ QJ92</li><li>♥ AK863</li><li>♦ 7</li><li>♣ Q75</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1053</li><li>★ AQJ7</li><li>★ K108</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q10</li><li>♥ QJ96</li><li>◆ Q98</li><li>♣ A1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 17	<ul><li>A652</li><li>✓ A5</li><li>Q83</li><li>AK93</li></ul>	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: Both North HCP: 10 South HCP: 15	North:  ♠ K9  ♥ A1062  ♦ J863  ♣ Q109	South:  ♠ AJ53  ♥ J5  ♠ AQ54  ♣ K72	Pass Pass	North 2♣¹ 3NT		1NT
Contract: 3N S  Board: 142 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4 N	North:  ♠ A763  ♥ 94  ♠ AKQ  ♠ KJ83	South:  ♠ QJ92  ▼ AK863  ↑ 7  ♠ Q75	1. Stay	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
Board: 143 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ82  ♥ 654  ♠ A76  ♠ QJ4	South:  ♠ K1053  ▼ AQJ7  ♠ K108  ♠ K9	Pass Pass AP 1. Stay	3NT	Pass	1NT 2♥
Board: 144 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 2N N	North:  ♠ AK5  ♥ A54  ♠ KJ104  ♣ 932	South:  ♠ Q10  ♥ QJ96  ♠ Q98  ♠ A1074	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ Q987  ♥ K762  ♠ A6  ♣ Q82	South:  ♠ A652  ♥ A5  ♠ Q83  ♠ AK93	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT

Board: 146 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AK7</li><li>♥ Q93</li><li>♠ AJ73</li><li>♠ K54</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ92</li><li>▼ J83</li><li>◆ KQ7</li><li>◆ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 16	<ul><li>♣ 92</li><li>♥ KQJ</li><li>◆ AJ109</li><li>♣ AJ72</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 12	<ul><li>AJ104</li><li>♥ Q102</li><li>◆ J109</li><li>◆ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 15	<ul><li>★ A965</li><li>★ K4</li><li>◆ KJ3</li><li>★ A1062</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: EW	North: ♠ AK7 ♥ Q93	South: ♠ Q985 ♥ AK42		North 1NT 2•	Pass	
North HCP: 17 South HCP: 13 Contract: 3N N	◆ AJ73 ◆ K54	◆ 95 ◆ A102	Pass AP 1. Stay		Pass	3N1
Board: 147 Dealer: S	North: ♠ KJ92	South: ♠ A8	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> J83	<b>▼</b> A742	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ KQ7 <b>◆</b> 932	◆ AJ1083 <b>♣</b> Q7	Pass	3NT	AP	
Contract: 3N S	₩ <i>732</i>	<b>₹</b> Q /	1. Stay	man		
Board: 148	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> 92	<b>♠</b> KQ53		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ KQJ	♥ 85	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 12	◆ AJ109 <b>♣</b> AJ72	◆ KQ4 ◆ Q1093	AP			
Contract: 3N N	2.2.7.2	2 (2000	1. Stay	man		
Board: 149	North:	South:	West	North	East	
Dealer: S Vul: Both	<b>♠</b> AJ104	<b>♦</b> 876	Dagg	2.1	Daga	1NT
North HCP: 12	♥ Q102	<b>∀</b> KJ	Pass Pass	2♣¹ 3NT	Pass AP	2♦
South HCP: 15	◆ J109 <b>♣</b> A105	◆ AQ76 ◆ KQ97	1. Stay		Ai	
Contract: 3N S	_ 11100		1. 2 <b></b> .			
Board: 150	North:	South:	West	North	East	South
Dealer: N	A965	<b>★</b> KQJ102		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> K4	<b>♥</b> A972	Pass	2♠	Pass	4♠
South HCP: 12	◆ KJ3	♦ Q5 • 53	AP			
Contract: 4♠ N	♣ A1062	<b>♣</b> 53	1. Stay	man		

Board: 146 Dealer: N Vul: EW HCP: 13	<ul><li>♠ Q985</li><li>♥ AK42</li><li>♦ 95</li><li>♠ A102</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 15	<ul><li>★ A8</li><li>▼ A742</li><li>◆ AJ1083</li><li>◆ Q7</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ53</li><li>▼ 85</li><li>◆ KQ4</li><li>◆ Q1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 15	<ul><li>♣ 876</li><li>♥ KJ</li><li>♦ AQ76</li><li>♣ KQ97</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: None HCP: 12	<ul><li>★ KQJ102</li><li>★ A972</li><li>◆ Q5</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.

Board: 146 Dealer: N Vul: EW	North: ♠ AK7 ♥ Q93	South: ♠ Q985 ♥ AK42		North 1NT 2•	Pass	
North HCP: 17 South HCP: 13 Contract: 3N N	◆ AJ73 ◆ K54	◆ 95 ◆ A102	Pass AP 1. Stay		Pass	3N1
Board: 147 Dealer: S	North: ♠ KJ92	South: ♠ A8	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> J83	<b>▼</b> A742	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ KQ7 <b>◆</b> 932	◆ AJ1083 <b>♣</b> Q7	Pass	3NT	AP	
Contract: 3N S	₩ <i>732</i>	<b>₹</b> Q /	1. Stay	man		
Board: 148	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> 92	<b>♠</b> KQ53		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ KQJ	♥ 85	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 12	◆ AJ109 <b>♣</b> AJ72	◆ KQ4 ◆ Q1093	AP			
Contract: 3N N	2.2.7.2	2 (2000	1. Stay	man		
Board: 149	North:	South:	West	North	East	
Dealer: S Vul: Both	<b>♠</b> AJ104	<b>♦</b> 876	Dagg	2.1	Daga	1NT
North HCP: 12	♥ Q102	<b>∀</b> KJ	Pass Pass	2♣¹ 3NT	Pass AP	2♦
South HCP: 15	◆ J109 <b>♣</b> A105	◆ AQ76 ◆ KQ97	1. Stay		Ai	
Contract: 3N S	_ 11100		1. 2 <b></b> .			
Board: 150	North:	South:	West	North	East	South
Dealer: N	A965	<b>★</b> KQJ102		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> K4	<b>♥</b> A972	Pass	2♠	Pass	4♠
South HCP: 12	◆ KJ3	♦ Q5 • 53	AP			
Contract: 4♠ N	♣ A1062	<b>♣</b> 53	1. Stay	man		

Board: 151 Dealer: S Vul: EW HCP: 11	<ul><li>★ K864</li><li>★ K87</li><li>◆ 2</li><li>★ KQ986</li></ul>	East Bids 4♦ if possible.  Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 15	<ul><li>★ K109</li><li>▼ AJ52</li><li>◆ A109</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: None HCP: 9	<ul><li>▲ AJ64</li><li>♥ 962</li><li>◆ J752</li><li>◆ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ7</li><li>♥ QJ108</li><li>◆ AK52</li><li>◆ 84</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 155 Dealer: S Vul: Both HCP: 10	<ul><li>♣ QJ73</li><li>♥ AK8</li><li>◆ 9852</li><li>♣ 84</li></ul>	The opponents are silent.  Partner bids first.

Board: 151 Dealer: S Vul: EW	North: ♠ K864	South:  ♠ AJ9		North		1NT
North HCP: 11	<b>♥</b> K87	▼ A1063	Pass		<b>4</b> ♦	Pass
South HCP: 17	◆ 2 <b>♣</b> KQ986	♦ A84 ♣ A53	Pass	X	AP	
Contract: 4♦X E	₩ KQ700	₩ AJ3	1. Stay	man		
			West	North	East	South
Board: 152	NI41	C41		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ K109	South: ♠ A62	Pass	2♥	Pass	<b>3</b> ♠ <sup>2</sup>
Vul: Both	♥ AJ52	♥ KQ84	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	4♥
North HCP: 15 South HCP: 14	◆ A109	♦ KQ72	AP			
Contract: 4♥ N	<b>♣</b> QJ10	<b>♣</b> 32	1. Stay			
			2. artifi			
			3. Cue	bid, a ♦	stoppe	er
Board: 153 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> AJ64	♠KQ2	_			1NT
North HCP: 9	♥ 962	<b>♥</b> K43	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	<b>♦</b> J752 <b>♣</b> QJ	♦ A104 ♣ K854	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> Ø3	₩ K034	1. Stay	man		
Board: 154	North:	South:	West	North	East	South
Dealer: N	Norui.	50un. • 1095		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> QJ108	<b>♥</b> AK65	3♣	Pass	Pass	3♦
North HCP: 15 South HCP: 9	◆ AK52	◆ Q10876	AP			
Contract: 3♦ S	<b>♣</b> 84	<b>♣</b> 3	1. Stay	man		
Board: 155	NI 4	G. d	Wast	North	Fact	South
Dealer: S	North:	South:	vv CSt	1101111	Last	1NT
Vul: Both	<b>♠</b> QJ73 <b>♥</b> AK8	<b>♠</b> K6 <b>♥</b> J32	Pacc	2 <b>♣</b> ¹	Pass	
North HCP: 10 South HCP: 15	◆ 9852	◆ AQJ74	Pass	3NT	AP	<b>-</b> ▼
		<b>♦</b> KJ9	1 000	2111	4 <b>XI</b>	

Board: 151 Dealer: S Vul: EW HCP: 17	<ul><li>▲ AJ9</li><li>✔ A1063</li><li>◆ A84</li><li>▲ A53</li></ul>	East Bids 4♦ if possible.  You bid first.
Board: 152 Dealer: N Vul: Both HCP: 14	<ul><li>★ A62</li><li>★ KQ84</li><li>★ KQ72</li><li>★ 32</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ2</li><li>▼ K43</li><li>◆ A104</li><li>◆ K854</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: NS HCP: 9	<ul><li>1095</li><li>✓ AK65</li><li>✓ Q10876</li><li>3</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 155 Dealer: S Vul: Both HCP: 15	<ul><li>★ K6</li><li>♥ J32</li><li>◆ AQJ74</li><li>◆ KJ9</li></ul>	The opponents are silent.  You bid first.

Board: 151 Dealer: S Vul: EW	North: ♠ K864	South:  ♠ AJ9		North		1NT
North HCP: 11	<b>♥</b> K87	▼ A1063	Pass		<b>4</b> ♦	Pass
South HCP: 17	◆ 2 <b>♣</b> KQ986	♦ A84 ♣ A53	Pass	X	AP	
Contract: 4♦X E	₩ KQ700	₩ AJ3	1. Stay	man		
			West	North	East	South
Board: 152	NI41	C41		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ K109	South: ♠ A62	Pass	2♥	Pass	<b>3</b> ♠ <sup>2</sup>
Vul: Both	♥ AJ52	♥ KQ84	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	4♥
North HCP: 15 South HCP: 14	◆ A109	♦ KQ72	AP			
Contract: 4♥ N	<b>♣</b> QJ10	<b>♣</b> 32	1. Stay			
			2. artifi			
			3. Cue	bid, a ♦	stoppe	er
Board: 153 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> AJ64	♠KQ2	_			1NT
North HCP: 9	♥ 962	<b>♥</b> K43	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	<b>♦</b> J752 <b>♣</b> QJ	♦ A104 ♣ K854	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> Ø3	₩ K034	1. Stay	man		
Board: 154	North:	South:	West	North	East	South
Dealer: N	Norui.	50un. • 1095		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> QJ108	<b>♥</b> AK65	3♣	Pass	Pass	3♦
North HCP: 15 South HCP: 9	◆ AK52	◆ Q10876	AP			
Contract: 3♦ S	<b>♣</b> 84	<b>♣</b> 3	1. Stay	man		
Board: 155	NI 4	G. d	Wast	North	Fact	South
Dealer: S	North:	South:	vv CSt	1101111	Last	1NT
Vul: Both	<b>♠</b> QJ73 <b>♥</b> AK8	<b>♠</b> K6 <b>♥</b> J32	Pacc	2 <b>♣</b> ¹	Pass	
North HCP: 10 South HCP: 15	◆ 9852	◆ AQJ74	Pass	3NT	AP	<b>-</b> ▼
		<b>♦</b> KJ9	1 000	2111	4 <b>XI</b>	

Board: 156 Dealer: N Vul: None HCP: 16	<ul><li>AQJ</li><li>♥ 93</li><li>A84</li><li>AJ954</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 10	<ul><li>♠ AKQ8</li><li>♥ 9832</li><li>♦ 854</li><li>♠ J4</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 15	<ul><li>★ A87</li><li>▼ A64</li><li>◆ AJ4</li><li>◆ Q952</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: NS HCP: 12	<ul><li>♠ Q83</li><li>♥ Q972</li><li>♦ KQ4</li><li>♠ K98</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 15	<ul><li>★ AKQ</li><li>♥ Q84</li><li>◆ KJ65</li><li>◆ 962</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: None North HCP: 16 South HCP: 8	North:  ♠ AQJ  ♥ 93  ♠ A84	South:  ♠ K832  ♥ 1065  ♠ KQ1073	Pass AP	North 1NT 2◆	Pass	
Contract: 2N N	<b>♣</b> AJ954	<b>♣</b> 8	1. Stay	man		
Board: 157 Dealer: S	North: ♠ AKQ8	South: ♠ 542	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> 9832	<b>♥</b> A654	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 15	♦ 854 <b>♣</b> J4	◆ AKJ	Pass	4♥	AP	
Contract: 4♥ S	<b>▼</b> J <del>4</del>	<b>♣</b> K109	1. Stay	man		
Board: 158 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> A87	<b>♠</b> KQ63	_	1NT	Pass	
North HCP: 15	<b>♥</b> A64 <b>♦</b> AJ4	<b>∨</b> K72 <b>→</b> 1083	Pass AP	<b>2</b>	Pass	2NT
South HCP: 9 Contract: 2N N	♣ Q952	♣ J103	1. Stay	man		
Board: 159 Dealer: S	North: ♠ Q83	South: ♠ AK4	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> Q972	<b>♥</b> AJ6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> KQ4	♦ 652 ♣ A642	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K98	₩ A042	1. Stay	man		
Board: 160	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ AKQ	South: <b>★</b> 10632		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> ARQ <b>♥</b> Q84	♥ AJ62	Pass	<b>2</b>	Pass	$4NT^2$
North HCP: 15 South HCP: 16	<b>♦</b> KJ65	◆ A4	AP			
Contract: 4N N	<b>♣</b> 962	♣ AK8	1. Stayı 2. Quai		4NIT	

Board: 156 Dealer: N Vul: None HCP: 8	<b>★</b> K832 <b>♥</b> 1065 <b>♦</b> KQ1073 <b>♣</b> 8	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 15	<ul><li>★ 542</li><li>▼ A654</li><li>◆ AKJ</li><li>◆ K109</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 158 Dealer: N Vul: None HCP: 9	<b>★</b> KQ63 <b>★</b> K72 <b>★</b> 1083 <b>♣</b> J103	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 16	<ul><li>★ AK4</li><li>▼ AJ6</li><li>◆ 652</li><li>★ A642</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 16	<ul><li>▲ 10632</li><li>♥ AJ62</li><li>◆ A4</li><li>♣ AK8</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N Vul: None North HCP: 16 South HCP: 8	North:  ♠ AQJ  ♥ 93  ♠ A84	South:  ♠ K832  ♥ 1065  ♠ KQ1073	Pass AP	North 1NT 2◆	Pass	
Contract: 2N N	<b>♣</b> AJ954	<b>♣</b> 8	1. Stay	man		
Board: 157 Dealer: S	North: ♠ AKQ8	South: ♠ 542	West	North	East	South 1NT
Vul: NS North HCP: 10	<b>♥</b> 9832	<b>♥</b> A654	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 15	♦ 854 <b>♣</b> J4	◆ AKJ	Pass	4♥	AP	
Contract: 4♥ S	<b>▼</b> J <del>4</del>	<b>♣</b> K109	1. Stay	man		
Board: 158 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> A87	<b>♠</b> KQ63	_	1NT	Pass	
North HCP: 15	<b>♥</b> A64 <b>♦</b> AJ4	<b>∨</b> K72 <b>→</b> 1083	Pass AP	<b>2</b>	Pass	2NT
South HCP: 9 Contract: 2N N	♣ Q952	♣ J103	1. Stay	man		
Board: 159 Dealer: S	North: ♠ Q83	South: ♠ AK4	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> Q972	<b>♥</b> AJ6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> KQ4	♦ 652 ♣ A642	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K98	₩ A042	1. Stay	man		
Board: 160	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ AKQ	South: <b>★</b> 10632		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> ARQ <b>♥</b> Q84	♥ AJ62	Pass	<b>2</b>	Pass	$4NT^2$
North HCP: 15 South HCP: 16	<b>♦</b> KJ65	◆ A4	AP			
Contract: 4N N	<b>♣</b> 962	♣ AK8	1. Stayı 2. Quai		4NIT	

Board: 161 Dealer: S Vul: Both HCP: 13	<ul><li>♠ AK5</li><li>♥ KJ64</li><li>♦ J95</li><li>♠ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ7</li><li>★ A6</li><li>★ AQ53</li><li>★ K973</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 11	<ul><li>AQ976</li><li>✓ A982</li><li>J9</li><li>♣ 87</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 16	<ul><li>★ K2</li><li>▼ AQ10</li><li>◆ A84</li><li>◆ QJ1094</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 8	<ul><li>★ A98</li><li>♥ K1072</li><li>◆ J987</li><li>◆ 87</li></ul>	East Doubles 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 161 Dealer: S Vul: Both	North: ♠ AK5	South: ♠ Q72	West	North	East	South 1NT
North HCP: 13	<b>♥</b> KJ64	<b>1</b> 0973	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♥
South HCP: 15	♦ J95	◆ AK	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> J73	♣ AQ92	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N	• KJ7	<b>♦</b> Q106		1NT	Pass	
Vul: NS	<b>♥</b> A6	<b>♥</b> KJ43	Pass			3NT
North HCP: 17 South HCP: 11	◆ AQ53	<b>♦</b> 92	AP			
Contract: 3N N	<b>♣</b> K973	<b>♣</b> AJ62	1. Stay	man		
Board: 163 Dealer: S	North: ♠ AQ976	South: ♠ KJ32	West	North	East	South 1NT
Vul: Both	♥ A982	<b>♥</b> Q43	Pass	2 <b>♣</b> ¹	X	2♠
North HCP: 11 South HCP: 15	<b>♦</b> J9	♦ AK85	Pass	 4 <b>♠</b>	AP	
Contract: 4♠ S	<b>♣</b> 87	<b>♣</b> Q4	1. Stayman			
Board: 164	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K2	<b>♦</b> AJ63		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> AQ10	<b>♥</b> 65	Pass	2•	Pass	2NT
North HCP: 16 South HCP: 9	♦ A84	<b>♦</b> J973	AP			
Contract: 2N N	<b>♣</b> QJ1094	<b>♣</b> K73	1. Stay	man		
Board: 165 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> A98	<b>♦</b> 52	Pass	2 <b>.</b> 1	X	2•
North HCP: 8	▼ K1072	♥ Q53	Pass	Pass	2 <b>♠</b>	Pass
South HCP: 15	◆ J987 ◆ 87	◆ AKQ6 <b>♣</b> A1094	1 ass 3♣	3 <b>♦</b>	AP	1 433
Contract: 3♦ S	₹ 0/	₹ A1094	1. Stay		. 11	

Board: 161 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q72</li><li>♥ 10973</li><li>◆ AK</li><li>♣ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q106</li><li>♥ KJ43</li><li>◆ 92</li><li>♣ AJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ32</li><li>♥ Q43</li><li>◆ AK85</li><li>◆ Q4</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 164 Dealer: N Vul: None HCP: 9	<ul><li>♣ AJ63</li><li>♥ 65</li><li>◆ J973</li><li>♣ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 15	<ul><li>◆ 52</li><li>♥ Q53</li><li>◆ AKQ6</li><li>◆ A1094</li></ul>	East Doubles 2♣ if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.

Board: 161 Dealer: S Vul: Both	North: ♠ AK5	South: ♠ Q72	West	North	East	South 1NT
North HCP: 13	<b>♥</b> KJ64	<b>1</b> 0973	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♥
South HCP: 15	♦ J95	◆ AK	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> J73	♣ AQ92	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N	• KJ7	<b>♦</b> Q106		1NT	Pass	
Vul: NS	<b>♥</b> A6	<b>♥</b> KJ43	Pass			3NT
North HCP: 17 South HCP: 11	◆ AQ53	<b>♦</b> 92	AP			
Contract: 3N N	<b>♣</b> K973	<b>♣</b> AJ62	1. Stay	man		
Board: 163 Dealer: S	North: ♠ AQ976	South: ♠ KJ32	West	North	East	South 1NT
Vul: Both	♥ A982	<b>♥</b> Q43	Pass	2 <b>♣</b> ¹	X	2♠
North HCP: 11 South HCP: 15	<b>♦</b> J9	♦ AK85	Pass	 4 <b>♠</b>	AP	
Contract: 4♠ S	<b>♣</b> 87	<b>♣</b> Q4	1. Stayman			
Board: 164	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K2	<b>♦</b> AJ63		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> AQ10	<b>♥</b> 65	Pass	2•	Pass	2NT
North HCP: 16 South HCP: 9	♦ A84	<b>♦</b> J973	AP			
Contract: 2N N	<b>♣</b> QJ1094	<b>♣</b> K73	1. Stay	man		
Board: 165 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> A98	<b>♦</b> 52	Pass	2 <b>.</b> 1	X	2•
North HCP: 8	▼ K1072	♥ Q53	Pass	Pass	2 <b>♠</b>	Pass
South HCP: 15	◆ J987 ◆ 87	◆ AKQ6 <b>♣</b> A1094	1 ass 3♣	3 <b>♦</b>	AP	1 433
Contract: 3♦ S	₹ 0/	₹ A1094	1. Stay		. 11	

Board: 166 ♠ KQJ7	nt.
Dealer: N	it.
Board: 167	nt.
Board: 168	ıt.
Board: 169	ıt.
Board: 170	ıt.

Board: 166 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ KQJ7  ♥ A64  ♠ K965  ♣ A5	South:  ◆ 986  ▼ KJ52  ◆ A1084  ◆ 102	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 167 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KQ10  ♥ AJ87  • 92  ♣ 7643	South:  ◆ 964  ▼ K109  ◆ AJ643  ◆ AK	West Pass Pass 1. Stay	North  2.1  3NT  man	East Pass AP	1NT
Board: 168 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A9  ♥ KJ74  ♠ A753  ♣ A96	South:  ♠ QJ108  ♥ A8  ♠ KQ9  ♠ J752	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 169 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 5♣ N	North:  ♠ K1093  ♥ K  • 74  ♣ AQJ863	South:  ♠ AQ8  ♥ 97  ♠ AK652  ♠ K102	Pass Pass AP 1. Stay	North  2♣¹ 4♣  man	East Pass Pass	1NT 2◆
Board: 170 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2♠ N	North:  ♠ AQ82  ♥ 43  ♠ AK10  ♠ A1075	South:  ♠ KJ65  ▼ 1087  ◆ J93  ♣ K82	West Pass 1. Stay	North 1NT 2♠ man	East Pass AP	

Board: 166 Dealer: N Vul: Both HCP: 8	<ul><li>♦ 986</li><li>♥ KJ52</li><li>♦ A1084</li><li>♦ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 15	<ul><li>♦ 964</li><li>♥ K109</li><li>♦ AJ643</li><li>♠ AK</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 13	<ul><li>♣ QJ108</li><li>♥ A8</li><li>♦ KQ9</li><li>♣ J752</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 16	<ul><li>AQ8</li><li>♥ 97</li><li>AK652</li><li>★ K102</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ65</li><li>▼ 1087</li><li>◆ J93</li><li>◆ K82</li></ul>	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ KQJ7  ♥ A64  ♠ K965  ♣ A5	South:  ◆ 986  ▼ KJ52  ◆ A1084  ◆ 102	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 167 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KQ10  ♥ AJ87  • 92  ♣ 7643	South:  ◆ 964  ▼ K109  ◆ AJ643  ◆ AK	West Pass Pass 1. Stay	North  2.1  3NT  man	East Pass AP	1NT
Board: 168 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A9  ♥ KJ74  ♠ A753  ♣ A96	South:  ♠ QJ108  ♥ A8  ♠ KQ9  ♠ J752	Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 169 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 5♣ N	North:  ♠ K1093  ♥ K  • 74  ♣ AQJ863	South:  ♠ AQ8  ♥ 97  ♠ AK652  ♠ K102	Pass Pass AP 1. Stay	North  2♣¹ 4♣  man	East Pass Pass	1NT 2◆
Board: 170 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2♠ N	North:  ♠ AQ82  ♥ 43  ♠ AK10  ♠ A1075	South:  ♠ KJ65  ▼ 1087  ◆ J93  ♣ K82	West Pass 1. Stay	North 1NT 2♠ man	East Pass AP	

Board: 171 Dealer: S Vul: EW HCP: 14	<ul><li>★ KJ2</li><li>▼ K1074</li><li>◆ A</li><li>◆ QJ982</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 15	<ul><li>★ K42</li><li>★ AK42</li><li>★ AJ62</li><li>★ 95</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: NS HCP: 14	<ul><li>★ AKJ10</li><li>▼ J865</li><li>★ A7</li><li>★ J62</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A95</li><li>♥ AJ103</li><li>◆ KQ8</li><li>♣ J53</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 13	<ul><li>AQ32</li><li>♥ 973</li><li>103</li><li>AK98</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: EW	North: ♠ KJ2	South: ♠ AQ5	West	North	East	South 1NT
North HCP: 14	<b>♥</b> K1074	<b>♥</b> AQ63	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ A	◆ Q1097	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ982	<b>♣</b> K5	1. Stay	man		
Board: 172	North:	South:	West	North	Fast	South
Dealer: N	Norui: <b>♠</b> K42	Soun: <b>♠</b> Q963	,,,	1NT	Pass	
Vul: None	<b>♥</b> AK42	♥ QJ63	Pass	2 🗸	Pass	
North HCP: 15	◆ AJ62	<b>♦</b> K4	AP	<b>4</b>	1 433	31
South HCP: 9 Contract: 3♥ N	<b>♣</b> 95	<b>♣</b> J103	1. Stay	man		
Contract. 5 V IV						
Board: 173 Dealer: S	North: ♠ AKJ10	South: ♠ Q92	West	North	East	South 1NT
Vul: NS North HCP: 14	<b>♥</b> J865	<b>♥</b> A102	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> A7	<b>♦</b> Q94	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J62	<b>♣</b> AK98	1. Stay	man		
Board: 174			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: EW	<b>♦</b> A95	<b>♦</b> K843	Pass	2 🗸	Pass	
North HCP: 15	<b>♥</b> AJ103 <b>♦</b> KQ8	♥ 64 ♦ AJ1093	Pass	4	Pass	
South HCP: 12	• KQo ♣ J53	<b>♦</b> A10	AP			
Contract: 5♦ S	1 333	27110	1. Stay	man		
Doord, 175						
Board: 175 Dealer: S Vul: Both	North: ♠ AQ32	South: ♠ KJ	West	North	East	South 1NT
	<b>973</b>	<b>♥</b> AQ105	Pass	2 <b>♣</b> ¹	Pass	2♥
NOTIN HUP' 13	100	<b>♦</b> KJ7	T)	2) IT	۸D	
North HCP: 13 South HCP: 16	♦ 103 ♣ AK98	◆ Q763	Pass	3NT	AP	

Board: 171 Dealer: S Vul: EW HCP: 17	<ul><li>AQ5</li><li>✓ AQ63</li><li>✓ Q1097</li><li>✓ K5</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q963</li><li>♥ QJ63</li><li>♦ K4</li><li>♣ J103</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q92</li><li>♥ A102</li><li>◆ Q94</li><li>♣ AK98</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 12	<ul><li>★ K843</li><li>★ 64</li><li>◆ AJ1093</li><li>★ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 16	<ul><li>★ KJ</li><li>▼ AQ105</li><li>◆ KJ7</li><li>◆ Q763</li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: EW	North: ♠ KJ2	South: ♠ AQ5	West	North	East	South 1NT
North HCP: 14	<b>♥</b> K1074	<b>♥</b> AQ63	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ A	◆ Q1097	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ982	<b>♣</b> K5	1. Stay	man		
Board: 172	North:	South:	West	North	Fast	South
Dealer: N	Norui: <b>♠</b> K42	Soun: <b>♠</b> Q963	,,,	1NT	Pass	
Vul: None	<b>♥</b> AK42	♥ QJ63	Pass	2 🗸	Pass	
North HCP: 15	◆ AJ62	<b>♦</b> K4	AP	<b>4</b>	1 433	31
South HCP: 9 Contract: 3♥ N	<b>♣</b> 95	<b>♣</b> J103	1. Stay	man		
Contract. 5 V IV						
Board: 173 Dealer: S	North: ♠ AKJ10	South: ♠ Q92	West	North	East	South 1NT
Vul: NS North HCP: 14	<b>♥</b> J865	<b>♥</b> A102	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> A7	<b>♦</b> Q94	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J62	<b>♣</b> AK98	1. Stay	man		
Board: 174			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: EW	<b>♦</b> A95	<b>♦</b> K843	Pass	2 🗸	Pass	
North HCP: 15	<b>♥</b> AJ103 <b>♦</b> KQ8	♥ 64 ♦ AJ1093	Pass	4	Pass	
South HCP: 12	• KQo ♣ J53	<b>♦</b> A10	AP			
Contract: 5♦ S	1 333	27110	1. Stay	man		
Doord, 175						
Board: 175 Dealer: S Vul: Both	North: ♠ AQ32	South: ♠ KJ	West	North	East	South 1NT
	<b>973</b>	<b>♥</b> AQ105	Pass	2 <b>♣</b> ¹	Pass	2♥
NOTIN HUP' 13	100	<b>♦</b> KJ7	T)	2) IT	۸D	
North HCP: 13 South HCP: 16	♦ 103 ♣ AK98	◆ Q763	Pass	3NT	AP	

Board: 176 Dealer: N Vul: NS Vul: NS HCP: 16 AQ2  Board: 177 Dealer: S Vul: EW Vul: EW Vul: EW Partner bids first.  Board: 178 Dealer: N Vul: Both HCP: 15 A105  Board: 179 Dealer: S Vul: Both HCP: 15 A105  Board: 179 Dealer: S Vul: None HCP: 17 AKS A1074 Dealer: N Vaks A1074 Vaks A1074 Dealer: N Vaks A1074 Vaks A1074 Dealer: N Vaks A1074 Vaks A1074 Vaks A1074 Dealer: N Vaks A1074 Vaks			
Dealer: S Vul: EW HCP: 9 KJ6  Board: 178 Dealer: N Vul: Both HCP: 15  Board: 179 Dealer: S Vul: None HCP: 17  Board: 180 Dealer: N Vul: EW  AKJ54  Fartner bids first.  The opponents are silent.  You bid first.  You bid first.	Dealer: N Vul: NS	<b>♦</b> AK4 <b>♦</b> 86	
Dealer: N Vul: Both HCP: 15  Board: 179 Dealer: S Vul: None HCP: 17  Board: 180 Dealer: N Vul: EW  AKJ54  You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  You bid first.  The opponents are silent. You bid first.	Dealer: S Vul: EW	♥ 983 ♦ K105	
Dealer: S	Dealer: N Vul: Both	<b>♥</b> AKJ54 <b>•</b> 987	
Dealer: N	Dealer: S Vul: None	<ul><li>▼ K962</li><li>◆ AJ5</li></ul>	
	Dealer: N Vul: EW	<b>♥</b> A62 <b>♦</b> KJ	

Board: 176 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ QJ954  ♥ AK4  ♠ 86  ♠ AQ2	South:  ♣ 7  ▼ Q952  ◆ AJ1094  ♣ J104	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman	l
Board: 177 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q652  ♥ 983  ♠ K105  ♠ KJ6	South:	West North East South  1NT  Pass 2 1 Pass 2 1  Pass 2NT AP  1. Stayman	
Board: 178 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ K9  ♥ AKJ54  ♦ 987  ♣ A105	South:  ♠ QJ32  ♥ 97  ♠ A3  ♣ KQ983	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♣  Pass 3♥ Pass 3NT  AP  1. Stayman	l
Board: 179 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♥ S	North:  ♠ KQJ  ♥ K962  ♠ AJ5  ♠ K85	South:  ♠ A92  ♥ AQJ3  ♠ KQ7  ♣ 962	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♠² Pass 4♠³  Pass 4NT⁴ Pass 5♠⁵  Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ♦ stopper  4. Blackwood 0314, for ♥  5. A=2/5 or 5/5, Q(H)=1	1
Board: 180 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ A1074  ♥ A62  ♠ KJ  ♠ KQ96	South:  ♠ KQJ  ♥ Q973  ♠ A743  ♣ 85	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman	ı

Board: 176 Dealer: N Vul: NS HCP: 8	♣ 7 ♥ Q952 ♦ AJ1094 ♣ J104	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ32</li><li>♥ 97</li><li>♦ A3</li><li>♣ KQ983</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: None HCP: 16	<ul><li>▲ A92</li><li>♥ AQJ3</li><li>◆ KQ7</li><li>◆ 962</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQJ</li><li>♥ Q973</li><li>◆ A743</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.

Board: 176 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ QJ954  ♥ AK4  ♠ 86  ♠ AQ2	South:  ♣ 7  ▼ Q952  ◆ AJ1094  ♣ J104	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman	l
Board: 177 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q652  ♥ 983  ♠ K105  ♠ KJ6	South:	West North East South  1NT  Pass 2 1 Pass 2 1  Pass 2NT AP  1. Stayman	
Board: 178 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ K9  ♥ AKJ54  ♦ 987  ♣ A105	South:  ♠ QJ32  ♥ 97  ♠ A3  ♣ KQ983	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♣  Pass 3♥ Pass 3NT  AP  1. Stayman	l
Board: 179 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♥ S	North:  ♠ KQJ  ♥ K962  ♠ AJ5  ♠ K85	South:  ♠ A92  ♥ AQJ3  ♠ KQ7  ♣ 962	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♠² Pass 4♠³  Pass 4NT⁴ Pass 5♠⁵  Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ♦ stopper  4. Blackwood 0314, for ♥  5. A=2/5 or 5/5, Q(H)=1	1
Board: 180 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ A1074  ♥ A62  ♠ KJ  ♠ KQ96	South:  ♠ KQJ  ♥ Q973  ♠ A743  ♣ 85	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman	ı

Board: 181 Dealer: S Vul: Both HCP: 14	<ul><li>♣ A72</li><li>♥ A932</li><li>♦ K1092</li><li>♣ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: None HCP: 17	<ul><li>★ KQJ6</li><li>♥ 983</li><li>◆ AQJ6</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: NS HCP: 11	<b>♦</b> KQ93 <b>♥</b> 104 <b>♦</b> Q4 <b>♣</b> KJ1092	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ32</li><li>★ AK5</li><li>★ A95</li><li>★ 1063</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: None HCP: 14	<ul><li>AJ32</li><li>✓ KJ985</li><li>✓ Q7</li><li>✓ K6</li></ul>	The opponents are silent.  Partner bids first.

Board: 181			Wast	North	East	South
Dealer: S	North: ♠ A72	South:	west	Norun	East	South 1NT
Vul: Both	♥ A72	<b>♠</b> Q84 <b>♥</b> K104	Pass	2 <b>.</b> 1	Pass	
North HCP: 14 South HCP: 17	◆ K1092	◆ AQ75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K5	♣ AQ6	1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: N	• KQJ6	<b>♦</b> A108		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	<b>y</b> 983	<b>♥</b> Q652	Pass	2♠	Pass	3NT
South HCP: 13	♦ AQJ6	<b>♦</b> K10	AP			
Contract: 3N N	<b>♣</b> A4	<b>♣</b> KJ102	1. Stay	man		
			***	NT 4	<b>.</b>	Q 4
Board: 183	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♦</b> KQ93	<b>♠</b> AJ	Dogg	2 <b>.</b> 1	Pass	11N1 2♦
North HCP: 11	<b>v</b> 104	<b>♥</b> K93	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 15	• Q4	♦ AJ962	Pass	_	AP	3♥
Contract: 3N S	♣ KJ1092	<b>♣</b> Q74	1. Stay		<i>1</i> <b>u</b>	
Board: 184	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ KJ32	<b>♠</b> A8		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<ul><li>✓ AK5</li><li>✓ A95</li></ul>	♥ Q873	Pass	2♠	Pass	3NT
South HCP: 11	<b>♣</b> 1063	♦ 742 • KOM	AP			
Contract: 3N N	1 1000	<b>♣</b> KQ94	1. Stay	man		
Board: 185		~ 4	West	North	Foot	South
Dealer: S	North:	South:	West	MOIUI	East	1NT
Vul: None	<b>♠</b> AJ32 <b>♥</b> KJ985	<b>♦</b> K8 <b>♥</b> Q1064	Pass	2 <b>.</b> 1	Pass	
North HCP: 14	• Q7	◆ A52	Pass	2 <b>▼</b> °	AP	<i>-</i> ▼
South HCP: 16 Contract: 4♥ S	<b>♦</b> K6	♣ AQJ3	1. Stay		ги	
Conhact, 4▼ S			1. Suly			

Board: 181 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q84</li><li>♥ K104</li><li>◆ AQ75</li><li>♣ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: None HCP: 13	<ul><li>★ A108</li><li>♥ Q652</li><li>★ K10</li><li>★ KJ102</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ</li><li>▼ K93</li><li>◆ AJ962</li><li>♣ Q74</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: Both HCP: 11	<ul><li>▲ A8</li><li>♥ Q873</li><li>◆ 742</li><li>♣ KQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: None HCP: 16	<ul><li>★ K8</li><li>♥ Q1064</li><li>◆ A52</li><li>◆ AQJ3</li></ul>	The opponents are silent. You bid first.

Board: 181			Wast	North	East	South
Dealer: S	North: ♠ A72	South:	west	Norun	East	South 1NT
Vul: Both	♥ A72	<b>♠</b> Q84 <b>♥</b> K104	Pass	2 <b>.</b> 1	Pass	
North HCP: 14 South HCP: 17	◆ K1092	◆ AQ75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K5	♣ AQ6	1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: N	• KQJ6	<b>♦</b> A108		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	<b>y</b> 983	<b>♥</b> Q652	Pass	2♠	Pass	3NT
South HCP: 13	♦ AQJ6	<b>♦</b> K10	AP			
Contract: 3N N	<b>♣</b> A4	<b>♣</b> KJ102	1. Stay	man		
			***	NT 4	<b>.</b>	Q 4
Board: 183	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♦</b> KQ93	<b>♠</b> AJ	Dogg	2 <b>.</b> 1	Pass	11N1 2♦
North HCP: 11	<b>v</b> 104	<b>♥</b> K93	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 15	• Q4	♦ AJ962	Pass	_	AP	3♥
Contract: 3N S	♣ KJ1092	<b>♣</b> Q74	1. Stay		<i>1</i> <b>u</b>	
Board: 184	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ KJ32	<b>♠</b> A8		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<ul><li>✓ AK5</li><li>✓ A95</li></ul>	♥ Q873	Pass	2♠	Pass	3NT
South HCP: 11	<b>♣</b> 1063	♦ 742 • KOM	AP			
Contract: 3N N	1 1000	<b>♣</b> KQ94	1. Stay	man		
Board: 185		~ 4	West	North	Foot	South
Dealer: S	North:	South:	West	MOIUI	East	1NT
Vul: None	<b>♠</b> AJ32 <b>♥</b> KJ985	<b>♦</b> K8 <b>♥</b> Q1064	Pass	2 <b>.</b> 1	Pass	
North HCP: 14	• Q7	◆ A52	Pass	2 <b>▼</b> °	AP	<i>-</i> ▼
South HCP: 16 Contract: 4♥ S	<b>♦</b> K6	♣ AQJ3	1. Stay		ги	
Conhact, 4▼ S			1. Suly			

Board: 186 Dealer: N Vul: NS HCP: 17	<ul><li>J5</li><li>♥ Q95</li><li>★ KQ105</li><li>★ AKQ9</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: EW HCP: 12	<ul><li>♣ J986</li><li>♥ QJ82</li><li>◆ AJ109</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ94</li><li>★ A75</li><li>★ KJ3</li><li>★ K96</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q1076</li><li>♥ Q6</li><li>♦ KJ4</li><li>♣ A1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: EW HCP: 16	<ul><li>★ KJ43</li><li>★ K95</li><li>★ A107</li><li>★ KQ10</li></ul>	The opponents are silent.  You bid first.

Board: 186 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♣ J5  ♥ Q95  ♠ KQ105  ♣ AKQ9	South:  ♠ A107  ♥ AK107  ♦ 76  ♣ J1083	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 187 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:  ♠ Q52  ♥ K3  ♠ KQ43  ♠ AJ76	West Pass Pass 1. Stay	3NT	East Pass AP	South 1NT 2•
Board: 188 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ KJ94  ♥ A75  ♠ KJ3  ♣ K96	South:  ◆ Q85  ▼ Q962  ◆ A4  ◆ A873	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q1076  ♥ Q6  ♠ KJ4  ♠ A1063	South:  ♠ AK8  ♥ AKJ10  ♦ 10632  ♣ J2	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2♥
Board: 190 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ KJ43  ♥ K95  ♠ A107  ♠ KQ10	South:  ◆ Q972  ▼ Q84  ◆ J  ◆ A7432	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 186 Dealer: N Vul: NS HCP: 12	<ul><li>★ A107</li><li>★ AK107</li><li>◆ 76</li><li>★ J1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q52</li><li>♥ K3</li><li>♦ KQ43</li><li>♣ AJ76</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 12	<ul><li>◆ Q85</li><li>◆ Q962</li><li>◆ A4</li><li>◆ A873</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK8</li><li>♥ AKJ10</li><li>♦ 10632</li><li>♠ J2</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: EW HCP: 9	<ul><li>◆ Q972</li><li>◆ Q84</li><li>◆ J</li><li>◆ A7432</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♣ J5  ♥ Q95  ♠ KQ105  ♣ AKQ9	South:  ♠ A107  ♥ AK107  ♦ 76  ♣ J1083	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 187 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:  ♠ Q52  ♥ K3  ♠ KQ43  ♠ AJ76	West Pass Pass 1. Stay	3NT	East Pass AP	South 1NT 2•
Board: 188 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ KJ94  ♥ A75  ♠ KJ3  ♣ K96	South:  ◆ Q85  ▼ Q962  ◆ A4  ◆ A873	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q1076  ♥ Q6  ♠ KJ4  ♠ A1063	South:  ♠ AK8  ♥ AKJ10  ♦ 10632  ♣ J2	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2♥
Board: 190 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ KJ43  ♥ K95  ♠ A107  ♠ KQ10	South:  ◆ Q972  ▼ Q84  ◆ J  ◆ A7432	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 191 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1086</li><li>▼ AJ104</li><li>◆ KJ3</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK</li><li>♥ 875</li><li>♠ KJ2</li><li>♠ AJ1054</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: Both HCP: 9	<ul><li>◆ QJ5</li><li>♥ Q532</li><li>◆ J8</li><li>◆ K642</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q5</li><li>♥ AQ974</li><li>♦ KQ2</li><li>♣ Q94</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 191			Pass	3 <b>♠</b> <sup>2</sup>	Pass	4NT <sup>3</sup>
Dealer: S	North:	South:	Pass	5 <b>∀</b> <sup>4</sup>	Pass	5NT <sup>5</sup>
Vul: NS	<b>♠</b> K1086 <b>♥</b> AJ104	<b>♠</b> A3 <b>♥</b> KQ65	Pass	6 <b>∀</b> <sup>6</sup>	Pass	7♥
North HCP: 16	◆ KJ3	• A6	AP			
South HCP: 16 Contract: 7♥ S	<b>♣</b> A3	♣ K10764	1. Stay			
			2. artific	ciai kwood (	031 <i>4</i> ±	for 🕶
				/5 or 5/5		
				ask by		,
			6. K=2			
Board: 192	North:	South:	West	North	East	South
Dealer: N	AK	50un. ♠ J6		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> 875	<b>♥</b> AK96	Pass	2♦	Pass	3NT
South HCP: 14	◆ KJ2	◆ AQ53	AP			
Contract: 3N N	♣ AJ1054	<b>♣</b> 876	1. Stay	man		
Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	<b>♦</b> 763				1NT
Vul: Both North HCP: 9	<b>♥</b> Q532	♥ AK8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	♦ J8	• A972	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K642	<b>♣</b> AJ10	1. Stay	man		
Board: 194	North:	~ 4	West	North	Fast	South
Dealer: N	Norun: ♠ Q5	South: ♠ A43	,, 050	1NT	Pass	
Vul: None	♥ AQ974	◆ A43 ▼ K652	Pass	2♥	Pass	
North HCP: 15 South HCP: 10	♦ KQ2	◆ 73	AP	∠▼	1 ass	<b>→</b> ▼
Contract: 4 N	<b>♣</b> Q94	<b>♣</b> K765	1. Stay	man		

Board: 191 Dealer: S Vul: NS HCP: 16	<ul><li>A3</li><li>KQ65</li><li>A6</li><li>K10764</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: EW HCP: 14	<ul><li>▲ J6</li><li>♥ AK96</li><li>◆ AQ53</li><li>◆ 876</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: Both HCP: 16	<ul><li>★ 763</li><li>▼ AK8</li><li>★ A972</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: None HCP: 10	<ul><li>★ A43</li><li>▼ K652</li><li>◆ 73</li><li>◆ K765</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 191			Pass	3 <b>♠</b> <sup>2</sup>	Pass	4NT <sup>3</sup>
Dealer: S	North:	South:	Pass	5 <b>∀</b> <sup>4</sup>	Pass	5NT <sup>5</sup>
Vul: NS	<b>♠</b> K1086 <b>♥</b> AJ104	<b>♠</b> A3 <b>♥</b> KQ65	Pass	6 <b>∀</b> <sup>6</sup>	Pass	7♥
North HCP: 16	◆ KJ3	• A6	AP			
South HCP: 16 Contract: 7♥ S	<b>♣</b> A3	♣ K10764	1. Stay			
			2. artific	ciai kwood (	031 <i>4</i> ±	for 🕶
				/5 or 5/5		
				ask by		,
			6. K=2			
Board: 192	North:	South:	West	North	East	South
Dealer: N	AK	50un. ♠ J6		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> 875	<b>♥</b> AK96	Pass	2♦	Pass	3NT
South HCP: 14	◆ KJ2	◆ AQ53	AP			
Contract: 3N N	♣ AJ1054	<b>♣</b> 876	1. Stay	man		
Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	<b>♦</b> 763				1NT
Vul: Both North HCP: 9	<b>♥</b> Q532	♥ AK8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	♦ J8	• A972	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K642	<b>♣</b> AJ10	1. Stay	man		
Board: 194	North:	~ 4	West	North	Fast	South
Dealer: N	Norun: ♠ Q5	South: ♠ A43	,, 050	1NT	Pass	
Vul: None	♥ AQ974	◆ A43 ▼ K652	Pass	2♥	Pass	
North HCP: 15 South HCP: 10	♦ KQ2	◆ 73	AP	∠▼	1 ass	<b>→</b> ▼
Contract: 4 N	<b>♣</b> Q94	<b>♣</b> K765	1. Stay	man		

Board: 195 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ87</li><li>♥ Q84</li><li>◆ 9543</li><li>◆ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 196 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 93</li><li>♥ AQ103</li><li>♦ KQ9</li><li>♠ KJ42</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: NS HCP: 10	<ul><li>★ K1072</li><li>▼ 82</li><li>◆ K2</li><li>◆ A10764</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 15	<ul><li>▶ J97</li><li>♥ K63</li><li>◆ A86</li><li>◆ AK65</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: None HCP: 10	<ul><li>▶ J95</li><li>♥ KQ93</li><li>◆ K984</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.

Board: 195 Dealer: S Vul: EW	North: ♠ KJ87	South: ♠ A653	West	North	East	South 1NT	
North HCP: 10	<b>♥</b> Q84	<b>y</b> 973	Pass	2 <b>♣</b> ¹	Pass	2♠	
South HCP: 16	<b>♦</b> 9543	♦ AKQJ	Pass	4♠	AP		
Contract: 4♠ S	<b>♣</b> A6	<b>♣</b> Q5	1. Stay	man			
Board: 196	North:	South:	West	North	East	South	
Dealer: N	<b>♦</b> 93	<b>♦</b> QJ75		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♥</b> AQ103	<b>♥</b> KJ54	Pass	2♥	Pass		
North HCP: 15 South HCP: 11	<b>♦</b> KQ9	<b>♦</b> 873	AP				
Contract: 4 N	<b>♣</b> KJ42	<b>♣</b> A9	1. Stayman				
Board: 197 Dealer: S	North: ♠ K1072	South: ♠ J43	West	North	East	South 1NT	
Vul: NS	<b>♥</b> 82	<b>♥</b> AK4	Pass	2 <b>♣</b> ¹	Pass	2•	
North HCP: 10 South HCP: 15	<b>♦</b> K2	♦ AQJ5	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> A10764	♣ A10764 ♣ 832		1. Stayman			
Board: 198	North:	South:	West	North	East	South	
Dealer: N	<b>4</b> J97	<b>♦</b> AQ63		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 15	<b>♥</b> K63	<b>♥</b> AQ	Pass	2•	Pass	6NT	
South HCP: 18	<b>♦</b> A86	<b>♦</b> KQ94	AP				
Contract: 6N N	<b>♣</b> AK65	<b>♣</b> J94	1. Stay	man			
Board: 199	North:	South:	West	North	East	South	
Dealer: S	<b>♦</b> J95	<b>♦</b> Q42				1NT	
Vul: None North HCP: 10	<b>♥</b> KQ93	<b>♥</b> A108	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>	
South HCP: 15	♦ K984	<b>♦</b> 1052	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> J3	<b>♣</b> AKQ9	1. Stay	man			

Board: 195 Dealer: S	<b>★</b> A653 <b>♥</b> 973	The opponents are silent.
Vul: EW HCP: 16	◆ AKQJ ◆ Q5	You bid first.
Board: 196 Dealer: N Vul: Both HCP: 11	<ul><li>♣ QJ75</li><li>♥ KJ54</li><li>◆ 873</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: NS HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 18	<ul><li>AQ63</li><li>✓ AQ</li><li>KQ94</li><li>J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q42</li><li>♥ A108</li><li>♦ 1052</li><li>♣ AKQ9</li></ul>	The opponents are silent. You bid first.

Board: 195 Dealer: S Vul: EW	North: ♠ KJ87	South: ♠ A653	West	North	East	South 1NT	
North HCP: 10	<b>♥</b> Q84	<b>y</b> 973	Pass	2 <b>♣</b> ¹	Pass	2♠	
South HCP: 16	<b>♦</b> 9543	♦ AKQJ	Pass	4♠	AP		
Contract: 4♠ S	<b>♣</b> A6	<b>♣</b> Q5	1. Stay	man			
Board: 196	North:	South:	West	North	East	South	
Dealer: N	<b>♦</b> 93	<b>♦</b> QJ75		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both	<b>♥</b> AQ103	<b>♥</b> KJ54	Pass	2♥	Pass		
North HCP: 15 South HCP: 11	<b>♦</b> KQ9	<b>♦</b> 873	AP				
Contract: 4 N	<b>♣</b> KJ42	<b>♣</b> A9	1. Stayman				
Board: 197 Dealer: S	North: ♠ K1072	South: ♠ J43	West	North	East	South 1NT	
Vul: NS	<b>♥</b> 82	<b>♥</b> AK4	Pass	2 <b>♣</b> ¹	Pass	2•	
North HCP: 10 South HCP: 15	<b>♦</b> K2	♦ AQJ5	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> A10764	♣ A10764 ♣ 832		1. Stayman			
Board: 198	North:	South:	West	North	East	South	
Dealer: N	<b>4</b> J97	<b>♦</b> AQ63		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 15	<b>♥</b> K63	<b>♥</b> AQ	Pass	2•	Pass	6NT	
South HCP: 18	<b>♦</b> A86	<b>♦</b> KQ94	AP				
Contract: 6N N	<b>♣</b> AK65	<b>♣</b> J94	1. Stay	man			
Board: 199	North:	South:	West	North	East	South	
Dealer: S	<b>♦</b> J95	<b>♦</b> Q42				1NT	
Vul: None North HCP: 10	<b>♥</b> KQ93	<b>♥</b> A108	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>	
South HCP: 15	♦ K984	<b>♦</b> 1052	Pass	3NT	AP		
Contract: 3N S	<b>♣</b> J3	<b>♣</b> AKQ9	1. Stay	man			

Board: 200 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK8</li><li>▼ AK86</li><li>◆ J964</li><li>◆ 73</li></ul>	The opponents are silent.  You bid first.
Board: 201 Dealer: S Vul: EW HCP: 17	<ul><li>★ K654</li><li>★ AQ4</li><li>◆ AKJ</li><li>◆ 952</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 15	<ul><li>★ A82</li><li>▼ K10863</li><li>★ A8</li><li>★ A93</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: EW HCP: 14	<b>♠</b> KQ <b>♥</b> KJ94 <b>♦</b> Q84 <b>♠</b> K942	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: Both HCP: 15	<ul><li>A5</li><li>✓ K9</li><li>A10542</li><li>✓ KJ64</li></ul>	The opponents are silent. You bid first.

Board: 200 Dealer: N Vul: NS	North: ♠ AK8	South: <b>♠</b> 10973	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10	<b>♥</b> AK86 ♦ J964	♥ Q1093 ♦ A103	Pass AP	2♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> 73	♣ A10	1. Stay	man		
Board: 201 Dealer: S	North: <b>★</b> K654	South: ♠ AQ2	West	North	East	South 1NT
Vul: EW North HCP: 17	♥ AQ4	<b>♥</b> KJ972	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ AKJ	♦ 1053	Pass	6NT	AP	
Contract: 6N S	<b>♣</b> 952	<b>♣</b> KQ	1. Stay	man		
Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A82	<b>♦</b> 10976		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K10863	<b>♥</b> AQ97	Pass	2♥	Pass	4♥
South HCP: 9	◆ A8	♦ 1063	AP			
Contract: 4♥ N	♣ A93	<b>♣</b> K2	1. Stayman			
Board: 203 Dealer: S	North: ♠ KQ	South: ◆ 983	West	North	East	South 1NT
Vul: EW North HCP: 14	<b>♥</b> KJ94	<b>▼</b> A32	Pass	<b>2</b> ♣¹	Pass	<b>2</b> ♦
South HCP: 15	• Q84	◆ AK65	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K942	♣ A105	1. Stay	man		
Board: 204	North:	South:	West	North	East	South
Dealer: N	<b>A</b> A5	<b>♦</b> 72		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> K9	<b>♥</b> A865	Pass	2•	Pass	2NT
South HCP: 8	♦ A10542	◆ Q973	AP			
Contract: 2N N	<b>♣</b> KJ64	<b>♣</b> Q75	1. Stay	man		

Board: 200 Dealer: N Vul: NS HCP: 10	<ul><li>10973</li><li>✓ Q1093</li><li>✓ A103</li><li>✓ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AQ2</li><li>♥ KJ972</li><li>♦ 1053</li><li>♠ KQ</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: NS HCP: 9	<ul><li>10976</li><li>✓ AQ97</li><li>1063</li><li>✓ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: EW HCP: 15	<ul><li>◆ 983</li><li>♥ A32</li><li>◆ AK65</li><li>◆ A105</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: Both HCP: 8	<ul><li>♣72</li><li>♥ A865</li><li>◆ Q973</li><li>♣ Q75</li></ul>	The opponents are silent.  Partner bids first.

Board: 200 Dealer: N Vul: NS	North: ♠ AK8	South: <b>♠</b> 10973	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10	<b>♥</b> AK86 ♦ J964	♥ Q1093 ♦ A103	Pass AP	2♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> 73	♣ A10	1. Stay	man		
Board: 201 Dealer: S	North: <b>★</b> K654	South: ♠ AQ2	West	North	East	South 1NT
Vul: EW North HCP: 17	♥ AQ4	<b>♥</b> KJ972	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ AKJ	♦ 1053	Pass	6NT	AP	
Contract: 6N S	<b>♣</b> 952	<b>♣</b> KQ	1. Stay	man		
Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A82	<b>♦</b> 10976		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> K10863	<b>♥</b> AQ97	Pass	2♥	Pass	4♥
South HCP: 9	◆ A8	♦ 1063	AP			
Contract: 4♥ N	♣ A93	<b>♣</b> K2	1. Stayman			
Board: 203 Dealer: S	North: ♠ KQ	South: ◆ 983	West	North	East	South 1NT
Vul: EW North HCP: 14	<b>♥</b> KJ94	<b>▼</b> A32	Pass	<b>2</b> ♣¹	Pass	<b>2</b> ♦
South HCP: 15	• Q84	◆ AK65	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K942	♣ A105	1. Stay	man		
Board: 204	North:	South:	West	North	East	South
Dealer: N	<b>A</b> A5	<b>♦</b> 72		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> K9	<b>♥</b> A865	Pass	2•	Pass	2NT
South HCP: 8	♦ A10542	◆ Q973	AP			
Contract: 2N N	<b>♣</b> KJ64	<b>♣</b> Q75	1. Stay	man		

Board: 205 Dealer: S Vul: NS HCP: 9	<ul><li>★ K765</li><li>♥ QJ8</li><li>◆ 105</li><li>◆ K1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: EW HCP: 16	<ul><li>★ A10</li><li>♥ Q642</li><li>♦ K74</li><li>★ AK42</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: Both HCP: 10	<ul><li>♠ 9653</li><li>♥ AKQ8</li><li>♠ 63</li><li>♠ J85</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 208 Dealer: N Vul: None HCP: 16	<ul><li>★ K87</li><li>★ AK4</li><li>★ A942</li><li>★ Q106</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: EW HCP: 10	<ul><li>★ K753</li><li>★ 52</li><li>★ K1042</li><li>★ A109</li></ul>	The opponents are silent.  Partner bids first.

Board: 205 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ K765  ♥ QJ8  ♦ 105  ♠ K1054	South:  ♠ Q1094  ♥ A2  ♠ AQJ8  ♣ Q62	West Pass Pass 1. Stayı	4♠	East Pass AP	1NT
Board: 206 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 4 N	North:  ♠ A10  ♥ Q642  ♠ K74  ♠ AK42	South:  ♠ QJ64  ♥ AKJ98  ♦ 102  ♠ Q6	West Pass AP 1. Stayı	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 207 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AKJ2  ♥ 7432  ♠ K84  ♠ A9		North  2♣¹ 4♥ man	East X AP	South 1NT 2♥
Board: 208 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 4N N	North:  ♠ K87  ♥ AK4  ♠ A942  ♣ Q106	South:  ♠ A1063  ♥ QJ98  ♦ J8  ♣ AK3	Pass AP 1. Stayı	North 1NT 2  man ntitative	Pass Pass	
Board: 209 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K753  ♥ 52  ♠ K1042  ♠ A109	South:  ♣ 86  ✔ AKQ  ♣ J973  ♣ KQ43	West Pass Pass 1. Stayı	North  2♣¹  3NT man	East Pass AP	1NT

Board: 205 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q1094</li><li>♥ A2</li><li>◆ AQJ8</li><li>♣ Q62</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: EW HCP: 13	<ul><li>♣ QJ64</li><li>♥ AKJ98</li><li>♦ 102</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKJ2</li><li>▼ 7432</li><li>◆ K84</li><li>◆ A9</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 208 Dealer: N Vul: None HCP: 15	<ul><li>▲ A1063</li><li>♥ QJ98</li><li>◆ J8</li><li>◆ AK3</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: EW HCP: 15	<b>♣</b> 86 <b>♥</b> AKQ <b>♦</b> J973 <b>♣</b> KQ43	The opponents are silent. You bid first.

Board: 205 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ K765  ♥ QJ8  ♦ 105  ♠ K1054	South:  ♠ Q1094  ♥ A2  ♠ AQJ8  ♣ Q62	West Pass Pass 1. Stayı	4♠	East Pass AP	1NT
Board: 206 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 4 N	North:  ♠ A10  ♥ Q642  ♠ K74  ♠ AK42	South:  ♠ QJ64  ♥ AKJ98  ♦ 102  ♠ Q6	West Pass AP 1. Stayı	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 207 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AKJ2  ♥ 7432  ♠ K84  ♠ A9		North  2♣¹ 4♥ man	East X AP	South 1NT 2♥
Board: 208 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 4N N	North:  ♠ K87  ♥ AK4  ♠ A942  ♣ Q106	South:  ♠ A1063  ♥ QJ98  ♦ J8  ♣ AK3	Pass AP 1. Stayı	North 1NT 2  man ntitative	Pass Pass	
Board: 209 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K753  ♥ 52  ♠ K1042  ♠ A109	South:  ♣ 86  ✔ AKQ  ♣ J973  ♣ KQ43	West Pass Pass 1. Stayı	North  2♣¹  3NT man	East Pass AP	1NT

Board: 210 Dealer: N Vul: Both HCP: 16	<ul><li>♠ A95</li><li>♥ Q9742</li><li>♦ AK</li><li>♠ QJ2</li></ul>	The opponents are silent.  You bid first.
Board: 211 Dealer: S Vul: None HCP: 12	<ul><li>♣ 86</li><li>♥ QJ72</li><li>◆ A54</li><li>♣ AJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 16	<ul><li>AKQ83</li><li>♥ 976</li><li>A3</li><li>★ K108</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: None HCP: 13	<ul><li>★ A973</li><li>★ A</li><li>★ A865</li><li>★ J763</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q87</li><li>♥ A104</li><li>◆ QJ8</li><li>♣ AQ87</li></ul>	The opponents are silent. You bid first.

Board: 210 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4 \(\neq \) N	North:  ♠ A95  ♥ Q9742  ♠ AK  ♣ QJ2	South:  ♠ KQ1073  ♥ AK105  ♠ 865  ♣ 5	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 211 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 2N S	North:	South:  ♠ AKQ  ♥ 843  ♠ K1063  ♠ KQ4	West Pass Pass 1. Stay	North  2.1  2NT  man	East Pass AP	1NT
Board: 212 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North:  ◆ AKQ83  ▼ 976  ◆ A3  ◆ K108	South:  • 1065  • KQ43  • Q2  • AQ97	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	_
Board: 213 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A973  ♥ A  • A865  ♣ J763	South:  ♠ K4  ♥ K1082  ♠ KJ973  ♠ KQ	West Pass Pass 1. Stay	North  2•¹  3NT man	East Pass AP	1NT
Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q87  ♥ A104  ♠ QJ8  ♣ AQ87	South:  ♠ 1064  ♥ Q865  ♠ A5  ♠ KJ104	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 210 Dealer: N Vul: Both HCP: 12	<ul><li>★KQ1073</li><li>★AK105</li><li>◆865</li><li>★5</li></ul>	The opponents are silent.  Partner bids first.
Board: 211 Dealer: S Vul: None HCP: 17	<ul><li>★ AKQ</li><li>▼ 843</li><li>★ K1063</li><li>★ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: Both HCP: 13	<ul><li>1065</li><li>KQ43</li><li>Q2</li><li>AQ97</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: None HCP: 15	<ul><li>★ K4</li><li>▼ K1082</li><li>◆ KJ973</li><li>◆ KQ</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: NS HCP: 10	<ul><li>1064</li><li>✓ Q865</li><li>A5</li><li>✓ KJ104</li></ul>	The opponents are silent.  Partner bids first.

Board: 210 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4 \(\neq \) N	North:  ♠ A95  ♥ Q9742  ♠ AK  ♣ QJ2	South:  ♠ KQ1073  ♥ AK105  ♠ 865  ♣ 5	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 211 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 2N S	North:	South:  ♠ AKQ  ♥ 843  ♠ K1063  ♠ KQ4	West Pass Pass 1. Stay	North  2•¹ 2NT man	East Pass AP	1NT
Board: 212 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North:  ◆ AKQ83  ▼ 976  ◆ A3  ◆ K108	South:  • 1065  • KQ43  • Q2  • AQ97	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	_
Board: 213 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A973  ♥ A  • A865  ♣ J763	South:  ♠ K4  ♥ K1082  ♠ KJ973  ♠ KQ	West Pass Pass 1. Stay	North  2•¹  3NT man	East Pass AP	1NT
Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q87  ♥ A104  ♠ QJ8  ♣ AQ87	South:  ♠ 1064  ♥ Q865  ♠ A5  ♠ KJ104	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 215 Dealer: S Vul: EW HCP: 13	<ul><li>A963</li><li>♥ Q5</li><li>J85</li><li>AQ108</li></ul>	The opponents are silent.  Partner bids first.
Board: 216 Dealer: N Vul: None HCP: 16	<ul><li>♦ 952</li><li>♥ Q97</li><li>♦ AQ7</li><li>♣ AKJ8</li></ul>	The opponents are silent.  You bid first.
Board: 217 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q1042</li><li>♥ KJ62</li><li>◆ K7</li><li>♣ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK54</li><li>♥ KQ3</li><li>◆ QJ8</li><li>♠ 1073</li></ul>	The opponents are silent.  You bid first.
Board: 219 Dealer: S Vul: Both HCP: 14	<ul><li>A2</li><li>♥ Q842</li><li>◆ A965</li><li>◆ A64</li></ul>	The opponents are silent.  Partner bids first.

Board: 215 Dealer: S Vul: EW	North: <b>♠</b> A963	South: ♠ KQJ	West	North		1NT
North HCP: 13	♥ Q5	<b>♥</b> A92	Pass		Pass	<b>2</b>
South HCP: 15	◆ J85 <b>♣</b> AQ108	◆ KQ96 ◆ 754	Pass	3NT	AP	
Contract: 3N S	₩ AQ106	₩ /3 <del>4</del>	1. Stay	man		
Board: 216	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 952	♠ AKJ6		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> Q97	<b>♥</b> KJ108	Pass	<b>2</b>	Pass	3NT
South HCP: 12	♦ AQ7	<b>♦</b> 43	AP			
Contract: 3N N	♣ AKJ8	<b>♣</b> 962	1. Stay	man		
Board: 217 Dealer: S	North: <b>♠</b> Q1042	South: ♠ K96	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> KJ62	<b>♥</b> AQ853	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ K7	♦ AQ9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q76	<b>♣</b> 104	1. Stayman			
Board: 218	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK 54	♠ Q10982		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	♥ KQ3	<b>♥</b> AJ108	Pass	2♠	Pass	4♠
South HCP: 10	◆ QJ8 • 1072	♦ 76	AP			
Contract: 4♠ N	<b>♣</b> 1073	<b>♣</b> K5	1. Stay	man		
Board: 219	North:	South:	West	North	East	South
Dealer: S	A2	soun. ♠ KQJ9				1NT
Vul: Both North HCP: 14	♥ Q842	<b>v</b> 109	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A965	◆ KQ82	Pass	3NT	AP	
Contract: 3N S	♣ A64	<b>♣</b> KJ7	1. Stay	man		

Board: 215 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQJ</li><li>▼ A92</li><li>◆ KQ96</li><li>◆ 754</li></ul>	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: None HCP: 12	<ul><li>★ AKJ6</li><li>♥ KJ108</li><li>★ 43</li><li>★ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 15	<ul><li>★ K96</li><li>▼ AQ853</li><li>◆ AQ9</li><li>◆ 104</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q10982</li><li>♥ AJ108</li><li>♦ 76</li><li>♣ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQJ9</li><li>▼ 109</li><li>◆ KQ82</li><li>◆ KJ7</li></ul>	The opponents are silent. You bid first.

Board: 215 Dealer: S Vul: EW	North: <b>♠</b> A963	South: ♠ KQJ	West	North		1NT
North HCP: 13	♥ Q5	<b>♥</b> A92	Pass		Pass	<b>2</b>
South HCP: 15	◆ J85 <b>♣</b> AQ108	◆ KQ96 ◆ 754	Pass	3NT	AP	
Contract: 3N S	₩ AQ106	₩ /3 <del>4</del>	1. Stay	man		
Board: 216	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 952	♠ AKJ6		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> Q97	<b>♥</b> KJ108	Pass	<b>2</b>	Pass	3NT
South HCP: 12	♦ AQ7	<b>♦</b> 43	AP			
Contract: 3N N	♣ AKJ8	<b>♣</b> 962	1. Stay	man		
Board: 217 Dealer: S	North: <b>♠</b> Q1042	South: ♠ K96	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> KJ62	<b>♥</b> AQ853	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ K7	♦ AQ9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q76	<b>♣</b> 104	1. Stayman			
Board: 218	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK 54	♠ Q10982		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	♥ KQ3	<b>♥</b> AJ108	Pass	2♠	Pass	4♠
South HCP: 10	◆ QJ8 • 1072	♦ 76	AP			
Contract: 4♠ N	<b>♣</b> 1073	<b>♣</b> K5	1. Stay	man		
Board: 219	North:	South:	West	North	East	South
Dealer: S	A2	soun. ♠ KQJ9				1NT
Vul: Both North HCP: 14	♥ Q842	<b>v</b> 109	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A965	◆ KQ82	Pass	3NT	AP	
Contract: 3N S	♣ A64	<b>♣</b> KJ7	1. Stay	man		

Board: 220 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ3</li><li>▼ A865</li><li>◆ QJ84</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: EW HCP: 10	<ul><li>★ 763</li><li>★ KJ32</li><li>★ J52</li><li>★ AJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 17	<ul><li>★ 10843</li><li>★ KQ10</li><li>★ AK9</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: None HCP: 10	<ul><li>♣ QJ32</li><li>♥ 52</li><li>◆ Q64</li><li>♣ KQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ6</li><li>♥ Q32</li><li>◆ AQ95</li><li>♣ KJ10</li></ul>	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
			Pass	2♥	Pass	
Board: 220 Dealer: N	North:	South:	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4♥</b>
Vul: NS	♠ KJ3	<b>♠</b> AQ94	Pass	4NT <sup>4</sup>	Pass	5 <b>♠</b> <sup>5</sup>
North HCP: 15	▼ A865	♥ Q742	Pass		AP	V-2
South HCP: 14	<b>♦</b> QJ84 <b>♣</b> A7	◆ A3 <b>♣</b> Q52	1. Stayn	nan		
Contract: 6♥ N	211/	1 402	2. artific			
			<ul><li>3. Cue b</li><li>4. Black</li></ul>	-		
			5. A=2/5			
Board: 221 Dealer: S	North: <b>♠</b> 763	South: <b>♠</b> QJ1042	West	North	East	South 1NT
Vul: EW	♥ KJ32	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10 South HCP: 15	<b>♦</b> J52	◆ K7		3NT	AP	
Contract: 3N S	♣ AJ4	<b>♣</b> K52	1. Stayn	nan		
Board: 222 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> 10843	<b>♠</b> A972		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> KQ10 <b>♦</b> AK9	♥ J83 ♦ 87		2♠	Pass	4♠
South HCP: 9	◆ KQ3	◆ 87 ♣ A762	AP			
Contract: 4♠ N	11140	111/02	1. Stayn	nan		
Board: 223	North:	C 4	West	North	East	South
Dealer: S	<b>♦</b> QJ32	South: ♠ AK10				1NT
Vul: None	<b>♥</b> 52	♥ KQ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 10 South HCP: 16	◆ Q64	♦ A853	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KQ73	<b>♣</b> 954	1. Stayn	nan		
			<b>337</b>	NT. 4	Б (	G. 4
Board: 224	North:	South:	West			
Dealer: N Vul: Both	♠ QJ6	<b>♦</b> AK95		1NT	Pass	
North HCP: 15	<b>♥</b> Q32	<b>♥</b> KJ6		2 <b>♦</b> 3NT	Pass	3 <b>♦</b> 6NT
South HCP: 18	◆ AQ95 ◆ KJ10	◆ K7632 <b>♣</b> A	AP	J1 1 1	1 ass	0111
	<b>₹</b> N.11U	<b>₹</b> A	4 M			

Board: 220 Dealer: N Vul: NS HCP: 14	<ul><li>AQ94</li><li>Q742</li><li>A3</li><li>Q52</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: S Vul: EW HCP: 15	<ul><li>♣ QJ1042</li><li>♥ AQ5</li><li>♦ K7</li><li>♣ K52</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 9	<ul><li>★ A972</li><li>▼ J83</li><li>◆ 87</li><li>★ A762</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: None HCP: 16	<ul><li>★ AK10</li><li>★ KQ8</li><li>★ A853</li><li>★ 954</li></ul>	The opponents are silent.  You bid first.
Board: 224 Dealer: N Vul: Both HCP: 18	<ul><li>★ AK95</li><li>★ KJ6</li><li>★ K7632</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1NT	East Pass	
			Pass	2♥	Pass	
Board: 220 Dealer: N	North:	South:	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4♥</b>
Vul: NS	♠ KJ3	<b>♠</b> AQ94	Pass	4NT <sup>4</sup>	Pass	5 <b>♠</b> <sup>5</sup>
North HCP: 15	▼ A865	♥ Q742	Pass		AP	V-2
South HCP: 14	<b>♦</b> QJ84 <b>♣</b> A7	◆ A3 <b>♣</b> Q52	1. Stayn	nan		
Contract: 6♥ N	211/	1 402	2. artific			
			<ul><li>3. Cue b</li><li>4. Black</li></ul>	-		
			5. A=2/5			
Board: 221 Dealer: S	North: <b>♠</b> 763	South: <b>♠</b> QJ1042	West	North	East	South 1NT
Vul: EW	♥ KJ32	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10 South HCP: 15	<b>♦</b> J52	◆ K7		3NT	AP	
Contract: 3N S	♣ AJ4	<b>♣</b> K52	1. Stayn	nan		
Board: 222 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> 10843	<b>♠</b> A972		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> KQ10 <b>♦</b> AK9	♥ J83 ♦ 87		2♠	Pass	4♠
South HCP: 9	◆ KQ3	◆ 87 ♣ A762	AP			
Contract: 4♠ N	11140	111/02	1. Stayn	nan		
Board: 223	North:	C 4	West	North	East	South
Dealer: S	<b>♦</b> QJ32	South: ♠ AK10				1NT
Vul: None	<b>♥</b> 52	♥ KQ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 10 South HCP: 16	◆ Q64	♦ A853	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KQ73	<b>♣</b> 954	1. Stayn	nan		
			<b>337</b>	NT. 4	Б (	G. 4
Board: 224	North:	South:	West			
Dealer: N Vul: Both	♠ QJ6	<b>♦</b> AK95		1NT	Pass	
North HCP: 15	<b>♥</b> Q32	<b>♥</b> KJ6		2 <b>♦</b> 3NT	Pass	3 <b>♦</b> 6NT
South HCP: 18	◆ AQ95 ◆ KJ10	◆ K7632 <b>♣</b> A	AP	J1 1 1	1 ass	0111
	<b>₹</b> N.11U	<b>₹</b> A	4 M			

Board: 225 Dealer: S Vul: NS HCP: 9	<ul><li>★ K73</li><li>♥ Q632</li><li>◆ 52</li><li>◆ KJ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQJ</li><li>▼ 1042</li><li>◆ AKQ8</li><li>◆ 854</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 227 Dealer: S Vul: None HCP: 12	<ul><li>◆ 93</li><li>♥ AJ96</li><li>◆ A92</li><li>◆ QJ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: NS HCP: 16	<ul><li>1097</li><li>QJ</li><li>K54</li><li>AKQJ5</li></ul>	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ53</li><li>♥ QJ87</li><li>◆ A854</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 225 Dealer: S Vul: NS	North: ♠ K73	South: ♠ AQ	West	North	East	South 1NT
North HCP: 9	<b>♥</b> Q632	<b>♥</b> A109	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> 52	◆ Q1087	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> KJ54	♣ A963	1. Stay	man		
Board: 226	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> KQJ	<b>♦</b> 87654		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>v</b> 1042	<b>♥</b> AQ96	X	2•	Pass	2♠
South HCP: 8	♦ AKQ8	<b>♦</b> 965	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 854	<b>♣</b> Q	1. Stay	man		
Board: 227 Dealer: S	North: ♠ 93	South: ♠ KQ65	West	North	East	South 1NT
Vul: None North HCP: 12	<b>♥</b> AJ96	<b>♥</b> Q5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ A92	♦ KQJ8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ72	♣ A86	1. Stay	man		
Board: 228	North:	South:	West	North	East	South
Dealer: N	1097 <b>★</b> 1097	soum. ♠ KJ64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ QJ	<b>▼</b> K1073	Pass	<b>2</b> ♦	Pass	3NT
North HCP: 16 South HCP: 13	♦ K54	♦ AQ3	AP			
Contract: 3N N	♣ AKQJ5	<b>♣</b> 74	1. Stay	man		
Board: 229	North:	South:	West	North	East	South
Dealer: S	Norui; ♠ KJ53	Souri: ♠ Q10		32421		1NT
Vul: EW	<b>♥</b> QJ87	♥ A1054	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 12 South HCP: 16	♦ A854	<b>♦</b> KQ6	Pass	<b>4</b> ♥	AP	
Contract: 4 S	♣ J	<b>♣</b> KQ98	1. Stay	man		

Board: 225 Dealer: S Vul: NS HCP: 16	<ul><li>AQ</li><li>✓ A109</li><li>✓ Q1087</li><li>✓ A963</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 8	<ul><li>♣ 87654</li><li>♥ AQ96</li><li>◆ 965</li><li>♣ Q</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 227 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ65</li><li>♥ Q5</li><li>◆ KQJ8</li><li>◆ A86</li></ul>	The opponents are silent.  You bid first.
Board: 228 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ64</li><li>★ K1073</li><li>★ AQ3</li><li>★ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: EW HCP: 16	♣ Q10 ♥ A1054 ♦ KQ6 ♣ KQ98	The opponents are silent.  You bid first.

Board: 225 Dealer: S Vul: NS	North: ♠ K73	South: ♠ AQ	West	North	East	South 1NT
North HCP: 9	<b>♥</b> Q632	<b>♥</b> A109	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> 52	◆ Q1087	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> KJ54	♣ A963	1. Stay	man		
Board: 226	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> KQJ	<b>♦</b> 87654		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>v</b> 1042	<b>♥</b> AQ96	X	2•	Pass	2♠
South HCP: 8	♦ AKQ8	<b>♦</b> 965	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 854	<b>♣</b> Q	1. Stay	man		
Board: 227 Dealer: S	North: ♠ 93	South: ♠ KQ65	West	North	East	South 1NT
Vul: None North HCP: 12	<b>♥</b> AJ96	<b>♥</b> Q5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ A92	♦ KQJ8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ72	♣ A86	1. Stay	man		
Board: 228	North:	South:	West	North	East	South
Dealer: N	1097 <b>★</b> 1097	soum. ♠ KJ64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ QJ	<b>▼</b> K1073	Pass	<b>2</b> ♦	Pass	3NT
North HCP: 16 South HCP: 13	♦ K54	♦ AQ3	AP			
Contract: 3N N	♣ AKQJ5	<b>♣</b> 74	1. Stay	man		
Board: 229	North:	South:	West	North	East	South
Dealer: S	Norui; ♠ KJ53	Souri: ♠ Q10		32421		1NT
Vul: EW	<b>♥</b> QJ87	♥ A1054	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 12 South HCP: 16	♦ A854	<b>♦</b> KQ6	Pass	<b>4</b> ♥	AP	
Contract: 4 S	♣ J	<b>♣</b> KQ98	1. Stay	man		

Board: 230 Dealer: N Vul: None HCP: 16	<ul><li>★ K10</li><li>★ AJ52</li><li>◆ J10764</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: NS HCP: 10	<ul><li>★ K53</li><li>★ K864</li><li>◆ Q852</li><li>◆ Q6</li></ul>	East Doubles 2♣ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 232 Dealer: N Vul: Both HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 21	<ul><li>▲ AJ6</li><li>▼ AKQ3</li><li>◆ A4</li><li>▲ QJ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: N Vul: EW HCP: 16	<ul><li>A7</li><li>✓ A105</li><li>✓ A106</li><li>✓ A10943</li></ul>	The opponents are silent.  You bid first.

Board: 230 Dealer: N Vul: None North HCP: 16 South HCP: 10	North:  ♠ K10  ♥ AJ52  ♦ J10764  ♣ AK	South:  ♣ J8  ♥ KQ108  ♦ K92  ♣ J864	Pass AP 1. Stay	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N  Board: 231  Dealer: S  Vul: NS  North HCP: 10  South HCP: 15  Contract: 3♥ S	North:  ♠ K53  ♥ K864  ♦ Q852  ♣ Q6	South:  ♠ AJ6  ♥ QJ52  ♠ K1043  ♠ A5		North 2♣¹ 3♥	East X AP	South 1NT 2
Board: 232 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ J64  ♥ AK7  ♠ KJ8  ♣ A754	South:  ♠ K872  ♥ QJ82  ♠ A2  ♣ 1063	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 233 Dealer: S Vul: NS North HCP: 21 South HCP: 16 Contract: 6N S	North:  ♠ AJ6  ♥ AKQ3  ♠ A4  ♣ QJ94	South:  ♠ KQ5  ♥ 654  ♠ KJ65  ♣ AK5	West Pass Pass 1. Stay	North  2♣¹ 6NT man	East Pass AP	1NT
Board: 234 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A7  ♥ A105  ♠ A106  ♠ A10943	South:  • 10982  • KQ84  • KJ2  • QJ	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 230 Dealer: N Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ6</li><li>♥ QJ52</li><li>◆ K1043</li><li>♣ A5</li></ul>	East Doubles 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 232 Dealer: N Vul: Both HCP: 10	<ul><li>★ K872</li><li>▼ QJ82</li><li>◆ A2</li><li>◆ 1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ5</li><li>★ 654</li><li>★ KJ65</li><li>★ AK5</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: EW HCP: 12	<ul><li>10982</li><li>KQ84</li><li>KJ2</li><li>QJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 230 Dealer: N Vul: None North HCP: 16 South HCP: 10	North:  ♠ K10  ♥ AJ52  ♦ J10764  ♣ AK	South:  ♣ J8  ♥ KQ108  ♦ K92  ♣ J864	Pass AP 1. Stay	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N  Board: 231  Dealer: S  Vul: NS  North HCP: 10  South HCP: 15  Contract: 3♥ S	North:  ♠ K53  ♥ K864  ♦ Q852  ♣ Q6	South:  ♠ AJ6  ♥ QJ52  ♠ K1043  ♠ A5		North 2♣¹ 3♥	East X AP	South 1NT 2
Board: 232 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ J64  ♥ AK7  ♠ KJ8  ♣ A754	South:  ♠ K872  ♥ QJ82  ♠ A2  ♣ 1063	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 233 Dealer: S Vul: NS North HCP: 21 South HCP: 16 Contract: 6N S	North:  ♠ AJ6  ♥ AKQ3  ♠ A4  ♣ QJ94	South:  ♠ KQ5  ♥ 654  ♠ KJ65  ♣ AK5	West Pass Pass 1. Stay	North  2♣¹ 6NT man	East Pass AP	1NT
Board: 234 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A7  ♥ A105  ♠ A106  ♠ A10943	South:  • 10982  • KQ84  • KJ2  • QJ	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 235 Dealer: S Vul: Both HCP: 12	<ul><li>★ K542</li><li>▼ AQ1073</li><li>◆ 64</li><li>◆ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: N Vul: None HCP: 15	<ul><li>★ K95</li><li>▼ AK98</li><li>◆ K52</li><li>◆ Q64</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 16	<ul><li>AQJ10</li><li>✓ 108</li><li>A85</li><li>KQ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 17	<ul><li>♠ 62</li><li>♥ A107</li><li>♠ A1094</li><li>♠ AKQ2</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: Both HCP: 11	<ul><li>♠ Q42</li><li>♥ KJ65</li><li>♦ —</li><li>♠ AJ9654</li></ul>	The opponents are silent.  Partner bids first.

Board: 235 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ K542  ✔ AQ1073  ♠ 64  ♣ K9	South:  ♠ Q7  ♥ K54  ♠ AJ8  ♣ AQ1083	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	1NT 2◆
Board: 236 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ K95  ✔ AK98  ♠ K52  ♣ Q64	South:  ♠ A10873  ♥ QJ62  ♠ A4  ♣ 75	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 237 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQJ10  ♥ 108  ♠ A85  ♣ KQ87	South:  ♠ K6  ♥ KQ2  ♠ QJ104  ♣ A1063	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	South 1NT 2•
Board: 238 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ 62  ♥ A107  ♠ A1094  ♣ AKQ2	South:  ♠ AK94  ♥ Q963  ♠ KQ53  ♣ 5		North 1NT 2•	Pass	_
Board: 239 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 5♣ N	North:  ♠ Q42  ♥ KJ65  ←—  ♠ AJ9654	South:  ♠ AK87  ♥ 108  ♠ AQ106  ♠ K87	Pass Pass Pass AP 1. Stay	North  2♣¹ 3♣ 4♠ man	Pass	1NT 2♠ 3NT

Board: 235 Dealer: S Vul: Both HCP: 16	<ul><li>♠ Q7</li><li>♥ K54</li><li>♠ AJ8</li><li>♠ AQ1083</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: None HCP: 11	<ul><li>▲ A10873</li><li>♥ QJ62</li><li>◆ A4</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 15	<b>★</b> K6 <b>♥</b> KQ2 <b>♦</b> QJ104 <b>♣</b> A1063	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 14	<ul><li>♠ AK94</li><li>♥ Q963</li><li>♦ KQ53</li><li>♠ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: Both HCP: 16	<ul><li>AK87</li><li>▼ 108</li><li>◆ AQ106</li><li>◆ K87</li></ul>	The opponents are silent. You bid first.

Board: 235 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ K542  ✔ AQ1073  ♠ 64  ♣ K9	South:  ♠ Q7  ♥ K54  ♠ AJ8  ♣ AQ1083	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	1NT 2◆
Board: 236 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ K95  ✔ AK98  ♠ K52  ♣ Q64	South:  ♠ A10873  ♥ QJ62  ♠ A4  ♣ 75	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 237 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQJ10  ♥ 108  ♠ A85  ♣ KQ87	South:  ♠ K6  ♥ KQ2  ♠ QJ104  ♣ A1063	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	South 1NT 2•
Board: 238 Dealer: N Vul: NS North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ 62  ♥ A107  ♠ A1094  ♣ AKQ2	South:  ♠ AK94  ♥ Q963  ♠ KQ53  ♣ 5		North 1NT 2•	Pass	_
Board: 239 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 5♣ N	North:  ♠ Q42  ♥ KJ65  ←—  ♠ AJ9654	South:  ♠ AK87  ♥ 108  ♠ AQ106  ♠ K87	Pass Pass Pass AP 1. Stay	North  2♣¹ 3♣ 4♠ man	Pass	1NT 2♠ 3NT

Board: 240 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ96</li><li>♥ Q85</li><li>★ K8</li><li>★ A97</li></ul>	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: NS HCP: 14	<ul><li>★ AJ107</li><li>★ K3</li><li>★ K6</li><li>★ K10863</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 15	<ul><li>★ A2</li><li>▼ 853</li><li>★ KQ963</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ32</li><li>♥ 976</li><li>◆ QJ87</li><li>♣ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: NS HCP: 16	<ul><li>★ K73</li><li>★ A864</li><li>★ 1042</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.

Board: 240 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQJ96  ♥ Q85  ♠ K8  ♣ A97	South:  ♣ A10  ♥ K1062  ♣ A105432  ♣ 8	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♠  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 241 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AJ107  ♥ K3  ♠ K6  ♠ K10863	South:  ♠ KQ2  ♥ Q109  ♠ A94  ♣ A742	West North East South 1NT  Pass 2•¹ Pass 2•  Pass 3• Pass 3NT  AP  1. Stayman
Board: 242 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A2  ♥ 853  ♠ KQ963  ♣ AQ7	South:  ♠ KJ9  ♥ QJ96  ♦ J  ♣ K8642	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♣  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 243 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ QJ32  ♥ 976  ♠ QJ87  ♠ K4	South:  ♠ A104  ♥ A8  ♠ AK63  ♣ Q762	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 2NT AP  1. Stayman
Board: 244 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K73  ✔ A864  ♠ 1042  ♣ AKQ	South:  ♠ AJ52  ♥ QJ7  ♠ K8  ♠ J852	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman

Board: 240 Dealer: N Vul: None HCP: 11	<ul><li>★ A10</li><li>★ K1062</li><li>★ A105432</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 241 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ2</li><li>♥ Q109</li><li>★ A94</li><li>★ A742</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ9</li><li>♥ QJ96</li><li>↓ J</li><li>★ K8642</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: None HCP: 17	<ul><li>▲ A104</li><li>✓ A8</li><li>◆ AK63</li><li>▲ Q762</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: NS HCP: 12	<ul><li>▲ AJ52</li><li>♥ QJ7</li><li>♦ K8</li><li>♣ J852</li></ul>	The opponents are silent.  Partner bids first.

Board: 240 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQJ96  ♥ Q85  ♠ K8  ♣ A97	South:  ♣ A10  ♥ K1062  ♣ A105432  ♣ 8	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♠  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 241 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AJ107  ♥ K3  ♠ K6  ♠ K10863	South:  ♠ KQ2  ♥ Q109  ♠ A94  ♣ A742	West North East South 1NT  Pass 2•¹ Pass 2•  Pass 3• Pass 3NT  AP  1. Stayman
Board: 242 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A2  ♥ 853  ♠ KQ963  ♣ AQ7	South:  ♠ KJ9  ♥ QJ96  ♦ J  ♣ K8642	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♣  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 243 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ QJ32  ♥ 976  ♠ QJ87  ♠ K4	South:  ♠ A104  ♥ A8  ♠ AK63  ♣ Q762	West North East South 1NT  Pass 2♣¹ Pass 2◆  Pass 2NT AP  1. Stayman
Board: 244 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K73  ✔ A864  ♠ 1042  ♣ AKQ	South:  ♠ AJ52  ♥ QJ7  ♠ K8  ♠ J852	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman

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Board: 245 **★** 653 The opponents are silent. Dealer: S **♥** A942 Vul: EW ◆ AQ10985 Partner bids first. HCP: 10 **.**— Board: 246 **★** KQJ109 The opponents are silent. Dealer: N **♥** KJ4 Vul: Both ♦ KQ2 You bid first. HCP: 16 **♣** J7 Board: 247 **★** 72 The opponents are silent. **♥** QJ52 Dealer: S Vul: NS **♦** J103 Partner bids first. ♣ A1064 HCP: 8 Board: 248 **★** A75 The opponents are silent. Dealer: N ♥ Q10954 Vul: EW ♦ QJ You bid first. HCP: 16 ♣ AK5

Board: 245 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 \( \mathbb{N} \) N	North:  ♠ 653  ♥ A942  ♠ AQ10985  ♣ —	South:  ♠ QJ7  ♥ KJ7  ♦ 43  ♣ AKJ107			East Pass Pass AP	1NT 2♦
Board: 246 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KQJ109  ♥ KJ4  ♠ KQ2  ♣ J7	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 247 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North:  ♣ 72  ♥ QJ52  ♦ J103  ♣ A1064	South:  ♠ A83  ♥ A864  ♠ A84  ♠ KJ7	Pass	North  2♣¹ 3♥ man	East Pass AP	1NT
Board: 248 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 N	North:  ♠ A75  ♥ Q10954  ♦ QJ  ♣ AK5	South:  ♠ K98  ♥ AJ87  ♦ 873  ♣ 1042	West Pass 1. Stay	North 1NT 2♥ man	East Pass AP	

Board: 245 Dealer: S Vul: EW HCP: 15	<b>♠</b> QJ7 <b>♥</b> KJ7 <b>♦</b> 43 <b>♣</b> AKJ107	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: Both HCP: 9	<ul><li>★32</li><li>★AQ109</li><li>★1084</li><li>★K1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 16	<ul><li>★ A83</li><li>▼ A864</li><li>★ A84</li><li>★ KJ7</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 8	<ul><li>★ K98</li><li>★ AJ87</li><li>◆ 873</li><li>◆ 1042</li></ul>	The opponents are silent.  Partner bids first.

Board: 245 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 \( \mathbb{N} \) N	North:  ♠ 653  ♥ A942  ♠ AQ10985  ♣ —	South:  ♠ QJ7  ♥ KJ7  ♦ 43  ♣ AKJ107			East Pass Pass AP	1NT 2♦
Board: 246 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KQJ109  ♥ KJ4  ♠ KQ2  ♣ J7	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 247 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North:  ♣ 72  ♥ QJ52  ♦ J103  ♣ A1064	South:  ♠ A83  ♥ A864  ♠ A84  ♠ KJ7	Pass	North  2♣¹ 3♥ man	East Pass AP	1NT
Board: 248 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 N	North:  ♠ A75  ♥ Q10954  ♦ QJ  ♣ AK5	South:  ♠ K98  ♥ AJ87  ♦ 873  ♣ 1042	West Pass 1. Stay	North 1NT 2♥ man	East Pass AP	

Board: 249 Dealer: S Vul: Both HCP: 14	<ul><li>★ A1052</li><li>♥ 97</li><li>♦ A732</li><li>★ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 15	<ul><li>★ K5432</li><li>★ KJ</li><li>◆ AJ6</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 251 Dealer: S Vul: EW HCP: 13	<ul><li>♠ AK63</li><li>♥ Q7</li><li>♦ K876</li><li>♠ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q74</li><li>♥ 42</li><li>♦ AQ64</li><li>♣ AK105</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♠
Board: 249			Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
Dealer: S	North:	South:	Pass	<b>4</b> ♦ <sup>4</sup>	Pass	4NT <sup>5</sup>
Vul: Both	<b>♠</b> A1052 <b>♥</b> 97	<b>♠</b> KQ94 <b>♥</b> A83	Pass	5 <b>♣</b> 6	Pass	6♠
North HCP: 14	◆ A732	<ul><li>✓ A63</li><li>✓ K8</li></ul>	AP			
South HCP: 15 Contract: 6♠ S	♣ AQ3	♣ K652	1. Stay			
Colliact. 0 <del>2</del> 5			2. artifi	cıaı bid, a ♣	ctonn	Δr
				bid, a ♦		
				kwood (		
			6. A=0	/5 or 3/5	5	
Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K5432	<b>♦</b> A107		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> KJ	<b>♥</b> Q652	Pass	2♠	Pass	2NT
South HCP: 9	◆ AJ6	♦ K72	AP			
Contract: 2N N	<b>♣</b> QJ10	<b>♣</b> 943	1. Stay	man		
Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ AK63	<b>♦</b> J5				1NT
Vul: EW North HCP: 13	<b>♥</b> Q7	<b>♥</b> AK42	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ K876	♦ AJ102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J43	♣ A87	1. Stay	man		
			West	North	East	South
Board: 252	North:	South:		1NT	Pass	_
Dealer: N Vul: Both	Notui. <b>♠</b> Q74	Souii. ♠ KJ962				
North HCP: 15	<b>♥</b> 42	♥ Q953	Pass	2	Pass	
South HCP: 8	◆ AQ64	<b>♦</b> 32	Pass	3♠	Pass	4♠
Contract: 4♠ S	<b>♣</b> AK105	<b>♣</b> Q8	AP	man		
			1. Stay	man		

Board: 249 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ94</li><li>★ A83</li><li>★ K8</li><li>★ K652</li></ul>	The opponents are silent.  You bid first.
Board: 250 Dealer: N Vul: None HCP: 9	<ul><li>★ A107</li><li>♥ Q652</li><li>★ K72</li><li>★ 943</li></ul>	The opponents are silent.  Partner bids first.
Board: 251 Dealer: S Vul: EW HCP: 17	<ul><li>♣ J5</li><li>♥ AK42</li><li>◆ AJ102</li><li>♣ A87</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 8	<ul><li>★ KJ962</li><li>♥ Q953</li><li>◆ 32</li><li>◆ Q8</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♠
Board: 249			Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
Dealer: S	North:	South:	Pass	<b>4</b> ♦ <sup>4</sup>	Pass	4NT <sup>5</sup>
Vul: Both	<b>♠</b> A1052 <b>♥</b> 97	<b>♠</b> KQ94 <b>♥</b> A83	Pass	5 <b>♣</b> 6	Pass	6♠
North HCP: 14	◆ A732	<ul><li>✓ A63</li><li>✓ K8</li></ul>	AP			
South HCP: 15 Contract: 6♠ S	♣ AQ3	♣ K652	1. Stay			
Commact. 0 <del>2</del> 5			2. artifi	cıaı bid, a ♣	ctonn	Δr
				bid, a ♦		
				kwood (		
			6. A=0	/5 or 3/5	5	
Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K5432	<b>♦</b> A107		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> KJ	<b>♥</b> Q652	Pass	2♠	Pass	2NT
South HCP: 9	◆ AJ6	♦ K72	AP			
Contract: 2N N	<b>♣</b> QJ10	<b>♣</b> 943	1. Stay	man		
Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ AK63	<b>♦</b> J5				1NT
Vul: EW North HCP: 13	<b>♥</b> Q7	<b>♥</b> AK42	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ K876	♦ AJ102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J43	♣ A87	1. Stay	man		
			West	North	East	South
Board: 252	North:	South:		1NT	Pass	_
Dealer: N Vul: Both	Notui. <b>♠</b> Q74	Souii. ♠ KJ962				
North HCP: 15	<b>♥</b> 42	♥ Q953	Pass	2	Pass	
South HCP: 8	◆ AQ64	<b>♦</b> 32	Pass	3♠	Pass	4♠
Contract: 4♠ S	<b>♣</b> AK105	<b>♣</b> Q8	AP	man		
			1. Stay	man		

Board: 253 Dealer: S Vul: None HCP: 11	<b>★</b> KQ87 <b>★</b> K9 <b>♦</b> 108543 <b>♣</b> K5	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQ</li><li>♥ Q52</li><li>◆ KQ54</li><li>◆ KJ82</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 8	<ul><li>★ 10</li><li>★ K764</li><li>★ K543</li><li>★ Q1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: None HCP: 15	<ul><li>AJ6</li><li>♥ Q543</li><li>AJ5</li><li>★ K109</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 14	<ul><li>★82</li><li>▼KQJ10</li><li>◆A108</li><li>◆A1094</li></ul>	The opponents are silent.  Partner bids first.

Board: 253 Dealer: S Vul: None	North: ♠ KQ87	South: ♠ AJ63		North		1NT
North HCP: 11	<b>♥</b> K9	<b>♥</b> A8	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ 108543 • V5	◆ AKJ2 ◆ 862		4♠	AP	
Contract: 4♠ S	<b>♣</b> K5	₩ 002	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQ	♣ A732		1NT	Pass	
Vul: NS	♥ Q52	<b>♥</b> A64	Pass			3NT
North HCP: 16 South HCP: 13	♦ KQ54	◆ AJ63	AP		1 0,00	01,1
Contract: 3N N	♣ KJ82	<b>♣</b> 105	1. Stay	man		
Board: 255 Dealer: S	North: ♠ 10	South: ♠ K2	West	North	East	South 1NT
Vul: Both	<b>♥</b> K764	<b>♥</b> AQJ93	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 8 South HCP: 15	♦ K543	<b>◆</b> J107	Pass	<b>3</b> ♥	AP	
Contract: 3♥ S	<b>♣</b> Q1064	♣ A82	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AJ6	<b>★</b> K10543		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ Q543	<b>♥</b> KJ107	Pass	2♥	Pass	4♥
North HCP: 15 South HCP: 9	<b>♦</b> AJ5	<b>♦</b> Q7	AP			
Contract: 4♥ N	<b>♣</b> K109	<b>♣</b> 52	1. Stay	man		
Board: 257	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> 82	<b>♠</b> AKJ107				1NT
North HCP: 14	♥ KQJ10	<b>♥</b> 53	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A108	♦ KQJ	Pass	3NT	AP	
Contract: 3N S	♣ A1094	<b>♣</b> J73	1. Stay	man		

Board: 253 Dealer: S Vul: None HCP: 17	<ul><li>♣ AJ63</li><li>♥ A8</li><li>♦ AKJ2</li><li>♣ 862</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 13	<ul><li>A732</li><li>✓ A64</li><li>AJ63</li><li>№ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 15	<ul><li>★ K2</li><li>▼ AQJ93</li><li>◆ J107</li><li>◆ A82</li></ul>	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: None HCP: 9	<ul><li>★ K10543</li><li>▼ KJ107</li><li>◆ Q7</li><li>◆ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 15	<ul><li>★ AKJ107</li><li>▼ 53</li><li>◆ KQJ</li><li>◆ J73</li></ul>	The opponents are silent.  You bid first.

Board: 253 Dealer: S Vul: None	North: ♠ KQ87	South: ♠ AJ63		North		1NT
North HCP: 11	<b>♥</b> K9	<b>♥</b> A8	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ 108543 • V5	◆ AKJ2 ◆ 862		4♠	AP	
Contract: 4♠ S	<b>♣</b> K5	₩ 002	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQ	♣ A732		1NT	Pass	
Vul: NS	♥ Q52	<b>♥</b> A64	Pass			3NT
North HCP: 16 South HCP: 13	♦ KQ54	◆ AJ63	AP		1 0,00	01,1
Contract: 3N N	♣ KJ82	<b>♣</b> 105	1. Stay	man		
Board: 255 Dealer: S	North: ♠ 10	South: ♠ K2	West	North	East	South 1NT
Vul: Both	<b>♥</b> K764	<b>♥</b> AQJ93	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 8 South HCP: 15	♦ K543	<b>♦</b> J107	Pass	<b>3</b> ♥	AP	
Contract: 3♥ S	<b>♣</b> Q1064	♣ A82	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AJ6	<b>★</b> K10543		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ Q543	<b>♥</b> KJ107	Pass	2♥	Pass	4♥
North HCP: 15 South HCP: 9	<b>♦</b> AJ5	<b>♦</b> Q7	AP			
Contract: 4♥ N	<b>♣</b> K109	<b>♣</b> 52	1. Stay	man		
Board: 257	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> 82	<b>♠</b> AKJ107				1NT
North HCP: 14	♥ KQJ10	<b>♥</b> 53	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A108	♦ KQJ	Pass	3NT	AP	
Contract: 3N S	♣ A1094	<b>♣</b> J73	1. Stay	man		

Board: 258 Dealer: N Vul: EW HCP: 16	<ul><li>AJ8</li><li>✓ AJ983</li><li>✓ A105</li><li>✓ Q7</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 259 Dealer: S Vul: None HCP: 9	<ul><li>♠ 63</li><li>♥ AQ32</li><li>♦ K64</li><li>♠ 10982</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: EW HCP: 16	<ul><li>AQ72</li><li>Q2</li><li>A102</li><li>A972</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: NS HCP: 11	<ul><li>A652</li><li>✓ A9754</li><li>✓ K</li><li>№ 1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 16	<ul><li>★ K764</li><li>★ A75</li><li>★ K8</li><li>★ AQ62</li></ul>	The opponents are silent.  You bid first.

Board: 258 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AJ8  ♥ AJ983  ♠ A105  ♠ Q7	South:  ♠ KQ53  ♥ 75  • QJ87  ♣ J63	West  X  AP  1. Stay	North 1NT 2♥ man	Pass	
Board: 259 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 63  ♥ AQ32  ♠ K64  ♣ 10982	South:  ♠ KQ104  ♥ K105  ♠ Q5  ♠ AJ53				1NT
Board: 260 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AQ72  ♥ Q2  ♠ A102  ♣ A972	South:  ♠ K10985  ♥ KJ76  ♦ 96  ♣ 108	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4 S	North:  ♠ A652  ♥ A9754  ♠ K  ♣ 1086	South:  ♠ KQ7  ♥ KJ  ♦ J8632  ♣ AK9	Pass Pass AP 1. Stay	3♠²		1NT 2 <b>♦</b>
Board: 262 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ K764  ♥ A75  ♠ K8  ♣ AQ62	South:  ♠ Q10953  ♥ KQ83  ♠ AJ7  ♣ 3	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 258 Dealer: N Vul: EW HCP: 9	<ul><li>★ KQ53</li><li>▼ 75</li><li>◆ QJ87</li><li>◆ J63</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ104</li><li>★ K105</li><li>◆ Q5</li><li>◆ AJ53</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: EW HCP: 7	<ul><li>★ K10985</li><li>♥ KJ76</li><li>◆ 96</li><li>◆ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: NS HCP: 17	<ul><li>★ KQ7</li><li>▼ KJ</li><li>◆ J8632</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q10953</li><li>♥ KQ83</li><li>◆ AJ7</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 258 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AJ8  ♥ AJ983  ♠ A105  ♠ Q7	South:  ♠ KQ53  ♥ 75  • QJ87  ♣ J63	West  X  AP  1. Stay	North 1NT 2♥ man	Pass	
Board: 259 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 63  ♥ AQ32  ♠ K64  ♣ 10982	South:  ♠ KQ104  ♥ K105  ♠ Q5  ♠ AJ53				1NT
Board: 260 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AQ72  ♥ Q2  ♠ A102  ♣ A972	South:  ♠ K10985  ♥ KJ76  ♦ 96  ♣ 108	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4 S	North:  ♠ A652  ♥ A9754  ♠ K  ♣ 1086	South:  ♠ KQ7  ♥ KJ  ♦ J8632  ♣ AK9	Pass Pass AP 1. Stay	3♠²		1NT 2 <b>♦</b>
Board: 262 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ K764  ♥ A75  ♠ K8  ♣ AQ62	South:  ♠ Q10953  ♥ KQ83  ♠ AJ7  ♣ 3	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 263 Dealer: S Vul: Both HCP: 12	<ul><li>★ K84</li><li>★ KQ103</li><li>◆ Q753</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: None HCP: 15	<ul><li>♠ 65</li><li>♥ K82</li><li>♠ AQ64</li><li>♠ AQ62</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 18	♣ AJ ♥ AQ62 • K1083 ♣ A72	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: Both HCP: 15	<ul><li>★ K6</li><li>▼ A74</li><li>◆ KQ964</li><li>◆ K95</li></ul>	The opponents are silent. You bid first.

Board: 263 Dealer: S Vul: Both North HCP: 12	North: <b>★</b> K84 <b>∀</b> KQ103	South: <b>★</b> 1052 <b>∀</b> A74	West Pass	North 2♣¹	East Pass	1NT
South HCP: 15 Contract: 3N S	◆ Q753 <b>♣</b> Q9	◆ A942 ◆ AK5	Pass 1. Stay	3NT man	AP	
Board: 264 Dealer: N	North: ♠ 65	South: ♠ AK97	West	North 1NT	East Pass	
Vul: None North HCP: 15	<b>♥</b> K82	<b>∀</b> A9	Pass	<b>2</b>	Pass	4♣
South HCP: 12	◆ AQ64 ◆ AQ62	◆ 2 ◆ J108753	Pass	5♣	AP	
Contract: 5♣ S	₩ AQ02	₹ J108733	1. Stay	man		
		South:	West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 265	North:		Pass	3 <b>♠</b> <sup>2</sup>	Pass	$4NT^3$
Dealer: S	AJ	<b>♦</b> K84	Pass	5 <b>♣</b> <sup>4</sup>	Pass	<b>5</b> ♦
Vul: EW North HCP: 18	<b>♥</b> AQ62	<b>♥</b> K973	Pass	6 <b>♦</b> <sup>5</sup>	Pass	<b>6♥</b>
South HCP: 16	♦ K1083	♦ AQ	AP			
Contract: 6♥ S	♣ A72	<b>♣</b> KJ83	1. Stay			
			<ul><li>2. artificial</li><li>3. Blackwood 0314, for ♥</li></ul>			
				/5 or 3/5		101 🔻
				een and		5
Board: 266	North:	G 4	West	North	East	South
Dealer: N	• K6	South: ♠ AQ73		1NT	Pass	
Vul: Both North HCP: 15	<b>♥</b> A74	♥ 653	Pass	2•		3NT
South HCP: 12	◆ KQ964	<b>♦</b> 32	AP			
Contract: 3N N	<b>♣</b> K95	<b>♣</b> AQ42	1. Stay	man		

Board: 263 Dealer: S Vul: Both HCP: 15	<ul><li>1052</li><li>★ A74</li><li>★ A942</li><li>★ AK5</li></ul>	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: None HCP: 12	<ul><li>★ AK97</li><li>★ A9</li><li>★ 2</li><li>★ J108753</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: EW HCP: 16	<ul><li>★ K84</li><li>▼ K973</li><li>◆ AQ</li><li>◆ KJ83</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: Both HCP: 12	<ul><li>AQ73</li><li>♦ 653</li><li>♦ 32</li><li>AQ42</li></ul>	The opponents are silent.  Partner bids first.

Board: 263 Dealer: S Vul: Both North HCP: 12	North: <b>★</b> K84 <b>∀</b> KQ103	South: <b>★</b> 1052 <b>∀</b> A74	West Pass	North 2♣¹	East Pass	1NT
South HCP: 15 Contract: 3N S	◆ Q753 <b>♣</b> Q9	◆ A942 ◆ AK5	Pass 1. Stay	3NT man	AP	
Board: 264 Dealer: N	North: ♠ 65	South: ♠ AK97	West	North 1NT	East Pass	
Vul: None North HCP: 15	<b>♥</b> K82	<b>∀</b> A9	Pass	<b>2</b>	Pass	4♣
South HCP: 12	◆ AQ64 ◆ AQ62	◆ 2 ◆ J108753	Pass	5♣	AP	
Contract: 5♣ S	₩ AQ02	₹ J108733	1. Stay	man		
		South:	West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
Board: 265	North:		Pass	3 <b>♠</b> <sup>2</sup>	Pass	$4NT^3$
Dealer: S	AJ	<b>♦</b> K84	Pass	5 <b>♣</b> <sup>4</sup>	Pass	<b>5</b> ♦
Vul: EW North HCP: 18	<b>♥</b> AQ62	<b>♥</b> K973	Pass	6 <b>♦</b> <sup>5</sup>	Pass	<b>6♥</b>
South HCP: 16	♦ K1083	♦ AQ	AP			
Contract: 6♥ S	♣ A72	<b>♣</b> KJ83	1. Stay			
			<ul><li>2. artificial</li><li>3. Blackwood 0314, for ♥</li></ul>			
				/5 or 3/5		101 🔻
				een and		5
Board: 266	North:	G 4	West	North	East	South
Dealer: N	• K6	South: ♠ AQ73		1NT	Pass	
Vul: Both North HCP: 15	<b>♥</b> A74	♥ 653	Pass	2•		3NT
South HCP: 12	◆ KQ964	<b>♦</b> 32	AP			
Contract: 3N N	<b>♣</b> K95	<b>♣</b> AQ42	1. Stay	man		

Board: 267 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q964</li><li>♥ Q85</li><li>◆ KJ109</li><li>♣ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: NS HCP: 15	<ul><li>AJ1042</li><li>✓ AQ8</li><li>✓ 94</li><li>✓ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ76</li><li>★ AK109</li><li>★ 1052</li><li>★ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: NS HCP: 16	<ul><li>A2</li><li>▼ J52</li><li>◆ A9754</li><li>◆ AK2</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: None HCP: 10	<ul><li>★ K106</li><li>♥ Q965</li><li>◆ 4</li><li>◆ AJ653</li></ul>	The opponents are silent.  Partner bids first.

Board: 267 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ♠ Q964  ♥ Q85  ♦ KJ109  ♣ 52	South:  ♠ AK52  ♥ AJ4  ♦ 54  ♣ K986	West Pass Pass 1. Stay	North  2♣¹ 3♠ man	East Pass AP	1NT
Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 44 N	North:  ♠ AJ1042  ♥ AQ8  ♠ 94  ♣ KJ9	South:  ♠ Q983  ♥ J10  ♦ KQJ107  ♣ 74	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 269 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 6N S	North:  ♠ KJ76  ♥ AK109  • 1052  ♣ A9	South:  ♠ A92  ♥ Q6  ♠ AKQJ4  ♣ 1054	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	1NT 2♦
Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A2  ♥ J52  ♠ A9754  ♣ AK2	South:	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 271 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K106  ♥ Q965  ♦ 4  ♠ AJ653	South:  ♠ AJ95  ♥ A32  ♠ A853  ♠ Q9	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT

Board: 267 Dealer: S Vul: None HCP: 15	<ul><li>★ AK52</li><li>▼ AJ4</li><li>◆ 54</li><li>★ K986</li></ul>	The opponents are silent.  You bid first.
Board: 268 Dealer: N Vul: NS HCP: 9	<ul><li>◆ Q983</li><li>♥ J10</li><li>◆ KQJ107</li><li>◆ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: Both HCP: 16	<ul><li>★ A92</li><li>♥ Q6</li><li>◆ AKQJ4</li><li>◆ 1054</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: NS HCP: 13	<ul><li>1086</li><li>✓ AKQ8</li><li>✓ K62</li><li>✓ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 15	<ul><li>AJ95</li><li>✓ A32</li><li>✓ A853</li><li>✓ Q9</li></ul>	The opponents are silent.  You bid first.

Board: 267 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♠ S	North:  ♠ Q964  ♥ Q85  ♦ KJ109  ♣ 52	South:  ♠ AK52  ♥ AJ4  ♦ 54  ♣ K986	West Pass Pass 1. Stay	North  2♣¹ 3♠ man	East Pass AP	1NT
Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 44 N	North:  ♠ AJ1042  ♥ AQ8  ♠ 94  ♣ KJ9	South:  ♠ Q983  ♥ J10  ♦ KQJ107  ♣ 74	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 269 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 6N S	North:  ♠ KJ76  ♥ AK109  • 1052  ♣ A9	South:  ♠ A92  ♥ Q6  ♠ AKQJ4  ♣ 1054	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	1NT 2♦
Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A2  ♥ J52  ♠ A9754  ♣ AK2	South:	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 271 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K106  ♥ Q965  ♦ 4  ♠ AJ653	South:  ♠ AJ95  ♥ A32  ♠ A853  ♠ Q9	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT

Board: 272 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ108</li><li>▼ A76</li><li>◆ A63</li><li>◆ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: EW HCP: 9	<ul><li>102</li><li>✓ AQ63</li><li>654</li><li>✓ K876</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A94</li><li>✓ AK9</li><li>◆ K93</li><li>▲ J752</li></ul>	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: NS HCP: 14	<ul><li>▲ A10986</li><li>♥ QJ97</li><li>◆ A4</li><li>◆ K10</li></ul>	The opponents are silent.  Partner bids first.

Board: 272 Dealer: N Vul: NS North HCP: 17	North: ♠ KJ108 ♥ A76	South:  ♠ AQ6  ♥ QJ52	Pass	North 1NT 2♠	Pass		
South HCP: 10 Contract: 3N N	1 HCP: 10	◆ J92 ◆ 1062	AP 1. Stay	man			
Board: 273 Dealer: S	North: ♠ 102	South: ♠ KJ3	West	North	East	South 1NT	
Vul: EW North HCP: 9	<b>▼</b> AQ63	<b>♥</b> K2	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	
South HCP: 16	♦ 654	♦ K98	Pass	2NT	AP		
Contract: 2N S	<b>♣</b> K876	♣ AQ1095	1. Stay	man			
Board: 274	North:	South:	West	North	East	South	
Dealer: N Vul: Both	<b>♦</b> A94		<b>♦</b> K1076		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AK9	♥ QJ107	Pass	<b>2</b> ♦	Pass	2NT	
South HCP: 8	♦ K93 ♣ J752	♦ 6 ♣ Q1043	AP				
Contract: 2N N	¥ 3132	¥ Q1013	1. Stayman				
			West	North	East	South 1NT	
			Pass	2 <b>♣</b> ¹	Pass	2♥	
D 1.275		~ .	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>	
Board: 275 Dealer: S	North:	South: ♠ J3	Pass	4♥	Pass	$4NT^4$	
Vul: NS	<b>♠</b> A10986 <b>♥</b> QJ97	♥ AK43	Pass	5 <b>♠</b> <sup>5</sup>	Pass	<b>6♥</b>	
North HCP: 14	• Q397 • A4	◆ K853	AP				
South HCP: 16 Contract: 6♥ S	<b>♣</b> K10	♣ AJ4	1. Stay 2. artifi				
				bid, a ♣	stopp	er	
				kwood (			
			5. A=2	/5 or 5/5	5, Q(H	)=1	

Board: 272 Dealer: N Vul: NS HCP: 10	<ul><li>AQ6</li><li>♥ QJ52</li><li>J92</li><li>1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ3</li><li>★ K2</li><li>★ K98</li><li>★ AQ1095</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: Both HCP: 8	<ul><li>★K1076</li><li>♥QJ107</li><li>♦ 6</li><li>★Q1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: NS HCP: 16	<ul><li>♣ J3</li><li>♥ AK43</li><li>◆ K853</li><li>♣ AJ4</li></ul>	The opponents are silent. You bid first.

Board: 272 Dealer: N Vul: NS North HCP: 17	North: ♠ KJ108 ♥ A76	South:  ♠ AQ6  ♥ QJ52	Pass	North 1NT 2♠	Pass		
South HCP: 10 Contract: 3N N	1 HCP: 10	◆ J92 ◆ 1062	AP 1. Stay	man			
Board: 273 Dealer: S	North: ♠ 102	South: ♠ KJ3	West	North	East	South 1NT	
Vul: EW North HCP: 9	<b>▼</b> AQ63	<b>♥</b> K2	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	
South HCP: 16	♦ 654	♦ K98	Pass	2NT	AP		
Contract: 2N S	<b>♣</b> K876	♣ AQ1095	1. Stay	man			
Board: 274	North:	South:	West	North	East	South	
Dealer: N Vul: Both	<b>♦</b> A94		<b>♦</b> K1076		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AK9	♥ QJ107	Pass	<b>2</b> ♦	Pass	2NT	
South HCP: 8	♦ K93 ♣ J752	♦ 6 ♣ Q1043	AP				
Contract: 2N N	¥ 3132	¥ Q1013	1. Stayman				
			West	North	East	South 1NT	
			Pass	2 <b>♣</b> ¹	Pass	2♥	
D 1.275		~ .	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>	
Board: 275 Dealer: S	North:	South: ♠ J3	Pass	4♥	Pass	$4NT^4$	
Vul: NS	<b>♠</b> A10986 <b>♥</b> QJ97	♥ AK43	Pass	5 <b>♠</b> <sup>5</sup>	Pass	<b>6♥</b>	
North HCP: 14	• Q397 • A4	◆ K853	AP				
South HCP: 16 Contract: 6♥ S	<b>♣</b> K10	♣ AJ4	1. Stay 2. artifi				
				bid, a ♣	stopp	er	
				kwood (			
			5. A=2	/5 or 5/5	5, Q(H	)=1	

Board: 276 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A109</li><li>♥ K95</li><li>◆ A86</li><li>◆ KJ96</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: Both HCP: 13	<ul><li>★ K875</li><li>★ K4</li><li>◆ AK984</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ1096</li><li>★ AK2</li><li>★ K3</li><li>★ J64</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 14	<ul><li>AJ87</li><li>✓ KQ1075</li><li>✓ 7</li><li>✓ A52</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ52</li><li>♥ 32</li><li>◆ KJ2</li><li>◆ AQ85</li></ul>	The opponents are silent. You bid first.

Board: 276 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 6 N	North:  ♠ A109  ♥ K95  ♠ A86  ♠ KJ96	South:  ♠ K764  ♥ AJ  ♠ K10753  ♣ A8	Pass Pass Pass 1. Stay	North 1NT 2  3NT 6  man ntitative	Pass Pass Pass AP	
Board: 277 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 44 N	North:  ♠ K875  ♥ K4  ♠ AK984  ♣ 94	South:  ♠ AQ9  ♥ J62  ♦ J2  ♣ AK653	Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 4♠ man	East Pass Pass AP	1NT 2◆
Board: 278 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KQ1096  ♥ AK2  ♠ K3  ♣ J64	South:  ♣ J8  ♥ QJ75  ♣ A974  ♣ A108	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 279 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4♥ S	North:  ♠ AJ87  ♥ KQ1075  ♠ 7  ♠ A52	South:  • 1092  • AJ8  • AQ2  • KQ86	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	1NT 2 <b>♦</b>
Board: 280 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ KQ52  ♥ 32  ♠ KJ2  ♣ AQ85	South:  ♠ A983  ♥ K1098  ♠ 108  ♠ K73	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 276 Dealer: N Vul: EW HCP: 15	<ul><li>★ K764</li><li>★ AJ</li><li>★ K10753</li><li>★ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AQ9</li><li>♥ J62</li><li>♦ J2</li><li>♠ AK653</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 16	<ul><li>★ 1092</li><li>▼ AJ8</li><li>◆ AQ2</li><li>◆ KQ86</li></ul>	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: Both HCP: 10	<ul><li>▲ A983</li><li>♥ K1098</li><li>◆ 108</li><li>◆ K73</li></ul>	The opponents are silent.  Partner bids first.

Board: 276 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 6 N	North:  ♠ A109  ♥ K95  ♠ A86  ♠ KJ96	South:  ♠ K764  ♥ AJ  ♠ K10753  ♣ A8	Pass Pass Pass 1. Stay	North 1NT 2  3NT 6  man ntitative	Pass Pass Pass AP	
Board: 277 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 44 N	North:  ♠ K875  ♥ K4  ♠ AK984  ♣ 94	South:  ♠ AQ9  ♥ J62  ♦ J2  ♣ AK653	Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 4♠ man	East Pass Pass AP	1NT 2◆
Board: 278 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KQ1096  ♥ AK2  ♠ K3  ♣ J64	South:  ♣ J8  ♥ QJ75  ♣ A974  ♣ A108	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 279 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4♥ S	North:  ♠ AJ87  ♥ KQ1075  ♠ 7  ♠ A52	South:  • 1092  • AJ8  • AQ2  • KQ86	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	1NT 2 <b>♦</b>
Board: 280 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ KQ52  ♥ 32  ♠ KJ2  ♣ AQ85	South:  ♠ A983  ♥ K1098  ♠ 108  ♠ K73	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 281 Dealer: S Vul: None HCP: 11	<b>♣</b> K5 <b>♥</b> QJ82 <b>♦</b> J1065 <b>♣</b> KJ7	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 17	<ul><li>A2</li><li>KQ9</li><li>Q9632</li><li>AQ8</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: Both HCP: 12	<ul><li>★ A963</li><li>▼ K10</li><li>★ 10986</li><li>★ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q764</li><li>♥ Q96</li><li>◆ AK96</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q5</li><li>♥ AK93</li><li>◆ J93</li><li>♣ KJ94</li></ul>	The opponents are silent.  Partner bids first.

Board: 281 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ K5  ♥ QJ82  ♦ J1065  ♠ KJ7	South:  ♠ AQ732  ♥ K75  ♠ AK7  ♠ 64	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 282 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A2  ♥ KQ9  ♠ Q9632  ♣ AQ8	South:  ♠ QJ754  ♥ A1065  ♦ J  ♣ K76	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 283 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ A963  ♥ K10  ♦ 10986  ♠ AJ2	South:  ♠ K7  ♥ QJ8  ♠ AQ54  ♠ KQ93	West Pass Pass 1. Stay	3NT		1NT
Board: 284 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q764  ♥ Q96  ♠ AK96  ♣ A6	South:  ♠ K92  ▼ A754  ♦ 10753  ♣ Q10	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 285 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q5  ♥ AK93  ♦ J93  ♣ KJ94	South:  ♠ A1086  ♥ 1082  ♠ AK  ♠ A1073	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT

Board: 281 Dealer: S Vul: None HCP: 16	<ul><li>AQ732</li><li>K75</li><li>AK7</li><li>64</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: NS HCP: 11	<ul><li>◆ QJ754</li><li>◆ A1065</li><li>◆ J</li><li>◆ K76</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 17	<ul><li>★ K7</li><li>♥ QJ8</li><li>◆ AQ54</li><li>◆ KQ93</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: None HCP: 9	<ul><li>★ K92</li><li>★ A754</li><li>★ 10753</li><li>★ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 15	<ul><li>★ A1086</li><li>▼ 1082</li><li>◆ AK</li><li>★ A1073</li></ul>	The opponents are silent. You bid first.

Board: 281 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ K5  ♥ QJ82  ♦ J1065  ♠ KJ7	South:  ♠ AQ732  ♥ K75  ♠ AK7  ♠ 64	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 282 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A2  ♥ KQ9  ♠ Q9632  ♣ AQ8	South:  ♠ QJ754  ♥ A1065  ♦ J  ♣ K76	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 283 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ A963  ♥ K10  ♦ 10986  ♠ AJ2	South:  ♠ K7  ♥ QJ8  ♠ AQ54  ♠ KQ93	West Pass Pass 1. Stay	3NT		1NT
Board: 284 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q764  ♥ Q96  ♠ AK96  ♣ A6	South:  ♠ K92  ▼ A754  ♦ 10753  ♣ Q10	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 285 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q5  ♥ AK93  ♦ J93  ♣ KJ94	South:  ♠ A1086  ♥ 1082  ♠ AK  ♠ A1073	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT

Board: 286 Dealer: N Vul: None HCP: 15	<ul><li>★ K75</li><li>★ AK108</li><li>★ KQ94</li><li>★ 52</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 287 Dealer: S Vul: NS HCP: 8	<ul><li>★ K1098</li><li>▼ 10</li><li>◆ AJ954</li><li>◆ 854</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: EW HCP: 15	<ul><li>★ AKQ87</li><li>♥ KJ6</li><li>◆ 83</li><li>◆ Q85</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: Both HCP: 14	<ul><li>★ A4</li><li>▼ KJ62</li><li>◆ AJ6</li><li>★ J753</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q85</li><li>♥ A107</li><li>◆ QJ</li><li>♣ AQJ75</li></ul>	The opponents are silent. You bid first.

Board: 286 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♠ N	North:  ♠ K75  ♥ AK108  ♠ KQ94  ♣ 52	South:  ♠ A1098  ♥ 754  ♠ A8752  ♣ J	West  X  Pass  1. Stay	North 1NT 2♥ 3♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 287 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 2N S	North:  ♠ K1098  ▼ 10  ◆ AJ954  ♣ 854	South:  ♠ A64  ♥ AKJ3  ♦ 72  ♣ KQ109	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT
Board: 288 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AKQ87  ♥ KJ6  ♦ 83  ♠ Q85	South:  ♠ 1093  ♥ A1083  ♦ 94  ♠ AKJ10	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 289 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 4 S	North:  ♠ A4  ♥ KJ62  ♠ AJ6  ♣ J753	South:  ♠ KJ  ♥ AQ93  ♠ KQ104  ♣ 984	Pass Pass Pass 1. Stayı 2. artific		Pass Pass AP	1NT 2♥ 4•³
Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 2♠ S	North:  ♠ Q85  ♥ A107  ♠ QJ  ♣ AQJ75	South:  ♠ AK942  ♥ 8432  ♦ 852  ♠ 6	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹

Board: 286	<b>♦</b> A1098	West Doubles 2♣ if possible.
Dealer: N Vul: None HCP: 9	<ul><li>754</li><li>◆ A8752</li><li>◆ J</li></ul>	Partner bids first.
Board: 287 Dealer: S Vul: NS HCP: 17	<ul><li>★ A64</li><li>✓ AKJ3</li><li>◆ 72</li><li>◆ KQ109</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: EW HCP: 12	<ul><li>1093</li><li>✓ A1083</li><li>✓ 94</li><li>✓ AKJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: Both HCP: 15	<b>♦</b> KJ <b>♥</b> AQ93 <b>♦</b> KQ104 <b>♣</b> 984	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 7	<ul><li>★ AK942</li><li>▼ 8432</li><li>◆ 852</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 286 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♠ N	North:  ♠ K75  ♥ AK108  ♠ KQ94  ♣ 52	South:  ♠ A1098  ♥ 754  ♠ A8752  ♣ J	West  X  Pass  1. Stay	North 1NT 2♥ 3♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 287 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 2N S	North:  ♠ K1098  ▼ 10  ◆ AJ954  ♣ 854	South:  ♠ A64  ♥ AKJ3  ♦ 72  ♣ KQ109	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT
Board: 288 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AKQ87  ♥ KJ6  ♦ 83  ♠ Q85	South:  ♠ 1093  ♥ A1083  ♦ 94  ♠ AKJ10	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 289 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 4 S	North:  ♠ A4  ♥ KJ62  ♠ AJ6  ♣ J753	South:  ♠ KJ  ♥ AQ93  ♠ KQ104  ♣ 984	Pass Pass Pass 1. Stayı 2. artific		Pass Pass AP	1NT 2♥ 4•³
Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 2♠ S	North:  ♠ Q85  ♥ A107  ♠ QJ  ♣ AQJ75	South:  ♠ AK942  ♥ 8432  ♦ 852  ♠ 6	West Pass AP 1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹

Board: 291 Dealer: S Vul: EW HCP: 13	<ul><li>★ K4</li><li>★ K762</li><li>→ J3</li><li>★ AQ1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 17	<ul><li>AJ</li><li>✓ A752</li><li>✓ K874</li><li>▲ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: None HCP: 12	◆ QJ104 ▼ K ◆ Q83 ◆ A6542	The opponents are silent.  Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 15	<ul><li>A10</li><li>♥ Q10765</li><li>◆ AJ10</li><li>♣ A62</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: Both HCP: 11	<ul><li>★ K85</li><li>▼ K964</li><li>◆ 2</li><li>◆ AJ975</li></ul>	The opponents are silent.  Partner bids first.

Board: 291 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> K4 <b>♥</b> K762	<b>♠</b> A63 <b>♥</b> AQ3	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 13	◆ J3	• Q1095	Pass	3♣	Pass	3♦
South HCP: 15	♣ AQ1073	<b>♦</b> K96	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 292	North:	South:	West	North	East	South
Dealer: N	AJ	& K762		1NT	Pass	
Vul: Both	▼ A752	<b>▼</b> 10863	Pass	2♥	Pass	
North HCP: 17 South HCP: 11	♦ K874	<b>♦</b> AJ3	AP			
Contract: 4♥ N	<b>♣</b> AJ3	<b>♣</b> K2	1. Stay	man		
Board: 293	North:	South:	West	North	East	
Dealer: S	<b>♦</b> QJ104	♠ AK7	Daga	2.1	Daga	1NT
Vul: None North HCP: 12	<b>♥</b> K	<b>♥</b> 874	Pass	2♣¹	Pass	2 <b>\(\phi\)</b>
South HCP: 15	◆ Q83	♦ AKJ54	Pass	3♣ 2NIT	Pass	<b>5</b> •
Contract: 3N S	♣ A6542	<b>♣</b> 83	Pass 1. Stay	3NT man	AP	
			***	<b>N</b> T 4	<b></b>	G 4
Board: 294	North:	South:	West	North		
Dealer: N	A10	& K953		1NT	Pass	
Vul: EW	♥ Q10765	<b>▼</b> A9	Pass	2 <b>Y</b>	Pass	
North HCP: 15	♦ AJ10	♦ KQ972	Pass	3♥	Pass	6NT
South HCP: 17 Contract: 6N N	♣ A62	<b>♣</b> KQ	AP			
Contract. OIV IV			1. Stay	man		
Board: 295			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> K85 <b>♥</b> K964	<b>♠</b> AQJ6 <b>♥</b> J87	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 11	◆ K904 ◆ 2	<ul><li>V Jo /</li><li>N KQ6</li></ul>	Pass	3♣	Pass	3NT
South HCP: 15	♣ AJ975	◆ Q106	AP			
Contract: 3N S	/ . •	_	1. Stay	man		

Board: 291 Dealer: S Vul: EW HCP: 15	<ul><li>A63</li><li>AQ3</li><li>Q1095</li><li>K96</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 11	<ul><li>★ K762</li><li>★ 10863</li><li>◆ AJ3</li><li>★ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK7</li><li>♥ 874</li><li>♠ AKJ54</li><li>♠ 83</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 17	<ul><li>★ K953</li><li>★ A9</li><li>★ KQ972</li><li>★ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: Both HCP: 15	<ul><li>AQJ6</li><li>✓ J87</li><li>✓ KQ6</li><li>✓ Q106</li></ul>	The opponents are silent. You bid first.

Board: 291 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> K4 <b>♥</b> K762	<b>♠</b> A63 <b>♥</b> AQ3	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 13	◆ J3	• Q1095	Pass	3♣	Pass	3♦
South HCP: 15	♣ AQ1073	<b>♦</b> K96	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 292	North:	South:	West	North	East	South
Dealer: N	AJ	& K762		1NT	Pass	
Vul: Both	▼ A752	<b>▼</b> 10863	Pass	2♥	Pass	
North HCP: 17 South HCP: 11	♦ K874	<b>♦</b> AJ3	AP			
Contract: 4♥ N	<b>♣</b> AJ3	<b>♣</b> K2	1. Stay	man		
Board: 293	North:	South:	West	North	East	
Dealer: S	<b>♦</b> QJ104	♠ AK7	Daga	2.1	Daga	1NT
Vul: None North HCP: 12	<b>♥</b> K	<b>♥</b> 874	Pass	2♣¹	Pass	2 <b>\(\phi\)</b>
South HCP: 15	◆ Q83	♦ AKJ54	Pass	3♣ 2NIT	Pass	<b>5</b> •
Contract: 3N S	♣ A6542	<b>♣</b> 83	Pass 1. Stay	3NT man	AP	
			***	<b>N</b> T 4	<b></b>	G 4
Board: 294	North:	South:	West	North		
Dealer: N	A10	& K953		1NT	Pass	
Vul: EW	♥ Q10765	<b>▼</b> A9	Pass	2 <b>Y</b>	Pass	
North HCP: 15	♦ AJ10	♦ KQ972	Pass	3♥	Pass	6NT
South HCP: 17 Contract: 6N N	♣ A62	<b>♣</b> KQ	AP			
Contract. OIV IV			1. Stay	man		
Board: 295			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> K85 <b>♥</b> K964	<b>♠</b> AQJ6 <b>♥</b> J87	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 11	◆ K904 ◆ 2	<ul><li>V Jo /</li><li>N KQ6</li></ul>	Pass	3♣	Pass	3NT
South HCP: 15	♣ AJ975	◆ Q106	AP			
Contract: 3N S	/ . •	_	1. Stay	man		

Board: 296 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ76</li><li>▼ 104</li><li>◆ AK7</li><li>◆ A1042</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: NS HCP: 12	<ul><li>★ K</li><li>▼ AQ103</li><li>◆ QJ107</li><li>◆ 9542</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 298 Dealer: N Vul: EW HCP: 15	<ul><li>★ K654</li><li>★ A2</li><li>◆ QJ6</li><li>◆ AJ83</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: None HCP: 9	<ul><li>↓ J43</li><li>↓ KJ96</li><li>↓ A108</li><li>♠ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: NS HCP: 16	<ul><li>AQ</li><li>✓ AQ2</li><li>✓ Q7654</li><li>✓ Q105</li></ul>	The opponents are silent. You bid first.

Board: 296 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♠</b> KQ76	<b>♦</b> A1054		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>v</b> 104	<b>♥</b> K86	Pass	2♠	Pass	4♠
South HCP: 12	◆ AK7	♦ 54	AP			
Contract: 4♠ N	♣ A1042	<b>♣</b> KQ53	1. Stay	man		
Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ5				1NT
Vul: NS	<b>♥</b> AQ103	<b>♥</b> KJ86	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 12 South HCP: 17	◆ QJ107	◆ AK42	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 9542	<b>♣</b> 83	1. Stay	man		
Do and 200						
Board: 298 Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♦</b> K654	<b>♠</b> AQ9		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> A2	<b>♥</b> KJ104	Pass	2♠	Pass	6NT
South HCP: 17	◆ QJ6	♦ A102	AP			
Contract: 6N N	<b>♣</b> AJ83	<b>♣</b> K74	1. Stay	man		
Board: 299			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> J43	♠ AK5	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 9	<b>♥</b> KJ96	<b>♥</b> 8753	Pass	3 <b>Y</b>	Pass	
South HCP: 17	♦ A108	• K2	AP	5 ,	1 400	• •
Contract: 4♥ S	<b>♣</b> 652	♣ AK108	1. Stay	man		
			10 2009			
Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQ	<b>★</b> K105		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	♥ AQ2	<b>♥</b> K965	Pass	2♦	Pass	3NT
	◆ Q7654	<b>♦</b> AK98	AP			
South HCP: 13						

Board: 296 Dealer: N Vul: None HCP: 12	<ul><li>★ A1054</li><li>★ K86</li><li>★ 54</li><li>★ KQ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: NS HCP: 17	<ul><li>AQ5</li><li>✓ KJ86</li><li>AK42</li><li>AS3</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 298 Dealer: N Vul: EW HCP: 17	<ul><li>AQ9</li><li>KJ104</li><li>A102</li><li>K74</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: None HCP: 17	<ul><li>★ AK5</li><li>▼ 8753</li><li>◆ K2</li><li>★ AK108</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: NS HCP: 13	<ul><li>★ K105</li><li>★ K965</li><li>◆ AK98</li><li>★ 74</li></ul>	The opponents are silent.  Partner bids first.

Board: 296 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♠</b> KQ76	<b>♦</b> A1054		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>v</b> 104	<b>♥</b> K86	Pass	2♠	Pass	4♠
South HCP: 12	◆ AK7	♦ 54	AP			
Contract: 4♠ N	♣ A1042	<b>♣</b> KQ53	1. Stay	man		
Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ5				1NT
Vul: NS	<b>♥</b> AQ103	<b>♥</b> KJ86	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 12 South HCP: 17	◆ QJ107	◆ AK42	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 9542	<b>♣</b> 83	1. Stay	man		
Do and 200						
Board: 298 Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♦</b> K654	<b>♠</b> AQ9		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> A2	<b>♥</b> KJ104	Pass	2♠	Pass	6NT
South HCP: 17	◆ QJ6	♦ A102	AP			
Contract: 6N N	<b>♣</b> AJ83	<b>♣</b> K74	1. Stay	man		
Board: 299			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> J43	♠ AK5	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 9	<b>♥</b> KJ96	<b>♥</b> 8753	Pass	3 <b>Y</b>	Pass	
South HCP: 17	♦ A108	• K2	AP	5 ,	1 400	• •
Contract: 4♥ S	<b>♣</b> 652	♣ AK108	1. Stay	man		
			10 2009			
Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQ	<b>★</b> K105		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	♥ AQ2	<b>♥</b> K965	Pass	2♦	Pass	3NT
	◆ Q7654	<b>♦</b> AK98	AP			
South HCP: 13						

Board: 301 Dealer: S Vul: EW HCP: 10	<ul><li>★ K964</li><li>♥ 32</li><li>◆ K986</li><li>◆ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: Both HCP: 15	<ul><li> ♣ J5</li><li> ♥ AQJ</li><li> ♠ QJ2</li><li> ♣ A10854</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: NS HCP: 11	<ul><li>AJ84</li><li>♥ Q753</li><li>A103</li><li>65</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: EW HCP: 17	<ul><li>★ A105</li><li>▼ K1083</li><li>◆ KQ108</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: Both HCP: 13	<ul><li>♣ QJ96</li><li>♥ AQ83</li><li>♦ 106</li><li>♣ KJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 301 Dealer: S Vul: EW	North: ♠ K964	South: ♠ J5	West	North	East	South 1NT
North HCP: 10	<b>♥</b> 32	<b>♥</b> KQ76	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ K986	◆ AQJ105	Pass	3NT	AP	
Contract: 3N S	♣ A42	<b>♣</b> Q9	1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J5	<b>★</b> 103		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AQJ	<b>♥</b> K987	Pass	2•	Pass	3NT
South HCP: 12	<b>♦</b> QJ2	◆ AK75	AP			
Contract: 3N N	♣ A10854	<b>♣</b> Q32	1. Stay	man		
Board: 303 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♦</b> AJ84	<b>♦</b> Q63	_			1NT
North HCP: 11	♥ Q753	<b>∀</b> KJ94	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ A103 • 65	◆ Q4 ◆ AK72	Pass	4♥	AP	
Contract: 4♥ S	₹ 03	₩ AIX/2	1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A105	<b>♦</b> Q763		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> K1083	<b>♥</b> A54	Pass	2♥	Pass	2NT
South HCP: 9	◆ KQ108	♦ 96	AP			
Contract: 2N N	<b>♣</b> AJ	<b>♣</b> K862	1. Stay	man		
Board: 305	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> QJ96	AK8				1NT
Vul: Both	<b>♥</b> AQ83	<b>♥</b> 954	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13 South HCP: 15	<b>♦</b> 106	◆ AQ83	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ5	<b>♣</b> Q84	1. Stay	man		

Board: 301	The opponents are silent. You bid first.
Board: 302	The opponents are silent.  Partner bids first.
Board: 303	The opponents are silent. You bid first.
Board: 304	The opponents are silent.  Partner bids first.
Board: 305	The opponents are silent. You bid first.

Board: 301 Dealer: S Vul: EW	North: ♠ K964	South: ♠ J5	West	North	East	South 1NT
North HCP: 10	<b>♥</b> 32	<b>♥</b> KQ76	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ K986	◆ AQJ105	Pass	3NT	AP	
Contract: 3N S	♣ A42	<b>♣</b> Q9	1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J5	<b>★</b> 103		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AQJ	<b>♥</b> K987	Pass	2•	Pass	3NT
South HCP: 12	<b>♦</b> QJ2	◆ AK75	AP			
Contract: 3N N	♣ A10854	<b>♣</b> Q32	1. Stay	man		
Board: 303 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♦</b> AJ84	<b>♦</b> Q63	_			1NT
North HCP: 11	♥ Q753	<b>∀</b> KJ94	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ A103 • 65	◆ Q4 ◆ AK72	Pass	4♥	AP	
Contract: 4♥ S	₹ 03	₩ AIX/2	1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A105	<b>♦</b> Q763		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> K1083	<b>♥</b> A54	Pass	2♥	Pass	2NT
South HCP: 9	◆ KQ108	♦ 96	AP			
Contract: 2N N	<b>♣</b> AJ	<b>♣</b> K862	1. Stay	man		
Board: 305	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> QJ96	AK8				1NT
Vul: Both	<b>♥</b> AQ83	<b>♥</b> 954	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13 South HCP: 15	<b>♦</b> 106	◆ AQ83	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ5	<b>♣</b> Q84	1. Stay	man		

Board: 306	West Doubles 2♣ if possible.  You bid first.
Board: 307	The opponents are silent.  Partner bids first.
Board: 308	The opponents are silent. You bid first.
Board: 309	The opponents are silent.  Partner bids first.
Board: 310	The opponents are silent. You bid first.

Board: 306 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2\$XX S	North:  ♠ A75  ♥ QJ8  ♠ Q8  ♣ KQJ52	South:  ♠ K  ♥ K765  ♠ KJ106543  ♠ 6	West  X 1. Stay	North 1NT XX man	East Pass AP	
Board: 307 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ KQ43  ♥ 76  ♦ 53  ♣ AK874	South:  ♠ A9  ♥ KQJ2  ♠ AQ94  ♣ J95	Pass	North  2♣¹ 3♣ man	Pass	1NT
Board: 308 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♣ J9  ♣ A106  ♣ A94  ♣ AK532	South:		North 1NT 2•	Pass	
Board: 309 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ AQ72  ♥ 73  ♦ J92  ♣ A1086	South:  ♣ J109  ✔ A4  ♣ AK54  ♣ KQ73		North  2♣¹  3NT  man	East Pass AP	1NT
Board: 310 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K52  ♥ AK3  ♠ A106  ♠ K874	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 306 Dealer: N Vul: None HCP: 10	<b>♠</b> K <b>♥</b> K765 <b>♦</b> KJ106543 <b>♣</b> 6	West Doubles 2♣ if possible.  Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 17	<ul><li>♠ A9</li><li>♥ KQJ2</li><li>♠ AQ94</li><li>♠ J95</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: Both HCP: 9	<ul><li>♦ 8754</li><li>♥ KJ72</li><li>♦ K</li><li>♣ Q874</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 17	<ul><li>♣ J109</li><li>♥ A4</li><li>♦ AK54</li><li>♣ KQ73</li></ul>	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 306 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2\$XX S	North:  ♠ A75  ♥ QJ8  ♠ Q8  ♣ KQJ52	South:  ♠ K  ♥ K765  ♠ KJ106543  ♠ 6	West X 1. Stay	North 1NT XX man	East Pass AP	
Board: 307 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ KQ43  ♥ 76  ♦ 53  ♣ AK874	South:  ♠ A9  ♥ KQJ2  ♠ AQ94  ♣ J95	Pass	North  2♣¹ 3♣ man	Pass	1NT
Board: 308 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♣ J9  ♣ A106  ♣ A94  ♣ AK532	South:		North 1NT 2•	Pass	
Board: 309 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ AQ72  ♥ 73  ♦ J92  ♣ A1086	South:  ♣ J109  ✔ A4  ♣ AK54  ♣ KQ73		North  2♣¹  3NT  man	East Pass AP	1NT
Board: 310 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K52  ♥ AK3  ♠ A106  ♠ K874	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 311 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q7</li><li>♥ A32</li><li>♦ AKJ83</li><li>♣ J85</li></ul>	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 10	<ul><li>★ KQ72</li><li>▼ J7532</li><li>◆ A5</li><li>◆ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 15	<ul><li>★ K5</li><li>▼ A6542</li><li>◆ KJ9</li><li>◆ A82</li></ul>	The opponents are silent.  You bid first.
Board: 315 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ65</li><li>▼ 542</li><li>◆ K975</li><li>★ A8</li></ul>	The opponents are silent.  Partner bids first.

Board: 311 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ J52  ♥ AQJ10  ♦ 986  ♣ J108	South:  ♠ Q1043  ♥ 72  ♠ AJ10  ♠ AKQ7	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 312 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ Q7  ▼ A32  ♠ AKJ83  ♣ J85	South:	West Pass Pass 1. Stay	North 1NT 2  3  man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ KQ72  ♥ J7532  ♠ A5  ♣ 76	South:  ♠ AJ4  ♥ A64  ♦ J43  ♣ AJ53	Pass Pass AP 1. Stay. 2. SMO	3♠²	East Pass Pass	1NT 2 <b>♦</b>
Board: 314 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ K5  ▼ A6542  ◆ KJ9  ♣ A82	South:  ♠ QJ109  ♥ KQ8  ♦ 102  ♠ K754	Pass AP 1. Stay	North 1NT 2♥ man	Pass	_
Board: 315 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQ65  ♥ 542  ♠ K975  ♣ A8	South:  ♠ AJ  ♥ J109  ♠ AQ104  ♠ K765	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 311	
HCP: 16 ★ AKQ7 You bid first.	
Board: 312	
Board: 313	
Board: 314	
Board: 315	

Board: 311 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ J52  ♥ AQJ10  ♦ 986  ♣ J108	South:  ♠ Q1043  ♥ 72  ♠ AJ10  ♠ AKQ7	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 312 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ Q7  ▼ A32  ♠ AKJ83  ♣ J85	South:	West Pass Pass 1. Stay	North 1NT 2  3  man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ KQ72  ♥ J7532  ♠ A5  ♣ 76	South:  ♠ AJ4  ♥ A64  ♦ J43  ♣ AJ53	Pass Pass AP 1. Stay. 2. SMO	3♠²	East Pass Pass	1NT 2 <b>♦</b>
Board: 314 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ K5  ▼ A6542  ◆ KJ9  ♣ A82	South:  ♠ QJ109  ♥ KQ8  ♦ 102  ♠ K754	Pass AP 1. Stay	North 1NT 2♥ man	Pass	_
Board: 315 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQ65  ♥ 542  ♠ K975  ♣ A8	South:  ♠ AJ  ♥ J109  ♠ AQ104  ♠ K765	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 316 Dealer: N Vul: NS HCP: 16	<ul><li>★ K82</li><li>▼ AJ73</li><li>◆ KJ87</li><li>★ A3</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: EW HCP: 10	<ul><li>AQ102</li><li>♥8643</li><li>J98</li><li>K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: Both HCP: 17	<ul><li>★842</li><li>★AK102</li><li>★AK</li><li>★K873</li></ul>	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: NS HCP: 8	<ul><li>AQ96</li><li>♥86</li><li>•9843</li><li>•Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: EW HCP: 16	<ul><li>★ K9</li><li>★ KQ64</li><li>◆ AQ94</li><li>◆ Q94</li></ul>	The opponents are silent. You bid first.

Board: 316 Dealer: N Vul: NS	North: ♠ K82	South: ♠ A7	West	North 1NT	East Pass	
North HCP: 16 South HCP: 12	<ul><li>▼ AJ73</li><li>◆ KJ87</li></ul>	♥ Q1062 ♦ A106532	Pass AP	2♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> A3	<b>♣</b> Q	1. Stay	man		
Board: 317 Dealer: S	North: ♠ AQ102	South: ◆ 943	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> 8643	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> J98	◆ AK1063	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K9	♣ AQ6	1. Stay	man		
Board: 318	North:	South:	West	North	East	South
Dealer: N	• 842	♣ AJ105		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> AK102	♥ QJ3	Pass	2♥	Pass	3NT
South HCP: 10	♦ AK	◆ Q1064	AP			
Contract: 3N N	<b>♣</b> K873	<b>♣</b> 54	1. Stay	man		
Board: 319 Dealer: S	North: ♠ AQ96	South: ♠ K104	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>v</b> 86	<b>♥</b> AQJ5	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> 9843	◆ AQ10	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q72	<b>♣</b> 1084	1. Stay	man		
Board: 320	North:	South:	West	North	East	South
Dealer: N	• K9	<b>♦</b> AJ84		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> KQ64	<b>♥</b> A1032	Pass	2♥	Pass	4♥
South HCP: 12	<b>♦</b> AQ94	<b>♦</b> 83	AP			
Contract: 4♥ N	<b>♣</b> Q94	<b>♣</b> K107	1. Stay	man		

Board: 316 Dealer: N Vul: NS HCP: 12	<ul><li>A7</li><li>♥ Q1062</li><li>◆ A106532</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 16	<ul><li>♦ 943</li><li>♥ K9</li><li>♦ AK1063</li><li>♠ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: Both HCP: 10	<ul><li>AJ105</li><li>♥ QJ3</li><li>◆ Q1064</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: NS HCP: 16	<ul><li>★ K104</li><li>★ AQJ5</li><li>★ AQ10</li><li>★ 1084</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ84</li><li>✓ A1032</li><li>◆ 83</li><li>◆ K107</li></ul>	The opponents are silent.  Partner bids first.

Board: 316 Dealer: N Vul: NS	North: ♠ K82	South: ♠ A7	West	North 1NT	East Pass	
North HCP: 16 South HCP: 12	<ul><li>▼ AJ73</li><li>◆ KJ87</li></ul>	♥ Q1062 ♦ A106532	Pass AP	2♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> A3	<b>♣</b> Q	1. Stay	man		
Board: 317 Dealer: S	North: ♠ AQ102	South: ◆ 943	West	North	East	South 1NT
Vul: EW North HCP: 10	<b>♥</b> 8643	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> J98	◆ AK1063	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K9	♣ AQ6	1. Stay	man		
Board: 318	North:	South:	West	North	East	South
Dealer: N	• 842	♣ AJ105		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> AK102	♥ QJ3	Pass	2♥	Pass	3NT
South HCP: 10	♦ AK	◆ Q1064	AP			
Contract: 3N N	<b>♣</b> K873	<b>♣</b> 54	1. Stay	man		
Board: 319 Dealer: S	North: ♠ AQ96	South: ♠ K104	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>v</b> 86	<b>♥</b> AQJ5	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> 9843	◆ AQ10	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> Q72	<b>♣</b> 1084	1. Stay	man		
Board: 320	North:	South:	West	North	East	South
Dealer: N	• K9	<b>♦</b> AJ84		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> KQ64	<b>♥</b> A1032	Pass	2♥	Pass	4♥
South HCP: 12	<b>♦</b> AQ94	<b>♦</b> 83	AP			
Contract: 4♥ N	<b>♣</b> Q94	<b>♣</b> K107	1. Stay	man		

Board: 321 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q654</li><li>♥ AJ74</li><li>♦ 10</li><li>♣ J532</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 15	<ul><li>★ A842</li><li>★ AK9</li><li>★ J4</li><li>★ K1062</li></ul>	The opponents are silent.  You bid first.
Board: 323 Dealer: S Vul: EW HCP: 17	<ul><li>▶ J76</li><li>♥ KJ82</li><li>◆ AKQJ3</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: None HCP: 16	<ul><li>★ A6</li><li>▼ A865</li><li>◆ KQ872</li><li>◆ K6</li></ul>	The opponents are silent.  You bid first.

Board: 321 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ S	North:  ♠ Q654  ♥ AJ74  ♦ 10  ♣ J532	South:  ♠ A932  ♥ KQ5  ♠ KJ8  ♣ A64		North  2♣¹ 3♣ man		1NT 2♠
Board: 322 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4♠ N	North:  ♠ A842  ♥ AK9  ♦ J4  ♣ K1062	South:  ♠ Q653  ♥ 1062  ♠ KQ65  ♠ AQ	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 323 Dealer: S Vul: EW North HCP: 17 South HCP: 15 Contract: 5 S	North:  ♣ J76  ♥ KJ82  ♠ AKQJ3  ♣ Q	South:  ♠ A8  ♥ A5  ♦ 10982  ♠ AK987	Pass Pass AP 1. Stay	<b>3</b> ♦	East Pass Pass	1NT 2♦
Board: 324 Dealer: N Vul: None North HCP: 16 South HCP: 18 Contract: 6♥ N	North:  ♠ A6  ♥ A865  ♠ KQ872  ♠ K6	South:  ♠ KQ7  ♥ K732  ♠ AJ10  ♣ AJ9	Pass Pass Pass Pass 1. Stay 2. artific 3. Black	cial kwood ( /5 or 3/5	Pass Pass Pass Pass AP	2♣¹ 3♣² 5♣⁴ 5♥⁵

Board: 321 Dealer: S Vul: Both HCP: 17	<ul><li>♠ A932</li><li>♥ KQ5</li><li>♦ KJ8</li><li>♠ A64</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q653</li><li>♥ 1062</li><li>♦ KQ65</li><li>♣ AQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: EW HCP: 15	<ul><li>A8</li><li>✓ A5</li><li>10982</li><li>AK987</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: None HCP: 18	<ul><li>★ KQ7</li><li>▼ K732</li><li>◆ AJ10</li><li>◆ AJ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 321 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ S	North:  ♠ Q654  ♥ AJ74  ♦ 10  ♣ J532	South:  ♠ A932  ♥ KQ5  ♠ KJ8  ♣ A64		North  2♣¹ 3♣ man		1NT 2♠
Board: 322 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 4♠ N	North:  ♠ A842  ♥ AK9  ♦ J4  ♣ K1062	South:  ♠ Q653  ♥ 1062  ♠ KQ65  ♠ AQ	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 323 Dealer: S Vul: EW North HCP: 17 South HCP: 15 Contract: 5 S	North:  ♣ J76  ♥ KJ82  ♠ AKQJ3  ♣ Q	South:  ♠ A8  ♥ A5  ♦ 10982  ♠ AK987	Pass Pass AP 1. Stay	<b>3</b> ♦	East Pass Pass	1NT 2♦
Board: 324 Dealer: N Vul: None North HCP: 16 South HCP: 18 Contract: 6♥ N	North:  ♠ A6  ♥ A865  ♠ KQ872  ♠ K6	South:  ♠ KQ7  ♥ K732  ♠ AJ10  ♣ AJ9	Pass Pass Pass Pass 1. Stay 2. artific 3. Black	cial kwood ( /5 or 3/5	Pass Pass Pass Pass AP	2♣¹ 3♣² 5♣⁴ 5♥⁵

Board: 325 Dealer: S Vul: None HCP: 12	<ul><li>AQ962</li><li>10976</li><li>K4</li><li>K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 326 Dealer: N Vul: NS HCP: 15	<ul><li>◆ 93</li><li>◆ AK65</li><li>◆ J96</li><li>◆ AK108</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ106</li><li>♥ Q</li><li>◆ 10984</li><li>♣ AK87</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: None HCP: 16	<ul><li>★ A963</li><li>★ A54</li><li>★ K84</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q9543</li><li>♥ AJ106</li><li>♦ —</li><li>♣ J742</li></ul>	The opponents are silent.  Partner bids first.

Board: 325 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S  North:  ♠ AQ962  ♥ 10976  ♠ K4  ♠ K7		South:		North		1NT
	<ul><li>★ K3</li><li>▼ A4</li><li>◆ AQJ5</li><li>◆ J9863</li></ul>	Pass Pass AP 1. Stay. 2. SMO		Pass Pass	2 <b>♦</b> 3NT	
Board: 326 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \( \varphi \) N	North:	South:  ♠ AQ652  ♥ Q983  ♠ K2  ♣ 95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 327 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ QJ106  ♥ Q  ♦ 10984  ♣ AK87	South:  ♠ AK7  ♥ J1092  ♠ KQ2  ♠ QJ6	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 328 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A963  ♥ A54  ♠ K84  ♣ KQ3	South:  ♠ K  ♥ KJ92  ♠ A965  ♣ J1064	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 329 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 44 N	North:  ◆ Q9543  ▼ AJ106  ← —  ◆ J742	South:  ♠ K62  ♥ 984  ♠ AKQ74  ♠ K5	Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 4♠ man	East Pass Pass AP	1NT 2 <b>♦</b>

Board: 325 Dealer: S Vul: None	<b>★</b> K3 <b>♥</b> A4 <b>♦</b> AQJ5	The opponents are silent.  You bid first.
HCP: 15  Board: 326  Dealer: N  Vul: NS  HCP: 11	<ul><li>♣ J9863</li><li>♠ AQ652</li><li>♥ Q983</li><li>♦ K2</li><li>♠ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK7</li><li>♥ J1092</li><li>♦ KQ2</li><li>♠ QJ6</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: None HCP: 12	<ul><li>★ K</li><li>▼ KJ92</li><li>◆ A965</li><li>◆ J1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: NS HCP: 15	<ul><li>★ K62</li><li>♥ 984</li><li>◆ AKQ74</li><li>◆ K5</li></ul>	The opponents are silent. You bid first.

Board: 325 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S  North:  ♠ AQ962  ♥ 10976  ♠ K4  ♠ K7		South:		North		1NT
	<ul><li>★ K3</li><li>▼ A4</li><li>◆ AQJ5</li><li>◆ J9863</li></ul>	Pass Pass AP 1. Stay. 2. SMO		Pass Pass	2 <b>♦</b> 3NT	
Board: 326 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \( \varphi \) N	North:	South:  ♠ AQ652  ♥ Q983  ♠ K2  ♣ 95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 327 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ QJ106  ♥ Q  ♦ 10984  ♣ AK87	South:  ♠ AK7  ♥ J1092  ♠ KQ2  ♠ QJ6	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 328 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A963  ♥ A54  ♠ K84  ♣ KQ3	South:  ♠ K  ♥ KJ92  ♠ A965  ♣ J1064	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 329 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 44 N	North:  ◆ Q9543  ▼ AJ106  ← —  ◆ J742	South:  ♠ K62  ♥ 984  ♠ AKQ74  ♠ K5	Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 4♠ man	East Pass Pass AP	1NT 2 <b>♦</b>

Board: 330 Dealer: N Vul: EW HCP: 15	<ul><li>A3</li><li>✓ AQ53</li><li>✓ Q9763</li><li>✓ K3</li></ul>	The opponents are silent.  You bid first.
Board: 331 Dealer: S Vul: Both HCP: 11	<b>★</b> K65 <b>♥</b> K1098 <b>♦</b> 64 <b>♣</b> KQ87	East Doubles 2♣ if possible.  Partner bids first.
Board: 332 Dealer: N Vul: NS HCP: 16	<ul><li>▶ J9</li><li>▶ KQ76</li><li>▶ KQJ</li><li>▶ A964</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: EW HCP: 11	<ul><li>♠ A7</li><li>♥ A943</li><li>♦ 87</li><li>♠ QJ1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ2</li><li>♥ AKJ5</li><li>◆ 974</li><li>♣ A106</li></ul>	The opponents are silent.  You bid first.

Board: 330	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A3	<b>♦</b> KJ108		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AQ53	<b>♥</b> 92	Pass	2♥	Pass	3♣
North HCP: 15	♦ Q9763	<b>♦</b> K8	Pass	3NT	AP	-
South HCP: 12 Contract: 3N N	<b>♣</b> K3	♣ AJ874	1. Stay			
Contract. 31v 1v			1. 2			
Board: 331	North:	South:	West	North	East	South
Dealer: S	Notui. <b>♦</b> K65	\$0uii. ♠ A10	,,,,,,,	- , - , - , - ,		1NT
Vul: Both	♥ K1098	♥ AJ4	Pass	2 <b>♣</b> ¹	X	2•
North HCP: 11	<b>♦</b> 64	◆ KQ1087	Pass	3NT	AP	
South HCP: 15	<b>♣</b> KQ87	<b>♣</b> J95	1. Stay		Au	
Contract: 3N S			1. Stay	IIMII		
			West	North	East	South
Board: 332				1NT	Pass	2 <b>♣</b> 1
Dealer: N	North:	South:	Pass	2♥	Pass	
Vul: NS	<b>♦</b> J9	♠ AK6	Pass	4 <b>♣</b> <sup>3</sup>	Pass	-
North HCP: 16	♥ KQ76	♥ A543		4♠°	газз	4▼
South HCP: 14	♦ KQJ	• 32 • OI105	AP			
Contract: 4♥ N	<b>♣</b> A964	<b>♣</b> QJ105	1. Stay			
			2. artific		ctonn	or
			3. Cue	bid, a ♣	swpp	CI
Da and, 222			West	North	East	South
Board: 333 Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> A7	<b>♠</b> KJ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 11	<b>♥</b> A943	<b>♥</b> KJ7	Pass	3♣	Pass	3NT
South HCP: 17	♦ 87	◆ AQ1093	AP			
Contract: 3N S	<b>♣</b> QJ1084	<b>♣</b> K6	1. Stay	man		
Board: 334	Noutle:	Contle	West	North	Fast	South
Dealer: N	North:	South: ♠ AK95	77 031	1NT	Pass	
Vul: Both	<b>♠</b> QJ2 <b>♥</b> AKJ5	• AK93 ♥ Q10	Daga			
North HCP: 15	<b>▼</b> ANJ3 <b>♦</b> 974	<b>♦</b> KQJ5	Pass	2♥	rass	6NT
South HCP: 20	◆ 974 ◆ A106	• KQ33 • KQ4	AP			
Contract: 6N N	¥ 11100	* 17/7T	1. Stay	man		

Board: 330 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ108</li><li>♥ 92</li><li>★ K8</li><li>★ AJ874</li></ul>	The opponents are silent.  Partner bids first.
Board: 331 Dealer: S Vul: Both HCP: 15	<ul><li>▲ A10</li><li>▼ AJ4</li><li>◆ KQ1087</li><li>▲ J95</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 332 Dealer: N Vul: NS HCP: 14	<ul><li>♠ AK6</li><li>♥ A543</li><li>♦ 32</li><li>♠ QJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: EW HCP: 17	<ul><li>★ KJ8</li><li>★ KJ7</li><li>◆ AQ1093</li><li>◆ K6</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK95</li><li>♥ Q10</li><li>◆ KQJ5</li><li>★ KQ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 330	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A3	<b>♦</b> KJ108		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AQ53	<b>♥</b> 92	Pass	2♥	Pass	3♣
North HCP: 15	♦ Q9763	<b>♦</b> K8	Pass	3NT	AP	-
South HCP: 12 Contract: 3N N	<b>♣</b> K3	♣ AJ874	1. Stay			
Contract. 31v 1v			1. 2			
Board: 331	North:	South:	West	North	East	South
Dealer: S	Notui. <b>♦</b> K65	A10	,,,,,,,	- , - , - , - ,		1NT
Vul: Both	♥ K1098	♥ AJ4	Pass	2 <b>♣</b> ¹	X	2•
North HCP: 11	<b>♦</b> 64	◆ KQ1087	Pass	3NT	AP	
South HCP: 15	<b>♣</b> KQ87	<b>♣</b> J95	1. Stay		Au	
Contract: 3N S			1. Stay	IIMII		
			West	North	East	South
Board: 332				1NT	Pass	2 <b>♣</b> 1
Dealer: N	North:	South:	Pass	2♥	Pass	
Vul: NS	<b>♦</b> J9	♠ AK6	Pass	4 <b>♣</b> <sup>3</sup>	Pass	-
North HCP: 16	♥ KQ76	♥ A543		4♠°	газз	4▼
South HCP: 14	♦ KQJ	• 32 • OI105	AP			
Contract: 4♥ N	<b>♣</b> A964	<b>♣</b> QJ105	1. Stay			
			2. artific		ctonn	or
			3. Cue	bid, a ♣	swpp	CI
Da and, 222			West	North	East	South
Board: 333 Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> A7	<b>♠</b> KJ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 11	<b>♥</b> A943	<b>♥</b> KJ7	Pass	3♣	Pass	3NT
South HCP: 17	♦ 87	◆ AQ1093	AP			
Contract: 3N S	<b>♣</b> QJ1084	<b>♣</b> K6	1. Stay	man		
Board: 334	Noutle:	Contle	West	North	Fast	South
Dealer: N	North:	South: ♠ AK95	77 031	1NT	Pass	
Vul: Both	<b>♠</b> QJ2 <b>♥</b> AKJ5	• AK93 ♥ Q10	Daga			
North HCP: 15	<b>▼</b> ANJ3 <b>♦</b> 974	<b>♦</b> KQJ5	Pass	2♥	rass	6NT
South HCP: 20	◆ 974 ◆ A106	• KQ33 • KQ4	AP			
Contract: 6N N	¥ 11100	* 17/7T	1. Stay	man		

Board: 335 Dealer: S Vul: None HCP: 10	<ul><li>★ K975</li><li>▼ 7</li><li>◆ 85</li><li>◆ AK10975</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK87</li><li>▼ 863</li><li>★ A2</li><li>★ A832</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: Both HCP: 10	<ul><li>★ A1093</li><li>♥ QJ98</li><li>◆ Q</li><li>◆ J1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: None HCP: 17	<ul><li>★ K743</li><li>♥ 93</li><li>◆ AKQ8</li><li>◆ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: NS HCP: 17	<ul><li>★ K752</li><li>★ A5</li><li>★ KQJ86</li><li>★ A3</li></ul>	The opponents are silent.  Partner bids first.

Board: 335 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ K975  ♥ 7  ♦ 85  ♣ AK10975	South:  ♠ AJ  ♥ K83  ♠ AK109  ♠ Q642	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 336 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AK87  ♥ 863  ♠ A2  ♠ A832	South:  ♠ QJ104  ♥ AK10  ♦ J8753  ♣ 7	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 337 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ A1093  ♥ QJ98  ♦ Q  ♣ J1052	South:  ♠ K76  ▼ A1032  ♠ AK107  ♣ Q7	West Pass Pass 1. Stay	North  2♣¹ 4♥ man		1NT
Board: 338 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ K743  ♥ 93  ♠ AKQ8  ♣ AJ8	South:  ♠ A2  ♥ AJ62  ♦ J3  ♣ Q6532	West Pass Pass 1. Stay	North 1NT 2♠ 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 339 Dealer: S Vul: NS North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ K752  ♥ A5  ♠ KQJ86  ♣ A3	South:  ♠ AQ  ♥ Q82  ♠ A10954  ♣ K108	West Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 6NT man	Pass	1NT

Board: 335 Dealer: S Vul: None HCP: 17	♣ AJ ♥ K83 ♦ AK109 ♣ Q642	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: EW HCP: 11	<ul><li>◆ QJ104</li><li>◆ AK10</li><li>◆ J8753</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: Both HCP: 16	<ul><li>★ K76</li><li>▼ A1032</li><li>◆ AK107</li><li>◆ Q7</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: None HCP: 12	<ul><li>A2</li><li>✓ AJ62</li><li>✓ J3</li><li>✓ Q6532</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: NS HCP: 15	<ul><li>AQ</li><li>✓ Q82</li><li>◆ A10954</li><li>◆ K108</li></ul>	The opponents are silent. You bid first.

Board: 335 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ K975  ♥ 7  ♦ 85  ♣ AK10975	South:  ♠ AJ  ♥ K83  ♠ AK109  ♠ Q642	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 336 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AK87  ♥ 863  ♠ A2  ♠ A832	South:  ♠ QJ104  ♥ AK10  ♦ J8753  ♣ 7	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 337 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ A1093  ♥ QJ98  ♦ Q  ♣ J1052	South:  ♠ K76  ▼ A1032  ♠ AK107  ♣ Q7	West Pass Pass 1. Stay	North  2♣¹ 4♥ man		1NT
Board: 338 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ K743  ♥ 93  ♠ AKQ8  ♣ AJ8	South:  ♠ A2  ♥ AJ62  ♦ J3  ♣ Q6532	West Pass Pass 1. Stay	North 1NT 2♠ 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 339 Dealer: S Vul: NS North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ K752  ♥ A5  ♠ KQJ86  ♣ A3	South:  ♠ AQ  ♥ Q82  ♠ A10954  ♣ K108	West Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 6NT man	Pass	1NT

Board: 340 Dealer: N Vul: Both HCP: 15	<ul><li>▲ J97</li><li>♥ K2</li><li>◆ AQ62</li><li>◆ KQ43</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ32</li><li>▼ J976</li><li>◆ K86</li><li>◆ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: EW HCP: 15	<ul><li>♠ Q8</li><li>♥ KQ2</li><li>♦ A10983</li><li>♠ A104</li></ul>	The opponents are silent. You bid first.
Board: 343 Dealer: S Vul: Both HCP: 10	<b>★</b> K10 <b>♥</b> A1053 <b>♦</b> QJ10986 <b>♣</b> 7	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: NS HCP: 16	<ul><li>★ A103</li><li>★ K54</li><li>★ A543</li><li>★ AJ5</li></ul>	The opponents are silent. You bid first.

Board: 340 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J97  ♥ K2  ♣ AQ62  ♣ KQ43	South:  ♠ K432  ♥ AQ6  ♦ J1053  ♣ 86	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 341 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ KQ32  ♥ J976  ♠ K86  ♠ Q3	South:  ♠ A1076  ♥ A3  ♠ QJ7  ♣ AJ105	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠ AP  1. Stayman
Board: 342 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ Q8  ♥ KQ2  ♠ A10983  ♣ A104	South:  ♠ AK75  ♥ A753  ♠ KQ6  ♣ 62	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4NT²  Pass 6NT AP  1. Stayman  2. Quantitative 4NT
Board: 343 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ K10  ♥ A1053  ♠ QJ10986  ♣ 7	South:  ♠ Q95  ♥ KJ9  ♠ A5  ♠ AK1053	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 344 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♥ N	North:  ♠ A103  ♥ K54  ♠ A543  ♠ AJ5	South:  ♠ K742  ♥ AJ1073  ♠ K  ♣ 1032	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♠²  Pass 4♥ AP  1. Stayman  2. SMOLEN

Board: 340 Dealer: N Vul: Both HCP: 10	<ul><li>★ K432</li><li>★ AQ6</li><li>◆ J1053</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A1076</li><li>▼ A3</li><li>◆ QJ7</li><li>▲ AJ105</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK75</li><li>♥ A753</li><li>♦ KQ6</li><li>♠ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 343 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q95</li><li>♥ KJ9</li><li>◆ A5</li><li>♣ AK1053</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: NS HCP: 11	<ul><li>★ K742</li><li>★ AJ1073</li><li>★ K</li><li>★ 1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 340 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J97  ♥ K2  ♣ AQ62  ♣ KQ43	South:  ♠ K432  ♥ AQ6  ♦ J1053  ♣ 86	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 341 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ KQ32  ♥ J976  ♠ K86  ♠ Q3	South:  ♠ A1076  ♥ A3  ♠ QJ7  ♣ AJ105	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠ AP  1. Stayman
Board: 342 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ Q8  ♥ KQ2  ♠ A10983  ♣ A104	South:  ♠ AK75  ♥ A753  ♠ KQ6  ♣ 62	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4NT²  Pass 6NT AP  1. Stayman  2. Quantitative 4NT
Board: 343 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ K10  ♥ A1053  ♠ QJ10986  ♣ 7	South:  ♠ Q95  ♥ KJ9  ♠ A5  ♠ AK1053	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 344 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♥ N	North:  ♠ A103  ♥ K54  ♠ A543  ♠ AJ5	South:  ♠ K742  ♥ AJ1073  ♠ K  ♣ 1032	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♠²  Pass 4♥ AP  1. Stayman  2. SMOLEN

Board: 345 Dealer: S Vul: EW HCP: 12	<ul><li>★ A742</li><li>★ AQ6</li><li>★ Q54</li><li>★ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 346 Dealer: N Vul: Both HCP: 15	<ul><li>AQ7</li><li>KQ4</li><li>92</li><li>A10854</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q1032</li><li>♥ Q94</li><li>♦ K62</li><li>♣ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: N Vul: EW HCP: 15	<ul><li>★ K93</li><li>★ K62</li><li>★ A54</li><li>★ AJ42</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J10965</li><li>♥ AK83</li><li>♦ 1074</li><li>♣ Q</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 345 Dealer: S Vul: EW	North: ♠ A742	South: ♠ KQJ8	West	North	East	South 1NT
North HCP: 12	♥ AQ6	<b>♥</b> J5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	• Q54	◆ AK8	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 932	<b>♣</b> K876	1. Stay	man		
Board: 346	North:	South:	West	North	East	South
Dealer: N	AQ7	50an. ♠ J2		1NT	Pass	_
Vul: Both	♥ KQ4	<b>▼</b> A865	Pass	2•		6NT
North HCP: 15 South HCP: 17	<b>♦</b> 92	♦ AKJ3	AP			
Contract: 6N N	♣ A10854	<b>♣</b> KJ9	1. Stay	man		
Board: 347 Dealer: S	North: <b>♠</b> Q1032	South: ♠ K8	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> Q94	<b>♥</b> AK6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 17	◆ K62	◆ AJ97	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K102	<b>♣</b> Q975	1. Stay	man		
Board: 348	NI o selos	Cardle	West	North	East	South
Dealer: N	North: ♠ K93	South: <b>♠</b> A1065		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K62	♥ Q95	Pass	<b>2</b>	Pass	2NT
North HCP: 15 South HCP: 9	◆ A54	◆ J972	AP			
Contract: 2N N	<b>♣</b> AJ42	<b>♣</b> Q7	1. Stay	man		
Board: 349	NIamila	C	West	North	Fast	South
Dealer: S	North: <b>♠</b> J10965	South: ♠ A4	TT CSL	1 101111	Lusi	1NT
Vul: Both	♥ AK83	♥ J972	Pass	2 <b>♣</b> 1	X	2 🗸
North HCP: 10 South HCP: 16	<b>♦</b> 1074	♦ AK93	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> Q	♣ A54	1. Stay		-	

Board: 345 Dealer: S Vul: EW HCP: 17	<ul><li>★ KQJ8</li><li>▼ J5</li><li>◆ AK8</li><li>◆ K876</li></ul>	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: Both HCP: 17	<ul><li>♣ J2</li><li>♥ A865</li><li>♦ AKJ3</li><li>♣ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: None HCP: 17	<ul><li>★ K8</li><li>♥ AK6</li><li>◆ AJ97</li><li>◆ Q975</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: EW HCP: 9	<ul><li>★ A1065</li><li>♥ Q95</li><li>◆ J972</li><li>◆ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: Both HCP: 16	<ul><li>★ A4</li><li>♥ J972</li><li>◆ AK93</li><li>◆ A54</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 345 Dealer: S Vul: EW	North: ♠ A742	South: ♠ KQJ8	West	North	East	South 1NT
North HCP: 12	♥ AQ6	<b>♥</b> J5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	• Q54	◆ AK8	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 932	<b>♣</b> K876	1. Stay	man		
Board: 346	North:	South:	West	North	East	South
Dealer: N	AQ7	50an. ♠ J2		1NT	Pass	_
Vul: Both	♥ KQ4	<b>▼</b> A865	Pass	2•		6NT
North HCP: 15 South HCP: 17	<b>♦</b> 92	♦ AKJ3	AP			
Contract: 6N N	♣ A10854	<b>♣</b> KJ9	1. Stay	man		
Board: 347 Dealer: S	North: <b>♠</b> Q1032	South: ♠ K8	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> Q94	<b>♥</b> AK6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 17	◆ K62	◆ AJ97	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K102	<b>♣</b> Q975	1. Stay	man		
Board: 348	NI o selos	Cardle	West	North	East	South
Dealer: N	North: ♠ K93	South: <b>♠</b> A1065		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K62	♥ Q95	Pass	<b>2</b>	Pass	2NT
North HCP: 15 South HCP: 9	◆ A54	◆ J972	AP			
Contract: 2N N	<b>♣</b> AJ42	<b>♣</b> Q7	1. Stay	man		
Board: 349	NIamila	C	West	North	Fast	South
Dealer: S	North: <b>♠</b> J10965	South: ♠ A4	TT CSL	1 101111	Lusi	1NT
Vul: Both	♥ AK83	♥ J972	Pass	2 <b>♣</b> 1	X	2 🗸
North HCP: 10 South HCP: 16	<b>♦</b> 1074	♦ AK93	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> Q	♣ A54	1. Stay		-	

Board: 350 Dealer: N Vul: None HCP: 15	<b>♣</b> Q10 <b>♥</b> QJ5 <b>♦</b> KQ85 <b>♣</b> AJ86	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: NS HCP: 13	<ul><li>AQ2</li><li>K1098</li><li>1093</li><li>A53</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ62</li><li>♥ Q73</li><li>◆ KQ10</li><li>★ K63</li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: None HCP: 11	<ul><li>♦ 965</li><li>♥ A732</li><li>♦ AJ98</li><li>♣ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: NS HCP: 17	<ul><li>♣ QJ42</li><li>♥ A52</li><li>♦ AK3</li><li>♣ K54</li></ul>	The opponents are silent. You bid first.

Board: 350 Dealer: N Vul: None North HCP: 15 South HCP: 11	North:  ♠ Q10  ♥ QJ5  ♠ KQ85  ♠ AJ86	South:  ♠ A842  ♥ K83  ♦ J762  ♠ K10	Pass AP	North 1NT 2•	Pass	
Contract: 3N N  Board: 351  Dealer: S  Vul: NS  North HCP: 13  South HCP: 17  Contract: 3N S	North:  ♠ AQ2  ♥ K1098  • 1093  ♣ A53	South:  ♣ J1087  ✔ AQ6  ♣ AK74  ♣ K4	1. Stay	North 2♣¹ 3NT		South 1NT 2♠
Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ KQ62  ♥ Q73  ♠ KQ10  ♠ K63	South:  ◆ 874  ▼ KJ65  ◆ A652  ◆ J7	West Pass AP 1. Stay		Pass	
Board: 353 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4♥ S	North:  ◆ 965  ▼ A732  ◆ AJ98  ◆ Q7	South:  ♠ Q4  ♥ KQ106  ♠ Q104  ♣ AK95	Pass Pass 1. Stay	North  2♣¹ 4♥ man		South 1NT 2♥
Board: 354 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ QJ42  ▼ A52  ♠ AK3  ♠ K54	South:  ♠ A8  ♥ QJ106  ♦ QJ95  ♣ AQ8	Pass Pass 1. Stay	North 1NT 2 6NT man ntitative	Pass Pass AP	

Board: 350 Dealer: N Vul: None HCP: 11	<ul><li>★ A842</li><li>★ K83</li><li>★ J762</li><li>★ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: S Vul: NS HCP: 17	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: Both HCP: 9	<ul><li>♣ 874</li><li>♥ KJ65</li><li>♦ A652</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: None HCP: 16	<ul><li>♠ Q4</li><li>♥ KQ106</li><li>◆ Q104</li><li>♠ AK95</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: NS HCP: 16	<ul><li>A8</li><li>♥ QJ106</li><li>◆ QJ95</li><li>♣ AQ8</li></ul>	The opponents are silent.  Partner bids first.

Board: 350 Dealer: N Vul: None North HCP: 15 South HCP: 11	North:  ♠ Q10  ♥ QJ5  ♠ KQ85  ♠ AJ86	South:  ♠ A842  ♥ K83  ♦ J762  ♠ K10	Pass AP	North 1NT 2•	Pass	
Contract: 3N N  Board: 351  Dealer: S  Vul: NS  North HCP: 13  South HCP: 17  Contract: 3N S	North:  ♠ AQ2  ♥ K1098  • 1093  ♣ A53	South:  ♣ J1087  ✔ AQ6  ♣ AK74  ♣ K4	1. Stay	North 2♣¹ 3NT		South 1NT 2♠
Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ KQ62  ♥ Q73  ♠ KQ10  ♠ K63	South:  ◆ 874  ▼ KJ65  ◆ A652  ◆ J7	West Pass AP 1. Stay		Pass	
Board: 353 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4♥ S	North:  ◆ 965  ▼ A732  ◆ AJ98  ◆ Q7	South:  ♠ Q4  ♥ KQ106  ♠ Q104  ♣ AK95	Pass Pass 1. Stay	North  2♣¹ 4♥ man		South 1NT 2♥
Board: 354 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ QJ42  ▼ A52  ♠ AK3  ♠ K54	South:  ♠ A8  ♥ QJ106  ♦ QJ95  ♣ AQ8	Pass Pass 1. Stay	North 1NT 2 6NT man ntitative	Pass Pass AP	

Board: 355 Dealer: S Vul: EW HCP: 11	<ul><li>AK42</li><li>✓ A</li><li>7654</li><li>№ 10654</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: N Vul: None HCP: 16	<ul><li>★ 842</li><li>★ KQ943</li><li>★ AK</li><li>★ A103</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK109</li><li>▼ 108</li><li>◆ 832</li><li>◆ KQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: EW HCP: 15	<ul><li>★ K1072</li><li>★ K1065</li><li>◆ AJ5</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: Both HCP: 12	<ul><li>★ 532</li><li>★ AK64</li><li>◆ KQ85</li><li>★ 97</li></ul>	The opponents are silent.  Partner bids first.

Board: 355 Dealer: S Vul: EW	North: ♠ AK42	South:  ♠ J10		North		1NT
North HCP: 11	<b>♥</b> A <b>♦</b> 7654	<ul><li>✓ KJ2</li><li>✓ KJ102</li></ul>	Pass			2•
South HCP: 15	◆ 10654	<b>♦</b> KQJ3	Pass	3NT	AP	
Contract: 3N S	1 1000 1	111200	1. Stay	man		
Board: 356	North:	South:	West	North	East	South
Dealer: N	Norui.	<b>A</b> AQ63		1NT	Pass	
Vul: None	<b>♥</b> KQ943	<b>♥</b> AJ5	Pass	2♥		3NT
North HCP: 16 South HCP: 12	♦ AK	<b>♦</b> 94	AP			
Contract: 3N N	♣ A103	<b>♣</b> J985	1. Stay	man		
Board: 357 Dealer: S	North: ♠ AK109	South: ♠ Q73	West	North	East	South 1NT
Vul: NS	<b>▼</b> 108	♥ Q972	Pass	2 <b>♣</b> 1	Pass	
North HCP: 12 South HCP: 16	<b>♦</b> 832	♦ AK6	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KQ94	<b>♣</b> AJ10	1. Stay	man		
Board: 358	North:	South:	West	North	Fast	South
Dealer: N	Norui: <b>♠</b> K1072	Souri: ♠ QJ9	,, esc	1NT	Pass	_
Vul: EW	▼ K1065	<b>♥</b> AJ92	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 13	<b>♦</b> AJ5	<b>♦</b> 987	AP			
Contract: 4♥ N	<b>♣</b> A8	♣ KQ3	1. Stay	man		
Board: 359	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> 532	soun. ♠ AK7				1NT
Vul: Both	<b>▼</b> AK64	<b>♥</b> Q95	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 12 South HCP: 17	<b>♦</b> KQ85	◆ A62	Pass	3NT	AP	
	Contract: 3N S ♣ 97 ♣ A1062		1. Stayman			

Dealer: S Vul: EW HCP: 15  AQ63 Dealer: N Vul: None HCP: 12  Board: 357 Dealer: S Vul: NS AK6 HCP: 16  AJ10  Board: 358 Dealer: N Vul: EW Partner bids first.  You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  Board: 358 Partner bids first.  The opponents are silent. You bid first.  Board: 358 AJ10  The opponents are silent. Partner bids first.  Board: 359 AK7 Dealer: S Vul: Both A62 HCP: 17 A1062  You bid first.	Board: 355	<b>♦</b> J10	The opponents are silent.
HCP: 15  **KQJ3  **You bid first.  Board: 356 Dealer: N Val: None Vaj5 Vul: None HCP: 12  **J985  **J985  **J985  **J985  **Partner bids first.  Board: 357 Dealer: S VQ972 Vul: NS AK6 HCP: 16  **AJ10  **J99 Dealer: N Vaj92 Dealer: N Vaj92 Vul: EW	= 0011011 %		••
Dealer: N Vul: None HCP: 12  ♣ J985  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.			You bid first.
Vul: None HCP: 12  Dealer: S Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS HCP: 16  AJ10  Partner bids first.  The opponents are silent. You bid first.  Partner bids first.  The opponents are silent. You bid first.  Partner bids first.  The opponents are silent.  Partner bids first.		-	The opponents are silent.
Board: 357 Dealer: S VQ972 Vul: NS AK6 HCP: 16 AJ10  Board: 358 AJ10  AG1  AJ10  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 359 AK7 Dealer: S VQ95 Vul: Both AG2  You bid first  You bid first	Vul: None	<b>♦</b> 94	Partner bids first.
Dealer: S Vul: NS Vul: NS HCP: 16  AK6 HCP: 16  AJ10  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.  Board: 359 HCP: 13  AK7 Dealer: S Vul: Both  AK7 Vul bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.	HCP: 12	<b>₹</b> 1985	
Vul: NS HCP: 16◆ AK6 ◆ AJ10You bid first.Board: 358 Dealer: N Vul: EW HCP: 13◆ QJ9 ◆ AJ92 ◆ 987 Fartner bids first.Board: 359 Dealer: S Vul: Both◆ AK7 ▼ Q95 ▼ Q95 ▼ QuestionThe opponents are silent.Vul: Both Vul: Both◆ AK7 ▼ Q95 ▼ Q95 ▼ QuestionThe opponents are silent.		-	The opponents are silent.
Board: 358 Dealer: N Vul: EW HCP: 13  AK7 Dealer: S Vul: Both  AK7  Vul: Both  AK7  AK7  AK7  AK7  AK7  AK7  AK7  AK	Vul: NS	♦ AK6	You bid first.
Dealer: N Vul: EW HCP: 13  Partner bids first.  Vul: Both  AK7 Dealer: S Vul: Both  A62  Vou bid first	HCP: 16	♣ AJ10	
Vul: EW HCP: 13		-	The opponents are silent.
HCP: 13 ♣ KQ3  Board: 359 ♠ AK7 Dealer: S ♥ Q95 Vul: Both ♦ A62  You bid first			Partner hids first
Dealer: S Vul: Both • A62  The opponents are silent.  You bid first	HCP: 13	♣ KQ3	Tarther olds first.
Vul: Both • A62			The opponents are silent.
You hid first		_	••
		, 110-	You bid first.

Board: 355 Dealer: S Vul: EW	North: ♠ AK42	South:  ♠ J10		North		1NT
North HCP: 11	<b>♥</b> A <b>♦</b> 7654	<ul><li>✓ KJ2</li><li>✓ KJ102</li></ul>	Pass			2•
South HCP: 15	<b>♦</b> 10654	<b>♦</b> KQJ3	Pass	3NT	AP	
Contract: 3N S	1 1000 1	111200	1. Stay	man		
Board: 356	North:	South:	West	North	East	South
Dealer: N	Norui.	<b>A</b> AQ63		1NT	Pass	
Vul: None	<b>♥</b> KQ943	<b>♥</b> AJ5	Pass	2♥		3NT
North HCP: 16 South HCP: 12	♦ AK	<b>♦</b> 94	AP			
Contract: 3N N	♣ A103	<b>♣</b> J985	1. Stay	man		
Board: 357 Dealer: S	North: ♠ AK109	South: ♠ Q73	West	North	East	South 1NT
Vul: NS	<b>▼</b> 108	♥ Q972	Pass	2 <b>♣</b> 1	Pass	
North HCP: 12 South HCP: 16	<b>♦</b> 832	♦ AK6	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KQ94	<b>♣</b> AJ10	1. Stay	man		
Board: 358	North:	South:	West	North	Fast	South
Dealer: N	Norui: <b>♠</b> K1072	Souri: ♠ QJ9	,, esc	1NT	Pass	_
Vul: EW	▼ K1065	<b>♥</b> AJ92	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 13	<b>♦</b> AJ5	<b>♦</b> 987	AP			
Contract: 4♥ N	<b>♣</b> A8	♣ KQ3	1. Stay	man		
Board: 359	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> 532	soun. ♠ AK7				1NT
Vul: Both	<b>▼</b> AK64	<b>♥</b> Q95	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 12 South HCP: 17	<b>♦</b> KQ85	◆ A62	Pass	3NT	AP	
	Contract: 3N S ♣ 97 ♣ A1062		1. Stayman			

Board: 360 Dealer: N Vul: NS HCP: 17	<ul><li>♦ 853</li><li>♥ AKQ</li><li>♦ Q987</li><li>♠ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: EW HCP: 14	<ul><li>AKJ4</li><li>✓ J64</li><li>◆ AJ84</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: N Vul: Both HCP: 15	<ul><li>★ K3</li><li>♥ Q10</li><li>◆ AJ53</li><li>◆ KQ865</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: None HCP: 11	<ul><li>★ KQJ9</li><li>▼ 104</li><li>◆ K842</li><li>◆ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: EW HCP: 16	<ul><li>★ K62</li><li>▼ KQ3</li><li>◆ K2</li><li>◆ KQ1095</li></ul>	The opponents are silent. You bid first.

Board: 360 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:	South:  ♠ AK97  ▼ J9  ♠ K106  ♣ 10874	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 361 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AKJ4  ♥ J64  ♠ AJ84  ♣ 85	South:  ♠ Q6  ♥ AQ  ♠ K1063  ♠ A9743	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	South 1NT 2•
Board: 362 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K3  ♥ Q10  ♠ AJ53  ♣ KQ865	South:  ♠ A1084  ♥ K6  ♠ K2  ♣ J10972	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 363 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ KQJ9  ♥ 104  ♠ K842  ♠ Q53	South:  ♠ A543  ♥ Q765  ♠ Q9  ♠ AK6	Pass Pass AP 1. Stay	North  2♣¹  3NT	East Pass Pass	1NT 2♥
Board: 364 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ K62  ♥ KQ3  ♠ K2  ♣ KQ1095	South:  ♠ QJ  ♥ AJ105  • Q109  ♣ 8762	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 360 Dealer: N Vul: NS HCP: 11	<ul><li>★ AK97</li><li>▼ J9</li><li>◆ K106</li><li>★ 10874</li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q6</li><li>♥ AQ</li><li>◆ K1063</li><li>♣ A9743</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: Both HCP: 11	<ul><li>★ A1084</li><li>★ K6</li><li>★ K2</li><li>★ J10972</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: None HCP: 15	<ul><li>A543</li><li>♥ Q765</li><li>◆ Q9</li><li>AK6</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: EW HCP: 10	♣ QJ ♥ AJ105 ♦ Q109 ♣ 8762	The opponents are silent.  Partner bids first.

Board: 360 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:	South:  ♠ AK97  ▼ J9  ♠ K106  ♣ 10874	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 361 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AKJ4  ♥ J64  ♠ AJ84  ♣ 85	South:  ♠ Q6  ♥ AQ  ♠ K1063  ♠ A9743	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	South 1NT 2•
Board: 362 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K3  ♥ Q10  ♠ AJ53  ♣ KQ865	South:  ♠ A1084  ♥ K6  ♠ K2  ♣ J10972	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 363 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ KQJ9  ♥ 104  ♠ K842  ♠ Q53	South:  ♠ A543  ♥ Q765  ♠ Q9  ♠ AK6	Pass Pass AP 1. Stay	North  2♣¹  3NT	East Pass Pass	1NT 2♥
Board: 364 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ K62  ♥ KQ3  ♠ K2  ♣ KQ1095	South:  ♠ QJ  ♥ AJ105  • Q109  ♣ 8762	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 365 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q1072</li><li>♥ AJ4</li><li>◆ A95</li><li>♣ Q83</li></ul>	The opponents are silent.  Partner bids first.
Board: 366 Dealer: N Vul: NS HCP: 16	<ul><li>♣ QJ94</li><li>★ A94</li><li>◆ KQ8</li><li>♣ A102</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKJ8</li><li>★ K64</li><li>★ A54</li><li>★ 876</li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: None HCP: 15	<ul><li>★ K43</li><li>★ 43</li><li>★ KQ965</li><li>★ AK8</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: EW HCP: 9	<ul><li></li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 365 Dealer: S Vul: None	North: ♠ Q1072 ♥ AJ4	South: ♠ AK ▼ 1085	West Pass	North	East Pass	1NT		
North HCP: 13 South HCP: 16 Contract: 3N S	◆ A95 ◆ Q83	◆ KQJ3 ◆ K754	Pass 1. Stay	3NT	AP	∠▼		
Board: 366 Dealer: N Vul: NS	North: ♠ QJ94  ♥ A94	South: <b>♠</b> K5 <b>♥</b> KJ76	West Pass	North 1NT 2♠	Pass			
North HCP: 16 South HCP: 11 Contract: 3N N	◆ KQ8 ◆ A102	◆ A1095 ◆ 975	AP 1. Stay		1 655			
Board: 367 Dealer: S	North:	South:	West	North	East	South 1NT		
Vul: Both North HCP: 15 South HCP: 16	<ul><li>★ AKJ8</li><li>▼ K64</li><li>★ A54</li></ul>	<b>♠</b> 1064 <b>♥</b> AQJ <b>♦</b> J9	Pass Pass	2 <b>♣</b> ¹ 4NT²	Pass AP	2♦		
Contract: 4N S	<b>♣</b> 876	♣ 876 ♣ AKJ92			<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>			
Board: 368 Dealer: N	North: ♠ K43	South: ♠ 85	West	North 1NT	East Pass			
Vul: None North HCP: 15 South HCP: 10 Contract: 2N N	<ul><li>¥ 43</li><li>★ KQ965</li><li>★ AK8</li></ul>	<ul><li>✓ A1062</li><li>◆ AJ83</li><li>◆ J76</li></ul>	Pass AP 1. Stay	2♦ man	Pass	2NT		
Board: 369 Dealer: S Vul: EW	North:  ♣ J32	South: ♠ AQ6		North		1NT		
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>✓ AJ84</li><li>◆ QJ73</li><li>◆ 75</li></ul>	♥ 76 ♦ K1085 ♣ AQ96	Pass Pass 1. Stay	2NT	2♥ AP	Pass		

Board: 365 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK</li><li>♥ 1085</li><li>♦ KQJ3</li><li>♠ K754</li></ul>	The opponents are silent. You bid first.
Board: 366 Dealer: N Vul: NS HCP: 11	<ul><li>★ K5</li><li>▼ KJ76</li><li>◆ A1095</li><li>◆ 975</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: S Vul: Both HCP: 16	<ul><li>1064</li><li>✓ AQJ</li><li>✓ J9</li><li>✓ AKJ92</li></ul>	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: None HCP: 10	<ul><li>♣85</li><li>♥A1062</li><li>◆AJ83</li><li>♣J76</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 15	<ul><li>AQ6</li><li>₹76</li><li>K1085</li><li>AQ96</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 365 Dealer: S Vul: None	North: ♠ Q1072 ♥ AJ4	South: ♠ AK ▼ 1085	West Pass	North	East Pass	1NT		
North HCP: 13 South HCP: 16 Contract: 3N S	◆ A95 ◆ Q83	◆ KQJ3 ◆ K754	Pass 1. Stay	3NT	AP	∠▼		
Board: 366 Dealer: N Vul: NS	North: ♠ QJ94  ♥ A94	South: <b>♠</b> K5 <b>♥</b> KJ76	West Pass	North 1NT 2♠	Pass			
North HCP: 16 South HCP: 11 Contract: 3N N	◆ KQ8 ◆ A102	◆ A1095 ◆ 975	AP 1. Stay		1 655			
Board: 367 Dealer: S	North:	South:	West	North	East	South 1NT		
Vul: Both North HCP: 15 South HCP: 16	<ul><li>★ AKJ8</li><li>▼ K64</li><li>★ A54</li></ul>	<b>♠</b> 1064 <b>♥</b> AQJ <b>♦</b> J9	Pass Pass	2 <b>♣</b> ¹ 4NT²	Pass AP	2♦		
Contract: 4N S	<b>♣</b> 876	♣ 876 ♣ AKJ92			<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>			
Board: 368 Dealer: N	North: ♠ K43	South: ♠ 85	West	North 1NT	East Pass			
Vul: None North HCP: 15 South HCP: 10 Contract: 2N N	<ul><li>¥ 43</li><li>★ KQ965</li><li>★ AK8</li></ul>	<ul><li>✓ A1062</li><li>◆ AJ83</li><li>◆ J76</li></ul>	Pass AP 1. Stay	2♦ man	Pass	2NT		
Board: 369 Dealer: S Vul: EW	North:  ♣ J32	South: ♠ AQ6		North		1NT		
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>✓ AJ84</li><li>◆ QJ73</li><li>◆ 75</li></ul>	♥ 76 ♦ K1085 ♣ AQ96	Pass Pass 1. Stay	2NT	2♥ AP	Pass		

Board: 370 Dealer: N Vul: None HCP: 17	<ul><li>★ KQ104</li><li>★ AJ</li><li>◆ J102</li><li>◆ AQ52</li></ul>	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 11	<ul><li>★ K8532</li><li>★ KQJ9</li><li>★ —</li><li>★ Q652</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 15	<ul><li>★ K2</li><li>▼ KQ108</li><li>◆ AQ83</li><li>◆ J93</li></ul>	The opponents are silent.  You bid first.
Board: 373 Dealer: S Vul: Both HCP: 15	<ul><li>AQJ4</li><li>K63</li><li>J98</li><li>A107</li></ul>	The opponents are silent.  Partner bids first.

Board: 370 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4♠ N	North:  ♠ KQ104  ♥ AJ  ♦ J102  ♣ AQ52	South:  ♠ AJ72  ♥ 982  ♠ AK85  ♣ 106	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 371 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ K8532  ♥ KQJ9  ♦—  ♣ Q652	South:  ♠ AQJ10  ♥ 86  ♠ AJ8  ♣ A1084	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K2  ♥ KQ108  ♠ AQ83  ♣ J93	South:  ♠ QJ8  ♥ AJ72  ♠ 2  ♠ A8654	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 373 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 6N S	North:  ♠ AQJ4  ♥ K63  ♦ J98  ♣ A107	South:  ♠ 1065  ♥ AQJ4  ♠ AK4  ♠ K32	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	1NT 2♥

Board: 370 Dealer: N Vul: None HCP: 12	<ul><li>♣ AJ72</li><li>♥ 982</li><li>◆ AK85</li><li>♣ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 16	<ul><li>AQJ10</li><li>86</li><li>AJ8</li><li>A1084</li></ul>	The opponents are silent.  You bid first.
Board: 372 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ8</li><li>♥ AJ72</li><li>◆ 2</li><li>♣ A8654</li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 17	<ul><li>1065</li><li>✓ AQJ4</li><li>AK4</li><li>✓ K32</li></ul>	The opponents are silent. You bid first.

Board: 370 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4♠ N	North:  ♠ KQ104  ♥ AJ  ♦ J102  ♣ AQ52	South:  ♠ AJ72  ♥ 982  ♠ AK85  ♣ 106	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 371 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ K8532  ♥ KQJ9  ♦—  ♣ Q652	South:  ♠ AQJ10  ♥ 86  ♠ AJ8  ♣ A1084	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	1NT
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K2  ♥ KQ108  ♠ AQ83  ♣ J93	South:  ♠ QJ8  ♥ AJ72  ♠ 2  ♠ A8654	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 373 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 6N S	North:  ♠ AQJ4  ♥ K63  ♦ J98  ♣ A107	South:  ♠ 1065  ♥ AQJ4  ♠ AK4  ♠ K32	Pass Pass AP 1. Stay	4NT <sup>2</sup>	Pass Pass	1NT 2♥

Board: 374 Dealer: N Vul: EW HCP: 16	<ul><li>♣ A74</li><li>♥ AJ97</li><li>♦ 72</li><li>♣ AK64</li></ul>	The opponents are silent.  You bid first.
Board: 375 Dealer: S Vul: Both HCP: 17	<ul><li>AQ72</li><li>✓ J102</li><li>✓ K</li><li>AQJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: N Vul: None HCP: 16	<ul><li>♣ 93</li><li>♥ A932</li><li>♦ AQJ</li><li>♣ AJ62</li></ul>	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ87</li><li>▼ 103</li><li>◆ KJ82</li><li>◆ Q87</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1NT	East Pass	
Board: 374		South: ♠ K10	Pass	2♥	Pass	$3 \clubsuit^2$
Dealer: N	North: ♠ A74		Pass	4 <b>♣</b> ³		4NT <sup>4</sup>
Vul: EW	♥ AJ97	♥ KQ54	Pass	5 <b>♣</b> <sup>5</sup>	Pass	<b>6♥</b>
North HCP: 16 South HCP: 15	<b>♦</b> 72	♦ KQJ1053	AP	****		
Contract: 6♥ N	<b>♣</b> AK64	<b>♣</b> J	1. Stay 2. artifi			
				bid, a ♣	stopp	er
				kwood (		for 🔻
			5. A=0	/5 or 3/5	5	
			West	North	East	South
Board: 375			_	1	_	1NT
Dealer: S Vul: Both  North:  AQ72  1102		South:	Pass	2♣¹	Pass	2•
	<b>♠</b> 63 <b>♥</b> AQ5	Pass	3♣			
	outh HCP: 17  outh HCP: 15  AQI65	◆ AQ982 ◆ K94	Pass Pass	4NT <sup>2</sup> 6NT	AP	<b>3</b> ♠°
Contract: 6N S			1. Stay		A	
			2. Blackwood 0314, for ♣			
			3. A=0	/5 or 3/5	5	
Board: 376	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> 93	♠ AQJ7		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ A932	♥ Q85		2♥	Pass	2NT
South HCP: 9	◆ AQJ <b>◆</b> AJ62	♦ 653 <b>♣</b> 854	AP			
Contract: 2N N	¥ 1502	<b>2</b> 001	1. Stay	man		
Board: 377	<b>N</b> I41	Car-A-	West	North	East	South
Dealer: S	North: ♠ KQ87	South: ♠ A62				1NT
Vul: None	<b>♥</b> 103	♥ AJ5	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 11 South HCP: 17	<b>♦</b> KJ82	<b>♦</b> A7	Pass	3NIT	AP	
Contract: 3N S	<b>♣</b> Q87	♣ A9652	1. Stay		<i>1</i> <b>U</b>	

Board: 374 Dealer: N Vul: EW HCP: 15	<ul><li>★ K10</li><li>▼ KQ54</li><li>◆ KQJ1053</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 63</li><li>♥ AQ5</li><li>♠ AQ982</li><li>♠ K94</li></ul>	The opponents are silent. You bid first.
Board: 376 Dealer: N Vul: None HCP: 9	<ul><li>♠ AQJ7</li><li>♥ Q85</li><li>♦ 653</li><li>♠ 854</li></ul>	The opponents are silent.  Partner bids first.
Board: 377 Dealer: S Vul: None HCP: 17	<ul><li>★ A62</li><li>▼ AJ5</li><li>★ A7</li><li>★ A9652</li></ul>	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
Board: 374		South: ♠ K10	Pass	2♥	Pass	$3 \clubsuit^2$
Dealer: N	North: ♠ A74		Pass	4 <b>♣</b> ³		4NT <sup>4</sup>
Vul: EW	♥ AJ97	♥ KQ54	Pass	5 <b>♣</b> <sup>5</sup>	Pass	<b>6♥</b>
North HCP: 16 South HCP: 15	<b>♦</b> 72	♦ KQJ1053	AP	****		
Contract: 6♥ N	<b>♣</b> AK64	<b>♣</b> J	1. Stay 2. artifi			
				bid, a ♣	stopp	er
				kwood (		for 🔻
			5. A=0	/5 or 3/5	5	
			West	North	East	South
Board: 375			_	1	_	1NT
Dealer: S Vul: Both  North:  AQ72  1102		South:	Pass	2♣¹	Pass	2•
	<b>♠</b> 63 <b>♥</b> AQ5	Pass	3♣			
	outh HCP: 17  outh HCP: 15  AQI65	◆ AQ982 ◆ K94	Pass Pass	4NT <sup>2</sup> 6NT	AP	<b>3</b> ♠°
Contract: 6N S			1. Stay	-	A	
			2. Blackwood 0314, for ♣			
			3. A=0	/5 or 3/5	5	
Board: 376	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> 93	♠ AQJ7		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ A932	♥ Q85		2♥	Pass	2NT
South HCP: 9	◆ AQJ <b>◆</b> AJ62	♦ 653 <b>♣</b> 854	AP			
Contract: 2N N	¥ 1502	<b>2</b> 001	1. Stay	man		
Board: 377	<b>N</b> I41	Car-A-	West	North	East	South
Dealer: S	North: ♠ KQ87	South: ♠ A62				1NT
Vul: None	<b>♥</b> 103	♥ AJ5	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 11 South HCP: 17	<b>♦</b> KJ82	<b>♦</b> A7	Pass	3NIT	AP	
Contract: 3N S	<b>♣</b> Q87	♣ A9652	1. Stay		<i>1</i> <b>U</b>	

Board: 378 Dealer: N Vul: NS HCP: 15	<ul><li> ♣ J32</li><li> ♥ AKQ64</li><li> ♠ Q6</li><li> ♣ QJ5</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ3</li><li>▼ AQ72</li><li>◆ 2</li><li>◆ Q7654</li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 17	<ul><li>♣875</li><li>✔A5</li><li>◆AJ2</li><li>♣AKJ106</li></ul>	The opponents are silent. You bid first.
Board: 381 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ75</li><li>▼ AJ5</li><li>◆ 62</li><li>◆ KJ108</li></ul>	The opponents are silent.  Partner bids first.
Board: 382 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AQJ</li><li>♥ K2</li><li>♠ AJ92</li><li>♠ J742</li></ul>	The opponents are silent. You bid first.

Board: 378 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ J32  ♥ AKQ64  ♠ Q6  ♠ QJ5	South:  ♠ K985  ▼ 102  ♠ AK104  ♣ K104	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 379 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ KJ3  ▼ AQ72  ♠ 2  ♣ Q7654	South:  ♠ AQ2  ♥ K84  ♠ AQ976  ♣ J9	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 380 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ◆ 875  ▼ A5  ◆ AJ2  ◆ AKJ106	South:  ♠ AQ106  ♥ QJ43  ♠ 754  ♠ Q9	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 381 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ KJ75  ♥ AJ5  ♠ 62  ♠ KJ108	South:  ♠ Q96  ♥ K9  ♠ AKJ103  ♠ A76	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 382 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AQJ  ♥ K2  ♠ AJ92  ♣ J742	South:  ♠ K93  ✔ AQ105  ♠ 743  ♣ 1095	Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 378 Dealer: N Vul: NS HCP: 13	<ul><li>★ K985</li><li>▼ 102</li><li>◆ AK104</li><li>◆ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: EW HCP: 16	<ul><li>AQ2</li><li>K84</li><li>AQ976</li><li>J9</li></ul>	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: None HCP: 11	<ul><li>AQ106</li><li>✓ QJ43</li><li>754</li><li>Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 381 Dealer: S Vul: NS HCP: 17	<ul><li>♠ Q96</li><li>♥ K9</li><li>♦ AKJ103</li><li>♠ A76</li></ul>	The opponents are silent. You bid first.
Board: 382 Dealer: N Vul: EW HCP: 9	<ul><li>★ K93</li><li>▼ AQ105</li><li>◆ 743</li><li>◆ 1095</li></ul>	The opponents are silent.  Partner bids first.

Board: 378 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ J32  ♥ AKQ64  ♠ Q6  ♠ QJ5	South:  ♠ K985  ▼ 102  ♠ AK104  ♣ K104	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 379 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ KJ3  ▼ AQ72  ♠ 2  ♣ Q7654	South:  ♠ AQ2  ♥ K84  ♠ AQ976  ♣ J9	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 380 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ◆ 875  ▼ A5  ◆ AJ2  ◆ AKJ106	South:  ♠ AQ106  ♥ QJ43  ♠ 754  ♠ Q9	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 381 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ KJ75  ♥ AJ5  ♠ 62  ♠ KJ108	South:  ♠ Q96  ♥ K9  ♠ AKJ103  ♠ A76	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 382 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AQJ  ♥ K2  ♠ AJ92  ♣ J742	South:  ♠ K93  ✔ AQ105  ♠ 743  ♣ 1095	Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 383 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ107</li><li>▼ 863</li><li>◆ K4</li><li>◆ J543</li></ul>	The opponents are silent.  Partner bids first.
Board: 384 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AK103</li><li>♥ KQ75</li><li>♦ J5</li><li>♠ K62</li></ul>	The opponents are silent. You bid first.
Board: 385 Dealer: S Vul: EW HCP: 9	<ul><li>★ 32</li><li>▼ KQ87</li><li>◆ A10982</li><li>◆ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 386 Dealer: N Vul: Both HCP: 16	<ul><li>AJ8</li><li>∀ K73</li><li>Q5</li><li>AQ965</li></ul>	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: None HCP: 12	<ul><li>★ AKJ5</li><li>♥ J8743</li><li>◆ —</li><li>★ K1054</li></ul>	The opponents are silent.  Partner bids first.

Board: 383 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ KQ107  ♥ 863  ♠ K4  ♣ J543	South:  ♠ 86  ♥ AJ92  ♠ A1076  ♠ AK9	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 384 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK103  ♥ KQ75  ♦ J5  ♣ K62	South:  ♣ 4  ♥ AJ103  ♦ 9763  ♣ QJ43	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 385 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ Q95  ♥ A1095  ♠ KQ4  ♣ KQ10	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 386 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AJ8  ♥ K73  ♦ Q5  ♣ AQ965	South:  ♠ K7  ▼ QJ95  ◆ A10982  ♣ 32	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 387 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ AKJ5  ♥ J8743  ♦ —  ♠ K1054	South:	Pass Pass AP 1. Stay		East Pass Pass	1NT 2♦

Board: 383 Dealer: S Vul: Both HCP: 16	<ul><li>♣ 86</li><li>♥ AJ92</li><li>◆ A1076</li><li>♣ AK9</li></ul>	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: NS HCP: 8	<ul><li>♣ 4</li><li>♥ AJ103</li><li>♦ 9763</li><li>♣ QJ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 385 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q95</li><li>♥ A1095</li><li>♦ KQ4</li><li>♣ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 386 Dealer: N Vul: Both HCP: 10	<ul><li>★ K7</li><li>♥ QJ95</li><li>◆ A10982</li><li>◆ 32</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: S Vul: None HCP: 16	<ul><li>♠ 63</li><li>♥ AQ5</li><li>♠ AKJ62</li><li>♠ Q76</li></ul>	The opponents are silent. You bid first.

Board: 383 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ KQ107  ♥ 863  ♠ K4  ♣ J543	South:  ♠ 86  ♥ AJ92  ♠ A1076  ♠ AK9	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 384 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK103  ♥ KQ75  ♦ J5  ♣ K62	South:  ♣ 4  ♥ AJ103  ♦ 9763  ♣ QJ43	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 385 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ Q95  ♥ A1095  ♠ KQ4  ♣ KQ10	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 386 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AJ8  ♥ K73  ♦ Q5  ♣ AQ965	South:  ♠ K7  ▼ QJ95  ◆ A10982  ♣ 32	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 387 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ AKJ5  ♥ J8743  ♦ —  ♠ K1054	South:	Pass Pass AP 1. Stay		East Pass Pass	1NT 2♦

Board: 388 Dealer: N Vul: EW HCP: 16	<ul><li>AQ10</li><li>K2</li><li>Q1082</li><li>KQ43</li></ul>	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: Both HCP: 13	♦ 83 ♥ A765 ♦ A10 ♣ KQ1065	The opponents are silent.  Partner bids first.
Board: 390 Dealer: N Vul: NS HCP: 15	<ul><li>★ A10</li><li>★ AQ72</li><li>◆ Q1064</li><li>★ K95</li></ul>	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK96</li><li>★ AKQ9</li><li>★ 32</li><li>★ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: N Vul: NS HCP: 17	<ul><li>★ AK73</li><li>★ K85</li><li>★ 103</li><li>★ AK87</li></ul>	The opponents are silent. You bid first.

Board: 388 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ10  ♥ K2  ♠ Q1082  ♠ KQ43	South:  ♠ K632  ♥ A1096  • 7  ♣ J1098	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 389 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North:	South:  ♠ AK  ♥ Q1092  ♠ Q974  ♣ AJ4	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 390 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ A10  ♥ AQ72  ♠ Q1064  ♠ K95	South:  ♠ KJ82  ♥ K43  ♦ J75  ♣ 1042	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 391 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AK96  ♥ AKQ9  ♠ 32  ♠ 653	South:  ♠ Q42  ♥ 85  ♠ AKJ109  ♠ KQ10	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT
Board: 392 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AK73  ♥ K85  ♦ 103  ♠ AK87	South:  ♣ J109  ✔ A1076  ♣ AJ76  ♣ 62	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 388 Dealer: N Vul: EW HCP: 8	<ul><li>★ K632</li><li>▼ A1096</li><li>◆ 7</li><li>♣ J1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 389 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK</li><li>♥ Q1092</li><li>♠ Q974</li><li>♠ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ82</li><li>★ K43</li><li>◆ J75</li><li>◆ 1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 391 Dealer: S Vul: Both HCP: 15	<ul><li>◆ Q42</li><li>◆ 85</li><li>◆ AKJ109</li><li>◆ KQ10</li></ul>	The opponents are silent.  You bid first.
Board: 392 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 388 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ10  ♥ K2  ♠ Q1082  ♠ KQ43	South:  ♠ K632  ♥ A1096  • 7  ♣ J1098	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 389 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North:	South:  ♠ AK  ♥ Q1092  ♠ Q974  ♣ AJ4	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥
Board: 390 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ A10  ♥ AQ72  ♠ Q1064  ♠ K95	South:  ♠ KJ82  ♥ K43  ♦ J75  ♣ 1042	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 391 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AK96  ♥ AKQ9  ♠ 32  ♠ 653	South:  ♠ Q42  ♥ 85  ♠ AKJ109  ♠ KQ10	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT
Board: 392 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AK73  ♥ K85  ♦ 103  ♠ AK87	South:  ♣ J109  ✔ A1076  ♣ AJ76  ♣ 62	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 393 Dealer: S Vul: EW HCP: 13	<ul><li>★ K1076</li><li>★ 43</li><li>◆ AK2</li><li>◆ QJ94</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 394 Dealer: N Vul: None HCP: 16	<ul><li>★ AK42</li><li>★ 43</li><li>★ AKJ5</li><li>★ J64</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 395 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q985</li><li>♥ 42</li><li>♦ K875</li><li>♣ AJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 396 Dealer: N Vul: EW HCP: 16	<ul><li>★ A64</li><li>★ KQ7</li><li>◆ J3</li><li>★ AQ1065</li></ul>	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: NS HCP: 11	<ul><li>103</li><li>♥ Q763</li><li>AKQ1063</li><li>10</li></ul>	The opponents are silent.  Partner bids first.

Board: 393 Dealer: S Vul: EW	North: <b>♠</b> K1076	South: ♠ Q9		North		1NT
North HCP: 13	<b>♥</b> 43	<b>♥</b> AK7		2 <b>♣</b> ¹	X	<b>2</b> ♦
South HCP: 15	♦ AK2 ♣ QJ94	◆ QJ965 <b>◆</b> K75	Pass	3NT	AP	
Contract: 3N S	± (0) 1	¥ IX/3	1. Stay	man		
Board: 394	North:	South:	West	North	East	South
Dealer: N	• AK42	<b>♦</b> Q853		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>¥</b> 43	<b>v</b> 106	3♥	Pass	Pass	
South HCP: 10	♦ AKJ5	<b>♦</b> Q3	AP			
Contract: 3♥X W	<b>♣</b> J64	♣ AQ532	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	• Q985	<b>♦</b> K103				1NT
Vul: NS North HCP: 10	<b>♥</b> 42	<b>♥</b> A95	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 17	♦ K875	◆ AJ102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> AJ6	<b>♣</b> KQ10	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	• A64	50un. ♠ QJ98		1NT	Pass	
Vul: EW North HCP: 16	<b>♥</b> KQ7	<b>▼</b> 105	Pass	2•		3NT
South HCP: 10	<b>♦</b> J3	◆ AK984	AP			
Contract: 3N N	<b>♣</b> AQ1065	<b>♣</b> 92	1. Stay	man		
Board: 397	North:	South:	West	North	East	South
Dealer: S	Norui: <b>♠</b> 103	Soum: <b>♦</b> KQ42	., 550			1NT
Vul: NS	♥ Q763	♥ A954	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11 South HCP: 15	◆ AKQ1063	<b>♦</b> 84	Pass	<b>4♥</b>	AP	
Contract: 4 S	<b>♣</b> 10	<b>♣</b> AQ6	1. Stay	man		

Board: 393 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q9</li><li>♥ AK7</li><li>◆ QJ965</li><li>♣ K75</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 394 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q853</li><li>♥ 106</li><li>◆ Q3</li><li>♣ AQ532</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 395 Dealer: S Vul: NS HCP: 17	<ul><li>★ K103</li><li>★ A95</li><li>◆ AJ102</li><li>★ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: EW HCP: 10	<ul><li>♣ QJ98</li><li>♥ 105</li><li>♦ AK984</li><li>♣ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 397 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ42</li><li>★ A954</li><li>◆ 84</li><li>♣ AQ6</li></ul>	The opponents are silent. You bid first.

Board: 393 Dealer: S Vul: EW	North: <b>♠</b> K1076	South: ♠ Q9		North		1NT
North HCP: 13	<b>♥</b> 43	<b>♥</b> AK7		2 <b>♣</b> ¹	X	<b>2</b> ♦
South HCP: 15	♦ AK2 ♣ QJ94	◆ QJ965 <b>◆</b> K75	Pass	3NT	AP	
Contract: 3N S	± (0) 1	¥ IX/3	1. Stay	man		
Board: 394	North:	South:	West	North	East	South
Dealer: N	• AK42	<b>♦</b> Q853		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>¥</b> 43	<b>v</b> 106	3♥	Pass	Pass	
South HCP: 10	♦ AKJ5	<b>♦</b> Q3	AP			
Contract: 3♥X W	<b>♣</b> J64	♣ AQ532	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	• Q985	<b>♦</b> K103				1NT
Vul: NS North HCP: 10	<b>♥</b> 42	<b>♥</b> A95	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 17	♦ K875	◆ AJ102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> AJ6	<b>♣</b> KQ10	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	• A64	50un. ♠ QJ98		1NT	Pass	
Vul: EW North HCP: 16	<b>♥</b> KQ7	<b>▼</b> 105	Pass	2•		3NT
South HCP: 10	<b>♦</b> J3	◆ AK984	AP			
Contract: 3N N	<b>♣</b> AQ1065	<b>♣</b> 92	1. Stay	man		
Board: 397	North:	South:	West	North	East	South
Dealer: S	Norui: <b>♠</b> 103	Soum: <b>♦</b> KQ42	., 550			1NT
Vul: NS	♥ Q763	♥ A954	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11 South HCP: 15	◆ AKQ1063	<b>♦</b> 84	Pass	<b>4♥</b>	AP	
Contract: 4 S	<b>♣</b> 10	<b>♣</b> AQ6	1. Stay	man		

Board: 398 Dealer: N Vul: EW HCP: 16	<ul><li>★ K76</li><li>▼ AK94</li><li>◆ QJ105</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: Both HCP: 8	<ul><li>★ KQ72</li><li>▼ 42</li><li>◆ J85</li><li>◆ Q865</li></ul>	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: None HCP: 17	<ul><li>♠ AK53</li><li>♥ AJ</li><li>♦ 876</li><li>♠ AJ73</li></ul>	The opponents are silent. You bid first.
Board: 401 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ97</li><li>▼ 1092</li><li>◆ AKQ83</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.

Board: 398 Dealer: N Vul: EW North HCP: 16 South HCP: 16 Contract: 6N N	North:  ♠ K76  ♥ AK94  ♦ QJ105  ♣ QJ	South:  ♠ QJ54  ♥ Q2  ♠ A2  ♣ AK965	Pass Pass Pass 1. Stay	North 1NT 2  3NT 6NT man ntitative	Pass Pass Pass AP	
Board: 399 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ KQ72  ♥ 42  ♦ J85  ♣ Q865	South:  ♠ AJ1085  ♥ KJ6  ♠ Q9  ♠ KJ2	West Pass Pass 1. Stay	North  2♣¹ 3♠ man	East Pass AP	South 1NT 2♠
Board: 400 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AK53  ♥ AJ  ♦ 876  ♠ AJ73	South:  ♠ QJ10  ♥ K632  ♠ A10  ♠ 9864	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 401 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ KJ97  ▼ 1092  • AKQ83  ♣ 10	South:  ♠ A65  ♥ KQ4  ♦ 652  ♠ AK87	Pass Pass AP  1. Stay	North  2♣¹ 3♦	Pass	South 1NT 2• 3NT

Board: 398 Dealer: N Vul: EW HCP: 16	<ul><li>♣ QJ54</li><li>♥ Q2</li><li>♦ A2</li><li>♣ AK965</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: S Vul: Both HCP: 15	<ul><li>▲ AJ1085</li><li>♥ KJ6</li><li>◆ Q9</li><li>▲ KJ2</li></ul>	The opponents are silent.  You bid first.
Board: 400 Dealer: N Vul: None HCP: 10	♣ QJ10 ♥ K632 ♦ A10 ♣ 9864	The opponents are silent.  Partner bids first.
Board: 401 Dealer: S Vul: EW HCP: 16	<ul><li>▲ A65</li><li>▼ KQ4</li><li>◆ 652</li><li>▲ AK87</li></ul>	The opponents are silent. You bid first.

Board: 398 Dealer: N Vul: EW North HCP: 16 South HCP: 16 Contract: 6N N	North:  ♠ K76  ♥ AK94  ♦ QJ105  ♣ QJ	South:  ♠ QJ54  ♥ Q2  ♠ A2  ♣ AK965	Pass Pass Pass 1. Stay	North 1NT 2  3NT 6NT man ntitative	Pass Pass Pass AP	
Board: 399 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ KQ72  ♥ 42  ♦ J85  ♣ Q865	South:  ♠ AJ1085  ♥ KJ6  ♠ Q9  ♠ KJ2	West Pass Pass 1. Stay	North  2♣¹ 3♠ man	East Pass AP	South 1NT 2♠
Board: 400 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ AK53  ♥ AJ  ♦ 876  ♠ AJ73	South:  ♠ QJ10  ♥ K632  ♠ A10  ♠ 9864	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 401 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ KJ97  ▼ 1092  • AKQ83  ♣ 10	South:  ♠ A65  ♥ KQ4  ♦ 652  ♠ AK87	Pass Pass AP  1. Stay	North  2♣¹ 3♦	Pass	South 1NT 2• 3NT

Board: 402 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q732</li><li>♥ AKJ2</li><li>◆ 94</li><li>♣ AK2</li></ul>	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: None HCP: 14	<ul><li>★ KJ9</li><li>★ AJ76</li><li>★ AJ4</li><li>★ 542</li></ul>	The opponents are silent.  Partner bids first.
Board: 404 Dealer: N Vul: NS HCP: 15	<ul><li>▲ AJ8</li><li>♥ A5</li><li>◆ Q764</li><li>◆ KJ109</li></ul>	The opponents are silent. You bid first.
Board: 405 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKQJ</li><li>▼ J85</li><li>◆ 742</li><li>◆ A54</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1NT	East Pass	
			Pass	2♥	Pass	3 <b>♠</b> <sup>2</sup>
Board: 402			Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
Dealer: N	North:	South:	Pass	$4NT^4$	Pass	5 <b>♦</b> <sup>5</sup>
Vul: Both	<b>♠</b> Q732 <b>♥</b> AKJ2	<b>♦</b> K5 <b>♥</b> Q765	Pass	5♠	Pass	6 <b>\</b> 6
North HCP: 17	<ul><li>AKJ2</li><li>♦ 94</li></ul>	◆ Q703 ◆ AK10	Pass	<b>6♥</b>	AP	
South HCP: 14	♣ AK2	◆ Q873	1. Stayı	man		
Contract: 6♥ N			2. artific			
			3. Cue 3			
			4. Black 5. A=1/			IOT 🔻
			5. A–1/ 6. ♥ qu			
			1		_	•
Board: 403	<b>N</b> T41	C a 41	West	North	Fact	South
Dealer: S	North: ♠ KJ9	South: ♠ AQ32	vv CSt	1 101 111	Lasi	1NT
Vul: None	<b>♥</b> AJ76	<b>♥</b> AQ32 <b>♥</b> K84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 14	◆ AJ4	◆ K106	Pass	3NT	AP	
South HCP: 17 Contract: 3N S	<b>♣</b> 542	<b>♣</b> KQ3	1. Stayman			
Commun. 51 V D			3			
Board: 404	North:	South:	West	North	East	South
Dealer: N	AJ8	& K1062		1NT	Pass	
Vul: NS	<b>♥</b> A5	♥ J32	Pass	2•		3NT
North HCP: 15 South HCP: 10	◆ Q764	♦ A95	AP			
Contract: 3N N	<b>♣</b> KJ109	<b>♣</b> Q82	1. Stayı	man		
			•			
Board: 405			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> AKQJ	<b>♦</b> 95	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 15	♥ J85	♥ K104	Pass	4NT <sup>2</sup>		
South HCP: 15	◆ 742 <b>◆</b> A54	<ul><li>◆ AKJ5</li><li>◆ KJ32</li></ul>	1. Stayı			
Contract: 4N S	<b>T</b> 134	¥ NJJ4	2. Quar		ΛNT	

Board: 402 Dealer: N Vul: Both HCP: 14	<ul><li>★ K5</li><li>♥ Q765</li><li>◆ AK10</li><li>◆ Q873</li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: None HCP: 17	<ul><li>AQ32</li><li>K84</li><li>K106</li><li>KQ3</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: NS HCP: 10	<ul><li>★ K1062</li><li>♥ J32</li><li>◆ A95</li><li>◆ Q82</li></ul>	The opponents are silent.  Partner bids first.
Board: 405 Dealer: S Vul: Both HCP: 15	<ul><li>♦ 95</li><li>▼ K104</li><li>◆ AKJ5</li><li>◆ KJ32</li></ul>	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
			Pass	2♥	Pass	3 <b>♠</b> <sup>2</sup>
Board: 402			Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
Dealer: N	North:	South:	Pass	$4NT^4$	Pass	5 <b>♦</b> <sup>5</sup>
Vul: Both	<b>♠</b> Q732 <b>♥</b> AKJ2	<b>♦</b> K5 <b>♥</b> Q765	Pass	5♠	Pass	6 <b>\</b> 6
North HCP: 17	<ul><li>AKJ2</li><li>♦ 94</li></ul>	◆ Q703 ◆ AK10	Pass	<b>6♥</b>	AP	
South HCP: 14	♣ AK2	◆ Q873	1. Stayı	man		
Contract: 6♥ N			2. artific			
			3. Cue 3			
			4. Black 5. A=1/			IOT 🔻
			5. A–1/ 6. ♥ qu			
			1		_	•
Board: 403	<b>N</b> T41	C a 41	West	North	Fact	South
Dealer: S	North: ♠ KJ9	South: ♠ AQ32	vv CSt	1 101 111	Lasi	1NT
Vul: None	<b>♥</b> AJ76	<b>♥</b> AQ32 <b>♥</b> K84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 14	◆ AJ4	◆ K106	Pass	3NT	AP	
South HCP: 17 Contract: 3N S	<b>♣</b> 542	<b>♣</b> KQ3	1. Stayman			
Commun. 51 V D			3			
Board: 404	North:	South:	West	North	East	South
Dealer: N	AJ8	& K1062		1NT	Pass	
Vul: NS	<b>♥</b> A5	♥ J32	Pass	2•		3NT
North HCP: 15 South HCP: 10	◆ Q764	♦ A95	AP			
Contract: 3N N	<b>♣</b> KJ109	<b>♣</b> Q82	1. Stayı	man		
			•			
Board: 405			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> AKQJ	<b>♦</b> 95	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 15	♥ J85	♥ K104	Pass	4NT <sup>2</sup>		
South HCP: 15	◆ 742 <b>◆</b> A54	<ul><li>◆ AKJ5</li><li>◆ KJ32</li></ul>	1. Stayı			
Contract: 4N S	<b>T</b> 134	¥ NJJ4	2. Quar		ΛNT	

Board: 406 Dealer: N Vul: None HCP: 15	<ul><li>▶ J9</li><li>♥ QJ83</li><li>◆ KJ2</li><li>◆ AK93</li></ul>	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: NS HCP: 17	<ul><li>★ AKJ</li><li>★ KQJ4</li><li>◆ Q8653</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 408 Dealer: N Vul: EW HCP: 16	<ul><li>J2</li><li>♥ Q9</li><li>AQJ76</li><li>AQ96</li></ul>	The opponents are silent.  You bid first.
Board: 409 Dealer: S Vul: None HCP: 11	◆ QJ109 ▼ K64 ◆ K72 ◆ Q64	East Doubles 2♣ if possible.  Partner bids first.

Board: 406 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: <b>▲</b> J9 <b>♥</b> QJ83 <b>♦</b> KJ2 <b>♣</b> AK93	South:  ♠ K543  ♥ A54  ♠ A9743  ♣ 5	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♦  Pass 3NT AP  1. Stayman
Board: 407 Dealer: S Vul: NS North HCP: 17 South HCP: 15 Contract: 6♥ S	North:  ♠ AKJ  ♥ KQJ4  ♠ Q8653  ♠ J	South:  ♠ Q432  ♥ A975  ♠ A4  ♣ KQ8	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♠² Pass 4♣³  Pass 4♠⁴ Pass 4NT⁵  Pass 5♠⁶ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♥ 6. A=2/5 or 5/5, Q(H)=1
Board: 408 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 6N N	North:	South:  ♠ AK64  ♥ KJ732  ♠ K9  ♠ K5	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♠²  Pass 3NT Pass 6NT  AP  1. Stayman  2. SMOLEN
Board: 409 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ109  ♥ K64  ♠ K72  ♠ Q64	South:  ♠ 86  ♥ A98  ♠ AQJ43  ♠ A72	West North East South  1NT  Pass 2♣¹ X 2◆  Pass 3NT AP  1. Stayman

Board: 406 Dealer: N Vul: None HCP: 11	<ul><li>★ K543</li><li>★ A54</li><li>★ A9743</li><li>★ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q432</li><li>♥ A975</li><li>◆ A4</li><li>♣ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: EW HCP: 17	<ul><li>★ AK64</li><li>▼ KJ732</li><li>◆ K9</li><li>★ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: S Vul: None HCP: 15	<ul><li>★ 86</li><li>▼ A98</li><li>◆ AQJ43</li><li>◆ A72</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 406 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: <b>▲</b> J9 <b>♥</b> QJ83 <b>♦</b> KJ2 <b>♣</b> AK93	South:  ♠ K543  ♥ A54  ♠ A9743  ♣ 5	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♦  Pass 3NT AP  1. Stayman
Board: 407 Dealer: S Vul: NS North HCP: 17 South HCP: 15 Contract: 6♥ S	North:  ♠ AKJ  ♥ KQJ4  ♠ Q8653  ♠ J	South:  ♠ Q432  ♥ A975  ♠ A4  ♣ KQ8	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♠² Pass 4♣³  Pass 4♠⁴ Pass 4NT⁵  Pass 5♠⁶ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♥ 6. A=2/5 or 5/5, Q(H)=1
Board: 408 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 6N N	North:	South:  ♠ AK64  ♥ KJ732  ♠ K9  ♠ K5	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♠²  Pass 3NT Pass 6NT  AP  1. Stayman  2. SMOLEN
Board: 409 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ109  ♥ K64  ♠ K72  ♠ Q64	South:  ♠ 86  ♥ A98  ♠ AQJ43  ♠ A72	West North East South  1NT  Pass 2♣¹ X 2◆  Pass 3NT AP  1. Stayman

Board: 410 Dealer: N Vul: NS HCP: 15	<ul><li>★ A852</li><li>★ AK2</li><li>★ Q104</li><li>★ Q87</li></ul>	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: Both HCP: 13	<ul><li>♠ AKJ6</li><li>♥ A6</li><li>♦ 9873</li><li>♠ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: NS HCP: 16	<ul><li>A2</li><li>✓ AQ1096</li><li>✓ QJ7</li><li>✓ K82</li></ul>	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: EW HCP: 9	<ul><li>★ A863</li><li>▼ 1064</li><li>◆ Q94</li><li>◆ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: N Vul: Both HCP: 17	<ul><li>★ K10</li><li>★ K83</li><li>◆ AKQJ8</li><li>◆ J105</li></ul>	The opponents are silent. You bid first.

			West	North	East	South
Board: 410				1NT	Pass	
Dealer: N	North:	South:	Pass	2♠	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: NS	<b>♦</b> A852 <b>♥</b> AK2	<b>♠</b> KJ96 <b>♥</b> QJ85	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
North HCP: 15 South HCP: 15 Contract: 4♠ N	• Q104	• K8	AP			
	<b>♣</b> Q87	♣ AJ10	1. Stay	man		
Contract: 4♠ N			2. artific			
			3. Cue	bid, a ♥	stopp	er
Board: 411	North:	South:	West	North	East	South
Dealer: S	AKJ6	\$0uii. ♠ 82				1NT
Vul: Both	<b>♥</b> A6	<b>♥</b> J873	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 13 South HCP: 16	<b>♦</b> 9873	♦ KQJ	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J94	♣ AKQ2	1. Stay	man		
Board: 412	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A2	<b>♦</b> Q843		1NT	Pass	2 <b>♣</b> ¹
Vui: NS North HCP: 16	<b>♥</b> AQ1096	<b>♥</b> K	Pass	2♥	Pass	3NT
South HCP: 13	<b>♦</b> QJ7	♦ A654	AP			
Contract: 3N N	<b>♣</b> K82	♣ A954	1. Stayman			
D 1 412			West	North	East	South
Board: 413 Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> A863	<b>♦</b> KQ42	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 9	<b>v</b> 1064	♥ AQJ2	Pass	2NT	Pass	3♠
South HCP: 16	• Q94	◆ 762 ◆ <b>^</b> 0	AP			
Contract: 3♠ S	<b>♣</b> K104	<b>♣</b> A9	1. Stay	man		
Board: 414	North:	South:	West	North		
Dealer: N	Norui: ♠K10	Soun: ♠ A852		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K83	♥ A10	Pass	<b>2</b>	Pass	4NT <sup>2</sup>
North HCP: 17	♦ AKQJ8	<b>♦</b> 953	Pass	6NT	AP	
South HCP: 15 Contract: 6N N	♣ J105	<b>♣</b> AK76	1. Stay		_	
Commact. Of VIV			2. Quai	ntitative	4NT	

Board: 410 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ96</li><li>♥ QJ85</li><li>★ K8</li><li>★ AJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: S Vul: Both HCP: 16	<ul><li>♣82</li><li>▶ J873</li><li>♦ KQJ</li><li>♣ AKQ2</li></ul>	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: NS HCP: 13	<ul><li>◆ Q843</li><li>♥ K</li><li>◆ A654</li><li>◆ A954</li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ42</li><li>▼ AQJ2</li><li>◆ 762</li><li>◆ A9</li></ul>	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: Both HCP: 15	<ul><li>A852</li><li>✓ A10</li><li>◆ 953</li><li>◆ AK76</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South
Board: 410				1NT	Pass	
Dealer: N	North:	South:	Pass	2♠	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: NS	<b>♦</b> A852 <b>♥</b> AK2	<b>♠</b> KJ96 <b>♥</b> QJ85	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
North HCP: 15 South HCP: 15 Contract: 4♠ N	• Q104	• K8	AP			
	<b>♣</b> Q87	<b>♣</b> AJ10	1. Stay	man		
Contract: 4♠ N			2. artific			
			3. Cue	bid, a ♥	stopp	er
Board: 411	North:	South:	West	North	East	South
Dealer: S	AKJ6	\$0uii. ♠ 82				1NT
Vul: Both	<b>♥</b> A6	<b>♥</b> J873	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 13 South HCP: 16	<b>♦</b> 9873	♦ KQJ	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J94	♣ AKQ2	1. Stay	man		
Board: 412	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A2	<b>♦</b> Q843		1NT	Pass	2 <b>♣</b> ¹
Vui: NS North HCP: 16	<b>♥</b> AQ1096	<b>♥</b> K	Pass	2♥	Pass	3NT
South HCP: 13	<b>♦</b> QJ7	♦ A654	AP			
Contract: 3N N	<b>♣</b> K82	♣ A954	1. Stayman			
D 1 412			West	North	East	South
Board: 413 Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> A863	<b>♦</b> KQ42	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 9	<b>v</b> 1064	♥ AQJ2	Pass	2NT	Pass	3♠
South HCP: 16	• Q94	◆ 762 ◆ <b>^</b> 0	AP			
Contract: 3♠ S	<b>♣</b> K104	<b>♣</b> A9	1. Stay	man		
Board: 414	North:	South:	West	North		
Dealer: N	Norui: ♠K10	Soun: ♠ A852		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K83	♥ A10	Pass	<b>2</b>	Pass	4NT <sup>2</sup>
North HCP: 17	♦ AKQJ8	<b>♦</b> 953	Pass	6NT	AP	
South HCP: 15 Contract: 6N N	♣ J105	<b>♣</b> AK76	1. Stay		_	
Commact. Of VIV			2. Quai	ntitative	4NT	

Board: 415 Dealer: S Vul: None HCP: 11	<ul><li>★ K102</li><li>★ KJ94</li><li>★ A1042</li><li>♣ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 416 Dealer: N Vul: EW HCP: 16	<ul><li>A62</li><li>♥ Q1086</li><li>★ K3</li><li>♣ AK107</li></ul>	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: Both HCP: 10	<ul><li>★ K975</li><li>★ A6</li><li>◆ 9752</li><li>★ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 418 Dealer: N Vul: None HCP: 16	<ul><li> ♣ J95</li><li> ♥ AK1075</li><li> ♦ A72</li><li> ♣ A2</li></ul>	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 9	<ul><li>◆ Q642</li><li>♥ Q7</li><li>◆ KQ54</li><li>◆ 743</li></ul>	The opponents are silent.  Partner bids first.

Board: 415 Dealer: S Vul: None	North: ♠ K102	South: ♠ AQ8		North		1NT
North HCP: 11 South HCP: 15 Contract: 4 S	<ul><li>★ KJ94</li><li>★ A1042</li><li>★ 98</li></ul>	♥ Q653 ♦ J6 ♣ AQ73	Pass Pass 1. Stay	2♣¹ 4♥ man	Pass AP	2♥
Board: 416 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A62  ♥ Q1086  ♠ K3  ♣ AK107	South:  ♠ KJ103  ♥ J5  ♠ A87542  ♣ J	West Pass Pass 1. Stay	North 1NT 2♥ 3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 417 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ K975  ✔ A6  ◆ 9752  ♣ K52	South:  ♠ A2  ♥ Q94  ♠ K103  ♣ AQJ86	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 418 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♥ N	North:  ♣ J95  ✔ AK1075  ♣ A72  ♣ A2	South:  ♠ K6  ♥ QJ84  ♦ J8654  ♠ KQ	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 419 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q642  ♥ Q7  ♠ KQ54  ♣ 743	South:  ♣ J75  ✔ AK1053  ♣ A83  ♣ K5	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 415 Dealer: S Vul: None HCP: 15	<ul><li>♠ AQ8</li><li>♥ Q653</li><li>♦ J6</li><li>♠ AQ73</li></ul>	The opponents are silent. You bid first.
Board: 416 Dealer: N Vul: EW HCP: 10	<ul><li>★ KJ103</li><li>♥ J5</li><li>◆ A87542</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 417 Dealer: S Vul: Both HCP: 16	<ul><li>A2</li><li>♥ Q94</li><li>★ K103</li><li>♣ AQJ86</li></ul>	The opponents are silent. You bid first.
Board: 418 Dealer: N Vul: None HCP: 12	<b>♠</b> K6 ♥ QJ84 ♦ J8654 <b>♣</b> KQ	The opponents are silent.  Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 15	<ul><li>♣ J75</li><li>♥ AK1053</li><li>◆ A83</li><li>♣ K5</li></ul>	The opponents are silent.  You bid first.

Board: 415 Dealer: S Vul: None	North: ♠ K102	South: ♠ AQ8		North		1NT
North HCP: 11 South HCP: 15 Contract: 4 S	<ul><li>★ KJ94</li><li>★ A1042</li><li>★ 98</li></ul>	♥ Q653 ♦ J6 ♣ AQ73	Pass Pass 1. Stay	2♣¹ 4♥ man	Pass AP	2♥
Board: 416 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A62  ♥ Q1086  ♠ K3  ♣ AK107	South:  ♠ KJ103  ♥ J5  ♠ A87542  ♣ J	West Pass Pass 1. Stay	North 1NT 2♥ 3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 417 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ K975  ✔ A6  ◆ 9752  ♣ K52	South:  ♠ A2  ♥ Q94  ♠ K103  ♣ AQJ86	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 418 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♥ N	North:  ♣ J95  ✔ AK1075  ♣ A72  ♣ A2	South:  ♠ K6  ♥ QJ84  ♦ J8654  ♠ KQ	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 419 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q642  ♥ Q7  ♠ KQ54  ♣ 743	South:  ♣ J75  ✔ AK1053  ♣ A83  ♣ K5	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 420 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ6</li><li>▼ 1043</li><li>◆ AKQ</li><li>◆ A632</li></ul>	The opponents are silent. You bid first.
Board: 421 Dealer: S Vul: None HCP: 11	<ul><li>♦ 95</li><li>♥ Q854</li><li>♦ AKQ109</li><li>♠ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: N Vul: NS HCP: 15	<ul><li>A4</li><li>✓ 109</li><li>◆ AKQ7</li><li>♠ Q8753</li></ul>	The opponents are silent. You bid first.
Board: 423 Dealer: S Vul: EW HCP: 12	<ul><li>AQJ4</li><li>♥QJ1094</li><li>↑7</li><li>Q105</li></ul>	The opponents are silent.  Partner bids first.
Board: 424 Dealer: N Vul: None HCP: 15	<ul><li>▶ J93</li><li>♥ AJ53</li><li>♦ A85</li><li>♣ KQ3</li></ul>	The opponents are silent. You bid first.

Board: 420 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ KJ6  ♥ 1043  ♠ AKQ  ♠ A632	South:  ♠ A982  ♥ K  ♦ J1065  ♣ KQ75	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 421 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:	South:  ♠ A763  ♥ AJ3  ♦ J5  ♣ AK105	Pass Pass AP 1. Stayı	North  2♣¹ 3♦ man	Pass	1NT
Board: 422 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ A4  ♥ 109  ♠ AKQ7  ♠ Q8753	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 423 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4 S	North:  ♠ AQJ4  ♥ QJ1094  ♠ 7  ♠ Q105	South:  ♠ 1095  ♥ AK  ♠ AQ106  ♠ A973	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass	South 1NT 2♦ 4♥
Board: 424 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2♥ N	North:	South:	West Pass 1. Stay	North 1NT 2♥ man	East Pass AP	

Board: 420 Dealer: N Vul: Both HCP: 13	<ul><li>A982</li><li>✓ K</li><li>J1065</li><li>★ KQ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 421 Dealer: S Vul: None HCP: 17	<ul><li>A763</li><li>✓ AJ3</li><li>✓ J5</li><li>AK105</li></ul>	The opponents are silent. You bid first.
Board: 422 Dealer: N Vul: NS HCP: 13	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 423 Dealer: S Vul: EW HCP: 17	<ul><li>1095</li><li>✓ AK</li><li>AQ106</li><li>A973</li></ul>	The opponents are silent.  You bid first.
Board: 424 Dealer: N Vul: None HCP: 8	<ul><li>♦ 872</li><li>♥ K872</li><li>♦ KQ10</li><li>♠ 762</li></ul>	The opponents are silent.  Partner bids first.

Board: 420 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ KJ6  ♥ 1043  ♠ AKQ  ♠ A632	South:  ♠ A982  ♥ K  ♦ J1065  ♣ KQ75	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 421 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North:	South:  ♠ A763  ♥ AJ3  ♦ J5  ♣ AK105	Pass Pass AP 1. Stayı	North  2♣¹ 3♦ man	Pass	1NT
Board: 422 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ A4  ♥ 109  ♠ AKQ7  ♠ Q8753	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 423 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4 S	North:  ♠ AQJ4  ♥ QJ1094  ♠ 7  ♠ Q105	South:  ♠ 1095  ♥ AK  ♠ AQ106  ♠ A973	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass	South 1NT 2♦ 4♥
Board: 424 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2♥ N	North:	South:	West Pass 1. Stay	North 1NT 2♥ man	East Pass AP	

Board: 425 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A1032</li><li>♥ QJ52</li><li>◆ K863</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 426 Dealer: N Vul: EW HCP: 17	<ul><li>★ KJ103</li><li>▼ J3</li><li>◆ AJ7</li><li>◆ AK52</li></ul>	The opponents are silent. You bid first.
Board: 427 Dealer: S Vul: Both HCP: 17	<ul><li>A1096</li><li>✓ AK102</li><li>✓ Q1053</li><li>A</li></ul>	The opponents are silent.  Partner bids first.

Board: 425 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ A1032  ♥ QJ52  ♠ K863  ♠ Q	South:  ♠ KQJ6  ♥ A3  ♠ AJ4  ♣ 6432	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 426 Dealer: N Vul: EW North HCP: 17 South HCP: 15 Contract: 6♠ N	North:  ♠ KJ103  ♥ J3  ♠ AJ7  ♣ AK52	South:  ♠ AQ74  ♥ A85  ♠ K643  ♣ Q4	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 3♥²  Pass 3♠ Pass 4♠³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♣⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper 5. Blackwood 0314, for ♠ 6. A=0/5 or 3/5
Board: 427 Dealer: S Vul: Both North HCP: 17 South HCP: 16 Contract: 6♠ S	North:  ♠ A1096  ♥ AK102  ♠ Q1053  ♣ A	South:  ♠ QJ85  ♥ 74  ♠ AK92  ♠ KQJ	West North East South  1NT  Pass 2♣¹ Pass 2♠  Pass 3♥² Pass 4♣³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♣⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♠ 6. A=0/5 or 3/5

Board: 425 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQJ6</li><li>★ A3</li><li>★ AJ4</li><li>★ 6432</li></ul>	The opponents are silent. You bid first.
Board: 426 Dealer: N Vul: EW HCP: 15	<ul><li>AQ74</li><li>✓ A85</li><li>✓ K643</li><li>✓ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: S Vul: Both HCP: 16	<ul><li>♣ QJ85</li><li>♥ 74</li><li>♦ AK92</li><li>♣ KQJ</li></ul>	The opponents are silent.  You bid first.

Board: 425 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ A1032  ♥ QJ52  ♠ K863  ♠ Q	South:  ♠ KQJ6  ♥ A3  ♠ AJ4  ♣ 6432	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 426 Dealer: N Vul: EW North HCP: 17 South HCP: 15 Contract: 6♠ N	North:  ♠ KJ103  ♥ J3  ♠ AJ7  ♣ AK52	South:  ♠ AQ74  ♥ A85  ♠ K643  ♣ Q4	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 3♥²  Pass 3♠ Pass 4♠³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♣⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper 5. Blackwood 0314, for ♠ 6. A=0/5 or 3/5
Board: 427 Dealer: S Vul: Both North HCP: 17 South HCP: 16 Contract: 6♠ S	North:  ♠ A1096  ♥ AK102  ♠ Q1053  ♣ A	South:  ♠ QJ85  ♥ 74  ♠ AK92  ♠ KQJ	West North East South  1NT  Pass 2♣¹ Pass 2♠  Pass 3♥² Pass 4♣³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♣⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♠ 6. A=0/5 or 3/5

Board: 428 Dealer: N Vul: NS HCP: 17	<ul><li>★ AK82</li><li>▼ 1098</li><li>◆ KJ6</li><li>◆ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 429 Dealer: S Vul: None HCP: 15	<ul><li>★ A62</li><li>★ KQ54</li><li>★ K106</li><li>★ K73</li></ul>	East Doubles 3♠ if possible.  Partner bids first.
Board: 430 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ8</li><li>♥ Q76</li><li>◆ Q863</li><li>◆ AQ5</li></ul>	The opponents are silent.  You bid first.
Board: 431 Dealer: S Vul: Both HCP: 15	<ul><li>★ A63</li><li>♥ Q743</li><li>★ K10</li><li>★ KQJ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 428 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AK82  ♥ 1098  ♠ KJ6  ♣ AQ4	South:  ♠ 1064  ♥ KQ72  ♠ 942  ♣ K106	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 429 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 6♥ S	North:  ♠ A62  ♥ KQ54  ♠ K106  ♣ K73	South:  ♠ 108  ♥ AJ63  ♠ AJ952  ♠ AQ	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♠² X 4♣³  Pass 4♥ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
Board: 430 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ KQ8  ♥ Q76  • Q863  ♣ AQ5	South:  ♠ 65432  ♥ K942  ♠ KJ  ♣ K10	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 431 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 4N S	North:  ♠ A63  ♥ Q743  ♠ K10  ♠ KQJ6	South:  ♠ QJ984  ♥ K106  ♠ AJ3  ♣ A3	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 4NT² AP  1. Stayman 2. Quantitative 4NT

Board: 428 Dealer: N Vul: NS HCP: 8	<ul><li>1064</li><li>KQ72</li><li>942</li><li>K106</li></ul>	The opponents are silent.  Partner bids first.
Board: 429 Dealer: S Vul: None HCP: 16	<ul><li>▲ 108</li><li>♥ AJ63</li><li>◆ AJ952</li><li>♣ AQ</li></ul>	East Doubles 3♠ if possible.  You bid first.
Board: 430 Dealer: N Vul: EW HCP: 10	<ul><li>♠ 65432</li><li>♥ K942</li><li>♦ KJ</li><li>♠ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 431 Dealer: S Vul: Both HCP: 15	<ul><li>◆ QJ984</li><li>♥ K106</li><li>◆ AJ3</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.

Board: 428 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AK82  ♥ 1098  ♠ KJ6  ♣ AQ4	South:  ♠ 1064  ♥ KQ72  ♠ 942  ♣ K106	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 429 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 6♥ S	North:  ♠ A62  ♥ KQ54  ♠ K106  ♣ K73	South:  ♠ 108  ♥ AJ63  ♠ AJ952  ♠ AQ	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♠² X 4♣³  Pass 4♥ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
Board: 430 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ KQ8  ♥ Q76  • Q863  ♣ AQ5	South:  ♠ 65432  ♥ K942  ♠ KJ  ♣ K10	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 431 Dealer: S Vul: Both North HCP: 15 South HCP: 15 Contract: 4N S	North:  ♠ A63  ♥ Q743  ♠ K10  ♠ KQJ6	South:  ♠ QJ984  ♥ K106  ♠ AJ3  ♣ A3	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 4NT² AP  1. Stayman 2. Quantitative 4NT

Board: 432 Dealer: N Vul: NS HCP: 17	<ul><li>▶ J976</li><li>♥ A8</li><li>◆ AKJ8</li><li>♣ A94</li></ul>	The opponents are silent. You bid first.
Board: 433 Dealer: S Vul: Both HCP: 12	<ul><li>AQ62</li><li>J5</li><li>762</li><li>AJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 434 Dealer: N Vul: None HCP: 15	<ul><li>★ K873</li><li>★ AQ6</li><li>★ AQ43</li><li>★ 82</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 435 Dealer: S Vul: NS HCP: 14	<ul><li>▲ A962</li><li>♥ J52</li><li>◆ AQ87</li><li>▲ K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 436 Dealer: N Vul: EW HCP: 15	<ul><li>★ K8</li><li>★ A653</li><li>★ AQ76</li><li>★ Q106</li></ul>	The opponents are silent. You bid first.

Board: 432 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North: <b>▲</b> J976 <b>♥</b> A8 <b>♦</b> AKJ8 <b>♣</b> A94	South:  ♠ Q1054  ♥ Q  ♦ 9654  ♣ KQ73	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 433 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ62  ♥ J5  ♠ 762  ♣ AJ105	South:  ♠ K1074  ♥ AKQ3  ♠ Q98  ♣ Q8	Pass Pass AP 1. Stay	3NT		1NT 2♥
Board: 434 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 24 N	North:  ♠ K873  ✔ AQ6  ♠ AQ43  ♣ 82	South:  ♣ A52  ▼ K852  ◆ K6  ♣ 7543	West  X 1. Stay	North 1NT 2♠ man	East Pass AP	
Board: 435 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A962  ♥ J52  ♠ AQ87  ♠ K7	South:  ♠ Q4  ♥ K8  ♦ K1052  ♠ AQJ93	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2•
Board: 436 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ K8  ▼ A653  ♠ AQ76  ♣ Q106	South:  ♠ AQJ92  ♥ Q1042  ♦ 4  ♣ J92	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 432 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q1054</li><li>♥ Q</li><li>◆ 9654</li><li>♣ KQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 433 Dealer: S Vul: Both HCP: 16	<ul><li>★ K1074</li><li>★ AKQ3</li><li>◆ Q98</li><li>★ Q8</li></ul>	The opponents are silent. You bid first.
Board: 434 Dealer: N Vul: None HCP: 10	<ul><li>A52</li><li>★ K852</li><li>★ K6</li><li>★ 7543</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 435 Dealer: S Vul: NS HCP: 15	<ul><li>♠ Q4</li><li>♥ K8</li><li>♦ K1052</li><li>♠ AQJ93</li></ul>	The opponents are silent. You bid first.
Board: 436 Dealer: N Vul: EW HCP: 10	<ul><li>AQJ92</li><li>♥ Q1042</li><li>◆ 4</li><li>♣ J92</li></ul>	The opponents are silent.  Partner bids first.

Board: 432 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North: <b>▲</b> J976 <b>♥</b> A8 <b>♦</b> AKJ8 <b>♣</b> A94	South:  ♠ Q1054  ♥ Q  ♦ 9654  ♣ KQ73	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 433 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ62  ♥ J5  ♠ 762  ♣ AJ105	South:  ♠ K1074  ♥ AKQ3  ♠ Q98  ♣ Q8	Pass Pass AP 1. Stay	3NT		1NT 2♥
Board: 434 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 24 N	North:  ♠ K873  ✔ AQ6  ♠ AQ43  ♣ 82	South:  ♣ A52  ▼ K852  ◆ K6  ♣ 7543	West  X 1. Stay	North 1NT 2♠ man	East Pass AP	
Board: 435 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A962  ♥ J52  ♠ AQ87  ♠ K7	South:  ♠ Q4  ♥ K8  ♦ K1052  ♠ AQJ93	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2•
Board: 436 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ K8  ▼ A653  ♠ AQ76  ♣ Q106	South:  ♠ AQJ92  ♥ Q1042  ♦ 4  ♣ J92	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 437 Dealer: S Vul: None HCP: 10	<ul><li>▶ J932</li><li>♥ K1076</li><li>◆ K105</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 438 Dealer: N Vul: EW HCP: 16	<ul><li>★ K1076</li><li>★ K3</li><li>★ K53</li><li>★ AQJ9</li></ul>	The opponents are silent. You bid first.
Board: 439 Dealer: S Vul: Both HCP: 11	• Q4 ▼ A874 • Q3 • K10975	The opponents are silent.  Partner bids first.

Board: 437 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 S	North:	South:  ♠ AK7  ♥ A984  ♠ AQ2  ♠ 1072	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 438 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 6♠ N	North:  ♠ K1076  ♥ K3  ♠ K53  ♣ AQJ9	South:  ♠ QJ842  ♥ AQJ2  ♠ A  ♣ 1032	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♥²  Pass 3♠ Pass 4♠³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♥⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper 5. Blackwood 0314, for ♠ 6. A=2/5 or 5/5, Q(S)=0
Board: 439 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ Q4  ♥ A874  • Q3  ♠ K10975	South:  ♠ KJ6  ♥ QJ102  ♠ K82  ♣ AJ8	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman

Board: 437 Dealer: S Vul: None HCP: 17	<ul><li>♠ AK7</li><li>♥ A984</li><li>♠ AQ2</li><li>♠ 1072</li></ul>	The opponents are silent. You bid first.
Board: 438 Dealer: N Vul: EW HCP: 14	<ul><li>◆ QJ842</li><li>▼ AQJ2</li><li>◆ A</li><li>◆ 1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 439 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ6</li><li>♥ QJ102</li><li>★ K82</li><li>★ AJ8</li></ul>	The opponents are silent. You bid first.

Board: 437 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 S	North:	South:  ♠ AK7  ♥ A984  ♠ AQ2  ♠ 1072	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 438 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 6♠ N	North:  ♠ K1076  ♥ K3  ♠ K53  ♣ AQJ9	South:  ♠ QJ842  ♥ AQJ2  ♠ A  ♣ 1032	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♥²  Pass 3♠ Pass 4♠³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♥⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper 5. Blackwood 0314, for ♠ 6. A=2/5 or 5/5, Q(S)=0
Board: 439 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ Q4  ♥ A874  • Q3  ♠ K10975	South:  ♠ KJ6  ♥ QJ102  ♠ K82  ♣ AJ8	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman