Board: 1 Dealer: S Vul: None HCP: 11	<ul><li>◆ 98</li><li>♥ AKJ1052</li><li>◆ K62</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 18	<ul><li>★ AK986</li><li>♥ J</li><li>★ AK3</li><li>★ K1086</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 10	<ul><li>★—</li><li>KQJ754</li><li>KJ653</li><li>52</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 13	<ul><li>♣ J76542</li><li>♥ QJ</li><li>♦ K8</li><li>♣ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 11	<ul><li>J7</li><li>✓ AK10862</li><li>✓ 984</li><li>✓ K2</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 6♠ S	North:	South:  ♠ AKQJ754  ♥ —  ♠ A4  ♣ K1065		North 3♥	East Pass	1♠
Board: 2 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4♥ S	North:  ♠ AK986  ♥ J  ♠ AK3  ♣ K1086	South:  ♠ Q  ♥ AKQ8732  ♠ 854  ♣ 52	West Pass AP	North 1♠ 3NT	Pass	3♥
Board: 3 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4 N	North:  ♣—  ▼ KQJ754  ◆ KJ653  ♣ 52	South:  ♠ QJ643  ♥ A3  ♠ Q984  ♠ A10		North 3♥	East Pass	1♠
Board: 4 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4 S	North:  ♣ J76542  ♥ QJ  ♦ K8  ♣ AQ4	South:  ♠ K  ♥ AK10987  ♦ 54  ♣ 8632	West Pass	North 1♣ 4♥	East Pass AP	
Board: 5 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♣ J7  ▼ AK10862  ◆ 984  ♣ K2	South:  ♠ K109863  ♥ QJ  ♠ KQ6  ♣ 97	West Pass	North 3♥	East AP	South 1♠

#### 3 Under Invitational Jump

Board: 1
Dealer: S

AKQJ754
The opponents are silent.

Vul: Both → 854 HCP: 11 → 52 Partner bids first.

Dealer: N → AK10987

Vul: None → 54 HCP: 10 → 8632 Partner bids first.

Board: 5
Dealer: S

★ K109863
▼ QJ

The opponents are silent.

HCP: 11 ♣ 97 You bid firs

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 6♠ S	North:	South:  ♠ AKQJ754  ♥ —  ♠ A4  ♣ K1065		North 3♥	East Pass	1♠
Board: 2 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4♥ S	North:  ♠ AK986  ♥ J  ♠ AK3  ♣ K1086	South:  ♠ Q  ♥ AKQ8732  ♠ 854  ♣ 52	West Pass AP	North 1♠ 3NT	Pass	3♥
Board: 3 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4 N	North:  ♣—  ▼ KQJ754  ◆ KJ653  ♣ 52	South:  ♠ QJ643  ♥ A3  ♠ Q984  ♠ A10		North 3♥	East Pass	1♠
Board: 4 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4 S	North:  ♣ J76542  ♥ QJ  ♦ K8  ♣ AQ4	South:  ♠ K  ♥ AK10987  ♦ 54  ♣ 8632	West Pass	North 1♣ 4♥	East Pass AP	
Board: 5 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♣ J7  ▼ AK10862  ◆ 984  ♣ K2	South:  ♠ K109863  ♥ QJ  ♠ KQ6  ♣ 97	West Pass	North 3♥	East AP	South 1♠

Board: 6 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ985</li><li>★ 4</li><li>★ K83</li><li>★ AQ63</li></ul>	The opponents are silent.  You bid first.
Board: 7 Dealer: S Vul: EW HCP: 11	<ul><li>◆ 94</li><li>♥ AQ10876</li><li>◆ AJ842</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 14	<ul><li>◆ QJ109654</li><li>♥ —</li><li>◆ AKJ</li><li>◆ K53</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: NS HCP: 10	<ul><li>♠ Q8</li><li>♥ AQ109652</li><li>♦ Q2</li><li>♠ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQJ83</li><li>▼ 8</li><li>◆ J873</li><li>◆ AK8</li></ul>	The opponents are silent.  You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 3 S	North:  ♠ KJ985  ♥ 4  ♠ K83  ♣ AQ63	South:  ♠ Q  ♥ KQJ972  ♦ 765  ♣ J105	West AP	North 1♠	East Pass	
Board: 7 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4 N	North:  ◆ 94  ▼ AQ10876  ◆ AJ842  ◆ —	South:  ♠ KQ732  ♥ KJ  ♠ Q9  ♣ AQ105	West Pass AP	North 3♥	East Pass	1♠
Board: 8 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ QJ109654  ♥ —  ♠ AKJ ♠ K53	South:  ♠ A3  ♥ KQJ10764  ♠ 7  ♠ 976	West Pass	North 1♠ 4♠	East Pass AP	
Board: 9 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 3 N	North:  ♠ Q8  ♥ AQ109652  ♠ Q2  ♣ 82	South:  ♠ KJ1075  ♥ K  ♦ J763  ♣ AQ3		North 3♥	East AP	South 1♣
Board: 10 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3♥ S	North:  ♠ KQJ83  ♥ 8  ♦ J873  ♣ AK8	South:  ♠ 6  ♥ AKQ743  ♦ 54  ♠ Q976	West AP	North 1♠	East Pass	

Board: 6 Dealer: N Vul: Both HCP: 9	<b>♠</b> Q <b>♥</b> KQJ972 <b>♦</b> 765 <b>♣</b> J105	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: EW HCP: 17	<ul><li>★ KQ732</li><li>▼ KJ</li><li>◆ Q9</li><li>◆ AQ105</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 10	<ul><li>★ A3</li><li>▼ KQJ10764</li><li>◆ 7</li><li>◆ 976</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ1075</li><li>★ K</li><li>◆ J763</li><li>◆ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 11	<ul><li>♠ 6</li><li>♥ AKQ743</li><li>♦ 54</li><li>♠ Q976</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 3 S	North:  ♠ KJ985  ♥ 4  ♠ K83  ♣ AQ63	South:  ♠ Q  ♥ KQJ972  ♦ 765  ♣ J105	West AP	North 1♠	East Pass	
Board: 7 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4 N	North:  ◆ 94  ▼ AQ10876  ◆ AJ842  ◆ —	South:  ♠ KQ732  ♥ KJ  ♠ Q9  ♣ AQ105	West Pass AP	North 3♥	East Pass	1♠
Board: 8 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ QJ109654  ♥ —  ♠ AKJ ♠ K53	South:  ♠ A3  ♥ KQJ10764  ♠ 7  ♠ 976	West Pass	North 1♠ 4♠	East Pass AP	
Board: 9 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 3 N	North:  ♠ Q8  ♥ AQ109652  ♠ Q2  ♣ 82	South:  ♠ KJ1075  ♥ K  ♦ J763  ♣ AQ3		North 3♥	East AP	South 1♣
Board: 10 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3♥ S	North:  ♠ KQJ83  ♥ 8  ♦ J873  ♣ AK8	South:  ♠ 6  ♥ AKQ743  ♦ 54  ♠ Q976	West AP	North 1♠	East Pass	

#### 3 Under Invitational Jump

HCP: 14

Dealer: N ♥ 2

Vul: None ♦ J643

You bid first.

♣ A8

Board: 13 • 6 The empenents are silent

Dealer: S VKQJ1064 The opponents are silent.

Vul: NS HCP: 11 ♣ J106 Partner bids first.

Dealer: N •— The opponents are strent.

Vul: Both HCP: 12 ♣ A83 You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 3♥ N	North:	South:  ♠ KQ872  ♥ 8  ♦ 9765  ♣ AQ8	West Pass	North 3♥	East AP	South 1♣
Board: 12 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♠ N	North:  ♠ AKQ642  ♥ 2  ♦ J643  ♣ A8	South:	West Pass	North 1♠ 3♠	East Pass AP	
Board: 13 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ 6  ♥ KQJ1064  ♠ A83  ♠ J106	South:  ♠ AK975  ♥ 97  • QJ109  ♣ K3		North 3♥	East Pass	1♠
Board: 14 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4♠ N	North:  ♠ KJ109832  ❤ —  ♠ A75  ♣ A83	South:  ♣ 7  ▼ AKJ6542  ◆ J108  ♣ 42	West Pass Pass	_	East Pass Pass AP	3♥
Board: 15 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♥ N	North:  ♣ 87  ✔ AK1097543  ♠ K3  ♣ 7	South:  ♠ AQ1062  ♥ —  • 7652  ♣ AK86	West Pass	North 3♥	East AP	South 1♣

Board: 11 Dealer: S Vul: Both HCP: 11	<ul><li>★KQ872</li><li>▼ 8</li><li>◆ 9765</li><li>◆ AQ8</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: None HCP: 9	<ul><li>◆ 98</li><li>♥ AQJ743</li><li>◆ Q2</li><li>◆ 1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 13	<ul><li>♠ AK975</li><li>♥ 97</li><li>♦ QJ109</li><li>♠ K3</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: Both HCP: 9	<ul><li>♣ 7</li><li>♥ AKJ6542</li><li>♦ J108</li><li>♣ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 13	<ul><li>AQ1062</li><li>✓—</li><li>7652</li><li>AK86</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 3♥ N	North:	South:  ♠ KQ872  ♥ 8  ♦ 9765  ♣ AQ8	West Pass	North 3♥	East AP	South 1♣
Board: 12 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♠ N	North:  ♠ AKQ642  ♥ 2  ♦ J643  ♣ A8	South:	West Pass	North 1♠ 3♠	East Pass AP	
Board: 13 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ 6  ♥ KQJ1064  ♠ A83  ♠ J106	South:  ♠ AK975  ♥ 97  • QJ109  ♣ K3		North 3♥	East Pass	1♠
Board: 14 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4♠ N	North:  ♠ KJ109832  ❤ —  ♠ A75  ♣ A83	South:  ♣ 7  ▼ AKJ6542  ◆ J108  ♣ 42	West Pass Pass	_	East Pass Pass AP	3♥
Board: 15 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♥ N	North:  ♣ 87  ✔ AK1097543  ♠ K3  ♣ 7	South:  ♠ AQ1062  ♥ —  • 7652  ♣ AK86	West Pass	North 3♥	East AP	South 1♣

Board: 16 Dealer: N Vul: NS HCP: 13	<ul><li>AQJ109</li><li>✓ 4</li><li>✓ 98</li><li>AQ1032</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 11	<ul><li>♣ J</li><li>♥ AKQJ963</li><li>♦ 10</li><li>♣ 8643</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 11	<ul><li>★ KQJ96</li><li>▼ 7</li><li>◆ K93</li><li>◆ Q843</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q10</li><li>♥ AQJ10654</li><li>♦ 7</li><li>♣ 986</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 14	<ul><li>★ AK7642</li><li>♥ 4</li><li>♦ A762</li><li>★ K6</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 S	North:  ♠ AQJ109  ♥ 4  ♦ 98  ♣ AQ1032	South:	West AP	North 1♠	East Pass	
Board: 17 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3♥ N	North:  ♣ J  ♥ AKQJ963  • 10  ♣ 8643	South:  ♠ K9753  ♥ 7  ♦ J654  ♣ AQJ	West Pass	North 3♥	East AP	South 1♣
Board: 18 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♥ S	North:  ♠ KQJ96  ♥ 7  ♠ K93  ♣ Q843	South:  ♠ A2  ♥ KQJ943  ♦ J105  ♣ 105	West AP	North 1♠	East Pass	
Board: 19 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3♥ N	North:  ♠ Q10  ♥ AQJ10654  ♠ 7  ♣ 986	South:		North 3♥	East AP	South 1♣
Board: 20 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4♥ S	North:  ♠ AK7642  ♥ 4  ♠ A762  ♣ K6	South:	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

Board: 16 Dealer: N Vul: NS HCP: 11	<ul><li>52</li><li>✓ AK10962</li><li>✓ KJ104</li><li>✓ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 11	<ul><li>★ K9753</li><li>▼ 7</li><li>◆ J654</li><li>◆ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: None HCP: 11	<ul><li>A2</li><li>✓ KQJ943</li><li>✓ J105</li><li>№ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 13	<ul><li>▶ J6542</li><li>♥ K3</li><li>◆ Q8</li><li>◆ AK32</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: None HCP: 10	<b>♦</b> 5 <b>♥</b> AKJ10852 <b>♦</b> Q108 <b>♣</b> 84	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 S	North:  ♠ AQJ109  ♥ 4  ♦ 98  ♣ AQ1032	South:	West AP	North 1♠	East Pass	
Board: 17 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3♥ N	North:  ♣ J  ♥ AKQJ963  • 10  ♣ 8643	South:  ♠ K9753  ♥ 7  ♦ J654  ♣ AQJ	West Pass	North 3♥	East AP	South 1♣
Board: 18 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♥ S	North:  ♠ KQJ96  ♥ 7  ♠ K93  ♣ Q843	South:  ♠ A2  ♥ KQJ943  ♦ J105  ♣ 105	West AP	North 1♠	East Pass	
Board: 19 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3♥ N	North:  ♠ Q10  ♥ AQJ10654  ♠ 7  ♣ 986	South:		North 3♥	East AP	South 1♣
Board: 20 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4♥ S	North:  ♠ AK7642  ♥ 4  ♠ A762  ♣ K6	South:	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

Board: 21 Dealer: S Vul: Both HCP: 11	<ul><li>★ K5</li><li>▼ KQJ832</li><li>◆ 73</li><li>◆ Q83</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 12	<ul><li>★ AK654</li><li>♥ J9</li><li>★ A942</li><li>★ 108</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 11	♣ 2 ♥ AK10643 ♦ K10643 ♣ J	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 17	<ul><li>★ AKQ64</li><li>♥ 3</li><li>♦ KQ94</li><li>♣ QJ9</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 11	<ul><li>◆ 2</li><li>♥ KQJ1043</li><li>◆ J54</li><li>◆ A63</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3♥ N	North:  ♠ K5  ▼ KQJ832  • 73  ♣ Q83	South:  ♠ AJ1093  ♥ A  • J985  ♣ J96	West Pass	North 3♥	East AP	South 1♣
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♥ S	North:  ♠ AK654  ♥ J9  ♠ A942  ♣ 108	South:  ♠ 10  ♥ AQ10653  ♠ KJ3  ♣ J76	West Pass	North 1♠ 4♥	East Pass AP	
Board: 23 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ 2  ♥ AK10643  ♠ K10643  ♣ J	South:  ♠ AJ1086  ♥ QJ872  ♠ —  ♠ K93		North 3♥	East Pass	1♠
Board: 24 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ AKQ64  ♥ 3  ♠ KQ94  ♣ QJ9	South:	West Pass	North 1♣ 4♥	East Pass AP	
Board: 25 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 2  ♥ KQJ1043  ♦ J54  ♣ A63	South:  ♠ AKJ53  ♥ A865  ♦ 93  ♣ Q5	West Pass AP	North 3♥	East Pass	1♠

Board: 21 Dealer: S Vul: Both HCP: 11	<ul><li>AJ1093</li><li>✓ A</li><li>J985</li><li>J96</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 11	<ul><li>♠ 10</li><li>♥ AQ10653</li><li>♠ KJ3</li><li>♠ J76</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: Both HCP: 11	<ul><li>★ AJ1086</li><li>♥ QJ872</li><li>◆ —</li><li>★ K93</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: None HCP: 10	<ul><li>103</li><li>✓ AQJ742</li><li>✓ 3</li><li>✓ K643</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 14	<ul><li>★ AKJ53</li><li>▼ A865</li><li>◆ 93</li><li>◆ Q5</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3♥ N	North:  ♠ K5  ▼ KQJ832  • 73  ♣ Q83	South:  ♠ AJ1093  ♥ A  • J985  ♣ J96	West Pass	North 3♥	East AP	South 1♣
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♥ S	North:  ♠ AK654  ♥ J9  ♠ A942  ♣ 108	South:  ♠ 10  ♥ AQ10653  ♠ KJ3  ♣ J76	West Pass	North 1♠ 4♥	East Pass AP	
Board: 23 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ 2  ♥ AK10643  ♠ K10643  ♣ J	South:  ♠ AJ1086  ♥ QJ872  ♠ —  ♠ K93		North 3♥	East Pass	1♠
Board: 24 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ AKQ64  ♥ 3  ♠ KQ94  ♣ QJ9	South:	West Pass	North 1♣ 4♥	East Pass AP	
Board: 25 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 2  ♥ KQJ1043  ♦ J54  ♣ A63	South:  ♠ AKJ53  ♥ A865  ♦ 93  ♣ Q5	West Pass AP	North 3♥	East Pass	1♠

Board: 26 Dealer: N Vul: NS HCP: 14	<ul><li>★ AKJ102</li><li>♥ 6</li><li>★ AQ107</li><li>★ 974</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 11	<ul><li>★ 74</li><li>▼ AKJ952</li><li>◆ 8</li><li>◆ K652</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 11	<ul><li>♣ QJ10873</li><li>♥ 94</li><li>♦ A</li><li>♣ A876</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 10	<ul><li>★ K9</li><li>▼ AQJ974</li><li>◆ 2</li><li>◆ 9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 12	<ul><li>AJ642</li><li>✓—</li><li>985</li><li>AK432</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3♥ S	North:  ♠ AKJ102  ♥ 6  ♠ AQ107  ♠ 974	South:  ♠ 8  ♥ AK10875  ♠ J42  ♣ J65	West AP	North 1♠	East Pass	
Board: 27 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♥ N	North:  ♠ 74  ♥ AKJ952  ♠ 8  ♠ K652	South:  ♠ QJ1085  ♥ Q  ♠ AQJ5  ♣ 974	West Pass	North 3♥	East AP	South 1♣
Board: 28 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3♥ S	North:  ♠ QJ10873  ♥ 94  ♠ A  ♣ A876	South:  ♣ —  ▼ AKQ765  • 10972  • J54	West AP	North 1♠	East Pass	
Board: 29 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:  ♠ K9  ♥ AQJ974  ♠ 2  ♠ 9532	South:  ♠ AQ853  ♥ 8  ♠ KQ1076  ♠ A10	West Pass	North 3♥	East AP	South 1♣
Board: 30 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♥ S	North:  ♠ AJ642  ♥ —  ♦ 985  ♠ AK432	South:  ♠ Q8  ♥ AKJ1062  ♦ 1064  ♣ J7	West AP	North 1♣	East Pass	

Board: 26 Dealer: N Vul: NS HCP: 9	♣8 ♥ AK10875 ♦ J42 ♣ J65	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ1085</li><li>♥ Q</li><li>♦ AQJ5</li><li>♣ 974</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 10	♣— ♥ AKQ765 ♦ 10972 ♣ J54	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 15	<ul><li>AQ853</li><li>♥ 8</li><li>KQ1076</li><li>A10</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 11	♣ Q8 ♥ AKJ1062 ♦ 1064 ♣ J7	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3♥ S	North:  ♠ AKJ102  ♥ 6  ♠ AQ107  ♠ 974	South:  ♠ 8  ♥ AK10875  ♠ J42  ♣ J65	West AP	North 1♠	East Pass	
Board: 27 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♥ N	North:  ♠ 74  ♥ AKJ952  ♠ 8  ♠ K652	South:  ♠ QJ1085  ♥ Q  ♠ AQJ5  ♣ 974	West Pass	North 3♥	East AP	South 1♣
Board: 28 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3♥ S	North:  ♠ QJ10873  ♥ 94  ♠ A  ♣ A876	South:  ♣ —  ▼ AKQ765  • 10972  • J54	West AP	North 1♠	East Pass	
Board: 29 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:  ♠ K9  ♥ AQJ974  ♠ 2  ♠ 9532	South:  ♠ AQ853  ♥ 8  ♠ KQ1076  ♠ A10	West Pass	North 3♥	East AP	South 1♣
Board: 30 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♥ S	North:  ♠ AJ642  ♥ —  ♦ 985  ♠ AK432	South:  ♠ Q8  ♥ AKJ1062  ♦ 1064  ♣ J7	West AP	North 1♣	East Pass	

Board: 31 Dealer: S Vul: Both HCP: 11		The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 14	<ul><li>★ KQ763</li><li>♥ 976</li><li>♦ AQ98</li><li>★ K</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 9	<ul><li>◆92</li><li>✓ AKQ963</li><li>◆10</li><li>◆10954</li></ul>	East Bids 4♦ if possible. East Doubles Pass if possible. Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 13	<ul><li>★ AKQ85</li><li>♥ 2</li><li>◆ 863</li><li>◆ A842</li></ul>	The opponents are silent.  You bid first.
Board: 35 Dealer: S Vul: None HCP: 11	<ul><li>♠ 109</li><li>♥ AQJ1087</li><li>♦ Q2</li><li>♠ Q53</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♣ J  ♥ AKQJ105  ♦ 42  ♣ 10642	South:  ♠ AK765  ♥ 4  ♠ QJ3  ♠ KJ75	West Pass	North 3♥	East AP	South 1♣
Board: 32 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 S	North:  ♠ KQ763  ♥ 976  ♠ AQ98  ♣ K	South:  ♣ J  ♥ AK105432  ♦ 432  ♣ J4	West Pass	North 1♠ 4♥	East Pass AP	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 VX N	North:  ◆ 92  ▼ AKQ963  ◆ 10  ◆ 10954	South:  ♠ AKQJ64  ♥ 1042  ♦ 964  ♠ Q	West Pass Pass	North 3♥ Pass	East  4  X	South 1♠ 4♥ AP
Board: 34 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 S	North:  ♠ AKQ85  ♥ 2  ♦ 863  ♣ A842	South:  ♣—  ▼ KQJ1086  ◆ J52  ♣ K1093	West AP	North 1♠	East Pass	
Board: 35 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 109  ✔ AQJ1087  ♠ Q2  ♣ Q53	South:  ♠ AKJ532  ♥ K2  ♦ 5  ♠ K1074	West Pass AP	North 3♥	East Pass	1♠

Board: 31 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK765</li><li>✓ 4</li><li>◆ QJ3</li><li>◆ KJ75</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: None HCP: 9	<ul><li>↓ J</li><li>↓ AK105432</li><li>↓ 432</li><li>↓ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 12	<ul><li>★ AKQJ64</li><li>▼ 1042</li><li>◆ 964</li><li>◆ Q</li></ul>	East Bids 4♦ if possible. East Doubles Pass if possible. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 10	♣— ▼ KQJ1086 ◆ J52 ♣ K1093	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 14	<ul><li>★ AKJ532</li><li>★ K2</li><li>★ 5</li><li>★ K1074</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♣ J  ♥ AKQJ105  ♦ 42  ♣ 10642	South:  ♠ AK765  ♥ 4  ♠ QJ3  ♠ KJ75	West Pass	North 3♥	East AP	South 1♣
Board: 32 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 S	North:  ♠ KQ763  ♥ 976  ♠ AQ98  ♣ K	South:  ♣ J  ♥ AK105432  ♦ 432  ♣ J4	West Pass	North 1♠ 4♥	East Pass AP	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 VX N	North:  ◆ 92  ▼ AKQ963  ◆ 10  ◆ 10954	South:  ♠ AKQJ64  ♥ 1042  ♦ 964  ♠ Q	West Pass Pass	North 3♥ Pass	East  4  X	South 1♠ 4♥ AP
Board: 34 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 S	North:  ♠ AKQ85  ♥ 2  ♦ 863  ♣ A842	South:  ♣—  ▼ KQJ1086  ◆ J52  ♣ K1093	West AP	North 1♠	East Pass	
Board: 35 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 109  ✔ AQJ1087  ♠ Q2  ♣ Q53	South:  ♠ AKJ532  ♥ K2  ♦ 5  ♠ K1074	West Pass AP	North 3♥	East Pass	1♠

Board: 36 Dealer: N Vul: NS HCP: 13	<ul><li>▲ AJ652</li><li>✓ —</li><li>◆ AK93</li><li>▲ J1084</li></ul>	The opponents are silent.  You bid first.
Board: 37 Dealer: S Vul: Both HCP: 10	<ul><li>♠ 6</li><li>♥ AKQJ73</li><li>♠ 7432</li><li>♠ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 14	<ul><li>★ KQJ103</li><li>▼ J8</li><li>◆ A97</li><li>◆ K93</li></ul>	West Doubles 3♥ if possible. East Bids 4♦ if possible. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 9	<ul><li>▶ J7</li><li>♥ AK10942</li><li>◆ 54</li><li>♣ J104</li></ul>	East Bids 4♦ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 12	<ul><li>AQJ1074</li><li>✓ 3</li><li>AJ3</li><li>№ 963</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North:  ♠ AJ652  ♥ —  ♠ AK93  ♣ J1084	South:  ♣ 8  ▼ AQJ963  • 1076  ♣ Q32	West AP	North 1♠	East Pass	
Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 6  ♥ AKQJ73  • 7432  ♠ 82	South:  ♠ AQ1072  ♥ 2  ♠ AQ1095  ♣ A6	West Pass AP	North 3♥		South 1♠ 3NT
Board: 38 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 S	North:  ♠ KQJ103  ♥ J8  ♠ A97  ♣ K93	South:	West X Pass	North 1♠ XX 4♥	East Pass 4• AP	
Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 11 Contract: 4•X E	North:  ♣ J7  ▼ AK10942  ◆ 54  ♣ J104	South:  ♠ KQ9863  ♥ 73  ♠ KJ  ♠ Q97	West Pass Pass	North 3♥ X	East  4  AP	South 1♣ Pass
Board: 40 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AQJ1074  ♥ 3  ♠ AJ3  ♣ 963	South:	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

Board: 36 Dealer: N Vul: NS HCP: 9	<b>♣</b> 8 <b>♥</b> AQJ963 <b>♦</b> 1076 <b>♣</b> Q32	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 16	<ul><li>AQ1072</li><li>✓ 2</li><li>AQ1095</li><li>A6</li></ul>	The opponents are silent.  You bid first.
Board: 38 Dealer: N Vul: None HCP: 9	<ul><li>◆98</li><li>✓ AQ10765</li><li>◆ K3</li><li>◆ 864</li></ul>	West Doubles 3♥ if possible. East Bids 4♦ if possible.  Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ9863</li><li>♥ 73</li><li>♦ KJ</li><li>★ Q97</li></ul>	East Bids 4♦ if possible.  You bid first.
Board: 40 Dealer: N Vul: None HCP: 11	<ul><li>◆ 95</li><li>♥ AKJ942</li><li>◆ 98</li><li>◆ K72</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North:  ♠ AJ652  ♥ —  ♠ AK93  ♣ J1084	South:  ♣ 8  ▼ AQJ963  • 1076  ♣ Q32	West AP	North 1♠	East Pass	
Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 6  ♥ AKQJ73  • 7432  ♠ 82	South:  ♠ AQ1072  ♥ 2  ♠ AQ1095  ♣ A6	West Pass AP	North 3♥		South 1♠ 3NT
Board: 38 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 S	North:  ♠ KQJ103  ♥ J8  ♠ A97  ♣ K93	South:	West X Pass	North 1♠ XX 4♥	East Pass 4• AP	
Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 11 Contract: 4•X E	North:  ♣ J7  ▼ AK10942  ◆ 54  ♣ J104	South:  ♠ KQ9863  ♥ 73  ♠ KJ  ♠ Q97	West Pass Pass	North 3♥ X	East  4  AP	South 1♣ Pass
Board: 40 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AQJ1074  ♥ 3  ♠ AJ3  ♣ 963	South:	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

#### 3 Under Invitational Jump

Vul: None 

+ Q75

HCP: 9 

+ D75

Partner bids first.

Board: 42 ♠ K103 The opponents are silent.

Board: 43

Design C

The opponents are silent.

HCP: 11 ♣ 963 Partner bids first.

HCP: 17 ♣ AQ

Board: 45 • 10 The opponents are silent.

Board: 41 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 N	North:  ♠ 2  ♥ KQJ753  • Q75  ♣ J75	South:  ♠ AQ743  ♥ 4  ♠ K32  ♣ A632	West Pass	North 3♥	East AP	South 1♠
Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 5♣ S	North:  ♠ K103  ♥ Q9  ♠ AQJ76542  ♣ —	South:  ♠ 8  ♥ AJ  ♦ 103  ♣ KQJ108532	West Pass AP	North 1♦ 3♦	East Pass Pass	3♣
Board: 43 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♥ N	North:  ♣ J2  ♣ AQ10854  ♣ A8  ♣ 963	South:  ♠ AQ873  ♥ K3  ♦ 10932  ♠ Q7	West Pass	North 3♥	East AP	South 1♣
Board: 44 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 S	North:  ♠ AK653  ♥ 64  ♠ KJ86  ♠ AQ	South:	West Pass	North 1♠ 4♥	East Pass AP	
Board: 45 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 N	North:  ♠ 10  ♥ AQ10653  ♠ 652  ♣ QJ2	South:  ♠ KQJ93  ♥ K987  ♦ 9  ♣ AK4	West Pass AP	North 3♥	East Pass	1♠

#### 3 Under Invitational Jump

HCP: 9

Vul: None → 103 HCP: 11 → KQJ108532 Partner bids first.

Board: 44 • 9 The opponents are silent.

Dealer: N 
Val: NS 
Vul: NS 
Partner bids first.

Dealer: S 

Vul: None 

✓ K987 

Vul: None 

✓ K988 

Vul: None 

Vul: None 

✓ K988 

Vul: None 

Vu

HCP: 16 ♣ AK4 You bid first.

**♣** 743

Board: 41 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 N	North:  ♠ 2  ♥ KQJ753  • Q75  ♣ J75	South:  ♠ AQ743  ♥ 4  ♠ K32  ♣ A632	West Pass	North 3♥	East AP	South 1♠
Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 5♣ S	North:  ♠ K103  ♥ Q9  ♠ AQJ76542  ♣ —	South:  ♠ 8  ♥ AJ  ♦ 103  ♣ KQJ108532	West Pass AP	North 1♦ 3♦	East Pass Pass	3♣
Board: 43 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♥ N	North:  ♣ J2  ♣ AQ10854  ♣ A8  ♣ 963	South:  ♠ AQ873  ♥ K3  ♦ 10932  ♠ Q7	West Pass	North 3♥	East AP	South 1♣
Board: 44 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 S	North:  ♠ AK653  ♥ 64  ♠ KJ86  ♠ AQ	South:	West Pass	North 1♠ 4♥	East Pass AP	
Board: 45 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4 N	North:  ♠ 10  ♥ AQ10653  ♠ 652  ♣ QJ2	South:  ♠ KQJ93  ♥ K987  ♦ 9  ♣ AK4	West Pass AP	North 3♥	East Pass	1♠

Board: 46 Dealer: N Vul: None HCP: 14	<ul><li>AQ742</li><li>✓ 2</li><li>AJ832</li><li>✓ K3</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 11	<b>★</b> 7 <b>▼</b> AK10753 <b>◆</b> K42 <b>♣</b> J85	East Bids 4♣ if possible. East Bids 5♣ if possible.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK76432</li><li>▼ 4</li><li>◆ A82</li><li>◆ Q4</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: None HCP: 11	<ul><li>♣ A7</li><li>♥ KQJ10872</li><li>◆ 93</li><li>♣ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 17	<ul><li>★ AKJ985</li><li>♥ 2</li><li>♦ AK62</li><li>♣ Q8</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♥ S	North:  ♠ AQ742  ♥ 2  ♠ AJ832  ♣ K3	South:	West AP	North 1♠	East Pass	
Board: 47 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 5♥ N	North:  ♣ 7  ♥ AK10753  ♠ K42  ♣ J85	South:  ♠ AKQJ10652  ♥ QJ  ♠ 83  ♣ 6	West Pass Pass AP	North 3♥ Pass	East 4♣ 5♣	South 1♣ 4♥ 5♥
Board: 48 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AK76432  ♥ 4  ♠ A82  ♣ Q4	South:  ♠ —  ▼ AQJ762  • KJ10  ♣ 7652	West Pass	North 1♠ 4♠	East Pass AP	
Board: 49 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♠ A7  ♥ KQJ10872  ♦ 93  ♣ J8	South:  ♣ J6543  ♣ A  ♣ K105  ♣ AQ32	West Pass	North 3♥	East AP	South 1♣
Board: 50 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 4♥ S	North:  ♠ AKJ985  ♥ 2  ♠ AK62  ♣ Q8	South:	West Pass AP	North 1♣ 3♣	East Pass Pass	3♥

#### 3 Under Invitational Jump

Vul: None → 10 HCP: 9 → J1054 Partner bids first.

Vul: NS ♦ 83 HCP: 13 ♣ 6 You bid first.

Dealer: S 

Vul: None 

K105 

Vul. None 

Vul. None

Vul: EW • 97
Partner bids first.

HCP: 10 ♣ A95 Partner bids first

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♥ S	North:  ♠ AQ742  ♥ 2  ♠ AJ832  ♣ K3	South:	West AP	North 1♠	East Pass	
Board: 47 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 5♥ N	North:  ♣ 7  ♥ AK10753  ♠ K42  ♣ J85	South:  ♠ AKQJ10652  ♥ QJ  ♠ 83  ♣ 6	West Pass Pass AP	North 3♥ Pass	East 4♣ 5♣	South 1♣ 4♥ 5♥
Board: 48 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AK76432  ♥ 4  ♠ A82  ♣ Q4	South:  ♠ —  ▼ AQJ762  • KJ10  ♣ 7652	West Pass	North 1♠ 4♠	East Pass AP	
Board: 49 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♠ A7  ♥ KQJ10872  ♦ 93  ♣ J8	South:  ♣ J6543  ♣ A  ♣ K105  ♣ AQ32	West Pass	North 3♥	East AP	South 1♣
Board: 50 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 4♥ S	North:  ♠ AKJ985  ♥ 2  ♠ AK62  ♣ Q8	South:	West Pass AP	North 1♣ 3♣	East Pass Pass	3♥

Board: 51 Dealer: S Vul: Both HCP: 9	♣ QJ ♥ AQ10543 ♦ 92 ♣ 954	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ874</li><li>▼ —</li><li>★ A7542</li><li>★ K106</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 9	<ul><li>▶ J7</li><li>▼ AKJ1042</li><li>◆ 752</li><li>♣ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 12	<ul><li>★ A6543</li><li>★ K73</li><li>★ A9</li><li>★ J64</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 55 Dealer: S Vul: Both HCP: 11	<ul><li>2</li><li>✓ AKJ765</li><li>✓ 108</li><li>✓ QJ103</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3♥ N	North:  ♠ QJ  ♥ AQ10543  • 92  ♣ 954	South:  ♠ AK952  ♥ 6  ♠ QJ105  ♣ K87	West Pass	North 3♥	East AP	South 1♣
Board: 52 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3♥ S	North:  ♠ KJ874  ♥ —  ♠ A7542  ♣ K106	South:	West AP	North 1♠	East Pass	
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♣ J7  ▼ AKJ1042  • 752  ♣ 53	South:  ♠ A98432  ♥ Q9  ♠ KJ  ♣ K64	West Pass AP	North 3♥	East Pass	1♠
Board: 54 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4 S	North:  ♠ A6543  ♥ K73  ♠ A9  ♣ J64	South:  ♣ 8  ▼ AQ10642  • 1065  ♣ K82	West 4◆	North 1♣ 4♥	East Pass AP	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 2  ♥ AKJ765  ♠ 108  ♣ QJ103	South:  ♠ KQ1063  ♥ Q108  ♠ A9  ♣ K64	West Pass AP	North 3♥	East Pass	1♠

Board: 51 Dealer: S Vul: Both HCP: 13	<ul><li>♠ AK952</li><li>♥ 6</li><li>♦ QJ105</li><li>♠ K87</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 10	<ul><li>◆ 93</li><li>♥ AKJ954</li><li>◆ 98</li><li>◆ Q84</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 13	<ul><li>♠ A98432</li><li>♥ Q9</li><li>♠ KJ</li><li>♠ K64</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: None HCP: 9	♣8 ♥ AQ10642 ♦ 1065 ♣ K82	West Bids 4♦ if possible.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ1063</li><li>♥ Q108</li><li>◆ A9</li><li>◆ K64</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3♥ N	North:  ♠ QJ  ♥ AQ10543  • 92  ♣ 954	South:  ♠ AK952  ♥ 6  ♠ QJ105  ♣ K87	West Pass	North 3♥	East AP	South 1♣
Board: 52 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3♥ S	North:  ♠ KJ874  ♥ —  ♠ A7542  ♣ K106	South:	West AP	North 1♠	East Pass	
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♣ J7  ▼ AKJ1042  • 752  ♣ 53	South:  ♠ A98432  ♥ Q9  ♠ KJ  ♣ K64	West Pass AP	North 3♥	East Pass	1♠
Board: 54 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4 S	North:  ♠ A6543  ♥ K73  ♠ A9  ♣ J64	South:  ♣ 8  ▼ AQ10642  • 1065  ♣ K82	West 4◆	North 1♣ 4♥	East Pass AP	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 2  ♥ AKJ765  ♠ 108  ♣ QJ103	South:  ♠ KQ1063  ♥ Q108  ♠ A9  ♣ K64	West Pass AP	North 3♥	East Pass	1♠

Board: 56 Dealer: N Vul: None	<ul><li>♠ AKJ93</li><li>♥ 2</li><li>♦ KJ32</li></ul>	The opponents are silent.
HCP: 19	♣ AK5	You bid first.
Board: 57 Dealer: S Vul: NS	<b>♠</b> — ♥ AQJ984 • K876	The opponents are silent.  Partner bids first.
HCP: 11 Board: 58	<ul><li>♣ J52</li><li>♠ AKQJ4</li></ul>	Tarther olds first.
Dealer: N Vul: None	♥ 4 ♦ K42	The opponents are silent.  You bid first.
HCP: 16 Board: 59	<b>♣</b> QJ86 <b>♠</b> Q	
Dealer: S Vul: NS	▼ AKJ1064 ◆ 10642	The opponents are silent.
HCP: 11	<b>♣</b> J3	Partner bids first.
Board: 60 Dealer: N	◆ A10643 ♥ 98	The opponents are silent.
Vul: NS HCP: 12	<ul><li>◆ A75</li><li>◆ A86</li></ul>	You bid first.

Board: 56 Dealer: N Vul: None North HCP: 19 South HCP: 9 Contract: 3N N	North:  ♠ AKJ93  ♥ 2  ♠ KJ32  ♣ AK5	South:  ♠ Q2  ♥ AQJ953  ♦ 94  ♣ 1083	West Pass	North 1♠ 3NT	East Pass AP	
Board: 57 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♥ N	North:  ♣—  ▼ AQJ984  • K876  ♣ J52	South:  ♠ AKQ53  ♥ 5  ♦ Q102  ♠ K974		North 3♥	East AP	South 1♠
Board: 58 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 S	North:  ♠ AKQJ4  ♥ 4  ♠ K42  ♠ QJ86	South:	West Pass AP	North 1♠ 3NT	East Pass Pass	3♥
Board: 59 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N	North: ♠ Q ♥ AKJ1064 ♦ 10642 ♣ J3	South:  ♠ AK1063  ♥ 52  ♠ K8  ♣ K965	West Pass AP	North 3♥	East Pass	1♠
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♥ S	North:  ♠ A10643  ♥ 98  ♠ A75  ♠ A86	South:	West Pass	North 1♠ 4♥	East Pass AP	

Board: 56 Dealer: N Vul: None HCP: 9	<ul><li>Q2</li><li>✓ AQJ953</li><li>✓ 94</li><li>✓ 1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 14	<ul><li>★ AKQ53</li><li>▼ 5</li><li>◆ Q102</li><li>◆ K974</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 11	<ul><li>★ 32</li><li>▼ AQ108632</li><li>◆ J3</li><li>♠ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 13	<ul><li>★ AK1063</li><li>♥ 52</li><li>♦ K8</li><li>★ K965</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 9	<ul><li>◆ 92</li><li>♥ KQJ763</li><li>◆ QJ6</li><li>◆ 93</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 19 South HCP: 9 Contract: 3N N	North:  ♠ AKJ93  ♥ 2  ♠ KJ32  ♣ AK5	South:  ♠ Q2  ♥ AQJ953  ♦ 94  ♣ 1083	West Pass	North 1♠ 3NT	East Pass AP	
Board: 57 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♥ N	North:  ♣—  ▼ AQJ984  • K876  ♣ J52	South:  ♠ AKQ53  ♥ 5  ♦ Q102  ♠ K974		North 3♥	East AP	South 1♠
Board: 58 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 S	North:  ♠ AKQJ4  ♥ 4  ♠ K42  ♠ QJ86	South:	West Pass AP	North 1♠ 3NT	East Pass Pass	3♥
Board: 59 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N	North: ♠ Q ♥ AKJ1064 ♦ 10642 ♣ J3	South:  ♠ AK1063  ♥ 52  ♠ K8  ♣ K965	West Pass AP	North 3♥	East Pass	1♠
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♥ S	North:  ♠ A10643  ♥ 98  ♠ A75  ♣ A86	South:	West Pass	North 1♠ 4♥	East Pass AP	

Board: 61 Dealer: S Vul: NS HCP: 10	♣— ▼ AKJ985 ◆ Q1087 ♣ 973	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 13	<ul><li>★ A10963</li><li>♥ 3</li><li>◆ Q986</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: None HCP: 9	<ul><li>♠ 9</li><li>♥ AKJ852</li><li>♦ 52</li><li>♠ J954</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 14	<ul><li>★ AK2</li><li>▼ A87642</li><li>★ K652</li><li>★ —</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: None HCP: 10	<ul><li>♠ 93</li><li>♥ KQJ873</li><li>♦ Q82</li><li>♠ Q9</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 10 South HCP: 11 Contract: 3♥ N	North:  ♠ —  ▼ AKJ985  ◆ Q1087  ♣ 973	South:  ♠ AQ983  ♥ 76  ♦ 96  ♣ KQ64	West Pass	North 3♥	East AP	South 1♠
Board: 62 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♥ S	North:  ♠ A10963  ♥ 3  • Q986  ♣ AK8	South:  ♠ 74  ♥ AKQJ102  ♦ J102  ♣ 64	West AP	North 1♠	East Pass	
Board: 63 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 N	North:	South:  ♠ KQ1032  ♥ 7  • A1063  ♣ A107	West Pass	North 3♥	East AP	South 1♠
Board: 64 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ AK2  ♥ A87642  ♠ K652  ♣ —	South:  ♣ J  ♥ K5  • 108  ♣ AQJ109742	West Pass Pass	North 1♥ 3♥ 4♥	East Pass Pass AP	3♣
Board: 65 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ S	North: ♠ 93 ♥ KQJ873 • Q82 ♠ Q9	South:  ♠ KQ764  ♥ A  ♦ J53  ♣ AK87	West Pass Pass	North 3♥ 4♠	East Pass AP	1♠

#### 3 Under Invitational Jump

Board: 61 Dealer: S Vul: NS HCP: 11	<ul><li>AQ983</li><li>₹76</li><li>96</li><li>KQ64</li></ul>	The opponents are silent.  You bid first.
Board: 62 Dealer: N Vul: Both HCP: 11	<ul><li>★ 74</li><li>★ AKQJ102</li><li>★ J102</li><li>★ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 13	<ul><li>★KQ1032</li><li>▼ 7</li><li>◆ A1063</li><li>◆ A107</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 11	<ul><li>↓ J</li><li>↓ K5</li><li>↓ 108</li><li>♠ AQJ109742</li></ul>	The opponents are silent.  Partner bids first.

The opponents are silent.

You bid first.

**★** KQ764

**♣** AK87

**♥** A

**♦** J53

Board: 65

Dealer: S

HCP: 17

Vul: None

Board: 61 Dealer: S Vul: NS North HCP: 10 South HCP: 11 Contract: 3♥ N	North:  ♠ —  ▼ AKJ985  ◆ Q1087  ♣ 973	South:  ♠ AQ983  ♥ 76  ♦ 96  ♣ KQ64	West Pass	North 3♥	East AP	South 1♠
Board: 62 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♥ S	North:  ♠ A10963  ♥ 3  • Q986  ♣ AK8	South:  ♠ 74  ♥ AKQJ102  ♦ J102  ♣ 64	West AP	North 1♠	East Pass	
Board: 63 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 N	North:	South:  ♠ KQ1032  ♥ 7  • A1063  ♣ A107	West Pass	North 3♥	East AP	South 1♠
Board: 64 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ AK2  ♥ A87642  ♠ K652  ♣ —	South:  ♣ J  ♥ K5  • 108  ♣ AQJ109742	West Pass Pass	North 1♥ 3♥ 4♥	East Pass Pass AP	3♣
Board: 65 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ S	North: ♠ 93 ♥ KQJ873 • Q82 ♠ Q9	South:  ♠ KQ764  ♥ A  ♦ J53  ♣ AK87	West Pass Pass	North 3♥ 4♠	East Pass AP	1♠

Board: 66 Dealer: N Vul: Both HCP: 14	<ul><li>★ AKQJ43</li><li>♥ 7</li><li>♦ 4</li><li>★ A8543</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q5</li><li>♥ AK10842</li><li>◆ 95</li><li>♣ Q32</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ7432</li><li>♥ 2</li><li>◆ AK2</li><li>◆ Q62</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 10	<ul><li>108</li><li>✓ AQ10754</li><li>✓ A1064</li><li>✓ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 13	<ul><li>★ AKJ43</li><li>♥ 7</li><li>◆ J1062</li><li>◆ A63</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S	North:  ♠ AKQJ43  ♥ 7  ♦ 4  ♣ A8543	South:  ♠ 6  ♥ AKQJ984  ♠ 9763  ♠ 6	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ Q5  ♥ AK10842  ♦ 95  ♠ Q32	South:  ♠ K10876  ♥ —  ♦ J872  ♣ AK76	West Pass	North 3♥	East AP	South 1♣
Board: 68 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ KJ7432  ♥ 2  ♠ AK2  ♣ Q62	South:  ♣ —  ▼ AQJ654  • 107654  • K7	West Pass	North 1♠ 3♠	East Pass AP	
Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQJ932  ♥ 8  ♠ K85  ♣ K87		North 3♥ 4♠	East Pass AP	1♠
Board: 70 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3♥ S	North:  ♠ AKJ43  ♥ 7  ♦ J1062  ♠ A63	South:  ◆ 5  ▼ AQJ1094  ◆ Q4  ◆ 10954	West AP	North 1♠	East Pass	

Board: 66 Dealer: N Vul: Both HCP: 10	<b>♣</b> 6 <b>♥</b> AKQJ984 <b>♦</b> 9763 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: NS HCP: 11	<ul><li>★ K10876</li><li>▼ —</li><li>◆ J872</li><li>◆ AK76</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: None HCP: 10	♣— ♥ AQJ654 • 107654 • K7	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQJ932</li><li>▼ 8</li><li>◆ K85</li><li>◆ K87</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: None HCP: 9	<ul><li>★ 5</li><li>▼ AQJ1094</li><li>◆ Q4</li><li>★ 10954</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S	North:  ♠ AKQJ43  ♥ 7  ♦ 4  ♣ A8543	South:  ♠ 6  ♥ AKQJ984  ♠ 9763  ♠ 6	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ Q5  ♥ AK10842  ♦ 95  ♠ Q32	South:  ♠ K10876  ♥ —  ♦ J872  ♣ AK76	West Pass	North 3♥	East AP	South 1♣
Board: 68 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ KJ7432  ♥ 2  ♠ AK2  ♣ Q62	South:  ♣ —  ▼ AQJ654  • 107654  • K7	West Pass	North 1♠ 3♠	East Pass AP	
Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQJ932  ♥ 8  ♠ K85  ♣ K87		North 3♥ 4♠	East Pass AP	1♠
Board: 70 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3♥ S	North:  ♠ AKJ43  ♥ 7  ♦ J1062  ♠ A63	South:  ◆ 5  ▼ AQJ1094  ◆ Q4  ◆ 10954	West AP	North 1♠	East Pass	

Board: 71 Dealer: S Vul: NS HCP: 10	<b>♣</b> 3 <b>♥</b> AKJ942 <b>♦</b> 964 <b>♣</b> Q85	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 14	<ul><li>★ AK1096</li><li>▼ 105</li><li>◆ KQ102</li><li>♠ Q3</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 9	♣— ▼ AQ10975 ◆ 873 ♣ QJ85	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 14	<ul><li>▲ AJ10853</li><li>▼ A102</li><li>◆ —</li><li>▲ AJ76</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 10	<b>♦</b> K5 <b>♥</b> AK10985 <b>♦</b> 853 <b>♣</b> 87	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 6 N	North:  ♣ 3  ♥ AKJ942  ♦ 964  ♣ Q85	South:  ♠ AKQ74  ♥ 63  ♠ AJ103  ♣ A4	Pass Pass AP	North  3♥  5♥  kwood 0	Pass Pass	1♠ 4NT <sup>1</sup> 6♥
Board: 72 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4♥ S	North:  ♠ AK1096  ♥ 105  ♠ KQ102  ♠ Q3	South:	West Pass	North 1♠ 4♥	East Pass AP	
Board: 73 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3♠ S	North:  ♣—  ▼ AQ10975  ◆ 873  ♣ QJ85	South:  ♠ AK9763  ♥ 3  ♦ Q64  ♣ A107		North 3♥	East Pass	1♠
Board: 74 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 6 S	North:  ♠ AJ10853  ♥ A102  ♠ —  ♠ AJ76	South:  ♣ 76  ▼ KQJ9875  ◆ A54  ♣ 3	Pass Pass	North 1♣ 4NT <sup>1</sup> 6♥ kwood 0	Pass Pass AP	3 <b>♥</b> 5♠
Board: 75 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 N	North:  ♠ K5  ▼ AK10985  ♦ 853  ♣ 87	South:  ♠ AQ1084  ♥ Q3  ♠ A  ♣ A10964	West Pass AP	North 3♥	East Pass	1♠

Board: 71 Dealer: S Vul: NS HCP: 18	<ul><li>★ AKQ74</li><li>★ 63</li><li>★ AJ103</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 9	<ul><li>★ 53</li><li>★ AKJ972</li><li>★ 8</li><li>★ J1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 13	<ul><li>★ AK9763</li><li>♥ 3</li><li>◆ Q64</li><li>◆ A107</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 10	<ul><li>★76</li><li>✓ KQJ9875</li><li>◆ A54</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 16	<ul><li>AQ1084</li><li>Q3</li><li>A</li><li>A</li><li>A A10964</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 6 N	North:  ♣ 3  ♥ AKJ942  ♦ 964  ♣ Q85	South:  ♠ AKQ74  ♥ 63  ♠ AJ103  ♣ A4	Pass Pass AP	North  3♥  5♥  kwood 0	Pass Pass	1♠ 4NT <sup>1</sup> 6♥
Board: 72 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4♥ S	North:  ♠ AK1096  ♥ 105  ♠ KQ102  ♠ Q3	South:	West Pass	North 1♠ 4♥	East Pass AP	
Board: 73 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3♠ S	North:  ♣—  ▼ AQ10975  ◆ 873  ♣ QJ85	South:  ♠ AK9763  ♥ 3  ♦ Q64  ♣ A107		North 3♥	East Pass	1♠
Board: 74 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 6 S	North:  ♠ AJ10853  ♥ A102  ♠ —  ♠ AJ76	South:  ♣ 76  ▼ KQJ9875  ◆ A54  ♣ 3	Pass Pass	North 1♠ 4NT <sup>1</sup> 6♥ kwood 0	Pass Pass AP	3 <b>♥</b> 5♠
Board: 75 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 N	North:  ♠ K5  ▼ AK10985  ♦ 853  ♣ 87	South:  ♠ AQ1084  ♥ Q3  ♠ A  ♣ A10964	West Pass AP	North 3♥	East Pass	1♠

#### 3 Under Invitational Jump

Board: 76 **♦** J10542

The opponents are silent. Dealer: N **V** 109

Vul: Both **♦** AJ9 You bid first. HCP: 14 **♣** AKJ

Board: 77 **♠**4

The opponents are silent. Dealer: S **♥** KQJ542

Vul: EW **•** 6 Partner bids first. HCP: 10 ♣ A7642

Board: 76 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3♥ S	North:  ♣ J10542  ♥ 109  ♠ AJ9  ♣ AKJ	South:  ♠ Q  ♥ AQJ832  ♠ Q87  ♠ 643	West AP	North 1♠	East Pass	
Board: 77 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 7N S	North:	South:  ♠ AKJ108  ♥ A  ♠ AKQ104  ♣ 83	Pass Pass Pass AP	North  3♥  4♥  5♠  kwood	Pass Pass Pass	1♠ 4♦ 4NT <sup>1</sup> 7NT

#### 3 Under Invitational Jump

Vul: Both HCP: 11 ♣ 643 Partner bids first.

Board: 77
Dealer: S ★ AKJ108
The opponents are silent.

HCP: 21 ★ 83 You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3♥ S	North:  ♣ J10542  ♥ 109  ♠ AJ9  ♣ AKJ	South:  ♠ Q  ♥ AQJ832  ♠ Q87  ♠ 643	West AP	North 1♠	East Pass	
Board: 77 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 7N S	North:	South:  ♠ AKJ108  ♥ A  ♠ AKQ104  ♣ 83	Pass Pass Pass AP	North  3♥  4♥  5♠  kwood	Pass Pass Pass	1♠ 4♦ 4NT <sup>1</sup> 7NT