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: 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: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17	North:	South:  ♠ AKQJ754  ♥ —  ♠ A4  ♣ K1065	West Pass AP	North 3♥	East Pass	1♠
Contract: 6♠ S  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	East Pass 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 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: 1 Dealer: S Vul: None HCP: 17	<ul><li>AKQJ754</li><li>✓ —</li><li>A4</li><li>★ K1065</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 11	♣ Q ♥ AKQ8732 • 854 ♣ 52	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 13	<ul><li>◆ QJ643</li><li>◆ A3</li><li>◆ Q984</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 10	<b>♣</b> K <b>♥</b> AK10987 <b>♦</b> 54 <b>♣</b> 8632	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 11	<ul><li>★ K109863</li><li>♥ QJ</li><li>◆ KQ6</li><li>◆ 97</li></ul>	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: Both HCP: 9	♠ Q ♥ KQJ972 ♦ 765 ♣ J105	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17	North:	South:  ♠ AKQJ754  ♥ —  ♠ A4  ♣ K1065	West Pass AP	North 3♥	East Pass	1♠
Contract: 6♠ S  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	East Pass 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 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 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: 11 Dealer: S Vul: Both HCP: 10	♣9 ▼ AQ10732 ◆ QJ10 ♣ J32	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 14	<ul><li>★ AKQ642</li><li>★ 2</li><li>★ J643</li><li>★ A8</li></ul>	The opponents are silent. You bid first.

	Board: 7						
	Dealer: S Vul: EW	North: ♠ 94 ▼ AQ10876	South: ♠ KQ732 ♥ KJ	West	North		1♠
	North HCP: 11 South HCP: 17 Contract: 4♥ N	◆ AJ842 ◆ —	◆ Q9 ◆ AQ105	Pass AP	3♥	Pass	4♥
	Board: 8	North:	South:				
	Dealer: N Vul: None	♠ QJ109654 ♥—	<b>♠</b> A3 <b>♥</b> KQJ10764	West	North 1♠	East Pass	
	North HCP: 14 South HCP: 10 Contract: 4♠ N	◆ AKJ ◆ K53	◆ 7 ◆ 976	Pass	4♠	AP	
	Board: 9 Dealer: S	North: ♠ Q8	South: ♠ KJ1075	West	North	East	South
	Vul: NS North HCP: 10 South HCP: 14	<b>♥</b> AQ109652 <b>♦</b> Q2	<b>♥</b> K <b>•</b> J763	Pass	3♥	AP	1♠
	Contract: 3♥ N	<b>♣</b> 82	♣ AQ3				
	Board: 10 Dealer: N	North:	South:	***	<b>N</b> 4	<b>.</b>	G 4
	Vul: Both North HCP: 14	<b>★</b> KQJ83 <b>▼</b> 8	<b>♦</b> 6 <b>♥</b> AKQ743		North 1♠	East Pass	
	South HCP: 11 Contract: 3♥ S	◆ J873 ◆ AK8	◆ 54 ◆ Q976	AP			
	Board: 11 Dealer: S	North:	South:	West	North	Foot	South
	Vul: Both North HCP: 10	♦ 9 ▼ AQ10732	<b>★</b> KQ872 <b>★</b> 8				1 <b>♠</b>
	South HCP: 11 Contract: 3♥ N	◆ QJ10 <b>♣</b> J32	◆ 9765 ◆ AQ8	Pass	3♥	AP	
	Board: 12 Dealer: N	North:	South:	West	North	Foot	South
	Vul: None North HCP: 14	<b>★</b> AKQ642 <b>♥</b> 2	♦ 98 ▼ AQJ743		1♠	Pass	
	South HCP: 9 Contract: 3♠ N	◆ J643 ◆ A8	◆ Q2 ◆ 1062	Pass	3♠	AP	
1							

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: 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: 7						
	Dealer: S Vul: EW	North: ♠ 94 ▼ AQ10876	South: ♠ KQ732 ♥ KJ	West	North		1♠
	North HCP: 11 South HCP: 17 Contract: 4♥ N	◆ AJ842 ◆ —	◆ Q9 ◆ AQ105	Pass AP	3♥	Pass	4♥
	Board: 8	North:	South:				
	Dealer: N Vul: None	♠ QJ109654 ♥—	<b>♠</b> A3 <b>♥</b> KQJ10764	West	North 1♠	East Pass	
	North HCP: 14 South HCP: 10 Contract: 4♠ N	◆ AKJ ◆ K53	◆ 7 ◆ 976	Pass	4♠	AP	
	Board: 9 Dealer: S	North: ♠ Q8	South: ♠ KJ1075	West	North	East	South
	Vul: NS North HCP: 10 South HCP: 14	<b>♥</b> AQ109652 <b>♦</b> Q2	<b>♥</b> K <b>•</b> J763	Pass	3♥	AP	1♠
	Contract: 3♥ N	<b>♣</b> 82	♣ AQ3				
	Board: 10 Dealer: N	North:	South:	***	<b>N</b> 4	<b>.</b>	G 4
	Vul: Both North HCP: 14	<b>★</b> KQJ83 <b>▼</b> 8	<b>♦</b> 6 <b>♥</b> AKQ743		North 1♠	East Pass	
	South HCP: 11 Contract: 3♥ S	◆ J873 ◆ AK8	◆ 54 ◆ Q976	AP			
	Board: 11 Dealer: S	North:	South:	West	North	Foot	South
	Vul: Both North HCP: 10	♦ 9 ▼ AQ10732	<b>★</b> KQ872 <b>★</b> 8				1 <b>♠</b>
	South HCP: 11 Contract: 3♥ N	◆ QJ10 <b>♣</b> J32	◆ 9765 ◆ AQ8	Pass	3♥	AP	
	Board: 12 Dealer: N	North:	South:	West	North	Foot	South
	Vul: None North HCP: 14	<b>★</b> AKQ642 <b>♥</b> 2	♦ 98 ▼ AQJ743		1♠	Pass	
	South HCP: 9 Contract: 3♠ N	◆ J643 ◆ A8	◆ Q2 ◆ 1062	Pass	3♠	AP	
1							

#### 3 Under Invitational Jump

HCP: 11

Board: 18

Dealer: N

Vul: None

HCP: 11

**♣** 8643

**♠** KQJ96

**v** 7

**♦** K93

**♣** Q843

Board: 13 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 6</li><li>♥ KQJ1064</li><li>♠ A83</li><li>♠ J106</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ109832</li><li>♥ —</li><li>★ A75</li><li>★ A83</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 10	◆87 ▼ AK1097543 ◆ K3 ◆ 7	The opponents are silent.  Partner bids first.
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	<b>♠</b> J ♥ AKQJ963 • 10	The opponents are silent.

Partner bids first.

You bid first.

The opponents are silent.

Board: 13 Dealer: S Vul: NS	North: <b>♠</b> 6 <b>♥</b> KQJ1064	South: ♠ AK975  ♥ 97	West	North	East	South 1♠
North HCP: 11 South HCP: 13 Contract: 4♥ N	◆ A83 ◆ J106	◆ QJ109 ◆ K3	Pass AP	3♥	Pass	4♥
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	North 1♠ 3♠ 4♠	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 North HCP: 13 South HCP: 11 Contract: 3♥ S	North:  ♠ AQJ109  ♥ 4  ♠ 98  ♣ AQ1032	South:  ◆ 52  ▼ AK10962  ◆ KJ104  ◆ 4	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: 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: 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: 13 Dealer: S Vul: NS	North: <b>♠</b> 6 <b>♥</b> KQJ1064	South: ♠ AK975  ♥ 97	West	North	East	South 1♠
North HCP: 11 South HCP: 13 Contract: 4♥ N	◆ A83 ◆ J106	◆ QJ109 ◆ K3	Pass AP	3♥	Pass	4♥
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	North 1♠ 3♠ 4♠	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 North HCP: 13 South HCP: 11 Contract: 3♥ S	North:  ♠ AQJ109  ♥ 4  ♠ 98  ♣ AQ1032	South:  ◆ 52  ▼ AK10962  ◆ KJ104  ◆ 4	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	

#### 3 Under Invitational Jump

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: 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	<b>♠</b> AKQ64 <b>♥</b> 3	The opponents are silent.

You bid first.

**♦** KQ94

**♣** QJ9

Vul: None

HCP: 17

Board: 19 Dealer: S	North:	South:	Wast	N1-	East	Condi
Vul: EW North HCP: 9 South HCP: 13 Contract: 3♥ N	♣ Q10 ♥ AQJ10654 ♦ 7 ♣ 986	<ul><li>▲ J6542</li><li>♥ K3</li><li>◆ Q8</li><li>◆ AK32</li></ul>	Pass	North 3♥	AP	South 1♠
Board: 20 Dealer: N Vul: None	North: ♠ AK7642	South: ♠ 5	West	North	East Pass	
North HCP: 14 South HCP: 10 Contract: 4 S	♥ 4 ♦ A762 ♣ K6	<ul><li>✓ AKJ10852</li><li>◆ Q108</li><li>◆ 84</li></ul>	Pass AP	3♠	Pass	
Commen 1 T D						
Board: 21 Dealer: S Vul: Both	North: ♠ K5 ♥ KQJ832	South: ♠ AJ1093  ▼ A	West	North	East	South 1♠
North HCP: 11 South HCP: 11 Contract: 3♥ N	◆ 73 ◆ Q83	<ul><li>◆ J985</li><li>◆ J96</li></ul>	Pass	3♥	AP	
Board: 22 Dealer: N	North: ♠ AK654	South: ♠ 10	West	North	East	South
Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	<ul><li>▶ J9</li><li>◆ A942</li><li>◆ 108</li></ul>	<ul><li>✓ AQ10653</li><li>◆ KJ3</li><li>◆ J76</li></ul>	Pass	1 <b>♠</b> 4 <b>♥</b>	Pass AP	3♥
Comment I V						
Board: 23 Dealer: S Vul: Both	North: ♠ 2	South: ♠ AJ1086	West	North	East	South 1♠
North HCP: 11 South HCP: 11 Contract: 4♥ N	◆ AK10643 ◆ K10643 ◆ J	♥ QJ872 ♦— • K93	Pass AP	3♥	Pass	4♥
Board: 24 Dealer: N	North:	South:	***	<b>3</b> 1 4	г.	G 4
Vul: None	<b>♠</b> AKQ64 <b>♥</b> 3	<b>♠</b> 103 <b>♥</b> AQJ742	West	North 1♠	East Pass	
North HCP: 17 South HCP: 10	<b>♦</b> KQ94	<b>♦</b> 3	Pass		AP	-

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: 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: 19 Dealer: S	North:	South:	Wast	N1-	East	Condi
Vul: EW North HCP: 9 South HCP: 13 Contract: 3♥ N	♣ Q10 ♥ AQJ10654 ♦ 7 ♣ 986	<ul><li>▲ J6542</li><li>♥ K3</li><li>◆ Q8</li><li>◆ AK32</li></ul>	Pass	North 3♥	AP	South 1♠
Board: 20 Dealer: N Vul: None	North: ♠ AK7642	South: ♠ 5	West	North	East Pass	
North HCP: 14 South HCP: 10 Contract: 4 S	♥ 4 ♦ A762 ♣ K6	<ul><li>✓ AKJ10852</li><li>◆ Q108</li><li>◆ 84</li></ul>	Pass AP	3♠	Pass	
Commen 1 T D						
Board: 21 Dealer: S Vul: Both	North: ♠ K5 ♥ KQJ832	South: ♠ AJ1093  ▼ A	West	North	East	South 1♠
North HCP: 11 South HCP: 11 Contract: 3♥ N	◆ 73 ◆ Q83	<ul><li>◆ J985</li><li>◆ J96</li></ul>	Pass	3♥	AP	
Board: 22 Dealer: N	North: ♠ AK654	South: ♠ 10	West	North	East	South
Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	<ul><li>▶ J9</li><li>◆ A942</li><li>◆ 108</li></ul>	<ul><li>✓ AQ10653</li><li>◆ KJ3</li><li>◆ J76</li></ul>	Pass	1 <b>♠</b> 4 <b>♥</b>	Pass AP	3♥
Comment I V						
Board: 23 Dealer: S Vul: Both	North: ♠ 2	South: ♠ AJ1086	West	North	East	South 1♠
North HCP: 11 South HCP: 11 Contract: 4♥ N	◆ AK10643 ◆ K10643 ◆ J	♥ QJ872 ♦— • K93	Pass AP	3♥	Pass	4♥
Board: 24 Dealer: N	North:	South:	***	<b>3</b> 1 4	г.	G 4
Vul: None	<b>♠</b> AKQ64 <b>♥</b> 3	<b>♠</b> 103 <b>♥</b> AQJ742	West	North 1♠	East Pass	
North HCP: 17 South HCP: 10	<b>♦</b> KQ94	<b>♦</b> 3	Pass		AP	-

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: 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: 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 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: 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: 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	<ul><li>♠ Q8</li><li>♥ AKJ1062</li><li>♦ 1064</li><li>♠ J7</li></ul>	The opponents are silent.  Partner bids first.

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 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	<ul><li> ♣ J</li><li> ♥ AKQJ105</li><li> ♦ 42</li><li> ♣ 10642</li></ul>	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>	The opponents are silent.  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: 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: 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♥ N	North:	South:  ♠ AKQJ64  ♥ 1042  ♦ 964  ♠ Q	West Pass AP	North 3♥	East Pass	1♠
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 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: 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	♣ J ♥ AK105432 ♦ 432 ♣ J4	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>	The opponents are silent. 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: 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: 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♥ N	North:	South:  ♠ AKQJ64  ♥ 1042  ♦ 964  ♠ Q	West Pass AP	North 3♥	East Pass	1♠
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 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 HCP: 10	<b>♣</b> 6 <b>♥</b> AKQJ73 <b>♦</b> 7432 <b>♣</b> 82	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>	The opponents are silent.  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: 41 Dealer: S Vul: None HCP: 9	<b>♣</b> 2 <b>♥</b> KQJ753 <b>♦</b> Q75 <b>♣</b> J75	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 12	<b>★</b> K103 <b>♥</b> Q9 <b>♦</b> AQJ76542 <b>♣</b> —	The opponents are silent.  You bid first.

Dealer: S Vul: Both North HCP: 10  North HCP: 10  AKQJ73  ↑7432  North HCP: 10  Pass 3▼ Pa	st South 1♠ ss 3NT
North Hi P' III - Pacc 4 Pa	ss 3NT
Nouth HCP: 16       ↑7432       ↑ AQ1095       AP         Contract: 3N S       ♣ 82       ♣ A6       AP	
Board: 38 Dealer: N Vul: None  North: South: West North Ea  ♣ KQJ103 ♣ 98  1♠ Pa	
North HCP: 14       ✓ J8       ✓ AQ10765         South HCP: 9       ✓ A97       ✓ K3         Contract: 4♥ S       ✓ K93       ✓ 864             Pass       4♥ AI	X♦
Board: 39 Dealer: S Vul: NS  Vul. NS	st South
North HCP: 9 South HCP: 11 Contract: 3♥ N  V 11(10)-42  ◆ 54  ◆ KJ  ◆ Q97  Pass 3♥ AI  ◆ Q97	
Board: 40 North: South: West North Ea  Dealer: N	st South
<b>A</b> QJ10/4 <b>₹</b> 33	ss 4 <b>4</b>
Board: 41 Dealer: S Vul: None  North: South: AQ743 West North Ea	
North HCP: 9 South HCP: 13 Contract: 3♥ N	1♠
Board: 42 Dealer: N  Vul: None  North: South: West North Ea  ♣ K103  ♣ 8  1 ◆ Pa	st South
North HCP: 12 South HCP: 11 Contract: 5♣ S	ss 5 <b>♣</b>

## 3 Under Invitational Jump

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>	The opponents are silent. 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: 41 Dealer: S Vul: None HCP: 13	<ul><li>AQ743</li><li>✓ 4</li><li>K32</li><li>A632</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 11	<b>♦</b> 8 <b>♥</b> AJ <b>♦</b> 103 <b>♣</b> KQJ108532	The opponents are silent.  Partner bids first.

Dealer: S Vul: Both North HCP: 10  North HCP: 10  AKQJ73  ↑7432  North HCP: 10  Pass 3▼ Pa	st South 1♠ ss 3NT
North Hi P' III - Pacc 4 Pa	ss 3NT
Nouth HCP: 16       ↑7432       ↑ AQ1095       AP         Contract: 3N S       ♣ 82       ♣ A6       AP	
Board: 38 Dealer: N Vul: None  North: South: West North Ea  ♣ KQJ103 ♣ 98  1♠ Pa	
North HCP: 14       ✓ J8       ✓ AQ10765         South HCP: 9       ✓ A97       ✓ K3         Contract: 4♥ S       ✓ K93       ✓ 864             Pass       4♥ AI	X♦
Board: 39 Dealer: S Vul: NS  Vul. NS	st South
North HCP: 9 South HCP: 11 Contract: 3♥ N  V 11(10)-42  ◆ 54  ◆ KJ  ◆ Q97  Pass 3♥ AI  ◆ Q97	
Board: 40 North: South: West North Ea  Dealer: N	st South
<b>A</b> QJ10/4 <b>₹</b> 33	ss 4 <b>4</b>
Board: 41 Dealer: S Vul: None  North: South: AQ743 West North Ea	
North HCP: 9 South HCP: 13 Contract: 3♥ N	1♠
Board: 42 Dealer: N  Vul: None  North: South: West North Ea  ♣ K103  ♣ 8  1 ◆ Pa	st South
North HCP: 12 South HCP: 11 Contract: 5♣ S	ss 5 <b>♣</b>

Board: 43 Dealer: S Vul: EW HCP: 11	<ul><li>J2</li><li>✓ AQ10854</li><li>A8</li><li>№ 963</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 17	<ul><li>♠ AK653</li><li>♥ 64</li><li>♠ KJ86</li><li>♠ AQ</li></ul>	The opponents are silent.  You bid first.
Board: 45 Dealer: S Vul: None HCP: 9	<ul><li>♠ 10</li><li>♥ AQ10653</li><li>♠ 652</li><li>♠ QJ2</li></ul>	The opponents are silent.  Partner bids first.
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	♣ 7 ▼ AK10753 ◆ K42 ♣ J85	East Bids 5♣ if possible. East Bids 6♣ 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: 43 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North:	South:  ♠ AQ873  ♥ K3  ♦ 10932  ♣ Q7		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:  ◆ 9  ▼ AK10832  ◆ Q97  ◆ 743	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		North 3♥	East Pass	1♠
Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3 S	North:  ♠ AQ742  ♥ 2  ♠ AJ832  ♣ K3	South:  ♣ J9  ♥ AK10965  ♦ 10  ♣ J1054	West AP	North 1♠	East Pass	
Board: 47 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 6•X E	North:  ♣ 7  ✔ AK10753  ♠ K42  ♣ J85	South:  ♠ AKQJ10652  ♥ QJ  ♠ 83  ♠ 6	Pass Pass Pass	North  3♥ Pass Pass XA♠♠	Pass 5♣ 6♣	South 1♣ 4♥ 5♥ Pass

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 North East South

Pass 3♥ 1♠

Pass 4♠ AP

Board: 43 Dealer: S Vul: EW HCP: 11	<ul><li>AQ873</li><li>K3</li><li>10932</li><li>Q7</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 9	♣9 ▼ AK10832 ◆ Q97 ♣ 743	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 16	<ul><li>★ KQJ93</li><li>★ K987</li><li>◆ 9</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: None HCP: 9	<ul><li>▶ J9</li><li>▶ AK10965</li><li>▶ 10</li><li>▶ J1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 13	<ul><li>★ AKQJ10652</li><li>♥ QJ</li><li>◆ 83</li><li>◆ 6</li></ul>	East Bids 5♣ if possible. East Bids 6♣ if possible. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 11	♣— ▼ AQJ762 ◆ KJ10 ♣ 7652	The opponents are silent.  Partner bids first.

Board: 43 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North:	South:  ♠ AQ873  ♥ K3  ♦ 10932  ♣ Q7		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:  ◆ 9  ▼ AK10832  ◆ Q97  ◆ 743	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		North 3♥	East Pass	1♠
Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3 S	North:  ♠ AQ742  ♥ 2  ♠ AJ832  ♣ K3	South:  ♣ J9  ♥ AK10965  ♦ 10  ♣ J1054	West AP	North 1♠	East Pass	
Board: 47 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 6•X E	North:  ♣ 7  ✔ AK10753  ♠ K42  ♣ J85	South:  ♠ AKQJ10652  ♥ QJ  ♠ 83  ♠ 6	Pass Pass Pass	North  3♥ Pass Pass XA♠♠	Pass 5♣ 6♣	South 1♣ 4♥ 5♥ Pass

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 North East South

Pass 3♥ 1♠

Pass 4♠ AP

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: 51 Dealer: S Vul: Both HCP: 9	<ul><li>◆ QJ</li><li>▼ AQ10543</li><li>◆ 92</li><li>◆ 954</li></ul>	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>	The opponents are silent. You bid first.

Board: 49 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 \( \varphi \) 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:  ♣ 4  ♥ AQ109754  ♦ 97  ♣ A95	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 51 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3 \( \bar{V} \) 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: ♠ 93 ♥ AKJ954 ♦ 98 ♠ Q84	West	North 1♠	East Pass	
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 \( \mathbb{N} \) 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 Pass	North 1♣ 4♥	East Pass AP	

Board: 49 Dealer: S Vul: None HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: EW HCP: 10	<ul><li>♣ 4</li><li>♥ AQ109754</li><li>◆ 97</li><li>♣ A95</li></ul>	The opponents are silent.  Partner bids first.
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	The opponents are silent.  Partner bids first.

Board: 49 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 \( \varphi \) 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:  ♣ 4  ♥ AQ109754  ♦ 97  ♣ A95	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 51 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3 \( \bar{V} \) 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: ♠ 93 ♥ AKJ954 ♦ 98 ♠ Q84	West	North 1♠	East Pass	
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 \( \mathbb{N} \) 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 Pass	North 1♣ 4♥	East Pass AP	

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

Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \)	North:  ♠ 2  ♥ AKJ765  • 108  ♠ QJ103	South:  ♠ KQ1063  ♥ Q108  ♠ A9  ♣ K64	West Pass AP	North 3♥	East Pass	1♠
Board: 56 Dealer: N Vul: None 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 \( \bar{V} \) N	North:  ♣ —  ▼ AQJ984  • K876  ♣ J52	South:  ♠ AKQ53  ♥ 5  • Q102  ♠ K974	West Pass	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 \( \vert \) 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: 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: 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: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \)	North:  ♠ 2  ♥ AKJ765  • 108  ♠ QJ103	South:  ♠ KQ1063  ♥ Q108  ♠ A9  ♣ K64	West Pass AP	North 3♥	East Pass	1♠
Board: 56 Dealer: N Vul: None 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 \( \bar{V} \) N	North:  ♣ —  ▼ AQJ984  • K876  ♣ J52	South:  ♠ AKQ53  ♥ 5  • Q102  ♠ K974	West Pass	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 \( \vert \) 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: 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: 61						
Dealer: S Vul: NS	North:  ♠—	South:  ♠ AQ983	West	North	East	
North HCP: 10	♥ AKJ985	<b>♥</b> 76	D	200	A D	1♠
South HCP: 11	◆ Q1087 ◆ 973	♦ 96 ♣ KQ64	Pass	3 <b>V</b>	AP	
Contract: 3♥ N	1 )   3	111001				
Board: 62	North:	South:				
Dealer: N	♠ A10963	<b>★</b> 74	West	North	East	South
Vul: Both North HCP: 13	<b>¥</b> 3	♥ AKQJ102		1♠	Pass	3♥
South HCP: 11	• Q986	◆ J102	AP			
Contract: 3♥ S	♣ AK8	<b>♣</b> 64				
Board: 63						
Dealer: S	North:	South:	West	North	Foot	South
Vul: None	<b>♠</b> 9 <b>♥</b> AKJ852	<b>★</b> KQ1032 <b>▼</b> 7	West	Notui	Last	30uui 1 <b>♠</b>
North HCP: 9	◆ 52	♦ A1063	Pass	3♥	AP	12
South HCP: 13 Contract: 3 V	<b>♣</b> J954	♣ A107				
Board: 64 Dealer: N	North:	South:	West	North	Fast	South
Vul; EW	<b>♦</b> AK2	♠ J	, , <b>O</b> SC	1 <b>V</b>	Pass	
North HCP: 14	<ul><li>✓ A87642</li><li>✓ K652</li></ul>	<b>♥</b> K5 <b>♦</b> 108	Pass	3♥	Pass	4♣
South HCP: 11	<b>♦</b> —	♣ AQJ109742	Pass	4♥	AP	
Contract: 4♥ N						
Board: 65	North:	South:	<b>VV</b> 2 4	NI41-	E4	C41-
Dealer: S Vul: None	<b>♦</b> 93	<b>★</b> KQ764	West	North	East	South 1♠
North HCP: 10	<b>♥</b> KQJ873	<b>♥</b> A	Pass	3♥	Pass	
South HCP: 17	• Q82	♦ J53 • AV97	Pass	4♠	AP	1.
Contract: 4♠ S	<b>♣</b> Q9	<b>♣</b> AK87				
Board: 66	North:	South:				
Dealer: N	Norun:	Souin: ♠6	West	North		
Vul: Both	<b>♥</b> 7	♥ AKQJ984	Pass	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	
North HCD, 14			Pacc	4.	Pacc	47
North HCP: 14 South HCP: 10	♦ 4 ♣ A8543	♦ 9763 <b>♣</b> 6	AP	34	1 433	• •

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.
Board: 65 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ764</li><li>★ A</li><li>◆ J53</li><li>◆ AK87</li></ul>	The opponents are silent. You bid first.
Board: 66 Dealer: N Vul: Both HCP: 10	<b>♣</b> 6	The opponents are silent.  Partner bids first.

Board: 61						
Dealer: S Vul: NS	North:  ♠—	South:  ♠ AQ983	West	North	East	
North HCP: 10	▼ AKJ985	<b>♥</b> 76	D	200	A D	1♠
South HCP: 11	◆ Q1087 ◆ 973	♦ 96 ♣ KQ64	Pass	3 <b>V</b>	AP	
Contract: 3♥ N	1 )   3	111001				
Board: 62	North:	South:				
Dealer: N	♠ A10963	<b>★</b> 74	West	North	East	South
Vul: Both North HCP: 13	<b>¥</b> 3	♥ AKQJ102		1♠	Pass	3♥
South HCP: 11	• Q986	◆ J102	AP			
Contract: 3♥ S	♣ AK8	<b>♣</b> 64				
Board: 63						
Dealer: S	North:	South:	West	North	Foot	South
Vul: None	<b>♠</b> 9 <b>♥</b> AKJ852	<b>★</b> KQ1032 <b>▼</b> 7	West	Notui	Last	30uui 1 <b>♠</b>
North HCP: 9	◆ 52	♦ A1063	Pass	3♥	AP	12
South HCP: 13 Contract: 3 V	<b>♣</b> J954	♣ A107				
Board: 64 Dealer: N	North:	South:	West	North	Fast	South
Vul; EW	<b>♦</b> AK2	♠ J	, , <b>O</b> SC	1 <b>V</b>	Pass	
North HCP: 14	<ul><li>✓ A87642</li><li>✓ K652</li></ul>	<b>♥</b> K5 <b>♦</b> 108	Pass	3♥	Pass	4♣
South HCP: 11	<b>♦</b> —	♣ AQJ109742	Pass	4♥	AP	
Contract: 4♥ N						
Board: 65	North:	South:	<b>VV</b> 2 4	NI41-	E4	C41-
Dealer: S Vul: None	<b>♦</b> 93	<b>★</b> KQ764	West	North	East	South 1♠
North HCP: 10	<b>♥</b> KQJ873	<b>♥</b> A	Pass	3♥	Pass	
South HCP: 17	• Q82	♦ J53 • AV97	Pass	4♠	AP	1.
Contract: 4♠ S	<b>♣</b> Q9	<b>♣</b> AK87				
Board: 66	North:	South:				
Dealer: N	Norun:	Souin: ♠6	West	North		
Vul: Both	<b>♥</b> 7	♥ AKQJ984	Pass	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	
North HCD, 14			Pacc	4.	Pacc	47
North HCP: 14 South HCP: 10	♦ 4 ♣ A8543	♦ 9763 <b>♣</b> 6	AP	34	1 433	• •

Board: 67 Dealer: S Vul: NS HCP: 11	<b>♠</b> Q5 <b>♥</b> AK10842 <b>♦</b> 95 <b>♣</b> Q32	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: 71 Dealer: S Vul: NS HCP: 10	<ul><li>★ 3</li><li>♥ AKJ942</li><li>◆ 964</li><li>♣ Q85</li></ul>	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: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ Q5  ♥ AK10842  ♦ 95  ♣ Q32	South:  ♠ K10876  ♥ —  ♦ J872  ♣ AK76		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:  ♠ 108  ♥ AQ10754  ♠ A1064  ♠ 4	South:  ♠ KQJ932  ♥ 8  ♠ K85  ♣ K87	West Pass Pass	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:	West AP	North 1♠	East Pass	
Board: 71 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 6 N	North:	South:  ♠ AKQ74  ♥ 63  ♠ AJ103  ♠ A4	Pass Pass AP	North  3♥  5♥  kwood (	Pass Pass	1 <b>♠</b> 4NT¹ 6♥

Board: 72 Dealer: N Vul: Both North HCP: 14 South HCP: 9

Contract: 4♥ S

North: **♦** AK1096 **v** 105 ♦ KQ102

**♣** Q3

South: **★** 53 **♥** AKJ972 **♦**8

West North East South Pass 3♥ 1♠ Pass 4♥

AP

**♣** J1074

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	♣— <b>V</b> AQJ654 <b>•</b> 107654 <b>•</b> 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: 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: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ Q5  ♥ AK10842  ♦ 95  ♣ Q32	South:  ♠ K10876  ♥ —  ♦ J872  ♣ AK76		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:  ♠ 108  ♥ AQ10754  ♠ A1064  ♠ 4	South:  ♠ KQJ932  ♥ 8  ♠ K85  ♣ K87	West Pass Pass	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:	West AP	North 1♠	East Pass	
Board: 71 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 6 N	North:	South:  ♠ AKQ74  ♥ 63  ♠ AJ103  ♠ A4	Pass Pass AP	North  3♥  5♥  kwood 0	Pass Pass	1 <b>♠</b> 4NT¹ 6♥

Board: 72 Dealer: N Vul: Both North HCP: 14 South HCP: 9

Contract: 4♥ S

North: **♦** AK1096 **v** 105 ♦ KQ102

**♣** Q3

South: **★** 53 **♥** AKJ972 **♦**8

West North East South Pass 3♥ 1♠ Pass 4♥

AP

**♣** J1074

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	<ul><li>★ K5</li><li>▼ AK10985</li><li>◆ 853</li><li>◆ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: Both HCP: 14	<ul><li>♣ J10542</li><li>♥ 109</li><li>♦ AJ9</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 10	<ul><li>♣ 4</li><li>♥ KQJ542</li><li>♦ 6</li><li>♣ A7642</li></ul>	The opponents are silent.  Partner bids first.

Board: 73 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3♠ S	North:  ♠ —  ▼ AQ10975  • 873  ♣ QJ85	South:  ♠ AK9763  ♥ 3  ♦ Q64  ♠ A107	West Pass AP	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♣ 5♦¹ 6♥ usion, fo	Pass Pass AP	3♥
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		North 3♥	East Pass	1♠
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

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 A10964</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: Both HCP: 11	<b>♠</b> Q <b>♥</b> AQJ832 <b>♦</b> Q87 <b>♠</b> 643	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 21	<ul><li>★ AKJ108</li><li>▼ A</li><li>◆ AKQ104</li><li>◆ 83</li></ul>	The opponents are silent. You bid first.

Board: 73 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3♠ S	North:  ♠ —  ▼ AQ10975  • 873  ♣ QJ85	South:  ♠ AK9763  ♥ 3  ♦ Q64  ♠ A107	West Pass AP	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♣ 5♦¹ 6♥ usion, fo	Pass Pass AP	3♥
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		North 3♥	East Pass	1♠
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