Board: 1 Dealer: S Vul: EW HCP: 4	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 16	<ul><li>♣75</li><li>♥ A3</li><li>♦ AK96</li><li>♣ KQ942</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 7	<ul><li>★K1075</li><li>♥QJ109643</li><li>◆ —</li><li>★ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 16	<ul><li>AQ</li><li>▼ 103</li><li>◆ KJ1064</li><li>◆ KQJ3</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  You bid first.
Board: 5 Dealer: S Vul: EW HCP: 7	<ul><li>♣ J105</li><li>♥ K9</li><li>♦ 854</li><li>♣ K10872</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 1 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 1N S	North:  ♣ J83  ♥ 8742  ♠ K10875  ♣ 9	South:  ♠ A6  ♥ 63  ♠ QJ62  ♣ AKQ87	West North AP	East	South 1NT
Board: 2 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♣ 75  ♥ A3  ♠ AK96  ♣ KQ942	South:  ♣ J106  ♥ KQJ942  ♠ 2  ♣ J73	West North 1NT Pass 4♥ 1. Texas	East Pass AP	
Board: 3 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♥ S	North:  ♠ K1075  ♥ QJ109643  ←—  ♣ J6	South:  ♠ A3  ♥ A7  ♠ KJ62  ♣ A10432	West North  Pass 4•¹  AP  1. Texas	East Pass	1NT
Board: 4 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 4♥ W	North:  ♠ AQ  ♥ 103  ♠ KJ1064  ♣ KQJ3	South:  ♣ J10752  ♥ 98  • Q852  ♣ 82	West North 1NT 2♠ Pass 4♥ AP 1. Multi-Landy	2 <b>♦</b> ¹ 2NT	Pass
Board: 5 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3♥ E	North:  ◆ J105  ▼ K9  ◆ 854  ◆ K10872	South:	West North Pass Pass		South 1NT AP

Board: 1 Dealer: S Vul: EW HCP: 16	<ul><li>A6</li><li>♥ 63</li><li>◆ QJ62</li><li>◆ AKQ87</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 8	<ul><li>▲ J106</li><li>♥ KQJ942</li><li>◆ 2</li><li>♣ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 16	<ul><li>★ A3</li><li>★ A7</li><li>★ KJ62</li><li>★ A10432</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 3	<ul><li></li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	<ul><li>♦ 93</li><li>♥ Q2</li><li>♦ AQ763</li><li>♠ AQJ5</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 1 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 1N S	North:  ♣ J83  ♥ 8742  ♠ K10875  ♣ 9	South:  ♠ A6  ♥ 63  ♠ QJ62  ♣ AKQ87	West North AP	East	South 1NT
Board: 2 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♣ 75  ♥ A3  ♠ AK96  ♣ KQ942	South:  ♣ J106  ♥ KQJ942  ♠ 2  ♣ J73	West North 1NT Pass 4♥ 1. Texas	East Pass AP	
Board: 3 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♥ S	North:  ♠ K1075  ♥ QJ109643  ←—  ♣ J6	South:  ♠ A3  ♥ A7  ♠ KJ62  ♣ A10432	West North  Pass 4•¹  AP  1. Texas	East Pass	1NT
Board: 4 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 4♥ W	North:  ♠ AQ  ♥ 103  ♠ KJ1064  ♣ KQJ3	South:  ♣ J10752  ♥ 98  • Q852  ♣ 82	West North 1NT 2♠ Pass 4♥ AP 1. Multi-Landy	2 <b>♦</b> ¹ 2NT	Pass
Board: 5 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3♥ E	North:  ◆ J105  ▼ K9  ◆ 854  ◆ K10872	South:	West North Pass Pass		South 1NT AP

Board: 6 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q1085</li><li>♥ AK</li><li>◆ J6</li><li>♣ AQ1065</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 7 Dealer: S Vul: None HCP: 11	<ul><li>♠ 96</li><li>♥ KQ976</li><li>♠ AJ6</li><li>♠ J85</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: NS HCP: 16	<ul><li>★ KJ42</li><li>♥ Q5</li><li>◆ AK</li><li>◆ K8652</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 9 Dealer: S Vul: EW HCP: 3	<ul><li>♣ Q7543</li><li>♥ 1072</li><li>◆ J83</li><li>♣ 107</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 16	<ul><li>AJ107</li><li>✓ J2</li><li>AKJ109</li><li>Q4</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ Q1085  ♥ AK  ♦ J6  ♠ AQ1065	South:  ♠ K743  ♥ Q65  ♠ K1083  ♣ KJ	West North East South  1NT Pass 2♣¹  3♦ Pass Pass 3NT  AP  1. Stayman
Board: 7 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ 103  ♥ A10  ♠ KQ1085  ♣ AQ107	West North East South 1NT Pass 2 Pass 2 Pass 3NT AP
Board: 8 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3 W	North:  ♠ KJ42  ♥ Q5  ♠ AK  ♣ K8652	South:  ♠ Q107  ♥ 98643  ♠ Q1062  ♠ 10	West North East South  1NT Pass 2  3♣ AP
Board: 9 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 2▼ E	North:  ♠ Q7543  ♥ 1072  ♦ J83  ♠ 107	South:  ♠ AK96  ♥ Q6  ♦ Q10  ♠ AJ852	West North East South  1NT  2♦¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 10 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 3 N	North:  ♠ AJ107  ♥ J2  ♠ AKJ109  ♠ Q4	South:  ♠ K62  ♥ 8543  ♦—  ♠ 1087653	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 6 Dealer: N Vul: Both HCP: 12	<ul><li>★ K743</li><li>♥ Q65</li><li>◆ K1083</li><li>◆ KJ</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	<ul><li>103</li><li>✓ A10</li><li>✓ KQ1085</li><li>△ AQ107</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: NS HCP: 4	<ul><li>◆ Q107</li><li>♥ 98643</li><li>◆ Q1062</li><li>◆ 10</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK96</li><li>♥ Q6</li><li>◆ Q10</li><li>◆ AJ852</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 3	<b>★</b> K62 <b>★</b> 8543 <b>★</b> — <b>★</b> 1087653	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ Q1085  ♥ AK  ♦ J6  ♠ AQ1065	South:  ♠ K743  ♥ Q65  ♠ K1083  ♣ KJ	West North East South  1NT Pass 2♣¹  3♦ Pass Pass 3NT  AP  1. Stayman
Board: 7 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ 103  ♥ A10  ♠ KQ1085  ♣ AQ107	West North East South 1NT Pass 2 Pass 2 Pass 3NT AP
Board: 8 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3 W	North:  ♠ KJ42  ♥ Q5  ♠ AK  ♣ K8652	South:  ♠ Q107  ♥ 98643  ♠ Q1062  ♠ 10	West North East South  1NT Pass 2  3♣ AP
Board: 9 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 2▼ E	North:  ♠ Q7543  ♥ 1072  ♦ J83  ♠ 107	South:  ♠ AK96  ♥ Q6  ♦ Q10  ♠ AJ852	West North East South  1NT  2♦¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 10 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 3 N	North:  ♠ AJ107  ♥ J2  ♠ AKJ109  ♠ Q4	South:  ♠ K62  ♥ 8543  ♦—  ♠ 1087653	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 11 Dealer: S Vul: Both HCP: 9	<ul><li>♣ J10973</li><li>♥ A93</li><li>♦ 7</li><li>♣ A643</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 15	<ul><li>A762</li><li>♥ 98</li><li>A6</li><li>AK987</li></ul>	West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 8	♦ 85 ▼ Q97 • QJ10872 • K5	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 15	<b>♣</b> QJ <b>♥</b> Q8 <b>♦</b> K972 <b>♣</b> AQJ73	The opponents are silent.  You bid first.
Board: 15 Dealer: S Vul: None HCP: 14	<ul><li>★ K532</li><li>★ AK652</li><li>★ A2</li><li>★ 92</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 5♣ N	North:	South:  ♠ K5  ♥ QJ  ♠ AQ95  ♣ KJ1075	West Pass Pass Pass	North  2♥  3♣  5♣	East Pass Pass AP	1NT 2♠
Board: 12 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 3♠ E	North:  ♠ A762  ♥ 98  ♠ A6  ♠ AK987	South:  ♠ Q  ♥ J76543  ♦ 1093  ♠ 1064	2 <b>▼</b> ¹	North 1NT Pass naels Cu	Pass 3♠	South 2  AP
Board: 13 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:	South:  ♠ Q1092  ♥ J8  ♠ AK  ♠ AJ432	Pass AP	or Suit T	Pass	1NT
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ QJ  ♥ Q8  ♠ K972  ♣ AQJ73	South:  ♠ AK109852  ♥ 9632  ♠ —  ♠ K4	West Pass 1. Texa	North 1NT 4♣	East Pass AP	
Board: 15 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6♠ S	North:  ♠ K532  ♥ AK652  ♠ A2  ♣ 92	South:  ♠ A1097  ♥ QJ  ♦ 95  ♣ AKJ84	Pass Pass Pass Pass 1. Stay	North  2♣¹ 3▼  4NT² 6♠  man kwood 0	3♦ Pass Pass AP	1NT Pass 4♣ 5♥

Board: 11 Dealer: S Vul: Both HCP: 16	<ul><li>★ K5</li><li>♥ QJ</li><li>◆ AQ95</li><li>◆ KJ1075</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: EW HCP: 3	<b>♦</b> Q <b>♥</b> J76543 <b>♦</b> 1093 <b>♣</b> 1064	West Bids 2♥ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q1092</li><li>♥ J8</li><li>♦ AK</li><li>♣ AJ432</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: EW HCP: 10	<ul><li>★ AK109852</li><li>♥ 9632</li><li>♦ —</li><li>★ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 15	<ul><li>▲ A1097</li><li>♥ QJ</li><li>◆ 95</li><li>◆ AKJ84</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 5♣ N	North:	South:  ♠ K5  ♥ QJ  ♠ AQ95  ♣ KJ1075	West Pass Pass Pass	North  2♥  3♣  5♣	East Pass Pass AP	1NT 2♠
Board: 12 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 3♠ E	North:  ♠ A762  ♥ 98  ♠ A6  ♠ AK987	South:  ♠ Q  ♥ J76543  ♦ 1093  ♠ 1064	2 <b>▼</b> ¹	North 1NT Pass naels Cu	Pass 3♠	South 2  AP
Board: 13 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:	South:  ♠ Q1092  ♥ J8  ♠ AK  ♠ AJ432	Pass AP	or Suit T	Pass	1NT
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ QJ  ♥ Q8  ♠ K972  ♣ AQJ73	South:  ♠ AK109852  ♥ 9632  ♠ —  ♠ K4	West Pass 1. Texa	North 1NT 4♣	East Pass AP	
Board: 15 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6♠ S	North:  ♠ K532  ♥ AK652  ♠ A2  ♣ 92	South:  ♠ A1097  ♥ QJ  ♦ 95  ♣ AKJ84	Pass Pass Pass Pass 1. Stay	North  2♣¹ 3▼  4NT² 6♠  man kwood 0	3♦ Pass Pass AP	1NT Pass 4♣ 5♥

Board: 16 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AQJ9</li><li>♥ J6</li><li>♦ AKJ63</li><li>♠ 104</li></ul>	The opponents are silent.  You bid first.
Board: 17 Dealer: S Vul: Both HCP: 9	<ul><li>AQJ73</li><li>Q</li><li>1087</li><li>10763</li></ul>	East Doubles 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 16	<ul><li>108</li><li>♥ Q6</li><li>AQJ97</li><li>AK76</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 13	♣— ♥ AJ6543 ♦ AK974 ♣ J6	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ</li><li>♥ 76</li><li>◆ KQ943</li><li>♣ AQJ7</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 44 N	North:  ♠ AQJ9  ♥ J6  ♠ AKJ63  ♣ 104	South:  ♠ K87652  ♥ AK105  ♦ 102  ♣ 3	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 17 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 5 S	North:  ♠ AQJ73  ♥ Q  • 1087  ♣ 10763	South:	West North East South 1NT Pass 2♥ X Pass¹ Pass 2NT Pass 3♦ 3♥ 5♦ AP 1. artificial
Board: 18 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 5♠ N	North:  • 108  • Q6  • AQJ97  • AK76	South:  ♠ AKQJ9532  ♥ 83  ♠ K5  ♣ J	West North East South  1NT Pass 4♥¹  Pass 4♠ Pass 4NT²  Pass 5♥ Pass 5♠  AP  1. Texas  2. Blackwood 0314, for ♠
Board: 19 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 6 S	North:  ♣—  ▼ AJ6543  ◆ AK974  ♣ J6	South:  ♠ AJ54  ♥ K7  ♦ J10  ♠ AK853	West North East South  1NT  Pass 4♦¹ Pass 4♥  Pass 4NT² Pass 5♣  Pass 5♦ Pass 5♥  Pass 6♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ 76  ♠ KQ943  ♣ AQJ7	South:  ♠ K10765  ♥ K52  ♠ AJ2  ♣ K4	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP

Board: 16 Dealer: N Vul: EW HCP: 10	<b>★</b> K87652 <b>♥</b> AK105 <b>♦</b> 102 <b>♣</b> 3	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 16	<ul><li>◆ 98</li><li>♥ 73</li><li>◆ AKQJ5</li><li>◆ AQ85</li></ul>	East Doubles 2♥ if possible. West Bids 3♥ if possible.  You bid first.
Board: 18 Dealer: N Vul: None HCP: 14	<ul><li>★ AKQJ9532</li><li>▼ 83</li><li>◆ K5</li><li>★ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ54</li><li>♥ K7</li><li>◆ J10</li><li>◆ AK853</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 14	<ul><li>★ K10765</li><li>▼ K52</li><li>◆ AJ2</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 44 N	North:  ♠ AQJ9  ♥ J6  ♠ AKJ63  ♣ 104	South:  ♠ K87652  ♥ AK105  ♦ 102  ♣ 3	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 17 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 5 S	North:  ♠ AQJ73  ♥ Q  • 1087  ♣ 10763	South:	West North East South 1NT Pass 2♥ X Pass¹ Pass 2NT Pass 3♦ 3♥ 5♦ AP 1. artificial
Board: 18 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 5♠ N	North:  • 108  • Q6  • AQJ97  • AK76	South:  ♠ AKQJ9532  ♥ 83  ♠ K5  ♣ J	West North East South  1NT Pass 4♥¹  Pass 4♠ Pass 4NT²  Pass 5♥ Pass 5♠  AP  1. Texas  2. Blackwood 0314, for ♠
Board: 19 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 6 S	North:  ♣—  ▼ AJ6543  ◆ AK974  ♣ J6	South:  ♠ AJ54  ♥ K7  ♦ J10  ♠ AK853	West North East South  1NT  Pass 4♦¹ Pass 4♥  Pass 4NT² Pass 5♣  Pass 5♦ Pass 5♥  Pass 6♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ 76  ♠ KQ943  ♣ AQJ7	South:  ♠ K10765  ♥ K52  ♠ AJ2  ♣ K4	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP

Board: 21 Dealer: S Vul: Both HCP: 5	<ul><li>♠ 65</li><li>♥ 10875</li><li>♦ K1042</li><li>♠ Q42</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 15	<ul><li>★ AK72</li><li>♥ 93</li><li>◆ J6</li><li>◆ AK1098</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ1042</li><li>♥ Q8</li><li>◆ 10532</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ64</li><li>♥ A8</li><li>◆ AKJ94</li><li>♣ 82</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: NS HCP: 7	<b>★</b> KQJ853 <b>♥</b> J1086 <b>♦</b> 753 <b>♣</b> —	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ 65  ♥ 10875  ♦ K1042  ♠ Q42	South:  ♠ KJ87  ♥ A4  ♠ Q7  ♣ AJ1093	West AP	North	East	South 1NT
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ AK72  ♥ 93  ♠ J6  ♠ AK1098	South:	West	North 1NT		South
Board: 23 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KQ1042  ♥ Q8  ♦ 10532  ♠ Q9	South:  ♠ AJ53  ♥ 74  ♠ KQ  ♠ AJ1084	Pass Pass	North  2♥  4♠  nded according	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ QJ64  ♥ A8  ♠ AKJ94  ♣ 82	South:  ♠ A85  ♥ 1063  ♦ 10  ♠ AKJ1096	West AP	North 1NT		South 3NT
Board: 25 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♠ S	North:  ♠ KQJ853  ♥ J1086  ♦ 753  ♣ —	South:  • 102  • A9  • AKJ6  • K10853	West Pass AP	North 2♥	East Pass	1NT

Board: 21 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ87</li><li>★ A4</li><li>◆ Q7</li><li>★ AJ1093</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 3	<ul><li>1093</li><li>K1076</li><li>109874</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ53</li><li>▼ 74</li><li>◆ KQ</li><li>▲ AJ1084</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: None HCP: 12	<ul><li>★ A85</li><li>▼ 1063</li><li>◆ 10</li><li>◆ AKJ1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: NS HCP: 15	<ul><li>102</li><li>✓ A9</li><li>→ AKJ6</li><li>◆ K10853</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 1N S	North:  ♠ 65  ♥ 10875  ♦ K1042  ♠ Q42	South:  ♠ KJ87  ♥ A4  ♠ Q7  ♣ AJ1093	West AP	North	East	South 1NT
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ AK72  ♥ 93  ♠ J6  ♠ AK1098	South:	West	North 1NT		South
Board: 23 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KQ1042  ♥ Q8  ♦ 10532  ♠ Q9	South:  ♠ AJ53  ♥ 74  ♠ KQ  ♠ AJ1084	Pass Pass	North  2♥  4♠  nded according	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ QJ64  ♥ A8  ♠ AKJ94  ♣ 82	South:  ♠ A85  ♥ 1063  ♦ 10  ♠ AKJ1096	West AP	North 1NT		South 3NT
Board: 25 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♠ S	North:  ♠ KQJ853  ♥ J1086  ♦ 753  ♣ —	South:  • 102  • A9  • AKJ6  • K10853	West Pass AP	North 2♥	East Pass	1NT

Board: 26 Dealer: N Vul: None HCP: 16	<ul><li>▲ AJ87</li><li>✓ K8</li><li>◆ 75</li><li>▲ AKJ106</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 7	<ul><li>♠ 9</li><li>♥ AQJ8532</li><li>♦ 42</li><li>♠ 754</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 16	<ul><li>★ K9</li><li>★ K10</li><li>◆ AKQ3</li><li>♣ J9762</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: EW HCP: 8	<ul><li>1042</li><li>432</li><li>AQ87</li><li>Q106</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: Both HCP: 15	<ul><li>◆ Q10</li><li>▼ J10</li><li>◆ AKJ108</li><li>◆ A964</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AJ87  ♥ K8  ♦ 75  ♠ AKJ106	South:  ♣ 4  ♥ Q9543  ♠ AK94  ♣ Q53	West Pass Pass	North 1NT 2♥ 3NT		2♦
Board: 27 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♥ N	North:	South:  ♠ A8  ♥ 76  ♠ AJ983  ♣ AK62	West 3♣	North 4♥	East AP	South 1NT
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K9  ♥ K10  ♠ AKQ3  ♣ J9762	South:  ♣ J63  ♥ A86  ♣ J9742  ♣ A10	West AP	North 1NT		South 3NT
Board: 29 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  • 1042  • 432  • AQ87  • Q106	South:  ♠ QJ96  ♥ KQ  ♠ KJ1096  ♠ K8	West Pass	North 2NT	East AP	South 1NT
Board: 30 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 2♠ W	North:  ♠ Q10  ♥ J10  ♠ AKJ108  ♣ A964	South:  ♣ J432  ♥ 864  ♠ Q9  ♣ Q1075	2♠	North 1NT AP i-Landy	2 <b>♣</b> ¹	Pass

Board: 26 Dealer: N Vul: None HCP: 11	<ul><li>4</li><li>♥ Q9543</li><li>♦ AK94</li><li>♥ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 16	<ul><li>A8</li><li>₹76</li><li>AJ983</li><li>AK62</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 28 Dealer: N Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 15	<ul><li>♣ QJ96</li><li>♥ KQ</li><li>◆ KJ1096</li><li>♣ K8</li></ul>	The opponents are silent.  You bid first.
Board: 30 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AJ87  ♥ K8  ♦ 75  ♠ AKJ106	South:  ♣ 4  ♥ Q9543  ♠ AK94  ♣ Q53	West Pass Pass	North 1NT 2♥ 3NT		2♦
Board: 27 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♥ N	North:	South:  ♠ A8  ♥ 76  ♠ AJ983  ♣ AK62	West 3♣	North 4♥	East AP	South 1NT
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K9  ♥ K10  ♠ AKQ3  ♣ J9762	South:  ♣ J63  ♥ A86  ♣ J9742  ♣ A10	West AP	North 1NT		South 3NT
Board: 29 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  • 1042  • 432  • AQ87  • Q106	South:  ♠ QJ96  ♥ KQ  ♠ KJ1096  ♠ K8	West Pass	North 2NT	East AP	South 1NT
Board: 30 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 2♠ W	North:  ♠ Q10  ♥ J10  ♠ AKJ108  ♣ A964	South:  ♣ J432  ♥ 864  ♠ Q9  ♣ Q1075	2♠	North 1NT AP i-Landy	2 <b>♣</b> ¹	Pass

Board: 31 Dealer: S Vul: None HCP: 10	<b>♦</b> 86 <b>♥</b> AQ94 <b>♦</b> 42 <b>♣</b> A9432	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 16	<ul><li>★ K4</li><li>▼ 85</li><li>◆ AJ86</li><li>◆ AKJ84</li></ul>	The opponents are silent.  You bid first.
Board: 33 Dealer: S Vul: NS HCP: 4	◆— ▼ J1086542 ◆ K2 ◆ 8732	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 15	<ul><li>★ K2</li><li>♥ Q2</li><li>◆ A9642</li><li>◆ AQ106</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: NS HCP: 11	<ul><li>▲ A975</li><li>♥ A1052</li><li>♦ K5</li><li>♣ 953</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 86  ♥ AQ94  ♦ 42  ♠ A9432	South:  ♠ A1097  ♥ K3  ♠ Q5  ♣ KQJ106	Pass 24	orth East Pass NT AP	1NT
Board: 32 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K4  ♥ 85  ♠ AJ86  ♣ AKJ84	South:  ♠ AJ9  ♥ J106  ♠ K10732  ♣ 95		orth East NT Pass	South 2NT
Board: 33 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4 S	North:  ♣—  ▼ J1086542  • K2  ♣ 8732	South:  ♠ AJ85  ♥ AQ  ♠ J10875  ♠ A10	West No Pass 4 AP 1. Texas	orth East Pass	1NT
Board: 34 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K2  ♥ Q2  ♠ A9642  ♣ AQ106	South:  ♠ Q763  ♥ AJ87  ♠ Q87  ♠ 94			
Board: 35 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A975  ♥ A1052  ♠ K5  ♣ 953	South:  ♠ K8  ♥ K4  ♠ AQJ42  ♣ K1087	Pass 24	NT AP	1NT

Board: 31 Dealer: S Vul: None HCP: 15	<ul><li>★ A1097</li><li>★ K3</li><li>★ Q5</li><li>★ KQJ106</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 9	<ul><li>▲ AJ9</li><li>♥ J106</li><li>◆ K10732</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 16	<ul><li>AJ85</li><li>✓ AQ</li><li>✓ J10875</li><li>▲ A10</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q763</li><li>♥ AJ87</li><li>◆ Q87</li><li>♣ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 16	<ul><li>★ K8</li><li>▼ K4</li><li>◆ AQJ42</li><li>◆ K1087</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 86  ♥ AQ94  ♦ 42  ♠ A9432	South:  ♠ A1097  ♥ K3  ♠ Q5  ♣ KQJ106	Pass 24	orth East Pass NT AP	1NT
Board: 32 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K4  ♥ 85  ♠ AJ86  ♣ AKJ84	South:  ♠ AJ9  ♥ J106  ♠ K10732  ♣ 95		orth East NT Pass	South 2NT
Board: 33 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4 S	North:  ♣—  ▼ J1086542  • K2  ♣ 8732	South:  ♠ AJ85  ♥ AQ  ♠ J10875  ♠ A10	West No Pass 4 AP 1. Texas	orth East Pass	1NT
Board: 34 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K2  ♥ Q2  ♠ A9642  ♣ AQ106	South:  ♠ Q763  ♥ AJ87  ♠ Q87  ♠ 94			
Board: 35 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A975  ♥ A1052  ♠ K5  ♣ 953	South:  ♠ K8  ♥ K4  ♠ AQJ42  ♣ K1087	Pass 24	NT AP	1NT

Board: 36 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A8</li><li>♥ Q2</li><li>◆ K986</li><li>▲ KQJ42</li></ul>	The opponents are silent.  You bid first.
Board: 37 Dealer: S Vul: None HCP: 2	<ul><li>◆97</li><li>✓ J2</li><li>◆ J852</li><li>◆ 76542</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 15	<ul><li>♣84</li><li>♥Q10</li><li>♦AQ764</li><li>♣AK108</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 7	<ul><li>♣ J108</li><li>♥ J82</li><li>◆ J1083</li><li>♣ A103</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	<ul><li>♣95</li><li>★ A4</li><li>◆ AJ65</li><li>♣ AK1076</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 2♠ N	North:  ♠ A8  ♥ Q2  ♠ K986  ♠ KQJ42	South:  ★ K109532  ▼ 1063  ◆ 72  ♣ 97	West Pass	North 1NT 2♠		South 2♥
Board: 37 Dealer: S Vul: None North HCP: 2 South HCP: 16 Contract: 4 E	North:	South:  ♠ KJ106  ♥ Q6  ♠ K4  ♣ AK1083	2◆¹ 2NT 4♥	North Pass Pass AP i-Landy	2 <b>♠</b> 3 <b>♥</b>	1NT Pass Pass
Board: 38 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ 84  ♥ Q10  ♠ AQ764  ♣ AK108	South:  ♠ AQ962  ♥ 654  ♦ 95  ♣ 976	West Pass	North 1NT 2♠	East Pass AP	
Board: 39 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK73  ▼ 109  ♠ AK954  ♣ J2	West AP	North	East	South 1NT
Board: 40 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ◆ 95  ▼ A4  ◆ AJ65  ♣ AK1076	South:  ♠ K82  ♥ KJ  ♦ Q74  ♣ QJ543	West AP	North 1NT		South 3NT

Board: 36 Dealer: N Vul: EW HCP: 3	<b>★</b> K109532 <b>▼</b> 1063 <b>◆</b> 72 <b>♣</b> 97	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ106</li><li>♥ Q6</li><li>♦ K4</li><li>★ AK1083</li></ul>	West Bids 2♦ if possible.  East Bids 2♠ if possible.  West Bids 2NT if possible.  East Bids 3♥ if possible.  West Bids 4♥ if possible.  You bid first.
Board: 38 Dealer: N Vul: NS HCP: 6	<ul><li>AQ962</li><li>✓ 654</li><li>✓ 95</li><li>✓ 976</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK73</li><li>▼ 109</li><li>◆ AK954</li><li>◆ J2</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 12	<ul><li>★ K82</li><li>★ KJ</li><li>◆ Q74</li><li>◆ QJ543</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 2♠ N	North:  ♠ A8  ♥ Q2  ♠ K986  ♠ KQJ42	South:  ★ K109532  ▼ 1063  ◆ 72  ♣ 97	West Pass	North 1NT 2♠		South 2♥
Board: 37 Dealer: S Vul: None North HCP: 2 South HCP: 16 Contract: 4 E	North:	South:  ♠ KJ106  ♥ Q6  ♠ K4  ♣ AK1083	2◆¹ 2NT 4♥	North Pass Pass AP i-Landy	2 <b>♠</b> 3 <b>♥</b>	1NT Pass Pass
Board: 38 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ 84  ♥ Q10  ♠ AQ764  ♣ AK108	South:  ♠ AQ962  ♥ 654  ♦ 95  ♣ 976	West Pass	North 1NT 2♠	East Pass AP	
Board: 39 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK73  ▼ 109  ♠ AK954  ♣ J2	West AP	North	East	South 1NT
Board: 40 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ◆ 95  ▼ A4  ◆ AJ65  ♣ AK1076	South:  ♠ K82  ♥ KJ  ♦ Q74  ♣ QJ543	West AP	North 1NT		South 3NT

Dealer: S Vul: None	<b>♦</b> J654 <b>♥</b> K7 <b>♦</b> K10843 <b>♣</b> 62	West Bids 2♠ if possible. East Bids 4♥ if possible.  Partner bids first.
Dealer: N Vul: NS	<b>♠</b> KJ43 <b>♥</b> KQ <b>♦</b> KQ1087 <b>♣</b> Q8	East Bids 2♥ if possible.  You bid first.
Dealer: S Vul: None	<ul><li>104</li><li>✓ QJ82</li><li>✓ KJ9</li><li>✓ K974</li></ul>	The opponents are silent.  Partner bids first.
Dealer: N Vul: EW	<b>♣</b> 84 <b>♥</b> A10 <b>♦</b> AQ75 <b>♣</b> KQ765	West Doubles 2♣ if possible.  You bid first.
Dealer: S Vul: Both	<b>♦</b> KJ10543 <b>♥</b> Q109 <b>♦</b> Q4 <b>♣</b> A2	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: None	North: ♠ J654	South: ♠ K7	West	North	East	South 1NT
North HCP: 7	<b>♥</b> K7	<b>♥</b> AQ	2 <b>♠</b> ¹	Pass	Pass	X
South HCP: 16	♦ K10843	♦ A952	Pass	Pass	4♥	AP
Contract: 4♥ E	<b>♣</b> 62	<b>♣</b> K8543	1. Mult	i-Landy	, 5M-4	lm
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KJ43	♣ AQ952		1NT	2 <b>v</b> 1	2♠
Vul: NS North HCP: 16	<b>♥</b> KQ	<b>v</b> 1052	Pass	3♠	Pass	4♠
South HCP: 10	<b>♦</b> KQ1087	<b>♦</b> 62	AP			
Contract: 4♠ S	<b>♣</b> Q8	♣ KJ2	1. Mult	i-Landy	, 5M-4	lm
Board: 43 Dealer: S	North: • 104	South: ♠ AJ92	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> QJ82	<b>♥</b> A7	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> KJ9	◆ A2	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K974	<b>♣</b> Q10852	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 84	<b>♦</b> AK1097	,,,	1NT	Pass	
Vul: EW	<b>▼</b> A10	<b>♥</b> Q975	X	XX	AP	24
North HCP: 15 South HCP: 10 Contract: 2&XX S	◆ AQ75 ◆ KQ765	◆ J4 ◆ 84	1. Stay		-	
Board: 45 Dealer: S	North: ♠ KJ10543	South: ♠ 96	West	North	East	
Vul: Both North HCP: 12	<b>♥</b> Q109	<b>♥</b> A2	Pass	2♥	Pass	1NT
South HCP: 15	• Q4	◆ AKJ73	Pass	∠ <b>∨</b> 4♠	AP	<b>∠</b> ₹
Contract: 4♠ S	<b>♣</b> A2	<b>♣</b> QJ65	1 455	TT	Λı	

Board: 41	<b>♦</b> K7	West Bids 2♠ if possible.
Dealer: S	♥ AQ	East Bids 4♥ if possible.
Vul: None	♦ A952	XX 1.10
HCP: 16	<b>♣</b> K8543	You bid first.
_		
Board: 42	<b>A</b> AQ952	East Bids 2♥ if possible.
Dealer: N	<b>♥</b> 1052	_ reconstruction
Vul: NS	♦ 62 • K/I2	Partner bids first.
HCP: 10	♣ KJ2	
- 1 10		
Board: 43	<b>♦</b> AJ92	The opponents are silent.
Dealer: S	<b>♥</b> A7	11
Vul: None	◆ A2	You bid first.
HCP: 15	<b>♣</b> Q10852	
D 1 44		
Board: 44	<b>♦</b> AK1097	West Doubles 2♣ if possible.
Dealer: N	♥ Q975	1
Vul: EW	<ul><li>J4</li><li>■ 84</li></ul>	Partner bids first.
HCP: 10	<b>♣</b> 84	
D 1.45	. 0.6	
Board: 45	<b>♦</b> 96	The opponents are silent.
Dealer: S Vul: Both	<ul><li>★ A2</li><li>★ AKJ73</li></ul>	
HCP: 15		You bid first.
11CF. 13	<b>♣</b> QJ65	

Board: 41 Dealer: S Vul: None	North: ♠ J654	South: ♠ K7	West	North	East	South 1NT
North HCP: 7	<b>♥</b> K7	<b>♥</b> AQ	2 <b>♠</b> ¹	Pass	Pass	X
South HCP: 16	♦ K10843	♦ A952	Pass	Pass	4♥	AP
Contract: 4♥ E	<b>♣</b> 62	<b>♣</b> K8543	1. Mult	i-Landy	, 5M-4	lm
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KJ43	♣ AQ952		1NT	2 <b>v</b> 1	2♠
Vul: NS North HCP: 16	<b>♥</b> KQ	<b>v</b> 1052	Pass	3♠	Pass	4♠
South HCP: 10	<b>♦</b> KQ1087	<b>♦</b> 62	AP			
Contract: 4♠ S	<b>♣</b> Q8	♣ KJ2	1. Mult	i-Landy	, 5M-4	lm
Board: 43 Dealer: S	North: • 104	South: ♠ AJ92	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> QJ82	<b>♥</b> A7	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> KJ9	◆ A2	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K974	<b>♣</b> Q10852	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 84	<b>♦</b> AK1097	,,,	1NT	Pass	
Vul: EW	<b>▼</b> A10	<b>♥</b> Q975	X	XX	AP	24
North HCP: 15 South HCP: 10 Contract: 2&XX S	◆ AQ75 ◆ KQ765	◆ J4 ◆ 84	1. Stay		-	
Board: 45 Dealer: S	North: ♠ KJ10543	South: ♠ 96	West	North	East	
Vul: Both North HCP: 12	<b>♥</b> Q109	<b>♥</b> A2	Pass	2♥	Pass	1NT
South HCP: 15	• Q4	◆ AKJ73	Pass	∠ <b>∨</b> 4♠	AP	<b>∠</b> ₹
Contract: 4♠ S	<b>♣</b> A2	<b>♣</b> QJ65	1 455	TT	Λı	

Board: 46 Dealer: N Vul: Both HCP: 16	<ul><li>★ 54</li><li>♥ AK</li><li>◆ KJ1083</li><li>◆ KQ104</li></ul>	The opponents are silent.  You bid first.
Board: 47 Dealer: S Vul: None HCP: 8	<ul><li>★ KJ87</li><li>♥ 9542</li><li>◆ —</li><li>★ KJ953</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A10</li><li>✔ AJ</li><li>◆ Q543</li><li>▲ AJ753</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 5	<ul><li>109843</li><li>82</li><li>AJ</li><li>10742</li></ul>	East Doubles 2♥ if possible.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 16	<ul><li>AQ109</li><li>K3</li><li>A7</li><li>K7654</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 46 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ KQ1086  ♥ 964  ♦ 976  ♣ A2	West Pass AP	North 1NT 2♠	Pass	
Board: 47 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ87  ♥ 9542  ♦—  ♠ KJ953	South:		North  2♣¹  2NT  man	East Pass AP	South 1NT 2•
Board: 48 Dealer: N Vul: NS North HCP: 16 South HCP: 0 Contract: 2♠ N	North:  ♠ A10  ♥ AJ  • Q543  ♣ AJ753	South:  ◆ 87654  ▼ 1096  ◆ 97  ◆ 1062	West Pass	North 1NT 2♠	East Pass AP	
Board: 49 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 44 N	North:  • 109843  • 82  • AJ  • 10742	South:  ♠ K2  ♥ A10  ♠ K1086  ♣ AQ865	West Pass Pass AP 1. artific	North 2♥ 3♣ cial	East X Pass	1NT XX <sup>1</sup>
Board: 50 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 S	North:  ♠ AQ109  ♥ K3  ♠ A7  ♣ K7654	South:	West Pass AP	North 1NT 3NT	East 3. Pass	3♥

Board: 46 Dealer: N Vul: Both HCP: 9	<b>♣</b> KQ1086 <b>♥</b> 964 <b>♦</b> 976 <b>♣</b> A2	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: None HCP: 16	<ul><li>★ 53</li><li>★ AK</li><li>◆ AK653</li><li>♠ Q872</li></ul>	The opponents are silent.  You bid first.
Board: 48 Dealer: N Vul: NS HCP: 0	<ul><li>♦ 87654</li><li>♥ 1096</li><li>♦ 97</li><li>♠ 1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 16	<ul><li>★ K2</li><li>▼ A10</li><li>◆ K1086</li><li>◆ AQ865</li></ul>	East Doubles 2♥ if possible.  You bid first.
Board: 50 Dealer: N Vul: NS HCP: 10	<ul><li>★ 7532</li><li>★ AQ10862</li><li>★ 2</li><li>★ A3</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 46 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ KQ1086  ♥ 964  ♦ 976  ♣ A2	West Pass AP	North 1NT 2♠	Pass	
Board: 47 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ87  ♥ 9542  ♦—  ♠ KJ953	South:		North  2♣¹  2NT  man	East Pass AP	South 1NT 2•
Board: 48 Dealer: N Vul: NS North HCP: 16 South HCP: 0 Contract: 2♠ N	North:  ♠ A10  ♥ AJ  • Q543  ♣ AJ753	South:  ◆ 87654  ▼ 1096  ◆ 97  ◆ 1062	West Pass	North 1NT 2♠	East Pass AP	
Board: 49 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 44 N	North:  • 109843  • 82  • AJ  • 10742	South:  ♠ K2  ♥ A10  ♠ K1086  ♣ AQ865	West Pass Pass AP 1. artific	North 2♥ 3♣ cial	East X Pass	1NT XX <sup>1</sup>
Board: 50 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 S	North:  ♠ AQ109  ♥ K3  ♠ A7  ♣ K7654	South:	West Pass AP	North 1NT 3NT	East 3. Pass	3♥

Board: 51 Dealer: S Vul: Both HCP: 10	<ul><li>★ K8</li><li>▼ A98743</li><li>◆ J</li><li>◆ Q1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQJ10</li><li>♥ Q3</li><li>◆ AQ1083</li><li>◆ J6</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 6	<ul><li>♣ Q1076</li><li>♥ Q876</li><li>◆ Q106</li><li>♣ 85</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 15	<ul><li>★ AK102</li><li>★ K9</li><li>★ 95</li><li>★ AJ652</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 9	<ul><li>★83</li><li>★KQ</li><li>★8743</li><li>★A9852</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 5♣ N	North:  ♠ K8  ▼ A98743  ♦ J  ♠ Q1032	South:  ♠ QJ62  ♥ Q5  ♠ A8  ♠ AK974	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQJ10  ♥ Q3  ♠ AQ1083  ♣ J6	South:	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 53 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 2 VX E	North:  ♠ Q1076  ♥ Q876  ♦ Q106  ♠ 85	South:  ♠ AK54  ♥ 92  ♠ A3  ♣ AJ963	Pass AP	North Pass i-Landy	2 <b>▼</b> ¹	1NT X
Board: 54 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK102  ♥ K9  ♦ 95  ♠ AJ652	South:  ♠ Q64  ♥ J1062  ♠ AKQJ6  ♣ 3	West Pass Pass 1. Stay	North 1NT 2♣ 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 55 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:	South:  ♠ AJ74  ♥ J9  ♠ AK1062  ♠ K6		North 2NT	East AP	South 1NT

Board: 51 Dealer: S Vul: Both HCP: 16	<ul><li>♣ QJ62</li><li>♥ Q5</li><li>◆ A8</li><li>♣ AK974</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 10	<ul><li>◆ 973</li><li>♥ J9742</li><li>◆ —</li><li>◆ AKQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK54</li><li>♥ 92</li><li>★ A3</li><li>★ AJ963</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 54 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q64</li><li>♥ J1062</li><li>◆ AKQJ6</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ74</li><li>♥ J9</li><li>◆ AK1062</li><li>♣ K6</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 5♣ N	North:  ♠ K8  ▼ A98743  ♦ J  ♠ Q1032	South:  ♠ QJ62  ♥ Q5  ♠ A8  ♠ AK974	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQJ10  ♥ Q3  ♠ AQ1083  ♣ J6	South:	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 53 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 2 VX E	North:  ♠ Q1076  ♥ Q876  ♦ Q106  ♠ 85	South:  ♠ AK54  ♥ 92  ♠ A3  ♣ AJ963	Pass AP	North Pass i-Landy	2 <b>▼</b> ¹	1NT X
Board: 54 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK102  ♥ K9  ♦ 95  ♠ AJ652	South:  ♠ Q64  ♥ J1062  ♠ AKQJ6  ♣ 3	West Pass Pass 1. Stay	North 1NT 2♣ 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 55 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:	South:  ♠ AJ74  ♥ J9  ♠ AK1062  ♠ K6		North 2NT	East AP	South 1NT

Board: 56 Dealer: N Vul: Both HCP: 16	<ul><li>★ K2</li><li>▼ K5</li><li>◆ J763</li><li>◆ AKQ97</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: None HCP: 11	♣ 865 ♥ AQ75 ♦ J1092 ♣ A10	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 16	<ul><li>◆ 53</li><li>♥ AJ</li><li>◆ A9752</li><li>◆ AK84</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 4	<ul><li>★ 53</li><li>▼ 765</li><li>◆ Q108762</li><li>♠ Q5</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 15	<ul><li>♣ 82</li><li>♥ AJ</li><li>♦ K1094</li><li>♣ AK743</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ K2  ♥ K5  ♦ J763  ♣ AKQ97	South:  ♠ A765  ♥ QJ7  ♠ A942  ♣ 106	West Pass AP 1. Stay		Pass	
Board: 57 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♣ 865  ♥ AQ75  • J1092  ♣ A10	South:  ♠ A7  ♥ K9  ♠ AK73  ♠ Q9765	West Pass Pass 1. Stay	North  2♣¹  3NT  man		1NT
Board: 58 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 2♥ N	North:	South:  ♠ Q8  ♥ Q9763  ♠ 1086  ♠ 763	West Pass	North 1NT 2♥	East Pass AP	
Board: 59 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 4 N	North:	South:  ♠ A1096  ♥ A3  ♠ A3  ♣ KJ1082	Pass Pass	<b>4</b>	3♥ AP	South 1NT Pass rs after 1NT
Board: 60 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ 82  ♥ AJ  ♠ K1094  ♣ AK743	South:  ♠ K10543  ♥ Q65  • QJ63  ♣ Q	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 56 Dealer: N Vul: Both HCP: 11	<ul><li>▲ A765</li><li>♥ QJ7</li><li>◆ A942</li><li>▲ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 16	<ul><li>♠ A7</li><li>♥ K9</li><li>♦ AK73</li><li>♠ Q9765</li></ul>	The opponents are silent.  You bid first.
Board: 58 Dealer: N Vul: NS HCP: 4	<b>♣</b> Q8 <b>♥</b> Q9763 <b>♦</b> 1086 <b>♣</b> 763	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 16	<ul><li>★ A1096</li><li>★ A3</li><li>★ A3</li><li>★ KJ1082</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 60 Dealer: N Vul: EW HCP: 10	<ul><li>★ K10543</li><li>♥ Q65</li><li>◆ QJ63</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ K2  ♥ K5  ♦ J763  ♣ AKQ97	South:  ♠ A765  ♥ QJ7  ♠ A942  ♣ 106	West Pass AP 1. Stay		Pass	
Board: 57 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♣ 865  ♥ AQ75  • J1092  ♣ A10	South:  ♠ A7  ♥ K9  ♠ AK73  ♠ Q9765	West Pass Pass 1. Stay	North  2♣¹  3NT  man		1NT
Board: 58 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 2♥ N	North:	South:  ♠ Q8  ♥ Q9763  ♠ 1086  ♠ 763	West Pass	North 1NT 2♥	East Pass AP	
Board: 59 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 4 N	North:	South:  ♠ A1096  ♥ A3  ♠ A3  ♣ KJ1082	Pass Pass	<b>4</b>	3♥ AP	South 1NT Pass rs after 1NT
Board: 60 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ 82  ♥ AJ  ♠ K1094  ♣ AK743	South:  ♠ K10543  ♥ Q65  • QJ63  ♣ Q	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 61 Dealer: S Vul: Both HCP: 7	<ul><li>★ 8743</li><li>▼ 3</li><li>◆ AJ75</li><li>◆ Q1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 16	<ul><li>★ K963</li><li>★ KJ</li><li>★ A4</li><li>★ AJ1032</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 8	<ul><li>1083</li><li>✓ J8</li><li>✓ Q84</li><li>♠ AJ762</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 15	<ul><li>A2</li><li>▼ 108</li><li>◆ AQJ98</li><li>◆ A1086</li></ul>	The opponents are silent.  You bid first.
Board: 65 Dealer: S Vul: EW HCP: 5	<ul><li>★ A842</li><li>▼ 43</li><li>◆ J7542</li><li>◆ 84</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 2NT if possible.  Partner bids first.

Board: 61 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 1N S	North:  ◆ 8743  ▼ 3  ◆ AJ75  ◆ Q1062	South:  ♠ QJ  ♥ K9  ♠ KQ96  ♣ AJ985	West AP	North	East	South 1NT
Board: 62 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ K963  ▼ KJ  ♠ A4  ♣ AJ1032	South:  ♠ AJ107  ♥ 10976  ♠ KQJ  ♣ 64	West Pass AP 1. Stay	1NT 2♠		South 2♣¹ 4♠
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	North:  ♠ 1083  ♥ J8  ♠ Q84  ♣ AJ762	South:  ♠ QJ64  ♥ Q9  ♠ AKJ72  ♠ K4	X¹ 2♠	North  XX 3♣ i-Landy	2♥ AP	South 1NT Pass 5m or 18+ HCP
Board: 64 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 6♥ N	North:  ♣ A2  ▼ 108  ♣ AQJ98  ♣ A1086	South:  ♠ K10  ♥ AK7432  ♠ 10  ♣ KQ93	Pass Pass Pass AP	1NT 4♥ 5♣ 5♥	Pass Pass Pass Pass	4NT <sup>2</sup> 5♦ 6♥
Board: 65 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 2N W	North:  ◆ A842  ▼ 43  ◆ J7542  ◆ 84	South:  ♠ KJ106  ♥ K7  ♠ A6  ♣ KJ953	2 <b>♦</b> ¹ 2NT	North Pass AP i-Landy	2♠	1NT Pass

Board: 61 Dealer: S Vul: Both HCP: 16	<ul><li>♣ QJ</li><li>♥ K9</li><li>◆ KQ96</li><li>♣ AJ985</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 11	<ul><li>▲ AJ107</li><li>▼ 10976</li><li>◆ KQJ</li><li>▲ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 16	<ul><li>♣ QJ64</li><li>♥ Q9</li><li>◆ AKJ72</li><li>♣ K4</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 64 Dealer: N Vul: NS HCP: 15	<ul><li>★ K10</li><li>★ AK7432</li><li>◆ 10</li><li>★ KQ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ106</li><li>★ K7</li><li>★ A6</li><li>★ KJ953</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.

Board: 61 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 1N S	North:  ◆ 8743  ▼ 3  ◆ AJ75  ◆ Q1062	South:  ♠ QJ  ♥ K9  ♠ KQ96  ♣ AJ985	West AP	North	East	South 1NT
Board: 62 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ K963  ▼ KJ  ♠ A4  ♣ AJ1032	South:  ♠ AJ107  ♥ 10976  ♠ KQJ  ♣ 64	West Pass AP 1. Stay	1NT 2♠		South 2♣¹ 4♠
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	North:  ♠ 1083  ♥ J8  ♠ Q84  ♣ AJ762	South:  ♠ QJ64  ♥ Q9  ♠ AKJ72  ♠ K4	X¹ 2♠	North  XX 3♣ i-Landy	2♥ AP	South 1NT Pass 5m or 18+ HCP
Board: 64 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 6♥ N	North:  ♣ A2  ▼ 108  ♣ AQJ98  ♣ A1086	South:  ♠ K10  ♥ AK7432  ♠ 10  ♣ KQ93	Pass Pass Pass AP	1NT 4♥ 5♣ 5♥	Pass Pass Pass Pass	4NT <sup>2</sup> 5♦ 6♥
Board: 65 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 2N W	North:  ◆ A842  ▼ 43  ◆ J7542  ◆ 84	South:  ♠ KJ106  ♥ K7  ♠ A6  ♣ KJ953	2 <b>♦</b> ¹ 2NT	North Pass AP i-Landy	2♠	1NT Pass

Board: 66 Dealer: N Vul: Both HCP: 15	<ul><li>♣ 73</li><li>♥ Q2</li><li>♦ KJ53</li><li>♣ AKQ53</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: None HCP: 6	<ul><li>★ A85</li><li>▼ 10875</li><li>◆ 96</li><li>◆ Q1082</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 15	<ul><li>★ A6</li><li>♥ Q8</li><li>◆ AJ98</li><li>★ A9842</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 69 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 16	<ul><li>♠ Q2</li><li>♥ QJ</li><li>♦ A1086</li><li>♠ AQJ103</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ 73  ♥ Q2  ♦ KJ53  ♣ AKQ53	South:  ♠ KQ  ♥ K76  ♦ Q10872  ♣ J104	West North East South 1NT Pass 3NT AP
Board: 67 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ A85  ♥ 10875  ♦ 96  ♣ Q1082	South:  ♠ K943  ♥ K4  ♠ A5  ♣ AJ653	West North East South 1NT AP
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♥ W	North:  ♠ A6  ♥ Q8  ♠ AJ98  ♣ A9842	South:  ♣ J10985  ♥ 532  • Q104  ♣ KJ	West North East South  1NT Pass 2♥  3♥ AP
Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:	South:  ♠ A9  ♥ 87  ♠ AK954  ♣ KQ97	West North East South  1NT  X¹ 2♥ Pass 2♠  Pass 3♠ Pass 3♠  Pass 3NT AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 70 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2♠ W	North:  ♠ Q2  ♥ QJ  ♠ A1086  ♠ AQJ103	South:  ♠ K104  ♥ 97  • QJ73  ♣ 8752	West North East South  1NT 2♣¹ Pass 2♠ AP 1. Multi-Landy, both majors

Board: 66 Dealer: N Vul: Both HCP: 11	<b>♣</b> KQ <b>♥</b> K76 <b>♦</b> Q10872 <b>♣</b> J104	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 15	<ul><li>★ K943</li><li>★ K4</li><li>★ A5</li><li>★ AJ653</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 16	<ul><li>♠ A9</li><li>♥ 87</li><li>♦ AK954</li><li>♠ KQ97</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 70 Dealer: N Vul: EW HCP: 6	<ul><li>★K104</li><li>♥97</li><li>◆QJ73</li><li>◆8752</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ 73  ♥ Q2  ♦ KJ53  ♣ AKQ53	South:  ♠ KQ  ♥ K76  ♦ Q10872  ♣ J104	West North East South 1NT Pass 3NT AP
Board: 67 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ A85  ♥ 10875  ♦ 96  ♣ Q1082	South:  ♠ K943  ♥ K4  ♠ A5  ♣ AJ653	West North East South 1NT AP
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♥ W	North:  ♠ A6  ♥ Q8  ♠ AJ98  ♣ A9842	South:  ♣ J10985  ♥ 532  • Q104  ♣ KJ	West North East South  1NT Pass 2♥  3♥ AP
Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:	South:  ♠ A9  ♥ 87  ♠ AK954  ♣ KQ97	West North East South  1NT  X¹ 2♥ Pass 2♠  Pass 3♠ Pass 3♠  Pass 3NT AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 70 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2♠ W	North:  ♠ Q2  ♥ QJ  ♠ A1086  ♠ AQJ103	South:  ♠ K104  ♥ 97  • QJ73  ♣ 8752	West North East South  1NT 2♣¹ Pass 2♠ AP 1. Multi-Landy, both majors

Board: 71 Dealer: S Vul: EW HCP: 5	<ul><li>★ KJ543</li><li>▼ J875</li><li>◆ 95</li><li>◆ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 16	<ul><li>★ AKQ9</li><li>▼ 76</li><li>◆ 93</li><li>◆ AQJ54</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: None HCP: 6	<ul><li>★ KQ3</li><li>▼ J1054</li><li>◆ 953</li><li>◆ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK92</li><li>♥ J5</li><li>◆ AJ865</li><li>◆ Q3</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 14	<ul><li>▲ A97</li><li>✓ AQJ2</li><li>◆ J942</li><li>▲ Q3</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 2♠ S	North:  ♠ KJ543  ♥ J875  ♦ 95  ♣ 87	South:  ♠ A10  ♥ A9  ♠ AJ42  ♣ K10932	West Pass AP	North 2♥	East Pass	1NT
Board: 72 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 2♥ N	North:  ♠ AKQ9  ♥ 76  ♦ 93  ♣ AQJ54	South:  ♣ J5  ♥ K10954  • Q1087  ♣ 102	West Pass	North 1NT 2♥	East Pass AP	
Board: 73 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ KQ3  ♥ J1054  ♦ 953  ♣ 962	South:  ◆ 52  ▼ A3  ◆ AK82  ◆ A10743	West AP	North	East	South 1NT
Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AK92  ♥ J5  ♠ AJ865  ♣ Q3	South:  ♠ 65  ▼ KQ109  ◆ 104  ♠ AK864	Pass Pass 1. Stay	North 1NT 2♠ 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 75 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A97  ♥ AQJ2  ♦ J942  ♠ Q3	South:	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 71 Dealer: S Vul: EW HCP: 16	<ul><li>★ A10</li><li>★ A9</li><li>★ AJ42</li><li>★ K10932</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 6	<ul><li>↓ J5</li><li>↓ K10954</li><li>↓ Q1087</li><li>♠ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 15	<ul><li>★ 52</li><li>★ A3</li><li>◆ AK82</li><li>★ A10743</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 12	<b>♦</b> 65 <b>♥</b> KQ109 <b>♦</b> 104 <b>♣</b> AK864	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 15	<ul><li>J2</li><li>♥ 96</li><li>AKQ65</li><li>AJ87</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 2♠ S	North:  ♠ KJ543  ♥ J875  ♦ 95  ♣ 87	South:  ♠ A10  ♥ A9  ♠ AJ42  ♣ K10932	West Pass AP	North 2♥	East Pass	1NT
Board: 72 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 2♥ N	North:  ♠ AKQ9  ♥ 76  ♦ 93  ♣ AQJ54	South:  ♣ J5  ♥ K10954  • Q1087  ♣ 102	West Pass	North 1NT 2♥	East Pass AP	
Board: 73 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ KQ3  ♥ J1054  ♦ 953  ♣ 962	South:  ◆ 52  ▼ A3  ◆ AK82  ◆ A10743	West AP	North	East	South 1NT
Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AK92  ♥ J5  ♠ AJ865  ♣ Q3	South:  ♠ 65  ▼ KQ109  ◆ 104  ♠ AK864	Pass Pass 1. Stay	North 1NT 2♠ 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 75 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A97  ♥ AQJ2  ♦ J942  ♠ Q3	South:	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 76 Dealer: N Vul: EW HCP: 16	<ul><li>▲ 107</li><li>♥ Q2</li><li>◆ AK43</li><li>◆ AK1053</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ32</li><li>♥ J5</li><li>◆ AQ987</li><li>◆ K10</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 11	♦ 832 ▼ K1082 ◆ — • AKJ1064	West Bids 3♦ if possible.  Partner bids first.
Board: 80 Dealer: N Vul: None HCP: 15	<ul><li>♠ AQJ3</li><li>♥ 109</li><li>♠ KJ743</li><li>♠ A8</li></ul>	The opponents are silent.  You bid first.

Board: 76 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ 107  ♥ Q2  ♠ AK43  ♣ AK1053	South:  ♠ AQJ9863  ♥ K106  ←—  ♣ J92	West Pass 1. Texa		East Pass AP	
Board: 77 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK  ♥ J4  ♦ QJ642  ♣ A1073	Pass		Pass	1NT
Board: 78 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 4 W	North:  ♠ KQ32  ♥ J5  ♠ AQ987  ♣ K10	South:  ♣ J  ♥ Q8  • J10652  ♣ J9842	2 <b>♠</b> 4 <b>♥</b>	North 1NT Pass AP i-Landy	2 <b>♦</b> ¹ 2NT	Pass Pass
Board: 79 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 6♣ N	North:  ♦ 832  ▼ K1082  ←—  ♣ AKJ1064	South:  ♠ KJ54  ♥ A9  ♠ AK643  ♣ 98			East Pass AP	1NT
Board: 80 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AQJ3  ♥ 109  ♠ KJ743  ♣ A8	South:  ♠ K52  ♥ Q7542  ♠ A2  ♣ 953	West Pass AP	North 1NT 2♥	Pass	

Board: 76 Dealer: N Vul: EW HCP: 11	<ul><li>★ AQJ9863</li><li>▼ K106</li><li>◆ —</li><li>★ J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AK</li><li>♥ J4</li><li>♦ QJ642</li><li>♠ A1073</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 5	♣ J ♥ Q8 ♦ J10652 ♣ J9842	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ54</li><li>▼ A9</li><li>◆ AK643</li><li>◆ 98</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 80 Dealer: N Vul: None HCP: 9	<ul><li>★ K52</li><li>♥ Q7542</li><li>◆ A2</li><li>◆ 953</li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ 107  ♥ Q2  ♠ AK43  ♣ AK1053	South:  ♠ AQJ9863  ♥ K106  ←—  ♣ J92	West Pass 1. Texa		East Pass AP	
Board: 77 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK  ♥ J4  ♦ QJ642  ♣ A1073	Pass		Pass	1NT
Board: 78 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 4 W	North:  ♠ KQ32  ♥ J5  ♠ AQ987  ♣ K10	South:  ♣ J  ♥ Q8  • J10652  ♣ J9842	2 <b>♠</b> 4 <b>♥</b>	North 1NT Pass AP i-Landy	2 <b>♦</b> ¹ 2NT	Pass Pass
Board: 79 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 6♣ N	North:  ♦ 832  ▼ K1082  ←—  ♣ AKJ1064	South:  ♠ KJ54  ♥ A9  ♠ AK643  ♣ 98			East Pass AP	1NT
Board: 80 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AQJ3  ♥ 109  ♠ KJ743  ♣ A8	South:  ♠ K52  ♥ Q7542  ♠ A2  ♣ 953	West Pass AP	North 1NT 2♥	Pass	

Board: 81 Dealer: S Vul: EW HCP: 6	♣ QJ32 ♥ 953 ♦ J43 ♣ Q103	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q1092</li><li>♥ A4</li><li>♦ AKQ76</li><li>♣ 72</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 83 Dealer: S Vul: EW HCP: 7	<ul><li>♠ 6543</li><li>♥ K853</li><li>♦ J65</li><li>♠ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 16	<ul><li>A2</li><li>✓ A3</li><li>✓ K10872</li><li>♠ AJ97</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 3	♦ 853 ▼ K1085 ♦ 654 ♣ 1086	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:  ◆ QJ32  ▼ 953  ◆ J43  ◆ Q103	South:  ♠ K6  ♥ 106  ♠ AKQ86  ♣ K974	West AP	North	East	South 1NT
Board: 82 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♠ N	North:  ♠ Q1092  ♥ A4  ♠ AKQ76  ♣ 72	South:	2 <b>♠</b> ¹	North 1NT 3♠ naels Cu	Pass AP	
Board: 83 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK97  ♥ AQ  ♠ Q10874  ♠ 64	West AP	North	East	South 1NT
Board: 84 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ A2  ♥ A3  ♠ K10872  ♠ AJ97	South:  ♠ QJ943  ♥ K84  ♦ Q63  ♠ 53	West Pass AP	North 1NT 2♠	Pass	South 2♥ 2NT
Board: 85 Dealer: S Vul: NS North HCP: 3 South HCP: 16 Contract: 1N S	North:  ♦ 853  ▼ K1085  ♦ 654  ♣ 1086	South:  ♠ AK64  ♥ 62  ♠ AKQ32  ♣ 95	West AP	North	East	South 1NT

Board: 81 Dealer: S Vul: EW HCP: 15	<b>♣</b> K6 <b>♥</b> 106 <b>♦</b> AKQ86 <b>♣</b> K974	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: None HCP: 7	<ul><li>★ 76543</li><li>▼ K32</li><li>◆ J94</li><li>◆ K4</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK97</li><li>▼ AQ</li><li>◆ Q10874</li><li>◆ 64</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ943</li><li>♥ K84</li><li>◆ Q63</li><li>♣ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 16	<ul><li>★ AK64</li><li>♥ 62</li><li>◆ AKQ32</li><li>◆ 95</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:  ◆ QJ32  ▼ 953  ◆ J43  ◆ Q103	South:  ♠ K6  ♥ 106  ♠ AKQ86  ♣ K974	West AP	North	East	South 1NT
Board: 82 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♠ N	North:  ♠ Q1092  ♥ A4  ♠ AKQ76  ♣ 72	South:	2 <b>♠</b> ¹	North 1NT 3♠ naels Cu	Pass AP	
Board: 83 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK97  ♥ AQ  ♠ Q10874  ♠ 64	West AP	North	East	South 1NT
Board: 84 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ A2  ♥ A3  ♠ K10872  ♠ AJ97	South:  ♠ QJ943  ♥ K84  ♦ Q63  ♠ 53	West Pass AP	North 1NT 2♠	Pass	South 2♥ 2NT
Board: 85 Dealer: S Vul: NS North HCP: 3 South HCP: 16 Contract: 1N S	North:  ♦ 853  ▼ K1085  ♦ 654  ♣ 1086	South:  ♠ AK64  ♥ 62  ♠ AKQ32  ♣ 95	West AP	North	East	South 1NT

Board: 86 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ</li><li>♥ Q9</li><li>◆ Q10987</li><li>◆ KQJ9</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: None HCP: 13	<b>♠</b> K <b>♥</b> 876 <b>♦</b> AQ865432 <b>♣</b> A	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK76</li><li>▼ 107</li><li>◆ KQ963</li><li>◆ A2</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 89 Dealer: S Vul: EW HCP: 5	<ul><li>◆ 54</li><li>♥ 75</li><li>◆ AJ87</li><li>◆ 87654</li></ul>	West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 16	<ul><li>★ K2</li><li>▼ AJ</li><li>◆ A10975</li><li>◆ A543</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ  ♥ Q9  ♠ Q10987  ♠ KQJ9	South:  ♠ 10852  ♥ A765  ♠ A2  ♣ 875	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 87 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ K  ♥ 876  ♠ AQ865432  ♠ A	South:  ♠ AQ105  ♥ QJ  ♠ K7  ♠ QJ875		North 3NT	East AP	South 1NT
Board: 88 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ AK76  ♥ 107  ♠ KQ963  ♠ A2	South:	Pass AP	North 1NT 3NT i-Landy	2♠¹ Pass	3♥ 4♥
Board: 89 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3♥ W	North:	South:  ♠ KJ92  ♥ K6  ♦ Q10654  ♣ AQ	2 <b>∨</b> ¹ 3♣	North Pass X i-Landy	2NT 3♥	1NT Pass AP
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K2  ♥ AJ  ♠ A10975  ♣ A543	South:  ♠ QJ4  ♥ K9843  ♦ QJ  ♣ K87	West Pass AP	North 1NT 2♥	Pass	

Board: 86 Dealer: N Vul: Both HCP: 8	<ul><li>10852</li><li>✓ A765</li><li>✓ A2</li><li>✓ 875</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 15	<ul><li>AQ105</li><li>♥ QJ</li><li>K7</li><li>QJ875</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 9	<b>★</b> 32 <b>♥</b> AKJ9532 <b>♦</b> J1054 <b>♣</b> —	East Bids 2♠ if possible.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ92</li><li>★ K6</li><li>◆ Q10654</li><li>◆ AQ</li></ul>	West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 3♥ if possible.  You bid first.
Board: 90 Dealer: N Vul: None HCP: 12	<ul><li>♣ QJ4</li><li>♥ K9843</li><li>◆ QJ</li><li>♣ K87</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ  ♥ Q9  ♠ Q10987  ♠ KQJ9	South:  ♠ 10852  ♥ A765  ♠ A2  ♣ 875	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 87 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ K  ♥ 876  ♠ AQ865432  ♠ A	South:  ♠ AQ105  ♥ QJ  ♠ K7  ♠ QJ875		North 3NT	East AP	South 1NT
Board: 88 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ AK76  ♥ 107  ♠ KQ963  ♠ A2	South:	Pass AP	North 1NT 3NT i-Landy	2♠¹ Pass	3♥ 4♥
Board: 89 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3♥ W	North:	South:  ♠ KJ92  ♥ K6  ♦ Q10654  ♣ AQ	2 <b>∨</b> ¹ 3♣	North Pass X i-Landy	2NT 3♥	1NT Pass AP
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K2  ♥ AJ  ♠ A10975  ♣ A543	South:  ♠ QJ4  ♥ K9843  ♦ QJ  ♣ K87	West Pass AP	North 1NT 2♥	Pass	

Board: 91 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q1072</li><li>★ AK5</li><li>◆ A53</li><li>♣ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 15	<ul><li>★ K642</li><li>▼ J8</li><li>◆ A3</li><li>◆ AK864</li></ul>	East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 93 Dealer: S Vul: Both HCP: 19	<ul><li>★ AKJ6</li><li>★ AKQ1063</li><li>★ —</li><li>★ Q98</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 15	<ul><li>★ A3</li><li>★ K9</li><li>★ KQ1065</li><li>★ K863</li></ul>	East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 95 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ73</li><li>♥ J987</li><li>♦ 7</li><li>♣ KQ73</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1072  ♥ AK5  ♠ A53  ♣ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♠ KJ642	West Pass Pass 1. Stay	North  2♣¹ 4♠ man		South 1NT 2♠
Board: 92 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 W	North:  ♠ K642  ♥ J8  ♠ A3  ♣ AK864	South:  ♠ A1095  ♥ 92  ♠ K1054  ♠ 1072	2♥² Pass Pass 1. Mult	North 1NT Pass 2 Pass i-Landy e partne	2♦¹ Pass 3♥ 4♥ Multi	Pass X 3♠ AP
Board: 93 Dealer: S Vul: Both North HCP: 19 South HCP: 15 Contract: 7♥ S	North:  ♠ AKJ6  ♥ AKQ1063  ♦ —  ♠ Q98	South:  ♣ 74  ♥ 84  ♦ AKJ96  ♣ AK42	Pass Pass Pass 1. Texa	North  4♦¹  4NT²  7♥  as kwood	Pass Pass AP	1NT 4♥ 5♥
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4♠ E	North:  ♠ A3  ♥ K9  ♠ KQ1065  ♣ K863	South:	1. Mich	North 1NT 2♥ Pass naels Cu e partne	Pass 3♥¹  4♠ ebid	Pass AP

West North East South Board: 95 1NT North: South: Dealer: S Pass 2♠ Pass  $2 \stackrel{1}{•} 1$ **♠** QJ73 **♦** AK95 Vul: None **♥** J987 **♥** KQ Pass 4♠ Pass  $4 \stackrel{?}{\bullet}^2$ North HCP: 9 **♦**7 **♦** KJ983 AP South HCP: 16 **♣** 98 **♣** KQ73 1. Stayman Contract: 4♠ S 2. Splinter

Board: 91 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AKJ3</li><li>♥ 109</li><li>♠ K2</li><li>♠ KJ642</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: None HCP: 7	<ul><li>★ A1095</li><li>♥ 92</li><li>◆ K1054</li><li>★ 1072</li></ul>	East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 15	<ul><li>★ 74</li><li>▼ 84</li><li>◆ AKJ96</li><li>◆ AK42</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: None HCP: 6	<ul><li>♦ 952</li><li>♥ Q8765</li><li>♦ J74</li><li>♠ QJ</li></ul>	East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 16	<ul><li>AK95</li><li>KQ</li><li>KJ983</li><li>98</li></ul>	The opponents are silent.  You bid first.

Board: 91 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1072  ♥ AK5  ♠ A53  ♣ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♠ KJ642	West Pass Pass 1. Stay	North  2♣¹ 4♠ man		South 1NT 2♠
Board: 92 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 W	North:  ♠ K642  ♥ J8  ♠ A3  ♣ AK864	South:  ♠ A1095  ♥ 92  ♠ K1054  ♠ 1072	2♥² Pass Pass 1. Mult	North 1NT Pass 2 Pass i-Landy e partne	2♦¹ Pass 3♥ 4♥ Multi	Pass X 3♠ AP
Board: 93 Dealer: S Vul: Both North HCP: 19 South HCP: 15 Contract: 7♥ S	North:  ♠ AKJ6  ♥ AKQ1063  ♦ —  ♠ Q98	South:  ♣ 74  ♥ 84  ♦ AKJ96  ♣ AK42	Pass Pass Pass 1. Texa	North  4♦¹  4NT²  7♥  as kwood	Pass Pass AP	1NT 4♥ 5♥
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4♠ E	North:  ♠ A3  ♥ K9  ♠ KQ1065  ♣ K863	South:	1. Mich	North 1NT 2♥ Pass naels Cu e partne	Pass 3♥¹  4♠ ebid	Pass AP

West North East South Board: 95 1NT North: South: Dealer: S Pass 2♠ Pass  $2 \stackrel{1}{•} 1$ **♠** QJ73 **♦** AK95 Vul: None **♥** J987 **♥** KQ Pass 4♠ Pass  $4 \stackrel{?}{\bullet}^2$ North HCP: 9 **♦**7 **♦** KJ983 AP South HCP: 16 **♣** 98 **♣** KQ73 1. Stayman Contract: 4♠ S 2. Splinter

Board: 96 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ109</li><li>♥ 105</li><li>◆ AKQ96</li><li>♣ K10</li></ul>	East Bids 2♣ if possible. West Bids 3♥ if possible. West Doubles 4♣ if possible. You bid first.
Board: 97 Dealer: S Vul: NS HCP: 13	<ul><li>10975</li><li>✓ A32</li><li>✓ Q4</li><li>♠ AK98</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 15	<b>♣</b> K7 <b>♥</b> 109 <b>♦</b> K1072 <b>♣</b> AKQ65	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 3	<ul><li>108652</li><li>109</li><li>K3</li><li>8652</li></ul>	East Doubles 2♥ if possible.  Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 15	<ul><li>★ K985</li><li>▼ AQ</li><li>◆ K6542</li><li>◆ K7</li></ul>	East Doubles 4♥ if possible.  You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 15	North:  ♠ QJ109  ♥ 105	South:  ♠ 853  ♥ J6	3♥	North 1NT Pass	East 2♣¹ Pass	Pass
South HCP: 4 Contract: 4♣X S	◆ AKQ96 ◆ K10	◆ 84 ◆ QJ8764	X 1. Mult	AP i-Landy	, both	majors
Board: 97 Dealer: S	North: <b>♠</b> 10975	South:	West	North	East	South 1NT
Vul: NS	◆ 10973 ▼ A32	<b>♠</b> AKQ8 <b>♥</b> J7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 13 South HCP: 15	• Q4	◆ KJ963	Pass	6♠	Pass	Pass
South HCP: 15 Contract: 6\( X \) S	<b>♣</b> AK98	<b>♣</b> J5	X	AP		
Conduct. Offi			1. Stay	man		
Board: 98 Dealer: N Vul: Both	North: <b>♠</b> K7 <b>♥</b> 109	South: ♠ AJ32 ♥ QJ852	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8 Contract: 2♠ S	◆ K1072 ◆ AKQ65	◆ 96 ◆ 93	Pass AP	2♥	Pass	2♠
Board: 99 Dealer: S	North:	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 3	<b>★</b> 108652 <b>▼</b> 109	<b>♥</b> J4	Pass	2♥	X	Pass <sup>1</sup>
South HCP: 15 Contract: 2♠ N	◆ K3 ◆ 8652	◆ J10654 ◆ AKJ3	Pass 1. artific		AP	
Board: 100 Dealer: N	North: ♠ K985	South: ♠ AQ4	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> AQ	<b>♥</b> 42	Pass	4♥	X	6NT
South HCP: 16	◆ K6542	<b>♦</b> AQ9	AP			
Contract: 6N N	<b>♣</b> K7	♣ A9653	1. Gerb	er, for 1	N	

Board: 96 Dealer: N Vul: Both HCP: 4	<ul><li>\$853</li><li>✓ J6</li><li>◆ 84</li><li>◆ QJ8764</li></ul>	East Bids 2♣ if possible.  West Bids 3♥ if possible.  West Doubles 4♣ if possible.  Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AKQ8</li><li>♥ J7</li><li>♦ KJ963</li><li>♠ J5</li></ul>	West Doubles Pass if possible. You bid first.
Board: 98 Dealer: N Vul: Both HCP: 8	<ul><li>AJ32</li><li>✓ QJ852</li><li>✓ 96</li><li>✓ 93</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 15	<b>♠</b> KQ <b>♥</b> J4 <b>♦</b> J10654 <b>♣</b> AKJ3	East Doubles 2♥ if possible.  You bid first.
Board: 100 Dealer: N Vul: EW HCP: 16	<ul><li>AQ4</li><li>✓ 42</li><li>AQ9</li><li>A9653</li></ul>	East Doubles 4♥ if possible.  Partner bids first.

Board: 96 Dealer: N Vul: Both North HCP: 15	North:  ♠ QJ109  ♥ 105	South:  ♠ 853  ♥ J6	3♥	North 1NT Pass	East 2♣¹ Pass	Pass
South HCP: 4 Contract: 4♣X S	◆ AKQ96 ◆ K10	◆ 84 ◆ QJ8764	X 1. Mult	AP i-Landy	, both	majors
Board: 97 Dealer: S	North: <b>♠</b> 10975	South:	West	North	East	South 1NT
Vul: NS	◆ 10973 ▼ A32	<b>♠</b> AKQ8 <b>♥</b> J7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 13 South HCP: 15	• Q4	◆ KJ963	Pass	6♠	Pass	Pass
South HCP: 15 Contract: 6\( X \) S	<b>♣</b> AK98	<b>♣</b> J5	X	AP		
Conduct. Offi			1. Stay	man		
Board: 98 Dealer: N Vul: Both	North: <b>♠</b> K7 <b>♥</b> 109	South: ♠ AJ32 ♥ QJ852	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8 Contract: 2♠ S	◆ K1072 ◆ AKQ65	◆ 96 ◆ 93	Pass AP	2♥	Pass	2♠
Board: 99 Dealer: S	North:	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 3	<b>★</b> 108652 <b>▼</b> 109	<b>♥</b> J4	Pass	2♥	X	Pass <sup>1</sup>
South HCP: 15 Contract: 2♠ N	◆ K3 ◆ 8652	◆ J10654 ◆ AKJ3	Pass 1. artific		AP	
Board: 100 Dealer: N	North: ♠ K985	South: ♠ AQ4	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> AQ	<b>♥</b> 42	Pass	4♥	X	6NT
South HCP: 16	◆ K6542	<b>♦</b> AQ9	AP			
Contract: 6N N	<b>♣</b> K7	♣ A9653	1. Gerb	er, for 1	N	

Board: 101 Dealer: S Vul: NS HCP: 10	<ul><li>A3</li><li>✓ AQ1092</li><li>109652</li><li>▲ 10</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 15	<ul><li>★ AKJ8</li><li>★ K6</li><li>★ K8753</li><li>★ J5</li></ul>	The opponents are silent.  You bid first.
Board: 103 Dealer: S Vul: Both HCP: 13	<ul><li>105</li><li>✓ AK106</li><li>✓ Q76</li><li>✓ KJ96</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 15	<ul><li>★ AQ93</li><li>▼ 83</li><li>◆ AJ1042</li><li>♣ A3</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 105 Dealer: S Vul: Both HCP: 3	♣7 ♥ J7543 ♦ Q84 ♣ 10763	East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.

Board: 101 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3 \( \mathbb{N} \) N	North:  ♠ A3  ♥ AQ1092  ♦ 109652  ♠ 10	South:  ♠ K982  ♥ J6  ♠ KQ  ♣ AK532	2♠¹ Pass	North  2NT <sup>2</sup> 3  i-Landy, ensohl af	Pass AP , 5M-4	1NT 3♣
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AKJ8  ♥ K6  ♠ K8753  ♣ J5	South:  ♠ 104  ♥ AJ75  • Q942  ♠ K104	West Pass AP 1. Stayı	North 1NT 2♠ man	Pass	
Board: 103 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ 105  ♥ AK106  ♠ Q76  ♠ KJ96	South:  ♠ KJ  ♥ 87  ♠ AK1093  ♣ A832	Pass	North  2*  3NT  man	East Pass AP	1NT
Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4♠ S	North:  ♠ AQ93  ♥ 83  ♠ AJ1042  ♣ A3	South:  ♠ K87642  ♥ 104  ♦ 53  ♣ K106	AP	North 1NT i-Landy,	2 <b>♥</b> ¹	4♠
Board: 105 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 4♠ E	North:  ♣ 7  ♥ J7543  ♦ Q84  ♣ 10763	South:	West Pass 3♣	North  2  Pass	East 2♣ 4♠	South 1NT Pass AP

Board: 101 Dealer: S Vul: NS HCP: 16	<ul><li>★ K982</li><li>♥ J6</li><li>◆ KQ</li><li>◆ AK532</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 102 Dealer: N Vul: None HCP: 10	<ul><li>104</li><li>✓ AJ75</li><li>✓ Q942</li><li>✓ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 15	<b>♦</b> KJ <b>♥</b> 87 <b>♦</b> AK1093 <b>♣</b> A832	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: NS HCP: 6	<ul><li>★ K87642</li><li>▼ 104</li><li>◆ 53</li><li>◆ K106</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 15	<b>♦</b> 83 <b>♥</b> 109 <b>♦</b> AJ102 <b>♣</b> AKQJ4	East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 101 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3 \( \mathbb{N} \) N	North:  ♠ A3  ♥ AQ1092  ♦ 109652  ♠ 10	South:  ♠ K982  ♥ J6  ♠ KQ  ♣ AK532	2♠¹ Pass	North  2NT <sup>2</sup> 3  i-Landy, ensohl af	Pass AP , 5M-4	1NT 3♣
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AKJ8  ♥ K6  ♠ K8753  ♣ J5	South:  ♠ 104  ♥ AJ75  • Q942  ♠ K104	West Pass AP 1. Stayı	North 1NT 2♠ man	Pass	
Board: 103 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ 105  ♥ AK106  ♠ Q76  ♠ KJ96	South:  ♠ KJ  ♥ 87  ♠ AK1093  ♣ A832	Pass	North  2*  3NT  man	East Pass AP	1NT
Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4♠ S	North:  ♠ AQ93  ♥ 83  ♠ AJ1042  ♣ A3	South:  ♠ K87642  ♥ 104  ♦ 53  ♣ K106	AP	North 1NT i-Landy,	2 <b>♥</b> ¹	4♠
Board: 105 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 4♠ E	North:  ♣ 7  ♥ J7543  ♦ Q84  ♣ 10763	South:	West Pass 3♣	North  2  Pass	East 2♣ 4♠	South 1NT Pass AP

Board: 106 Dealer: N Vul: None HCP: 15	<ul><li>♣ 75</li><li>♥ A10</li><li>♦ AKQJ7</li><li>♣ J765</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 107 Dealer: S Vul: EW HCP: 7	<ul><li>◆ 52</li><li>♥ Q108</li><li>◆ KQ842</li><li>◆ 752</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 15	<ul><li>A1083</li><li>♥ 94</li><li>AJ742</li><li>AQ</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 9	<ul><li>★843</li><li>★K85</li><li>★A64</li><li>★Q763</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A10</li><li>♥ QJ</li><li>◆ AJ42</li><li>◆ KJ653</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ 75  ✔ A10  ♣ AKQJ7  ♣ J765	South:  ♠ AK62  ♥ 643  ♦ 9852  ♠ K10	West AP	North 1NT		South 3NT
Board: 107 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:  ◆ 52  ▼ Q108  ◆ KQ842  ♣ 752	South:  ♠ AQ84  ♥ 43  ♠ AJ973  ♠ AJ	West AP	North	East	South 1NT
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A1083  ♥ 94  ♠ AJ742  ♠ AQ	South:  ♠ QJ75  ♥ 8762  ♠ K105  ♠ 82	West	North 1NT	East AP	South
Board: 109 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ 843  ♥ K85  ♠ A64  ♠ Q763	South:  ♠ AK  ♥ A3  ♠ KJ107  ♣ J10952	West Pass	North 2NT	East AP	South 1NT
Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A10  ♥ QJ  ♠ AJ42  ♠ KJ653	South:  ♣ J952  ♥ 763  ♦ Q87  ♣ Q107	West	North 1NT	East AP	South

Board: 106 Dealer: N Vul: None HCP: 10	<ul><li>★ AK62</li><li>★ 643</li><li>◆ 9852</li><li>★ K10</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 107 Dealer: S Vul: EW HCP: 16	<ul><li>AQ84</li><li>✓ 43</li><li>AJ973</li><li>AJ</li></ul>	The opponents are silent.  You bid first.
Board: 108 Dealer: N Vul: NS HCP: 6	♣ QJ75 ♥ 8762 ♦ K105 ♣ 82	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 16	<ul><li>★ AK</li><li>▼ A3</li><li>◆ KJ107</li><li>◆ J10952</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ 75  ✔ A10  ♣ AKQJ7  ♣ J765	South:  ♠ AK62  ♥ 643  ♦ 9852  ♠ K10	West AP	North 1NT		South 3NT
Board: 107 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North:  ◆ 52  ▼ Q108  ◆ KQ842  ♣ 752	South:  ♠ AQ84  ♥ 43  ♠ AJ973  ♠ AJ	West AP	North	East	South 1NT
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A1083  ♥ 94  ♠ AJ742  ♠ AQ	South:  ♠ QJ75  ♥ 8762  ♠ K105  ♠ 82	West	North 1NT	East AP	South
Board: 109 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ 843  ♥ K85  ♠ A64  ♠ Q763	South:  ♠ AK  ♥ A3  ♠ KJ107  ♣ J10952	West Pass	North 2NT	East AP	South 1NT
Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A10  ♥ QJ  ♠ AJ42  ♠ KJ653	South:  ♣ J952  ♥ 763  ♦ Q87  ♣ Q107	West	North 1NT	East AP	South

Board: 111 Dealer: S Vul: NS HCP: 9	<ul><li>▲ J4</li><li>♥ Q63</li><li>◆ AQ1075</li><li>◆ 985</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 16	<ul><li>♠ Q2</li><li>♥ Q6</li><li>♦ AQJ103</li><li>♠ KQ72</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 1	<ul><li>◆984</li><li>♥74</li><li>◆964</li><li>◆J9865</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 16	<ul><li>★ K5</li><li>▼ J6</li><li>◆ A1042</li><li>◆ AKJ85</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 11	<ul><li>★ K7</li><li>▼ KJ98</li><li>◆ 964</li><li>◆ A873</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ J4  ♥ Q63  ♠ AQ1075  ♣ 985	South:  ♠ 8753  ♥ AK  ♠ KJ  ♣ AJ432	West Pass	North 2NT	East AP	South 1NT
Board: 112 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q2  ♥ Q6  ♠ AQJ103  ♣ KQ72	South:  ♠ AJ1098  ♥ KJ2  ♦ 986  ♣ 83	West Pass AP	North 1NT 2♠	Pass	South 2♥ 2NT
Board: 113 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 2 W	North:	South:  ♠ KJ73  ♥ K6  ♠ KQ1032  ♠ A7	Pass 2♥	North Pass AP i-Landy	2 <b>♣</b> ¹	1NT Pass
Board: 114 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ K5  ♥ J6  ♠ A1042  ♠ AKJ85	South:  ♠ AQJ76  ♥ A42  ♠ K96  ♠ 102	West Pass AP	North 1NT 2♠	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ K7  ♥ KJ98  ♦ 964  ♠ A873	South:  ♠ QJ86  ♥ Q3  ♠ AJ  ♠ KQ1054	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 111 Dealer: S Vul: NS HCP: 16	<ul><li>♦ 8753</li><li>♥ AK</li><li>♦ KJ</li><li>♠ AJ432</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 9	<ul><li>★ AJ1098</li><li>♥ KJ2</li><li>◆ 986</li><li>◆ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 16	<ul><li>★ KJ73</li><li>★ K6</li><li>★ KQ1032</li><li>★ A7</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 14	<ul><li>AQJ76</li><li>✓ A42</li><li>K96</li><li>102</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 15	<b>♠</b> QJ86 <b>♥</b> Q3 <b>♦</b> AJ <b>♣</b> KQ1054	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ J4  ♥ Q63  ♠ AQ1075  ♣ 985	South:  ♠ 8753  ♥ AK  ♠ KJ  ♣ AJ432	West Pass	North 2NT	East AP	South 1NT
Board: 112 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q2  ♥ Q6  ♠ AQJ103  ♣ KQ72	South:  ♠ AJ1098  ♥ KJ2  ♦ 986  ♣ 83	West Pass AP	North 1NT 2♠	Pass	South 2♥ 2NT
Board: 113 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 2 W	North:	South:  ♠ KJ73  ♥ K6  ♠ KQ1032  ♠ A7	Pass 2♥	North Pass AP i-Landy	2 <b>♣</b> ¹	1NT Pass
Board: 114 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ K5  ♥ J6  ♠ A1042  ♠ AKJ85	South:  ♠ AQJ76  ♥ A42  ♠ K96  ♠ 102	West Pass AP	North 1NT 2♠	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ K7  ♥ KJ98  ♦ 964  ♠ A873	South:  ♠ QJ86  ♥ Q3  ♠ AJ  ♠ KQ1054	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 116 Dealer: N Vul: NS HCP: 15	<ul><li></li></ul>	West Doubles 6♠ if possible.  You bid first.
Board: 117 Dealer: S Vul: Both HCP: 4	<ul><li></li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible.  Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q1065</li><li>♥ AK</li><li>♦ KQJ72</li><li>♣ 94</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: NS HCP: 9	<ul><li>Q32</li><li>✓ A743</li><li>✓ K9754</li><li>♠ 8</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 120 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ65</li><li>♥ K7</li><li>♦ KQ</li><li>♣ AJ643</li></ul>	The opponents are silent.  You bid first.

Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6•X N	North:  ♣ J8  ♥ J2  ♠ KJ432  ♣ AKQ9	South:  ♠ AK9764  ♥ 97  ♠ AQ109  ♠ 5	Pass Pass X 1. Texa	North 1NT 4  5  AP as kwood	Pass Pass Pass	4♥¹ 4NT² 6♠
Board: 117 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 4  E	North:  ♣ J107  ♥ QJ8742  • 62  ♣ 54	South:  ♠ K862  ♥ K10  ♠ AKJ98  ♣ J10	Pass	North  2  Pass 3  ✓ AP	Pass 3♣	South 1NT 2  Pass Pass
Board: 118 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ Q1065  ♥ AK  ♠ KQJ72  ♠ 94	South:  ♠ K974  ▼ 10873  ◆ 986  ♣ 76	West	North 1NT	East AP	South
Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q32  ♥ A743  ♠ K9754  ♠ 8	South:  ♠ AJ87  ♥ K8  ♦ 103  ♣ AQJ92	2∳¹ Pass 1. Mult	North X 2NT i-Landy e partne	2 <b>v</b> ² AP , Multi	1NT Pass
Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♥ N	North:  ♠ QJ65  ♥ K7  ♦ KQ  ♠ AJ643	South:	West Pass 1. Texa	North 1NT 4♥	East Pass AP	

Board: 116 Dealer: N Vul: NS HCP: 13	<ul><li>★ AK9764</li><li>♥ 97</li><li>★ AQ109</li><li>★ 5</li></ul>	West Doubles 6♠ if possible.  Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 15	<ul><li>★ K862</li><li>▼ K10</li><li>◆ AKJ98</li><li>◆ J10</li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 118 Dealer: N Vul: None HCP: 3	<ul><li>★K974</li><li>▼10873</li><li>◆986</li><li>◆76</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ87</li><li>♥ K8</li><li>◆ 103</li><li>▲ AQJ92</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 120 Dealer: N Vul: Both HCP: 9	♣9 ♥ AQ10432 ♦ J106 ♣ Q102	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6•X N	North:  ♣ J8  ♥ J2  ♠ KJ432  ♣ AKQ9	South:  ♠ AK9764  ♥ 97  ♠ AQ109  ♠ 5	Pass Pass X 1. Texa	North 1NT 4  5  AP as kwood	Pass Pass Pass	4♥¹ 4NT² 6♠
Board: 117 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 4  E	North:  ♣ J107  ♥ QJ8742  • 62  ♣ 54	South:  ♠ K862  ♥ K10  ♠ AKJ98  ♣ J10	Pass	North  2  Pass 3  ✓ AP	Pass 3♣	South 1NT 2  Pass Pass
Board: 118 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ Q1065  ♥ AK  ♠ KQJ72  ♠ 94	South:  ♠ K974  ▼ 10873  ◆ 986  ♣ 76	West	North 1NT	East AP	South
Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q32  ♥ A743  ♠ K9754  ♠ 8	South:  ♠ AJ87  ♥ K8  ♦ 103  ♣ AQJ92	2∳¹ Pass 1. Mult	North X 2NT i-Landy e partne	2 <b>v</b> ² AP , Multi	1NT Pass
Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♥ N	North:  ♠ QJ65  ♥ K7  ♦ KQ  ♠ AJ643	South:	West Pass 1. Texa	North 1NT 4♥	East Pass AP	

Board: 121 Dealer: S Vul: Both HCP: 8	<b>★</b> K643 <b>♥</b> Q108 <b>★</b> K6 <b>♣</b> 10743	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 15	<ul><li>J2</li><li>✓ AJ</li><li>AQ763</li><li>★ K532</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: EW HCP: 3	<ul><li>10875</li><li>9843</li><li>K4</li><li>542</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: None HCP: 15	<ul><li>J3</li><li>✓ K8</li><li>AKQ6</li><li>Q9743</li></ul>	East Bids 2♣ if possible. West Bids 4♠ if possible. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 12	<b>♣</b> Q5 <b>♥</b> AJ10643 <b>♦</b> QJ8 <b>♣</b> Q2	East Bids 3♠ if possible.  Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ K643  ♥ Q108  ♠ K6  ♣ 10743	South:  ♠ QJ102  ♥ 43  ♠ AQJ54  ♣ AJ	West Pass Pass AP 1. Stay	3♠	East Pass Pass	1NT 2♠
Board: 122 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ J2  ♥ AJ  ♠ AQ763  ♣ K532	South:  ♠ AK84  ♥ Q63  ♠ K852  ♣ 106	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 123 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:	South:	West AP	North	East	South 1NT
Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4•X W	North:	South:  ♠ 82  ♥ Q10  ♦ J10743  ♣ K1052	4♠ AP	North 1NT Pass i-Landy	2♣¹ Pass	Pass X
Board: 125 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3♠X E	North:  ♠ Q5  ♥ AJ10643  ♠ QJ8  ♣ Q2	South:  ♠ A4  ♥ 72  ♠ A643  ♣ AKJ105		North 2	East 3♠	South 1NT X

Board: 121 Dealer: S Vul: Both HCP: 15	<ul><li>♣ QJ102</li><li>♥ 43</li><li>◆ AQJ54</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: EW HCP: 12	<ul><li>★ AK84</li><li>♥ Q63</li><li>★ K852</li><li>★ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	<ul><li> ♣ J3</li><li> ♥ K7</li><li> ♦ A8532</li><li> ♣ AK97</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: None HCP: 6	♦ 82 ♥ Q10 ♦ J10743 ♣ K1052	East Bids 2♣ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 16	<ul><li>★ A4</li><li>▼ 72</li><li>◆ A643</li><li>◆ AKJ105</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ K643  ♥ Q108  ♠ K6  ♣ 10743	South:  ♠ QJ102  ♥ 43  ♠ AQJ54  ♣ AJ	West Pass Pass AP 1. Stay	3♠	East Pass Pass	1NT 2♠
Board: 122 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♣ J2  ♥ AJ  ♠ AQ763  ♣ K532	South:  ♠ AK84  ♥ Q63  ♠ K852  ♣ 106	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 123 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N S	North:	South:  ♣ J3  ♥ K7  ♠ A8532  ♣ AK97	West AP	North	East	South 1NT
Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4•X W	North:	South:  ♠ 82  ♥ Q10  ♦ J10743  ♣ K1052	4♠ AP	North 1NT Pass i-Landy	2♣¹ Pass	Pass X
Board: 125 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3♠X E	North:  ♠ Q5  ♥ AJ10643  ♠ QJ8  ♣ Q2	South:  ♠ A4  ♥ 72  ♠ A643  ♣ AKJ105		North 2	East 3♠	South 1NT X

Board: 126 Dealer: N Vul: Both HCP: 16	<ul><li>♣ J9</li><li>♥ 65</li><li>◆ AKQJ7</li><li>♣ AJ108</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 127 Dealer: S Vul: None HCP: 16	<ul><li>AQ32</li><li>AK</li><li>Q985</li><li>J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 15	<ul><li>Q732</li><li>Q8</li><li>Q6</li><li>AKQ106</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: EW HCP: 8	<ul><li>◆ Q963</li><li>♥ QJ65</li><li>◆ 9</li><li>◆ QJ84</li></ul>	West Bids 2NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ9</li><li>▼ 75</li><li>◆ K10632</li><li>★ A9</li></ul>	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 VX E	North:  ▲ J9  ▼ 65  ◆ AKQJ7  ♣ AJ108	South:  ♠ AK.62  ♥ 984  ♠ 654  ♣ 432	2•¹ 3♥ AP 1. Mult	North 1NT X Pass -Landy	Pass 2♥² Pass , Multi	Pass Pass X
Board: 127 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQ32  ♥ AK  ♠ Q985  ♣ J94	South: <b>♠</b> J1098 <b>♥</b> J10 <b>♠</b> AKJ32 <b>♠</b> KQ	Pass Pass 1. Stayı	North  2♣¹  4NT²  man  ntitative	Pass AP	South 1NT 2♠
Board: 128 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 3 N	North:  ♠ Q732  ♥ Q8  ♦ Q6  ♠ AKQ106	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 129 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3•X E	North:  ♠ Q963  ♥ QJ65  ♦ 9  ♠ QJ84	South:  ♠ KJ54  ♥ A4  ♠ QJ1062  ♣ A5	2NT <sup>1</sup> Pass	North Pass X Sual 2N	3♣ AP	South 1NT Pass
Board: 130 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ AKQ9  ♥ 75  ♦ K10632  ♣ A9	South:  ♠ 8  ♥ AJ62  ♠ AQ74  ♣ QJ74	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	

Board: 126 Dealer: N Vul: Both HCP: 7	<ul><li>★ AK62</li><li>♥ 984</li><li>♦ 654</li><li>★ 432</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: None HCP: 4	♣ J8 ♥ 1097632 ♦ K10987 ♣ —	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ54</li><li>★ A4</li><li>◆ QJ1062</li><li>★ A5</li></ul>	West Bids 2NT if possible. East Bids 3♣ if possible.  You bid first.
Board: 130 Dealer: N Vul: NS HCP: 14	<ul><li>★ 8</li><li>▼ AJ62</li><li>◆ AQ74</li><li>★ QJ74</li></ul>	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 VX E	North:  ▲ J9  ▼ 65  ◆ AKQJ7  ♣ AJ108	South:  ♠ AK.62  ♥ 984  ♠ 654  ♣ 432	2•¹ 3♥ AP 1. Mult	North 1NT X Pass -Landy	Pass 2♥² Pass , Multi	Pass Pass X
Board: 127 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQ32  ♥ AK  ♠ Q985  ♣ J94	South: <b>♠</b> J1098 <b>♥</b> J10 <b>♠</b> AKJ32 <b>♠</b> KQ	Pass Pass 1. Stayı	North  2♣¹  4NT²  man  ntitative	Pass AP	South 1NT 2♠
Board: 128 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 3 N	North:  ♠ Q732  ♥ Q8  ♦ Q6  ♠ AKQ106	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 129 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3•X E	North:  ♠ Q963  ♥ QJ65  ♦ 9  ♠ QJ84	South:  ♠ KJ54  ♥ A4  ♠ QJ1062  ♣ A5	2NT <sup>1</sup> Pass	North Pass X Sual 2N	3♣ AP	South 1NT Pass
Board: 130 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ AKQ9  ♥ 75  ♦ K10632  ♣ A9	South:  ♠ 8  ♥ AJ62  ♠ AQ74  ♣ QJ74	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	

Board: 131 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ8</li><li>▼ AJ65</li><li>◆ K8</li><li>◆ Q1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 15	<ul><li>AQ</li><li>Q8</li><li>8632</li><li>AQJ94</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 11	<ul><li>★ K543</li><li>▼ J7</li><li>◆ Q86</li><li>◆ KQ65</li></ul>	West Bids 2♦ if possible. West Doubles 4♥ if possible. Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q6</li><li>♥ Q5</li><li>◆ AK1052</li><li>♣ AJ72</li></ul>	West Doubles 4♥ if possible.  You bid first.
Board: 135 Dealer: S Vul: None HCP: 9	<ul><li>♣ A76</li><li>♥ 82</li><li>◆ J9842</li><li>♣ A53</li></ul>	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S Vul: Both North HCP: 15	North: ♠ KQ8 ▼ AJ65	South: ♠ A4 ♥ K7	West Pass	North 2♣¹	East Pass	1NT
South HCP: 16 Contract: 3N S	◆ K8 <b>♣</b> Q1094	◆ AQ1063 ◆ K853	Pass 1. Stay	3NT man	AP	
Board: 132 Dealer: N	North: ♠ AQ	South: ♠ KJ86		North 1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	♥ Q8 ♦ 8632 ♣ AQJ94	♥ Q8       ♥ AK974         ♦ 8632       ♦ 10954	Pass Pass 1. Stay 2. SM0		Pass AP	3 <b>♠</b> ²
Board: 133	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ N	<ul><li>★ K543</li><li>▼ J7</li><li>◆ Q86</li><li>◆ KQ65</li></ul>	<ul><li>♠ AQ82</li><li>♥ Q5</li><li>♦ K5432</li><li>♠ A7</li></ul>	2♦¹ Pass X	2NT <sup>2</sup> 3NT 4♠ i-Landy	Pass AP	4♥
Confidet. 72 IV				ensohl at		
Board: 134 Dealer: N	North: ♠ Q6	South: ♠ KJ10854	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 7	♥ Q5 • AK1052 • AJ72	♥ 103 • 87 • K106	X AP 1. Texa	Pass <sup>2</sup>	Pass	4♠
Contract: 4♠ S	112,2	111100		es a ♥ st	opper	
Board: 135 Dealer: S Vul: None	North: ♠ A76 ▼ 82	South: ♠ K.J ♥ K.3	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	◆ J9842 ◆ A53	◆ AQ1076 ◆ Q987	Pass	2NT	AP	11 <b>N I</b>

Board: 131	nt.
Board: 132	nt.
Board: 133	
Board: 134	ossible.
Board: 135	nt.

Board: 131 Dealer: S Vul: Both North HCP: 15	North: ♠ KQ8 ▼ AJ65	South: ♠ A4 ♥ K7	West Pass	North 2♣¹	East Pass	1NT
South HCP: 16 Contract: 3N S	◆ K8 ◆ Q1094	◆ AQ1063 ◆ K853	Pass 1. Stay	3NT man	AP	
Board: 132 Dealer: N	North: ♠ AQ	South: ♠ KJ86		North 1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	♥ Q8 ♦ 8632 ♣ AQJ94	<ul><li>★ AK974</li><li>★ 10954</li><li>★ —</li></ul>	Pass Pass 1. Stay 2. SM0		Pass AP	3♠²
Board: 133 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ N	<ul><li>★ K543</li><li>▼ J7</li><li>◆ Q86</li><li>◆ KQ65</li></ul>	<ul><li>♠ AQ82</li><li>♥ Q5</li><li>♦ K5432</li><li>♠ A7</li></ul>	2♦¹ Pass X	2NT <sup>2</sup> 3NT 4♠ ii-Landy	Pass AP	4♥
Contract. 42 IV				ensohl af		
Board: 134 Dealer: N	North:	South: ♠ KJ10854	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 7	• Q6 ▼ Q5 • AK1052 • AJ72	▼ 103 ◆ 87 ♣ K106	X AP 1. Texa	Pass <sup>2</sup>	Pass	4♠
Contract: 4♠ S	¥1W1Z	¥ IX100		es a ♥ st	opper	
Board: 135 Dealer: S Vul: None	North: <b>♠</b> A76 <b>♥</b> 82	South: ♠ K.J ♥ K.3	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	◆ J9842 ◆ A53	◆ AQ1076 ◆ Q987	Pass	2NT	AP	1111

Board: 136 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q10</li><li>♥ Q6</li><li>♦ AK53</li><li>♣ A10953</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 13	◆ QJ76 ▼ AK76 ◆ 10643 ◆ K	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 16	<ul><li>▲ A1076</li><li>♥ 32</li><li>◆ AQJ95</li><li>▲ AJ</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: EW HCP: 10	<ul><li>★ K10</li><li>▼ J642</li><li>◆ AQ95</li><li>◆ 1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: NS HCP: 15	<ul><li>AQ</li><li>✓ K3</li><li>✓ Q10942</li><li>✓ A952</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ Q10  ♥ Q6  ♠ AK53  ♣ A10953	South:  ♠ A764  ♥ AK74  ♦ J  ♣ J742	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 137 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ QJ76  ♥ AK76  ♦ 10643  ♠ K	South:  ♠ A9  ♥ 108  ♠ AKQ85  ♣ QJ76		North  2♣¹  3NT  man	East Pass AP	1NT
Board: 138 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ A1076  ♥ 32  ♠ AQJ95  ♣ AJ	South:  ♠ K9843  ♥ K109  ♠ K102  ♣ 74	Pass AP	North 1NT 2NT <sup>1</sup> nded acc	Pass Pass	2♥
Board: 139 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ K10  ♥ J642  ♠ AQ95  ♣ 1096	South:  ♣ J764  ♥ AQ  ♠ K4  ♣ AQ852		North  2♣¹  3NT  man	East Pass AP	1NT
Board: 140 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 2♠ N	North:  ♠ AQ  ♥ K3  ♦ Q10942  ♣ A952	South:  ♠ K108732  ♥ J5  ♦ 853  ♣ J8	West Pass	North 1NT 2♠	East Pass AP	

Board: 136 Dealer: N Vul: NS HCP: 13	<ul><li>A764</li><li>✓ AK74</li><li>✓ J</li><li>✓ J742</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A9</li><li>▼ 108</li><li>◆ AKQ85</li><li>▲ QJ76</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: None HCP: 9	<ul><li>★ K9843</li><li>★ K109</li><li>★ K102</li><li>★ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: EW HCP: 16	<ul><li>♣ J764</li><li>♥ AQ</li><li>♦ K4</li><li>♣ AQ852</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 5	<ul><li>★ K108732</li><li>▼ J5</li><li>◆ 853</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ Q10  ♥ Q6  ♠ AK53  ♣ A10953	South:  ♠ A764  ♥ AK74  ♦ J  ♣ J742	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 137 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ QJ76  ♥ AK76  ♦ 10643  ♠ K	South:  ♠ A9  ♥ 108  ♠ AKQ85  ♣ QJ76		North  2♣¹  3NT  man	East Pass AP	1NT
Board: 138 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ A1076  ♥ 32  ♠ AQJ95  ♣ AJ	South:  ♠ K9843  ♥ K109  ♠ K102  ♣ 74	Pass AP	North 1NT 2NT <sup>1</sup> nded acc	Pass Pass	2♥
Board: 139 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ K10  ♥ J642  ♠ AQ95  ♣ 1096	South:  ♣ J764  ♥ AQ  ♠ K4  ♣ AQ852		North  2♣¹  3NT  man	East Pass AP	1NT
Board: 140 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 2♠ N	North:  ♠ AQ  ♥ K3  ♦ Q10942  ♣ A952	South:  ♠ K108732  ♥ J5  ♦ 853  ♣ J8	West Pass	North 1NT 2♠	East Pass AP	

Board: 145

Dealer: S Vul: NS

HCP: 7

**♠** J

**♦** A2

**\$** 86

♥Q10765432

#### 15-17 Opening with any 5422 Distribution

Board: 141 **♠** 2 East Bids 2♠ if possible. Dealer: S **♥** AK73 Vul: Both **♦** 1098654 Partner bids first. HCP: 8 **♣** J9 Board: 142 **♦** A4 The opponents are silent. **y** J6 Dealer: N Vul: None ♦ AK543 You bid first. HCP: 16 **♣** A954 **★**83 Board: 143 The opponents are silent. Dealer: S ♥ AK8 Vul: EW **♦** 1085432 Partner bids first. HCP: 8 **♣** J3 **♦** K9 Board: 144 The opponents are silent. Dealer: N **♥** AQ ♦ AK865 Vul: Both You bid first. HCP: 16 **♣** 7542

The opponents are silent.

Partner bids first.

Doord, 141			West	North	East	South 1NT
Board: 141 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	
Vul: Both	<b>♠</b> 2 <b>♥</b> AK73	<b>♠</b> Q3 <b>♥</b> 96	Pass	Pass	2♠	Pass
North HCP: 8	◆ 1098654	◆ AKQ73	Pass	3♦	Pass	<b>3</b> ♠ <sup>2</sup>
South HCP: 16	♣ J9	♣ KQ104	Pass	<b>4</b>	AP	
Contract: 4♦ S		-	1. Stayn			
			2. limit r	aise or	better	in ♦
Board: 142 Dealer: N Vul: None	North: ♠ A4	South: <b>♠</b> 986	West	North	East	South
North HCP: 16	<b>♥</b> J6	<b>♥</b> K92		1NT	Pass	2NT
South HCP: 8 Contract: 2N N	◆ AK543 ◆ A954	◆ 10762 ◆ KQ6	AP			
Board: 143 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>♦</b> 83 <b>♥</b> AK8	<b>♠</b> KQJ6 <b>♥</b> Q6	Pass	<b>3♣</b> ¹	Pass	_
South HCP: 16	♦ 1085432 ♣ J3	◆ K7 <b>♣</b> KQ654	AP 1. Mino	r Suit T	ransfer	rs after 1NT
Contract: 3♦ S			2. auton	nat		
Board: 144 Dealer: N Vul: Both	North: ♠ K9	South: <b>★</b> J643 <b>♥</b> J87654	West	North		
North HCP: 16 South HCP: 2 Contract: 2♥ N	<b>♥</b> AQ <b>♦</b> AK865 <b>♣</b> 7542	◆ 42 ◆ 6	Pass	1NT 2♥	Pass AP	<b>∠</b> ▼
Board: 145 Dealer: S	North: ♠ J	South: ♠ A2	West	North	East	South 1NT
Vul: NS	♥ Q10765432	♥ AK	Pass	<b>4</b> ♦ <sup>1</sup>	Pass	
North HCP: 7 South HCP: 15	♦ A2	◆ Q543	AP			
Contract: 4 S	<b>♣</b> 86	<b>♣</b> Q9754	1. Texas	S		

Board: 141 Dealer: S Vul: Both HCP: 16	<ul><li>♠ Q3</li><li>♥ 96</li><li>♦ AKQ73</li><li>♠ KQ104</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 142 Dealer: N Vul: None HCP: 8	<ul><li>◆986</li><li>♥ K92</li><li>◆ 10762</li><li>◆ KQ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQJ6</li><li>♥ Q6</li><li>◆ K7</li><li>◆ KQ654</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 2	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 15	<ul><li>A2</li><li>✓ AK</li><li>✓ Q543</li><li>✓ Q9754</li></ul>	The opponents are silent. You bid first.

Doord, 141			West	North	East	South 1NT
Board: 141 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	
Vul: Both	<b>♠</b> 2 <b>♥</b> AK73	<b>♠</b> Q3 <b>♥</b> 96	Pass	Pass	2♠	Pass
North HCP: 8	◆ 1098654	◆ AKQ73	Pass	3♦	Pass	<b>3</b> ♠ <sup>2</sup>
South HCP: 16	♣ J9	♣ KQ104	Pass	<b>4</b>	AP	
Contract: 4♦ S		-	1. Stayn			
			2. limit r	aise or	better	in ♦
Board: 142 Dealer: N Vul: None	North: ♠ A4	South: <b>♠</b> 986	West	North	East	South
North HCP: 16	<b>♥</b> J6	<b>♥</b> K92		1NT	Pass	2NT
South HCP: 8 Contract: 2N N	◆ AK543 ◆ A954	◆ 10762 ◆ KQ6	AP			
Board: 143 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW North HCP: 8	<b>♦</b> 83 <b>♥</b> AK8	<b>♠</b> KQJ6 <b>♥</b> Q6	Pass	<b>3♣</b> ¹	Pass	_
South HCP: 16	♦ 1085432 ♣ J3	◆ K7 <b>♣</b> KQ654	AP 1. Mino	r Suit T	ransfer	rs after 1NT
Contract: 3♦ S			2. auton	nat		
Board: 144 Dealer: N Vul: Both	North: ♠ K9	South: <b>★</b> J643 <b>♥</b> J87654	West	North		
North HCP: 16 South HCP: 2 Contract: 2♥ N	<b>♥</b> AQ <b>♦</b> AK865 <b>♣</b> 7542	◆ 42 ◆ 6	Pass	1NT 2♥	Pass AP	<b>∠</b> ▼
Board: 145 Dealer: S	North: ♠ J	South: ♠ A2	West	North	East	South 1NT
Vul: NS	♥ Q10765432	♥ AK	Pass	<b>4</b> ♦ <sup>1</sup>	Pass	
North HCP: 7 South HCP: 15	♦ A2	◆ Q543	AP			
Contract: 4 S	<b>♣</b> 86	<b>♣</b> Q9754	1. Texas	S		

Board: 146 Dealer: N Vul: Both HCP: 16	<ul><li>10632</li><li>✓ QJ</li><li>✓ KQ</li><li>AKJ93</li></ul>	The opponents are silent.  You bid first.
Board: 147 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q74</li><li>♥ 109652</li><li>♦ K</li><li>♣ K972</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 15	<ul><li>★ A762</li><li>★ K3</li><li>★ AJ1043</li><li>★ K8</li></ul>	West Doubles 2♥ if possible.  You bid first.
Board: 149 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q1095</li><li>★ AQ92</li><li>◆ 43</li><li>♣ Q42</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 16	<ul><li>J3</li><li>✓ A3</li><li>✓ A642</li><li>✓ AK1084</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 4 \( \mathbb{V} \) N	North:  • 10632  • QJ  • KQ  • AKJ93	South:  ♠ Q4  ♥ AK6432  ♠ A93  ♣ 104	West North East South  1NT Pass 2  Pass 2  Pass 4  AP
Board: 147 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 S	North:  ♠ Q74  ♥ 109652  ♠ K  ♣ K972	South:  ♠ AKJ3  ♥ J7  ♠ 87  ♣ AQ1086	West North East South 1NT  X¹ 2 Pass 2  AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4♠ S	North:  ♠ A762  ♥ K3  ♠ AJ1043  ♣ K8	South:  ♠ K109543  ♥ 52  ♠ K2  ♣ 964	West North East South  1NT Pass 2♥  X 2NT¹ Pass 4♣  AP  1. Extended acceptance after NT
Board: 149 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1095  ♥ AQ92  ♠ 43  ♠ Q42	South:  ♠ A632  ♥ K6  ♠ KJ1072  ♠ A9	West North East South 1NT Pass 2♣¹ X 2♠  Pass 4♠ AP 1. Stayman
Board: 150 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 1N N	North:	South:  ◆ 872  ▼ Q9  ◆ K875  ◆ 9753	West North East South 1NT AP

Board: 146 Dealer: N Vul: Both HCP: 13	♣ Q4 ♥ AK6432 ♦ A93 ♣ 104	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 15	<ul><li>♠ AKJ3</li><li>♥ J7</li><li>♦ 87</li><li>♠ AQ1086</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 6	<ul><li>★ K109543</li><li>★ 52</li><li>★ K2</li><li>★ 964</li></ul>	West Doubles 2♥ if possible.  Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 15	<ul><li>A632</li><li>K6</li><li>KJ1072</li><li>A9</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 150 Dealer: N Vul: NS HCP: 5	<ul><li>♣872</li><li>♥Q9</li><li>★K875</li><li>♣9753</li></ul>	The opponents are silent.  Partner bids first.

Board: 146 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 4 \( \mathbb{V} \) N	North:  • 10632  • QJ  • KQ  • AKJ93	South:  ♠ Q4  ♥ AK6432  ♠ A93  ♣ 104	West North East South  1NT Pass 2  Pass 2  Pass 4  AP
Board: 147 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 S	North:  ♠ Q74  ♥ 109652  ♠ K  ♣ K972	South:  ♠ AKJ3  ♥ J7  ♠ 87  ♣ AQ1086	West North East South 1NT  X¹ 2 Pass 2  AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4♠ S	North:  ♠ A762  ♥ K3  ♠ AJ1043  ♣ K8	South:  ♠ K109543  ♥ 52  ♠ K2  ♣ 964	West North East South  1NT Pass 2♥  X 2NT¹ Pass 4♣  AP  1. Extended acceptance after NT
Board: 149 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1095  ♥ AQ92  ♠ 43  ♠ Q42	South:  ♠ A632  ♥ K6  ♠ KJ1072  ♠ A9	West North East South 1NT Pass 2♣¹ X 2♠  Pass 4♠ AP 1. Stayman
Board: 150 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 1N N	North:	South:  ◆ 872  ▼ Q9  ◆ K875  ◆ 9753	West North East South 1NT AP

Board: 151 Dealer: S Vul: None HCP: 2	<ul><li>109642</li><li>✓ Q875</li><li>63</li><li>98</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 16	<ul><li>AQ86</li><li>✓ A8</li><li>AQ763</li><li>43</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 4	<ul><li>★ K76543</li><li>♥ J52</li><li>◆ 8</li><li>♣ 743</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 15	<ul><li>★ A843</li><li>★ K3</li><li>★ AK1073</li><li>★ J2</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. West Bids 5♥ if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 13	<ul><li>★ K32</li><li>▼ 10976</li><li>◆ K62</li><li>◆ AK9</li></ul>	The opponents are silent.  Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 2 South HCP: 15 Contract: 3♠ S	North:  • 109642  • Q875  • 63  • 98	South:  ♠ AJ73  ♥ A9  ♠ KQ942  ♣ J3	West Pass AP	North 2♥	East 3♣	South 1NT 3♠
Board: 152 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AQ86  ♥ A8  ♠ AQ763  ♣ 43	South:  ◆ 952  ▼ Q63  ◆ J2  ◆ AQ962	West AP	North 1NT		South 2NT
Board: 153 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 2♠ S	North:  ♠ K76543  ♥ J52  ♦ 8  ♣ 743	South:  ♠ Q2  ♥ Q9  ♠ AQJ32  ♣ A965	West Pass AP	North 2♥	East Pass	1NT
Board: 154 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 5 VX E	North:  ♠ A843  ♥ K3  ♠ AK1073  ♣ J2	South:  ♠ QJ972  ♥ 94  ♦ 9654  ♠ Q10	3 <b>♠</b> <sup>2</sup> 5 <b>♥</b> 1. Mult	North 1NT X X i-Landy, raise or	2 <b>▼</b> <sup>1</sup> Pass AP 5, 5M-4	2 <b>♠</b> 4 <b>♠</b>
Board: 155 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K32  ♥ 10976  ♠ K62  ♣ AK9	South:  ♠ AJ76  ♥ A2  ♠ AQJ85  ♣ 42	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 151 Dealer: S Vul: None HCP: 15	<ul><li>♣ AJ73</li><li>♥ A9</li><li>♦ KQ942</li><li>♣ J3</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 152 Dealer: N Vul: EW HCP: 9	<ul><li>♦ 952</li><li>♥ Q63</li><li>♦ J2</li><li>♦ AQ962</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q2</li><li>♥ Q9</li><li>♦ AQJ32</li><li>♣ A965</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: NS HCP: 5	<ul><li>◆ QJ972</li><li>◆ 94</li><li>◆ 9654</li><li>◆ Q10</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. West Bids 5♥ if possible. Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 16	<ul><li>AJ76</li><li>✓ A2</li><li>AQJ85</li><li>42</li></ul>	The opponents are silent. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 2 South HCP: 15 Contract: 3♠ S	North:  • 109642  • Q875  • 63  • 98	South:  ♠ AJ73  ♥ A9  ♠ KQ942  ♣ J3	West Pass AP	North 2♥	East 3♣	South 1NT 3♠
Board: 152 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AQ86  ♥ A8  ♠ AQ763  ♣ 43	South:  ◆ 952  ▼ Q63  ◆ J2  ◆ AQ962	West AP	North 1NT		South 2NT
Board: 153 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 2♠ S	North:  ♠ K76543  ♥ J52  ♦ 8  ♣ 743	South:  ♠ Q2  ♥ Q9  ♠ AQJ32  ♣ A965	West Pass AP	North 2♥	East Pass	1NT
Board: 154 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 5 VX E	North:  ♠ A843  ♥ K3  ♠ AK1073  ♣ J2	South:  ♠ QJ972  ♥ 94  ♦ 9654  ♠ Q10	3 <b>♠</b> <sup>2</sup> 5 <b>♥</b> 1. Mult	North 1NT X X i-Landy, raise or	2 <b>▼</b> <sup>1</sup> Pass AP 5, 5M-4	2 <b>♠</b> 4 <b>♠</b>
Board: 155 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K32  ♥ 10976  ♠ K62  ♣ AK9	South:  ♠ AJ76  ♥ A2  ♠ AQJ85  ♣ 42	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 156 Dealer: N Vul: Both HCP: 16	<ul><li>J2</li><li>J5</li><li>AK96</li><li>AK1094</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: None HCP: 8	<b>★</b> KQ109 <b>▼</b> 10986 <b>♦</b> K96 <b>♣</b> 54	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 15	<ul><li>♠ Q852</li><li>♥ A9</li><li>♦ J5</li><li>♠ AKJ94</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: NS HCP: 11	<ul><li>♣ J5</li><li>♥ AJ852</li><li>♦ Q7</li><li>♣ K1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 15	<ul><li>AQ98</li><li>73</li><li>AKQ76</li><li>32</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♣ J2  ♥ J5  ♠ AK96  ♣ AK1094	South:	West	North 1NT	East AP	South
Board: 157 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ KQ109  ♥ 10986  ♠ K96  ♣ 54	South:  ♣ J8  ♥ A7  ♠ AQ1032  ♣ A1063	Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 158 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ Q852  ♥ A9  ♦ J5  ♣ AKJ94	South:  ♠ A10  ♥ J84  ♦ 10983  ♣ 7653	West	North 1NT	East AP	South
Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♣ J5  ▼ AJ852  ♠ Q7  ♣ K1075	South:  ♠ AQ73  ♥ Q10  ♠ AJ1062  ♣ Q3	West Pass Pass AP	North 2	Pass	1NT
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ AQ98  ♥ 73  ♠ AKQ76  ♠ 32	South:	West	North 1NT	East AP	South

Board: 156 Dealer: N Vul: Both HCP: 5	<ul><li>★ 543</li><li>♥ 9843</li><li>◆ QJ2</li><li>♠ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 15	<ul><li> ♣ J8</li><li> ♥ A7</li><li> ♦ AQ1032</li><li> ♣ A1063</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 5	<ul><li>▲ A10</li><li>✓ J84</li><li>◆ 10983</li><li>♣ 7653</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 15	<ul><li>AQ73</li><li>Q10</li><li>AJ1062</li><li>Q3</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 6	<ul><li>▲ J76</li><li>♥ K1085</li><li>◆ J10983</li><li>▲ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♣ J2  ♥ J5  ♠ AK96  ♣ AK1094	South:	West	North 1NT	East AP	South
Board: 157 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ KQ109  ♥ 10986  ♠ K96  ♣ 54	South:  ♣ J8  ♥ A7  ♠ AQ1032  ♣ A1063	Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 158 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 1N N	North:  ♠ Q852  ♥ A9  ♦ J5  ♣ AKJ94	South:  ♠ A10  ♥ J84  ♦ 10983  ♣ 7653	West	North 1NT	East AP	South
Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♣ J5  ▼ AJ852  ♠ Q7  ♣ K1075	South:  ♠ AQ73  ♥ Q10  ♠ AJ1062  ♣ Q3	West Pass Pass AP	North 2	Pass	1NT
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ AQ98  ♥ 73  ♠ AKQ76  ♠ 32	South:	West	North 1NT	East AP	South

Board: 161 Dealer: S Vul: Both HCP: 5	<ul><li>★ 765</li><li>★ 8753</li><li>★ 742</li><li>★ AJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 15	<ul><li>♣ 72</li><li>♥ A8</li><li>◆ AJ1065</li><li>♣ KQJ6</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q63</li><li>★ K92</li><li>◆ QJ73</li><li>♣ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 15	<ul><li>AK54</li><li>♥ Q5</li><li>◆ Q5</li><li>◆ A10753</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 2	<ul><li>▶ J86</li><li>♥ 952</li><li>◆ J104</li><li>♣ 8763</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 1N S	North:  ♣ 765  ♥ 8753  • 742  ♣ AJ6	South:  ♠ A2  ♥ Q9  ♠ AJ108  ♣ KQ1075	West North East South 1NT AP
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 2♠ N	North:  ♣ 72  ✔ A8  ♣ AJ1065  ♣ KQJ6	South:  ♠ QJ965  ♥ 943  ♦ 94  ♣ 753	West North East South  1NT X¹ 2♥  Pass 2♠ AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 163 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q63  ♥ K92  ♠ QJ73  ♣ 653	South:  ♠ A982  ♥ Q7  ♠ A10  ♠ KQJ82	West North East South 1NT Pass 2NT AP
Board: 164 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ AK54  ♥ Q5  ♠ Q5  ♣ A10753	South:  ♠ 2  ♥ A108742  ♠ KJ72  ♠ 96	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 165 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 1N S	North:	South:  ♠ KQ93  ▼ 107  ♠ A5  ♣ KQJ54	West North East South 1NT AP

Board: 161 Dealer: S Vul: Both HCP: 16	<ul><li>A2</li><li>♥ Q9</li><li>AJ108</li><li>★ KQ1075</li></ul>	The opponents are silent.  You bid first.
Board: 162 Dealer: N Vul: EW HCP: 3	<ul><li>◆ QJ965</li><li>◆ 943</li><li>◆ 94</li><li>◆ 753</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 16	<ul><li>★ A982</li><li>♥ Q7</li><li>◆ A10</li><li>◆ KQJ82</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 8	<ul><li>★ 2</li><li>▼ A108742</li><li>◆ KJ72</li><li>★ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ93</li><li>▼ 107</li><li>◆ A5</li><li>◆ KQJ54</li></ul>	The opponents are silent. You bid first.

Board: 161 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 1N S	North:  ♣ 765  ♥ 8753  • 742  ♣ AJ6	South:  ♠ A2  ♥ Q9  ♠ AJ108  ♣ KQ1075	West North East South 1NT AP
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 2♠ N	North:  ♣ 72  ✔ A8  ♣ AJ1065  ♣ KQJ6	South:  ♠ QJ965  ♥ 943  ♦ 94  ♣ 753	West North East South  1NT X <sup>1</sup> 2♥  Pass 2♠ AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 163 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q63  ♥ K92  ♠ QJ73  ♣ 653	South:  ♠ A982  ♥ Q7  ♠ A10  ♠ KQJ82	West North East South 1NT Pass 2NT AP
Board: 164 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ AK54  ♥ Q5  ♠ Q5  ♣ A10753	South:  ♠ 2  ♥ A108742  ♠ KJ72  ♠ 96	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 165 Dealer: S Vul: EW North HCP: 2 South HCP: 15 Contract: 1N S	North:	South:  ♠ KQ93  ▼ 107  ♠ A5  ♣ KQJ54	West North East South 1NT AP

Board: 166 Dealer: N Vul: None HCP: 16	<b>♠</b> KJ <b>♥</b> 109 <b>♦</b> AKJ7 <b>♣</b> KJ1094	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: None HCP: 2	♦9 ▼9863 • Q73 • 108542	West Doubles 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 15	<ul><li>♦ 9872</li><li>♥ K9</li><li>♦ AQJ83</li><li>♠ AJ</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 169 Dealer: S Vul: Both HCP: 9	<ul><li>★ K6</li><li>♥ Q10642</li><li>◆ QJ763</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 15	<ul><li>A5</li><li>▼ 109</li><li>★ KQJ5</li><li>♣ AJ974</li></ul>	The opponents are silent. You bid first.

Board: 166 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KJ  ▼ 109  ◆ AKJ7  ♣ KJ1094	South:  ♠ A105  ♥ QJ52  ♦ 93  ♠ Q853	West North East South  1NT Pass 2♣¹  Pass 2◆ Pass 2NT  AP  1. Stayman	
Board: 167 Dealer: S Vul: None North HCP: 2 South HCP: 16 Contract: 2 • E	North:	South:  ♠ KJ54  ♥ Q2  ♦ J5  ♣ AKQ76	West North East South 1NT  X¹ Pass 2 ◆ AP 1. Multi-Landy, 4M-5m or 18+ HCP	
Board: 168 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3  E	North:	South:  ♣ J65  ♥ Q10876  ♦ 76  ♣ Q98	West North East South  1NT Pass 2  Pass 2  AP	
Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ K6  ♥ Q10642  • QJ763  ♣ J	South:  ♠ A742  ♥ A9  ♠ A4  ♣ K9652	West North East South 1NT Pass 2 Pass 2 Pass 3 Pass 3NT AP	
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ A5  ♥ 109  ♠ KQJ5  ♣ AJ974	South:	West North East South  1NT Pass 3♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat	

Board: 166 Dealer: N Vul: None HCP: 9	<ul><li>★ A105</li><li>♥ QJ52</li><li>◆ 93</li><li>◆ Q853</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ54</li><li>♥ Q2</li><li>◆ J5</li><li>◆ AKQ76</li></ul>	West Doubles 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 5	<ul><li>J65</li><li>♥ Q10876</li><li>↑ 76</li><li>♣ Q98</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 15	<ul><li>A742</li><li>✓ A9</li><li>A4</li><li>★ K9652</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: None HCP: 5	<b>♦</b> 64 <b>♥</b> KQ62 <b>♦</b> 1098642 <b>♣</b> 2	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KJ  ▼ 109  ◆ AKJ7  ♣ KJ1094	South:  ♠ A105  ♥ QJ52  ♦ 93  ♠ Q853	West North East South  1NT Pass 2♣¹  Pass 2◆ Pass 2NT  AP  1. Stayman	
Board: 167 Dealer: S Vul: None North HCP: 2 South HCP: 16 Contract: 2 • E	North:	South:  ♠ KJ54  ♥ Q2  ♦ J5  ♣ AKQ76	West North East South 1NT  X¹ Pass 2 ◆ AP 1. Multi-Landy, 4M-5m or 18+ HCP	
Board: 168 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3  E	North:	South:  ♣ J65  ♥ Q10876  ♦ 76  ♣ Q98	West North East South  1NT Pass 2  Pass 2  AP	
Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ K6  ♥ Q10642  • QJ763  ♣ J	South:  ♠ A742  ♥ A9  ♠ A4  ♣ K9652	West North East South 1NT Pass 2 Pass 2 Pass 3 Pass 3NT AP	
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ A5  ♥ 109  ♠ KQJ5  ♣ AJ974	South:	West North East South  1NT Pass 3♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat	

#### 15-17 Opening with any 5422 Distribution

**♠** QJ10 Board: 171

Dealer: S

The opponents are silent. **y** 9632

**♦** QJ9 Vul: Both Partner bids first. HCP: 11 ♣ KQ2

Board: 171 Dealer: S Vul: Both	North: ♠ QJ10	South: ♠ A5	West	North	East	South 1NT
North HCP: 11	<b>♥</b> 9632	<b>v</b> 107	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> QJ9	◆ AK1075	Pass	3NT	AP	
Contract: 3N S	♣ KQ2	♣ A1098	1. Stay	man		

#### 15-17 Opening with any 5422 Distribution

Board: 171 **♠** A5

Dealer: S ¥ 107

The opponents are silent.

Vul: Both HCP: 15

◆ AK1075◆ A1098

You bid first.

Board: 171 Dealer: S Vul: Both	North: ♠ QJ10	South: ♠ A5	West	North	East	South 1NT
North HCP: 11	<b>♥</b> 9632	<b>v</b> 107	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> QJ9	◆ AK1075	Pass	3NT	AP	
Contract: 3N S	♣ KQ2	♣ A1098	1. Stay	man		