Board: 1 Dealer: S Vul: None HCP: 11	<ul><li>▶ J64</li><li>♥ AQJ</li><li>◆ Q982</li><li>♣ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q1054</li><li>♥ KQ4</li><li>◆ Q875</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: NS HCP: 10	♣ QJ5 ♥ 104 ♦ KQ74 ♣ Q942	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 12	<ul><li>1053</li><li>KJ75</li><li>KQ107</li><li>K10</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: None HCP: 11	<ul><li>♠ A743</li><li>♥ Q97</li><li>♠ AJ753</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 1N N	North: <b>♣</b> J64 <b>♥</b> AQJ <b>♦</b> Q982 <b>♣</b> J107	South:  ♠ A953  ♥ K1092  ♠ K3  ♣ A42	West Pass Pass	North  1  1NT	East Pass AP	1♣
Board: 2 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ Q1054  ♥ KQ4  ♠ Q875  ♠ AJ	South:  ♠ AJ76  ♥ 952  ♠ A1062  ♠ Q10	West Pass Pass	North 1 ◆ 2 ◆ 4 ◆	East Pass Pass AP	1♠
Board: 3 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♠ QJ5  ♥ 104  ♠ KQ74  ♠ Q942	South:  ♠ A742  ♥ KJ65  ♦ 93  ♣ AJ7	West Pass Pass	North  1  1NT	East Pass AP	1♣
Board: 4 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North:  ♠ 1053  ♥ KJ75  ♠ KQ107  ♠ K10	South:  ♠ QJ9862  ♥ —  ♠ A82  ♣ A975	Pass Pass Pass Pass 1. New 2. 3 ♠ 3. Cue 4. Cue	North 1 ↑ 1NT 2 ♠ ² 3 ↑ ⁴ 4 ♠ ✓ Minor bid, a ♠ bid, a ♦ bid, a ♥	Pass Pass Pass Pass AP Forcing	1♠ 2♣¹ 3♣³ 3♥⁵ g
Board: 5 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  ♠ A743  ♥ Q97  ♠ AJ753  ♣ 7	South:  ♠ K1086  ♥ AJ62  ♠ K62  ♠ Q9	West Pass Pass	North 1♠ 3♠	East Pass AP	1♦

Board: 1 Dealer: S Vul: None HCP: 14	<ul><li>★ A953</li><li>★ K1092</li><li>★ K3</li><li>★ A42</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 11	♣ AJ76 ♥ 952 ♦ A1062 ♣ Q10	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A742</li><li>♥ KJ65</li><li>◆ 93</li><li>▲ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 11	<ul><li>◆ QJ9862</li><li>◆ —</li><li>◆ A82</li><li>◆ A975</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 13	<ul><li>★ K1086</li><li>★ AJ62</li><li>★ K62</li><li>★ Q9</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 1N N	North: <b>♣</b> J64 <b>♥</b> AQJ <b>♦</b> Q982 <b>♣</b> J107	South:  ♠ A953  ♥ K1092  ♠ K3  ♣ A42	West Pass Pass	North  1  1NT	East Pass AP	1♣
Board: 2 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ Q1054  ♥ KQ4  ♠ Q875  ♠ AJ	South:  ♠ AJ76  ♥ 952  ♠ A1062  ♠ Q10	West Pass Pass	North 1 ◆ 2 ◆ 4 ◆	East Pass Pass AP	1♠
Board: 3 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♠ QJ5  ♥ 104  ♠ KQ74  ♠ Q942	South:  ♠ A742  ♥ KJ65  ♦ 93  ♣ AJ7	West Pass Pass	North  1  1NT	East Pass AP	1♣
Board: 4 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North:  ♠ 1053  ♥ KJ75  ♠ KQ107  ♠ K10	South:  ♠ QJ9862  ♥ —  ♠ A82  ♣ A975	Pass Pass Pass Pass 1. New 2. 3 ♠ 3. Cue 4. Cue	North 1 ↑ 1NT 2 ♠ ² 3 ↑ ⁴ 4 ♠ ✓ Minor bid, a ♠ bid, a ♦ bid, a ♥	Pass Pass Pass Pass AP Forcing	1♠ 2♣¹ 3♣³ 3♥⁵ g
Board: 5 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  ♠ A743  ♥ Q97  ♠ AJ753  ♣ 7	South:  ♠ K1086  ♥ AJ62  ♠ K62  ♠ Q9	West Pass Pass	North 1♠ 3♠	East Pass AP	1♦

Board: 6 Dealer: N Vul: None HCP: 12	<ul><li>◆ QJ54</li><li>▼ K4</li><li>◆ K72</li><li>◆ K865</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 7 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK5</li><li>♥ J108</li><li>◆ A742</li><li>★ 1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 14	<ul><li>▲ A963</li><li>♥ J</li><li>◆ AJ5</li><li>▲ A9763</li></ul>	The opponents are silent.  You bid first.
Board: 9 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ93</li><li>★ 4</li><li>◆ Q743</li><li>★ AJ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 12	♣9 ▼ AK7 ◆ J10543 ♣ A1065	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ QJ54  ♥ K4  ♦ K72  ♣ K865	South:  ♠ A763  ♥ A109862  ♦ —  ♠ Q97	Pass X Pass 1. Splir	North 1♣ 1♠ 3♥² 4♠ atter bid, a ♥	Pass Pass Pass AP	1♥ 3◆¹ 3♠
Board: 7 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N S	North:  ♠ AK5  ♥ J108  ♠ A742  ♠ 1052	South:  ♣ J102  ♥ K32  ♦ J53  ♣ AKJ9	West Pass Pass	North  1  2NT	East Pass AP	South 1 ♣ 1NT
Board: 8 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ A963  ♥ J  ♠ AJ5  ♠ A9763	South:  ◆ 84  ▼ AQ1064  ◆ Q106  ◆ K84	West Pass Pass	North 1♣ 1♠ 3NT	Pass	South 1♥ 2NT
Board: 9 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 24 N	North:  ♠ KJ93  ♥ 4  ♠ Q743  ♠ AJ42	South:  ♠ A102  ♥ AJ65  ♠ AJ9  ♣ 985	West Pass Pass AP	North 1♠ 2♣	East Pass Pass	1 <b>♣</b> 1NT
Board: 10 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ 9  ♥ AK7  ♦ J10543  ♣ A1065	South:  ♠ KJ75  ♥ J1064  ♦ Q2  ♠ KQ3	West Pass Pass	North 1	Pass	South 1♥ 2NT

Board: 6 Dealer: N Vul: None HCP: 10	<ul><li>★ A763</li><li>▼ A109862</li><li>◆ —</li><li>★ Q97</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: NS HCP: 13	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 11	<ul><li>★84</li><li>✓ AQ1064</li><li>◆ Q106</li><li>◆ K84</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 14	<ul><li>★ A102</li><li>▼ AJ65</li><li>◆ AJ9</li><li>◆ 985</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ75</li><li>♥ J1064</li><li>◆ Q2</li><li>◆ KQ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ QJ54  ♥ K4  ♦ K72  ♣ K865	South:  ♠ A763  ♥ A109862  ♦ —  ♠ Q97	Pass X Pass 1. Splir	North 1♣ 1♠ 3♥² 4♠ atter bid, a ♥	Pass Pass Pass AP	1♥ 3◆¹ 3♠
Board: 7 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N S	North:  ♠ AK5  ♥ J108  ♠ A742  ♠ 1052	South:  ♣ J102  ♥ K32  ♦ J53  ♣ AKJ9	West Pass Pass	North  1  2NT	East Pass AP	South 1 ♣ 1NT
Board: 8 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ A963  ♥ J  ♠ AJ5  ♠ A9763	South:  ◆ 84  ▼ AQ1064  ◆ Q106  ◆ K84	West Pass Pass	North 1♣ 1♠ 3NT	Pass	South 1♥ 2NT
Board: 9 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 24 N	North:  ♠ KJ93  ♥ 4  ♠ Q743  ♠ AJ42	South:  ♠ A102  ♥ AJ65  ♠ AJ9  ♣ 985	West Pass Pass AP	North 1♠ 2♣	East Pass Pass	1 <b>♣</b> 1NT
Board: 10 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ 9  ♥ AK7  ♦ J10543  ♣ A1065	South:  ♠ KJ75  ♥ J1064  ♦ Q2  ♠ KQ3	West Pass Pass	North 1	Pass	South 1♥ 2NT

Board: 11 Dealer: S Vul: None HCP: 12	<b>★</b> K3 <b>♥</b> K10762 <b>♦</b> Q97 <b>♣</b> A109	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q532</li><li>♥ A10</li><li>◆ K962</li><li>♣ K63</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: EW HCP: 10	<b>★</b> K3 <b>▼</b> 10764 <b>♦</b> AQJ9 <b>♣</b> 632	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 12	<ul><li>★ K3</li><li>▼ J1092</li><li>◆ Q92</li><li>◆ AQ82</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 10	<ul><li>★ A43</li><li>★ A73</li><li>◆ Q854</li><li>★ 974</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ K3  ♥ K10762  ♠ Q97  ♣ A109	South:  ♠ AQ52  ♥ A8  ♠ 8652  ♠ K87	West Pass Pass	North  1♥ 2NT	East Pass AP	1♦
Board: 12 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ Q532  ♥ A10  ♠ K962  ♣ K63	South:  ♠ K6  ♥ J872  ♦ 843  ♣ AQ54	West Pass AP	North 1◆ 1♠	Pass	South 1♥ 1NT
Board: 13 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ K3  ♥ 10764  ♠ AQJ9  ♣ 632	South:  ♠ AQ98  ♥ KJ9  ♦ 108  ♠ KJ98	West Pass Pass	North 1♥ 1NT	East Pass AP	1♣
Board: 14 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 \( \mathbb{N} \) N	North:  ♠ K3  ♥ J1092  ♠ Q92  ♣ AQ82	South:  ♠ Q9652  ♥ A83  ♠ AJ10  ♠ 43	Pass Pass	North 1♣ 1NT 2♥ Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 15 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:  ♠ A43  ♥ A73  ♠ Q854  ♣ 974	South:  ♠ KQ9  ▼ K864  ♠ A62  ♣ 532	West Pass Pass	North  1   1 NT	East Pass AP	1♣

Board: 11 Dealer: S Vul: None HCP: 13	<ul><li>AQ52</li><li>✓ A8</li><li>8652</li><li>K87</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 10	<ul><li>★ K6</li><li>▼ J872</li><li>◆ 843</li><li>◆ AQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: EW HCP: 14	<ul><li>▲ AQ98</li><li>♥ KJ9</li><li>◆ 108</li><li>◆ KJ98</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 11	<ul><li>◆ Q9652</li><li>◆ A83</li><li>◆ AJ10</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ9</li><li>★ K864</li><li>★ A62</li><li>★ 532</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ K3  ♥ K10762  ♠ Q97  ♣ A109	South:  ♠ AQ52  ♥ A8  ♠ 8652  ♠ K87	West Pass Pass	North  1♥ 2NT	East Pass AP	1♦
Board: 12 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ Q532  ♥ A10  ♠ K962  ♣ K63	South:  ♠ K6  ♥ J872  ♦ 843  ♣ AQ54	West Pass AP	North 1◆ 1♠	Pass	South 1♥ 1NT
Board: 13 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ K3  ♥ 10764  ♠ AQJ9  ♣ 632	South:  ♠ AQ98  ♥ KJ9  ♦ 108  ♠ KJ98	West Pass Pass	North 1♥ 1NT	East Pass AP	1♣
Board: 14 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 \( \mathbb{N} \) N	North:  ♠ K3  ♥ J1092  ♠ Q92  ♣ AQ82	South:  ♠ Q9652  ♥ A83  ♠ AJ10  ♠ 43	Pass Pass	North 1♣ 1NT 2♥ Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 15 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:  ♠ A43  ♥ A73  ♠ Q854  ♣ 974	South:  ♠ KQ9  ▼ K864  ♠ A62  ♣ 532	West Pass Pass	North  1   1 NT	East Pass AP	1♣

Board: 16 Dealer: N Vul: Both HCP: 13	<ul><li>A53</li><li>✓ AKJ10</li><li>32</li><li>✓ J873</li></ul>	The opponents are silent.  You bid first.
Board: 17 Dealer: S Vul: None HCP: 12	<ul><li>▲ 10985</li><li>♥ AJ83</li><li>◆ KJ3</li><li>♣ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 12	<ul><li>★ K965</li><li>★ K9</li><li>★ AQ97</li><li>★ 983</li></ul>	The opponents are silent.  You bid first.
Board: 19 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 63</li><li>♥ KJ8</li><li>♠ KQ762</li><li>♠ Q64</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AKJ10</li><li>♥ 854</li><li>♦ J953</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 1N S	North:  ♠ A53  ♥ AKJ10  ♦ 32  ♣ J873	South:  ♣ J1062  ♥ Q52  • AKJ86  ♣ 2	West Pass AP	North 1♣ 1♥	Pass	South 1   1NT
Board: 17 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ N	North:	South:  ♣ A63  ▼ K962  ♣ A854  ♣ J10	West Pass Pass	North  1♥ 3♥	East Pass AP	1♦
Board: 18 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ K965  ♥ K9  ♠ AQ97  ♣ 983	South:  ♠ AJ  ♥ QJ863  ♠ K32  ♣ 1064	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT
Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ 63  ♥ KJ8  ♦ KQ762  ♠ Q64	South:  ♠ K972  ♥ AQ9  ♦ J9  ♣ K1092	West Pass Pass	North  1   1 NT		South 1♣ 1♠
Board: 20 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 3♠ S	North:  ♠ AKJ10  ♥ 854  ♦ J953  ♠ AJ	South:	West Pass AP	North 1  2  ♣	East Pass Pass	1♠

Board: 16 Dealer: N Vul: Both HCP: 11	<ul><li>♣ J1062</li><li>♥ Q52</li><li>◆ AKJ86</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 12	<ul><li>★ A63</li><li>★ K962</li><li>★ A854</li><li>★ J10</li></ul>	The opponents are silent.  You bid first.
Board: 18 Dealer: N Vul: NS HCP: 11	<ul><li>AJ</li><li>♥ QJ863</li><li>★ K32</li><li>★ 1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 13	<ul><li>★ K972</li><li>★ AQ9</li><li>◆ J9</li><li>★ K1092</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 10	<ul><li>♦ 9654</li><li>♥ AKJ</li><li>♦ Q1064</li><li>♦ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 1N S	North:  ♠ A53  ♥ AKJ10  ♦ 32  ♣ J873	South:  ♣ J1062  ♥ Q52  • AKJ86  ♣ 2	West Pass AP	North 1♣ 1♥	Pass	South 1   1NT
Board: 17 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ N	North:	South:  ♣ A63  ▼ K962  ♣ A854  ♣ J10	West Pass Pass	North  1♥ 3♥	East Pass AP	1♦
Board: 18 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ K965  ♥ K9  ♠ AQ97  ♣ 983	South:  ♠ AJ  ♥ QJ863  ♠ K32  ♣ 1064	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT
Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ 63  ♥ KJ8  ♦ KQ762  ♠ Q64	South:  ♠ K972  ♥ AQ9  ♦ J9  ♣ K1092	West Pass Pass	North  1   1 NT		South 1♣ 1♠
Board: 20 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 3♠ S	North:  ♠ AKJ10  ♥ 854  ♦ J953  ♠ AJ	South:	West Pass AP	North 1  2  ♣	East Pass Pass	1♠

Board: 21 Dealer: S Vul: Both HCP: 11	<ul><li>♣ QJ987</li><li>♥ 854</li><li>♦ K5</li><li>♣ KQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 14	<ul><li>★ KJ95</li><li>★ K2</li><li>★ 85</li><li>★ AQJ54</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 10	<ul><li>★ 765</li><li>▼ AQ7</li><li>◆ A10763</li><li>◆ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ7</li><li>♥ A842</li><li>◆ AJ8</li><li>♣ 1074</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None HCP: 12	<ul><li>★ K7</li><li>▼ A65</li><li>◆ QJ1065</li><li>◆ Q87</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ QJ987  ♥ 854  ♠ K5  ♠ KQ7	South:  ♠ 642  ♥ AKQ7  • 1076  ♠ A92	Pass Pass Pass	North  1♠  2♦¹  4♠  Minor	Pass Pass AP	1♣ 1NT 3♣ <sup>2</sup>
Board: 22 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 1N S	North:  ♠ KJ95  ♥ K2  ♦ 85  ♣ AQJ54	South:	West Pass AP	North 1♣ 1♠	East Pass Pass	South  1 V  1NT
Board: 23 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♣ 765  ✔ AQ7  ♣ A10763  ♣ 103	South:  ♠ AKQJ  ♥ 82  • Q84  ♣ J874	West Pass Pass	North  1 • 1NT	East Pass AP	South 1♣ 1♠
Board: 24 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ QJ7  ▼ A842  ♠ AJ8  ♣ 1074	South:  ♠ K43  ♥ 9653  ♦ 92  ♣ AKQ6	West Pass AP	North 1♣ 2♥	East Pass Pass	1♥
Board: 25 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ K7  ▼ A65  ◆ QJ1065  ♣ Q87	South:  ♣ J43  ♥ J1074  ♠ K  ♣ AK952	West Pass Pass	North  1  2NT	East Pass AP	South 1♣ 1♥

Board: 21 Dealer: S Vul: Both HCP: 13	<ul><li>♠ 642</li><li>♥ AKQ7</li><li>♠ 1076</li><li>♠ A92</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 11	<ul><li>1042</li><li>✓ Q843</li><li>✓ AQ7</li><li>✓ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 13	<ul><li>★ AKQJ</li><li>▼ 82</li><li>◆ Q84</li><li>◆ J874</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 12	<ul><li>★ K43</li><li>♥ 9653</li><li>◆ 92</li><li>◆ AKQ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 12	<ul><li>J43</li><li>✓ J1074</li><li>✓ K</li><li>AK952</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ QJ987  ♥ 854  ♠ K5  ♠ KQ7	South:  ♠ 642  ♥ AKQ7  • 1076  ♠ A92	Pass Pass Pass	North  1♠  2♦¹  4♠  Minor	Pass Pass AP	1♣ 1NT 3♣ <sup>2</sup>
Board: 22 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 1N S	North:  ♠ KJ95  ♥ K2  ♦ 85  ♣ AQJ54	South:	West Pass AP	North 1♣ 1♠	East Pass Pass	South  1 V  1NT
Board: 23 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♣ 765  ✔ AQ7  ♣ A10763  ♣ 103	South:  ♠ AKQJ  ♥ 82  • Q84  ♣ J874	West Pass Pass	North  1 • 1NT	East Pass AP	South 1♣ 1♠
Board: 24 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ QJ7  ▼ A842  ♠ AJ8  ♣ 1074	South:  ♠ K43  ♥ 9653  ♦ 92  ♣ AKQ6	West Pass AP	North 1♣ 2♥	East Pass Pass	1♥
Board: 25 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ K7  ▼ A65  ◆ QJ1065  ♣ Q87	South:  ♣ J43  ♥ J1074  ♠ K  ♣ AK952	West Pass Pass	North  1  2NT	East Pass AP	South 1♣ 1♥

Board: 26 Dealer: N Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q73</li><li>♥ K753</li><li>◆ QJ10</li><li>♣ K62</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 12	<ul><li>★ K653</li><li>♥ J106</li><li>◆ A872</li><li>◆ A9</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q542</li><li>♥ 76</li><li>◆ KQ103</li><li>♣ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A965</li><li>♥ J</li><li>◆ QJ6</li><li>▲ A9652</li></ul>	The opponents are silent.  You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♣ J98  ♥ QJ5  ♦ K108  ♣ KQ96	South:  ♠ A2  ♥ A63  ♠ QJ743  ♣ 542	West Pass AP	North 1♣ 1NT	East Pass Pass	1♦
Board: 27 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 1N N	North:  ♠ Q73  ♥ K753  ♦ QJ10  ♠ K62	South:  ♠ AK82  ♥ QJ6  ♠ 85  ♠ A753	West Pass Pass	North 1♥ 1NT		South 1♣ 1♠
Board: 28 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ K653  ♥ J106  ♠ A872  ♣ A9	South:  ♠ A984  ♥ AQ83  ♦ 106  ♣ J62	West Pass AP	North 1♦ 1♠		1♥
Board: 29 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 44 N	North:  ♠ Q542  ♥ 76  ♠ KQ103  ♠ KQ4	South:  ♠ AK93  ♥ K954  ♠ 972  ♣ A3	West Pass Pass AP	North 1♠ 3♠	East Pass Pass	1 <b>♦</b> 2 <b>♠</b>
Board: 30 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ A965  ♥ J  • QJ6  ♣ A9652	South:  ♠ KJ3  ♥ AK85  ♦ 9752  ♣ J10	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT

Board: 26 Dealer: N Vul: NS HCP: 11	<ul><li>A2</li><li>✓ A63</li><li>✓ QJ743</li><li>✓ 542</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 14	<ul><li>♠ AK82</li><li>♥ QJ6</li><li>♦ 85</li><li>♠ A753</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: None HCP: 11	<ul><li>★ A984</li><li>▼ AQ83</li><li>◆ 106</li><li>◆ J62</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 14	<ul><li>★ AK93</li><li>★ K954</li><li>◆ 972</li><li>♣ A3</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ3</li><li>▼ AK85</li><li>◆ 9752</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♣ J98  ♥ QJ5  ♦ K108  ♣ KQ96	South:  ♠ A2  ♥ A63  ♠ QJ743  ♣ 542	West Pass AP	North 1♣ 1NT	East Pass Pass	1♦
Board: 27 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 1N N	North:  ♠ Q73  ♥ K753  ♦ QJ10  ♠ K62	South:  ♠ AK82  ♥ QJ6  ♠ 85  ♠ A753	West Pass Pass	North 1♥ 1NT		South 1♣ 1♠
Board: 28 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ K653  ♥ J106  ♠ A872  ♣ A9	South:  ♠ A984  ♥ AQ83  ♦ 106  ♣ J62	West Pass AP	North 1♦ 1♠		1♥
Board: 29 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 44 N	North:  ♠ Q542  ♥ 76  ♠ KQ103  ♠ KQ4	South:  ♠ AK93  ♥ K954  ♠ 972  ♣ A3	West Pass Pass AP	North 1♠ 3♠	East Pass Pass	1 <b>♦</b> 2 <b>♠</b>
Board: 30 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ A965  ♥ J  • QJ6  ♣ A9652	South:  ♠ KJ3  ♥ AK85  ♦ 9752  ♣ J10	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT

Board: 31 • J5  The opponents are siler	ıt.
Dealer: S	
Board: 32	nt.
Board: 33	ıt.
Board: 34	nt.
Board: 35 Dealer: S Vul: NS Vul: NS HCP: 12	nt.

Board: 31 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♣ J5  ♥ KQJ5  ♠ AJ4  ♣ 10965	South:  ♠ AQ93  ♥ 102  ♠ K7  ♣ KJ842	West Pass Pass	North  1♥ 2NT	East Pass AP	South 1♣ 1♠
Board: 32 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ K972  ▼ 1097  ◆ AKQ84  ♣ 10	South:  ♣ J5  ♥ AQ52  • 1063  ♣ KQ86	West Pass Pass	North 1 ◆ 1 ◆ 3 ▼	Pass	South 1♥ 2NT
Board: 33 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ AQ6  ♥ QJ54  ♦ 863  ♠ Q32	South:	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 34 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ AK8  ♥ Q973  ♠ 875  ♣ A63	South:  ♠ QJ9  ♥ A1086  ♠ Q96  ♠ K107	West Pass Pass	North 1♣ 2♥ 4♥	East Pass Pass AP	1♥
Board: 35 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N	North:  ♣ —  ♥ QJ74  • AQ85  ♣ QJ1042	South:  ♠ AQJ3  ♥ A96  ♦ 9642  ♠ K5	West Pass Pass AP	North  1♥  3NT	East Pass Pass	1 <b>♦</b> 1 <b>♠</b>

Board: 31 Dealer: S Vul: Both HCP: 13  AQ93 The opponents are silent.  You bid first.  You bid first.  Board: 32 Dealer: N VAQ52 Vul: EW Vul: EW HCP: 12  AQ86  The opponents are silent.  You bid first.  Partner bids first.	
Dealer: N	
Board: 33	
Board: 34	
Board: 35  ♣ AQJ3 Dealer: S  ♥ A96 Vul: NS  ♦ 9642 HCP: 14  ♣ K5  The opponents are silent. You bid first.	

Board: 31 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♣ J5  ♥ KQJ5  ♠ AJ4  ♣ 10965	South:  ♠ AQ93  ♥ 102  ♠ K7  ♣ KJ842	West Pass Pass	North  1♥ 2NT	East Pass AP	South 1♣ 1♠
Board: 32 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ K972  ▼ 1097  ◆ AKQ84  ♣ 10	South:  ♣ J5  ♥ AQ52  • 1063  ♣ KQ86	West Pass Pass	North 1 ◆ 1 ◆ 3 ▼	Pass	South 1♥ 2NT
Board: 33 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ AQ6  ♥ QJ54  ♦ 863  ♠ Q32	South:	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 34 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ AK8  ♥ Q973  ♠ 875  ♣ A63	South:  ♠ QJ9  ♥ A1086  ♠ Q96  ♠ K107	West Pass Pass	North 1♣ 2♥ 4♥	East Pass Pass AP	1♥
Board: 35 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N	North:  ♣ —  ♥ QJ74  • AQ85  ♣ QJ1042	South:  ♠ AQJ3  ♥ A96  ♦ 9642  ♠ K5	West Pass Pass AP	North  1♥  3NT	East Pass Pass	1 <b>♦</b> 1 <b>♠</b>

Board: 36 Dealer: N Vul: Both HCP: 12	<b>♠</b> Q3 <b>♥</b> K863 <b>♦</b> 643 <b>♣</b> AQJ9	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQ7</li><li>♥ J4</li><li>◆ QJ752</li><li>◆ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK96</li><li>★ KQ3</li><li>★ 53</li><li>★ J1052</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: None HCP: 11	<b>♦</b> Q54 <b>♥</b> 10965 <b>♦</b> AKQ86 <b>♣</b> 10	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: NS HCP: 13	<ul><li>♠ 965</li><li>♥ A963</li><li>♦ K</li><li>♠ AQ843</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ Q3  ♥ K863  ♠ 643  ♣ AQJ9	South: ◆ 98 ♥ A104 ◆ AQ109 ◆ 7654	West Pass AP	North 1♣ 1♥	Pass	South 1   1 NT
Board: 37 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ KQ7  ♥ J4  ♦ QJ752  ♣ Q96	South:  ♠ AJ54  ♥ 975  ♠ A83  ♠ KJ5	West Pass Pass	North  1 • 1NT	East Pass AP	South 1♣ 1♠
Board: 38 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 2♠ N	North:  ♠ AK96  ♥ KQ3  ♦ 53  ♣ J1052	South:	West Pass AP	North 1♣ 1♠	East Pass Pass	1♦
Board: 39 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	North:  ◆ Q54  ▼ 10965  ◆ AKQ86  ◆ 10	South:  ★ K872  ▼ A73  ◆ 2  ♣ AJ842	West Pass Pass	North  1   2NT	East Pass AP	South 1♣ 1♠
Board: 40 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1N S	North:  ◆ 965  ▼ A963  ◆ K  ◆ AQ843	South:  ♠ K107  ♥ Q108  ♠ A975  ♣ J65	West Pass AP	North 1♣ 1♥	Pass	South 1   1 NT

Board: 36 Dealer: N Vul: Both HCP: 10	<ul><li>◆ 98</li><li>♥ A104</li><li>◆ AQ109</li><li>◆ 7654</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 13	<ul><li>AJ54</li><li>♥ 975</li><li>A83</li><li>KJ5</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 12	<ul><li>1053</li><li>8</li><li>AQJ97</li><li>KQ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 12	<ul><li>★ K872</li><li>★ A73</li><li>★ 2</li><li>★ AJ842</li></ul>	The opponents are silent.  You bid first.
Board: 40 Dealer: N Vul: NS HCP: 10	<ul><li>★K107</li><li>♥Q108</li><li>★A975</li><li>★J65</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ Q3  ♥ K863  ♠ 643  ♣ AQJ9	South: ◆ 98 ♥ A104 ◆ AQ109 ◆ 7654	West Pass AP	North 1♣ 1♥	Pass	South 1   1 NT
Board: 37 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ KQ7  ♥ J4  ♦ QJ752  ♣ Q96	South:  ♠ AJ54  ♥ 975  ♠ A83  ♠ KJ5	West Pass Pass	North  1 • 1NT	East Pass AP	South 1♣ 1♠
Board: 38 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 2♠ N	North:  ♠ AK96  ♥ KQ3  ♦ 53  ♣ J1052	South:	West Pass AP	North 1♣ 1♠	East Pass Pass	1♦
Board: 39 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	North:  ◆ Q54  ▼ 10965  ◆ AKQ86  ◆ 10	South:  ★ K872  ▼ A73  ◆ 2  ♣ AJ842	West Pass Pass	North  1   2NT	East Pass AP	South 1♣ 1♠
Board: 40 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1N S	North:  ◆ 965  ▼ A963  ◆ K  ◆ AQ843	South:  ♠ K107  ♥ Q108  ♠ A975  ♣ J65	West Pass AP	North 1♣ 1♥	Pass	South 1   1 NT

Board: 41 Dealer: S Vul: None HCP: 12	<ul><li>★ K1053</li><li>★ K5</li><li>★ K107</li><li>★ K853</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 13	<b>♦</b> QJ65 <b>♥</b> Q <b>♦</b> 1094 <b>♣</b> AKJ103	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q92</li><li>♥ AQ98</li><li>♦ 764</li><li>♣ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 12	<ul><li>★ A932</li><li>♥ QJ84</li><li>◆ A5</li><li>★ J109</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 12	<ul><li>♠ 632</li><li>♥ AQ10</li><li>♠ K873</li><li>♠ K103</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: None	North: <b>★</b> K1053	South: <b>★</b> 8642	West	North	East	South 1
North HCP: 12 South HCP: 14 Contract: 3♠ N	<ul><li>★ K5</li><li>★ K107</li><li>★ K853</li></ul>	<ul><li>AQ7</li><li>AQ53</li><li>Q10</li></ul>	Pass Pass	1 <b>♠</b> 3 <b>♠</b>	Pass AP	
Board: 42 Dealer: N Vul: NS	North: ♠ QJ65	South: • A93	West	North 1♣	East Pass	South 1♥
North HCP: 13 South HCP: 12 Contract: 1N S	♥ Q • 1094 • AKJ103	<ul><li>★ AK953</li><li>◆ J5</li><li>◆ 952</li></ul>	Pass AP	1♠	Pass	1NT
Board: 43 Dealer: S Vul: Both	North: <b>♠</b> Q92	South: ♠ KJ5	West	North	East	South 1
North HCP: 12 South HCP: 14 Contract: 3N S	<ul><li>AQ98</li><li>764</li><li>KJ6</li></ul>	<ul><li>★ K43</li><li>◆ QJ85</li><li>◆ A103</li></ul>	Pass Pass AP	1♥ 2NT		1NT 3NT
Board: 44 Dealer: N	North: ♠ A932	South:	West	North 1♣		South 1♠
Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ S	♥ QJ84 ♦ A5 ♣ J109	<ul><li>★ K854</li><li>★ 653</li><li>★ KQ106</li><li>★ K8</li></ul>	Pass AP	2♠	Pass	
Board: 45 Dealer: S Vul: EW	North: <b>♠</b> 632	South: <b>★</b> K1097	West	North	East	South 1♣
North HCP: 12 South HCP: 12 Contract: 2N N	<ul><li>★ AQ10</li><li>★ K873</li><li>★ K103</li></ul>	<ul><li>✓ J83</li><li>◆ A104</li><li>◆ A82</li></ul>	Pass Pass	1 <b>♦</b> 2NT	Pass AP	1 <b>♣</b>

Board: 41 Dealer: S Vul: None HCP: 14	<ul><li>★ 8642</li><li>★ AQ7</li><li>★ AQ53</li><li>★ Q10</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A93</li><li>♥ AK953</li><li>◆ J5</li><li>◆ 952</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ5</li><li>★ K43</li><li>◆ QJ85</li><li>◆ A103</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 11	<ul><li>★ K854</li><li>★ 653</li><li>★ KQ106</li><li>★ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 12	<ul><li>★K1097</li><li>▼J83</li><li>◆A104</li><li>◆A82</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: None	North: <b>★</b> K1053	South: <b>★</b> 8642	West	North	East	South 1
North HCP: 12 South HCP: 14 Contract: 3♠ N	<ul><li>★ K5</li><li>★ K107</li><li>★ K853</li></ul>	<ul><li>AQ7</li><li>AQ53</li><li>Q10</li></ul>	Pass Pass	1 <b>♠</b> 3 <b>♠</b>	Pass AP	
Board: 42 Dealer: N Vul: NS	North: ♠ QJ65	South: • A93	West	North 1♣	East Pass	South 1♥
North HCP: 13 South HCP: 12 Contract: 1N S	♥ Q • 1094 • AKJ103	<ul><li>★ AK953</li><li>◆ J5</li><li>◆ 952</li></ul>	Pass AP	1♠	Pass	1NT
Board: 43 Dealer: S Vul: Both	North: ♠ Q92	South: ♠ KJ5	West	North	East	South 1
North HCP: 12 South HCP: 14 Contract: 3N S	<ul><li>AQ98</li><li>764</li><li>KJ6</li></ul>	<ul><li>★ K43</li><li>◆ QJ85</li><li>◆ A103</li></ul>	Pass Pass AP	1♥ 2NT		1NT 3NT
Board: 44 Dealer: N	North: ♠ A932	South:	West	North 1♣		South 1♠
Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ S	♥ QJ84 ♦ A5 ♣ J109	<ul><li>★ K854</li><li>★ 653</li><li>★ KQ106</li><li>★ K8</li></ul>	Pass AP	2♠	Pass	
Board: 45 Dealer: S Vul: EW	North: <b>♠</b> 632	South: <b>★</b> K1097	West	North	East	South 1♣
North HCP: 12 South HCP: 12 Contract: 2N N	<ul><li>★ AQ10</li><li>★ K873</li><li>★ K103</li></ul>	<ul><li>✓ J83</li><li>◆ A104</li><li>◆ A82</li></ul>	Pass Pass	1 <b>♦</b> 2NT	Pass AP	1 <b>♣</b>

Board: 46 Dealer: N Vul: None HCP: 14	<ul><li>A72</li><li>♥ 9642</li><li>J5</li><li>AKQ5</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 12	<b>★</b> KQ1085 <b>♥</b> 74 <b>♦</b> K73 <b>♣</b> A74	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 14	<ul><li>▲ A93</li><li>♥ AJ4</li><li>◆ J63</li><li>▲ A962</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 13	<ul><li>AJ94</li><li>106</li><li>AQ105</li><li>Q75</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ A72  ♥ 9642  ♦ J5  ♣ AKQ5	South:  ♠ KQ84  ♥ A73  ♦ K10  ♣ 10642	West Pass Pass	North 1♣ 1NT 3NT	Pass	South 1♣ 2NT
Board: 47 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KQ1085  ♥ 74  ♠ K73  ♣ A74	South:	Pass Pass AP	North  1♣  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT
Board: 48 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ A93  ♥ AJ4  ♦ J63  ♣ A962	South:  ♣ J54  ♥ 103  ♣ AKQ97  ♣ Q43	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 49 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ N	North:  ♣ J103  ♥ J653  ←—  ♣ AKQ1052	South:  ♠ K87  ♥ KQ87  ♦ A864  ♣ 74	West Pass Pass	North  1♥  3♥		South 1
Board: 50 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ AJ94  ♥ 106  ♠ AQ105  ♣ Q75	South:  ♠ K1065  ♥ QJ8  ♦ J932  ♣ A3	West Pass AP	North 1  2  ♣	East Pass Pass	1♠

Board: 46	The opponents are silent.  Partner bids first.
Board: 47  Dealer: S  Vul: Both  HCP: 13  ♣ 92  ▼ AK6  ◆ AJ65  ♣ J1093	The opponents are silent. You bid first.
Board: 48	The opponents are silent.  Partner bids first.
Board: 49	The opponents are silent. You bid first.
Board: 50	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ A72  ♥ 9642  ♦ J5  ♣ AKQ5	South:  ♠ KQ84  ♥ A73  ♦ K10  ♣ 10642	West Pass Pass	North 1♣ 1NT 3NT	Pass	South 1♣ 2NT
Board: 47 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KQ1085  ♥ 74  ♠ K73  ♣ A74	South:	Pass Pass AP	North  1♣  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT
Board: 48 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ A93  ♥ AJ4  ♦ J63  ♣ A962	South:  ♣ J54  ♥ 103  ♣ AKQ97  ♣ Q43	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 49 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ N	North:  ♣ J103  ♥ J653  ←—  ♣ AKQ1052	South:  ♠ K87  ♥ KQ87  ♦ A864  ♣ 74	West Pass Pass	North  1♥  3♥		South 1
Board: 50 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ AJ94  ♥ 106  ♠ AQ105  ♣ Q75	South:  ♠ K1065  ♥ QJ8  ♦ J932  ♣ A3	West Pass AP	North 1  2  ♣	East Pass Pass	1♠

Board: 51 Dealer: S Vul: None HCP: 11	<ul><li>J92</li><li>QJ4</li><li>AK1085</li><li>94</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQJ8</li><li>♥ 954</li><li>♦ 108</li><li>♠ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: EW HCP: 11	<ul><li>◆ Q9754</li><li>♥ Q75</li><li>◆ 52</li><li>◆ AK6</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 14	<ul><li>AQ8</li><li>♥ Q1096</li><li>A103</li><li>♥ Q76</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: EW HCP: 12	<ul><li>★ K86</li><li>▼ K7653</li><li>◆ J5</li><li>◆ AJ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 1N N	North:	South:  ♠ AQ83  ♥ A92  ♠ 973  ♣ A72	West Pass Pass	North  1   1 NT	East Pass AP	South 1♣ 1♠
Board: 52 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ KQJ8  ♥ 954  • 108  ♣ KQJ3	South:  ♠ A4  ♥ AQJ3  ♦ 9642  ♣ 986	West Pass Pass	North 1♣ 1♠ 2♥	Pass	South 1♥ 1NT
Board: 53 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ Q9754  ♥ Q75  ♦ 52  ♣ AK6	South:  ♠ A83  ♥ 104  ♠ AK98  ♠ Q1075	Pass Pass Pass	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1 ♦ 1NT 3 ♣ 2
Board: 54 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ AQ8  ♥ Q1096  ♠ A103  ♣ Q76	South:  ♣ J102  ♥ J43  ♠ KJ986  ♣ A5	West Pass AP	North 1♣ 1♥	Pass	South 1  1NT
Board: 55 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ K86  ♥ K7653  ♦ J5  ♣ AJ6	South:  ♠ AQ92  ♥ 98  ♠ AQ84  ♣ 742	West Pass Pass	North 1♥ 2NT	East Pass AP	South 1  ↑ 1  •

Board: 51	The opponents are silent. You bid first.
Board: 52	The opponents are silent.  Partner bids first.
Board: 53	The opponents are silent. You bid first.
Board: 54	The opponents are silent.  Partner bids first.
Board: 55	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 1N N	North:	South:  ♠ AQ83  ♥ A92  ♠ 973  ♣ A72	West Pass Pass	North  1   1 NT	East Pass AP	South 1♣ 1♠
Board: 52 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ KQJ8  ♥ 954  • 108  ♣ KQJ3	South:  ♠ A4  ♥ AQJ3  ♦ 9642  ♣ 986	West Pass Pass	North 1♣ 1♠ 2♥	Pass	South 1♥ 1NT
Board: 53 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ Q9754  ♥ Q75  ♦ 52  ♣ AK6	South:  ♠ A83  ♥ 104  ♠ AK98  ♠ Q1075	Pass Pass Pass	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1 ♦ 1NT 3 ♣ 2
Board: 54 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ AQ8  ♥ Q1096  ♠ A103  ♣ Q76	South:  ♣ J102  ♥ J43  ♠ KJ986  ♣ A5	West Pass AP	North 1♣ 1♥	Pass	South 1  1NT
Board: 55 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ K86  ♥ K7653  ♦ J5  ♣ AJ6	South:  ♠ AQ92  ♥ 98  ♠ AQ84  ♣ 742	West Pass Pass	North 1♥ 2NT	East Pass AP	South 1  ↑ 1  •

Board: 56 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQ104</li><li>★ AJ7</li><li>◆ KJ6</li><li>◆ 965</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: None HCP: 10	<ul><li>♠ 652</li><li>♥ A107</li><li>♦ K743</li><li>♠ K84</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQ82</li><li>♥ J2</li><li>◆ Q42</li><li>★ AQ107</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 12	<ul><li>AK874</li><li>∀ K75</li><li>◆ 54</li><li>♣ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 12	<ul><li>108</li><li>1064</li><li>AKJ7</li><li>A873</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 2 S	North:  ♠ KQ104  ♥ AJ7  ♠ KJ6  ♣ 965	South:  ♠ 3  ♥ Q942  ♠ A983  ♣ AJ104	West Pass Pass	North 1♣ 1♠ 2♥	East Pass Pass AP	1♥
Board: 57 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 1N N	North:  ♠ 652  ♥ A107  ♠ K743  ♠ K84	South:  ♠ AQ108  ♥ Q65  ♦ J86  ♠ QJ10	West Pass Pass	North  1  1NT	East Pass AP	South 1♣ 1♠
Board: 58 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 2 N	North:  ♠ KQ82  ♥ J2  ♠ Q42  ♣ AQ107	South:  ♣ 7  ▼ AQ7  ◆ J9753  ♣ KJ62	West Pass AP	North 1♣ 1♠	East Pass Pass	1♦
Board: 59 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N S	North:  ◆ AK874  ▼ K75  ◆ 54  ◆ Q95	South:  ♠ Q2  ♥ A982  ♠ AQJ9  ♣ J82	Pass Pass Pass AP	North  1♠  2♣¹  2NT	Pass Pass Pass	1 ↑ 1NT 2 ▼ 3NT
Board: 60 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♥ S	North:	South:  ♠ KQ7  ▼ KQJ52  ♠ 854  ♣ 94	Pass Pass	North 1  1NT  2  ✓ 2  ✓ Minor	Pass Pass AP	1♥ 2♣¹

Board: 56 Dealer: N Vul: Both HCP: 11	<b>♣</b> 3 <b>♥</b> Q942 <b>♦</b> A983 <b>♣</b> AJ104	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 12	<ul><li>AQ108</li><li>Q65</li><li>J86</li><li>QJ10</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 11	♣ 7 ♥ AQ7 ♦ J9753 ♣ KJ62	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q2</li><li>♥ A982</li><li>♦ AQJ9</li><li>♣ J82</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ7</li><li>▼ KQJ52</li><li>◆ 854</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 2 S	North:  ♠ KQ104  ♥ AJ7  ♠ KJ6  ♣ 965	South:  ♠ 3  ♥ Q942  ♠ A983  ♣ AJ104	West Pass Pass	North 1♣ 1♠ 2♥	East Pass Pass AP	1♥
Board: 57 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 1N N	North:  ♠ 652  ♥ A107  ♠ K743  ♠ K84	South:  ♠ AQ108  ♥ Q65  ♦ J86  ♠ QJ10	West Pass Pass	North  1  1NT	East Pass AP	South 1♣ 1♠
Board: 58 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 2 N	North:  ♠ KQ82  ♥ J2  ♠ Q42  ♣ AQ107	South:  ♣ 7  ▼ AQ7  ◆ J9753  ♣ KJ62	West Pass AP	North 1♣ 1♠	East Pass Pass	1♦
Board: 59 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N S	North:  ◆ AK874  ▼ K75  ◆ 54  ◆ Q95	South:  ♠ Q2  ♥ A982  ♠ AQJ9  ♣ J82	Pass Pass Pass AP	North  1♠  2♣¹  2NT	Pass Pass Pass	1 ↑ 1NT 2 ▼ 3NT
Board: 60 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♥ S	North:	South:  ♠ KQ7  ▼ KQJ52  ♠ 854  ♣ 94	Pass Pass	North 1  1NT  2  ✓ 2  ✓ Minor	Pass Pass AP	1♥ 2♣¹

Board: 61 Dealer: S Vul: None HCP: 10	<ul><li>★ KQ82</li><li>♥ J654</li><li>◆ A1098</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 13	<ul><li>♣ 875</li><li>♥ AQ8</li><li>◆ QJ63</li><li>♣ A75</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 11	<ul><li>♣ QJ3</li><li>♥ AQ54</li><li>◆ 72</li><li>♣ Q763</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: Both HCP: 14	<ul><li>♣ J1042</li><li>♥ A82</li><li>♦ AJ</li><li>♣ A832</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 11	<ul><li>▲ AJ106</li><li>♥ 943</li><li>◆ KJ103</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S	North:  ♠ KQ82  ♥ J654  ♠ A1098  ♣ 5	South:  ♠ A953  ♥ 10  ♠ Q72  ♣ AQ1084	West Pass Pass	North 1♥ 3♠	East Pass AP	1♣
Board: 62 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3♥ S	North:  ♠ 875  ♥ AQ8  ♠ QJ63  ♣ A75	South:  ♠ A9  ♥ 7543  ♠ AK72  ♣ J92	West Pass Pass	North 1  1NT 3 ▼	Pass	South 1♥ 2NT
Board: 63 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 N	North:  ♠ QJ3  ♥ AQ54  ♠ 72  ♠ Q763	South:  ♠ A8  ♥ J1072  ♠ QJ106  ♣ AJ8	West Pass Pass	North 1♥ 3♥	East Pass AP	1♦
Board: 64 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 1N S	North:	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 65 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ AJ106  ♥ 943  ♠ KJ103  ♣ Q6	South:  ♠ Q2  ♥ AQJ10  ♦ 862  ♠ AJ97	West Pass Pass AP	North 1♣ 2NT	Pass	South 1♣ 1NT 3NT

Board: 61 Dealer: S Vul: None HCP: 12 AQ1084  Board: 62 Dealer: N Vul: NS Vul: EW Voubid first.  Board: 63 Dealer: S Vul: EW Vul: NS Vul: Both Vul: Both Vul: Both Vul: NS Vu			
Dealer: N	Dealer: S Vul: None	▼ 10 ◆ Q72	**
Dealer: S Vul: EW HCP: 13  AJ8  Wou bid first.  Wou bid first.  Board: 64 Dealer: N Vul: Both HCP: 11  Board: 65 Dealer: S Vul: NS  Wou bid first.  The opponents are silent.  You bid first.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.	Dealer: N Vul: NS	▼ 7543 ◆ AK72	**
Dealer: N	Dealer: S Vul: EW	♥ J1072 ♦ QJ106	
Dealer: S AQJ10  Vul: NS • 862  You bid first	Dealer: N Vul: Both	<b>♥</b> KQ973 <b>♦</b> K4	**
	Dealer: S Vul: NS	<b>♥</b> AQJ10 <b>♦</b> 862	**

Board: 61 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S	North:  ♠ KQ82  ♥ J654  ♠ A1098  ♣ 5	South:  ♠ A953  ♥ 10  ♠ Q72  ♣ AQ1084	West Pass Pass	North 1♥ 3♠	East Pass AP	1♣
Board: 62 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3♥ S	North:  ♠ 875  ♥ AQ8  ♠ QJ63  ♣ A75	South:  ♠ A9  ♥ 7543  ♠ AK72  ♣ J92	West Pass Pass	North 1  1NT 3 ▼	Pass	South 1♥ 2NT
Board: 63 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 N	North:  ♠ QJ3  ♥ AQ54  ♠ 72  ♠ Q763	South:  ♠ A8  ♥ J1072  ♠ QJ106  ♣ AJ8	West Pass Pass	North 1♥ 3♥	East Pass AP	1♦
Board: 64 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 1N S	North:	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 65 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ AJ106  ♥ 943  ♠ KJ103  ♣ Q6	South:  ♠ Q2  ♥ AQJ10  ♦ 862  ♠ AJ97	West Pass Pass AP	North 1♣ 2NT	Pass	South 1♣ 1NT 3NT

Board: 66 Dealer: N Vul: EW HCP: 12	<ul><li>♠ Q43</li><li>♥ A4</li><li>♦ Q764</li><li>♠ A974</li></ul>	The opponents are silent.  You bid first.
Board: 67 Dealer: S Vul: Both HCP: 11	<ul><li>10743</li><li>✓ QJ10</li><li>✓ K976</li><li>✓ AJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 12	<ul><li>1096</li><li>✓ J7</li><li>AJ86</li><li>AQ42</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 10	<ul><li>★ A642</li><li>▼ AQ76</li><li>◆ 532</li><li>◆ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ42</li><li>★ K32</li><li>★ J105</li><li>★ KJ3</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ Q43  ♥ A4  ♠ Q764  ♣ A974	South:  ♠ A962  ♥ Q75  ♠ AJ105  ♣ J10	West Pass AP	North 1  1NT	Pass	1♠
Board: 67 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  • 10743  • QJ10  • K976  • AJ	South:  ♠ K65  ♥ K3  ♠ A843  ♠ K763	West Pass Pass AP	North 1♠ 2NT	East Pass Pass	1 <b>♦</b> 1NT
Board: 68 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2♠ S	North:	South:  ♠ AKJ52  ♥ Q6  • Q74  ♣ 1083	Pass Pass	North 1  1NT 2  2  ✓ Minor	Pass Pass AP	1♠ 2♣¹
Board: 69 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3♠ S	North:  ♠ A642  ♥ AQ76  ♦ 532  ♣ 74	South:  ♠ KQJ3  ♥ 43  ♠ AK106  ♣ J105	West Pass Pass	North  1♥ 3♠	East Pass AP	South 1  1  1  1  1  1  1  1  1  1  1  1  1
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ KJ42  ♥ K32  ♦ J105  ♣ KJ3	South:  ♣ 75  ♥ J875  • AKQ2  ♣ 852	West Pass AP	North 1♣ 1♠	Pass	South  1 V  1NT

Board: 66 Dealer: N Vul: EW HCP: 12	<ul><li>A962</li><li>♥ Q75</li><li>AJ105</li><li>J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 13	<ul><li>★ K65</li><li>★ K3</li><li>◆ A843</li><li>◆ K763</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: None HCP: 12	<ul><li>♠ AKJ52</li><li>♥ Q6</li><li>♦ Q74</li><li>♠ 1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 14	<ul><li>★ KQJ3</li><li>★ 43</li><li>◆ AK106</li><li>★ J105</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 10	<ul><li>♣75</li><li>♥ J875</li><li>◆ AKQ2</li><li>♣852</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ Q43  ♥ A4  ♠ Q764  ♣ A974	South:  ♠ A962  ♥ Q75  ♠ AJ105  ♣ J10	West Pass AP	North 1  1NT	Pass	1♠
Board: 67 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  • 10743  • QJ10  • K976  • AJ	South:  ♠ K65  ♥ K3  ♠ A843  ♠ K763	West Pass Pass AP	North 1♠ 2NT	East Pass Pass	1 <b>♦</b> 1NT
Board: 68 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2♠ S	North:	South:  ♠ AKJ52  ♥ Q6  • Q74  ♣ 1083	Pass Pass	North 1  1NT 2  2  ✓ Minor	Pass Pass AP	1♠ 2♣¹
Board: 69 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3♠ S	North:  ♠ A642  ♥ AQ76  ♦ 532  ♣ 74	South:  ♠ KQJ3  ♥ 43  ♠ AK106  ♣ J105	West Pass Pass	North  1♥ 3♠	East Pass AP	South 1  1  1  1  1  1  1  1  1  1  1  1  1
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ KJ42  ♥ K32  ♦ J105  ♣ KJ3	South:  ♣ 75  ♥ J875  • AKQ2  ♣ 852	West Pass AP	North 1♣ 1♠	Pass	South  1 V  1NT

Board: 71 Dealer: S Vul: None HCP: 11	<ul><li>♠ A9</li><li>♥ 10852</li><li>♦ KQ104</li><li>♠ Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ43</li><li>▼ 765</li><li>◆ Q10</li><li>◆ AJ53</li></ul>	East Doubles Pass if possible. West Bids 2♦ if possible. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 10	<ul><li>▲ A106</li><li>♥ Q942</li><li>◆ A1065</li><li>▲ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQ102</li><li>▼ 72</li><li>◆ A76</li><li>◆ KQ102</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 10	<ul><li>♣ J103</li><li>♥ 86</li><li>♦ AK108</li><li>♣ Q1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 11	North: ♠ A9 ▼ 10852	South: ♠ K4 ▼ AJ7	West Pass	North 1♥	East Pass	South  1   1 NT
South HCP: 14 Contract: 3N S	◆ KQ104 ◆ Q72	◆ AJ95 ♣ J1084	Pass AP	2NT	Pass	3NT
Board: 72 Dealer: N Vul: NS	North: ♠ KQ43	South: ♠ A9	West	North 1♣	East Pass	South 1
North HCP: 12 South HCP: 11 Contract: 2♦ W	<ul><li>765</li><li>Q10</li><li>AJ53</li></ul>	<ul><li>★ K932</li><li>◆ J93</li><li>◆ K742</li></ul>	Pass Pass 2	1♠ Pass AP	Pass X	1NT Pass
Board: 73 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♠ A106  ♥ Q942  ♠ A1065  ♣ 107	South:  ◆ 9843  ▼ AJ  ◆ QJ7  ◆ AJ83	West Pass Pass	North 1♥ 1NT	East Pass AP	1♣
Board: 74 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KQ102  ♥ 72  ♠ A76  ♠ KQ102	South:  ♣ 4  ♥ AK84  ♦ J1092  ♣ A943	West Pass Pass	North 1♣ 1♠ 3NT	Pass	South 1♥ 2NT
Board: 75 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:	South:  ♠ K864  ♥ AQ72  ♠ 32  ♣ K54	West Pass Pass	North  1 • 1NT	East Pass AP	1♣

Board: 71 Dealer: S Vul: None HCP: 14	<ul><li>★ K4</li><li>✓ AJ7</li><li>◆ AJ95</li><li>◆ J1084</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 11	<ul><li>▲ A9</li><li>▼ K932</li><li>◆ J93</li><li>▲ K742</li></ul>	East Doubles Pass if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 13	<ul><li>◆ 9843</li><li>♥ AJ</li><li>◆ QJ7</li><li>◆ AJ83</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 12	<ul><li>♣ 4</li><li>♥ AK84</li><li>◆ J1092</li><li>♣ A943</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 12	<ul><li>★ K864</li><li>★ AQ72</li><li>★ 32</li><li>★ K54</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: None North HCP: 11	North: ♠ A9 ▼ 10852	South: ♠ K4 ▼ AJ7	West Pass	North 1♥	East Pass	South  1   1 NT
South HCP: 14 Contract: 3N S	◆ KQ104 ◆ Q72	◆ AJ95 ♣ J1084	Pass AP	2NT	Pass	3NT
Board: 72 Dealer: N Vul: NS	North: ♠ KQ43	South: ♠ A9	West	North 1♣	East Pass	South 1
North HCP: 12 South HCP: 11 Contract: 2♦ W	<ul><li>765</li><li>Q10</li><li>AJ53</li></ul>	<ul><li>★ K932</li><li>◆ J93</li><li>◆ K742</li></ul>	Pass Pass 2	1♠ Pass AP	Pass X	1NT Pass
Board: 73 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♠ A106  ♥ Q942  ♠ A1065  ♣ 107	South:  ◆ 9843  ▼ AJ  ◆ QJ7  ◆ AJ83	West Pass Pass	North 1♥ 1NT	East Pass AP	1♣
Board: 74 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KQ102  ♥ 72  ♠ A76  ♠ KQ102	South:  ♣ 4  ♥ AK84  ♦ J1092  ♣ A943	West Pass Pass	North 1♣ 1♠ 3NT	Pass	South 1♥ 2NT
Board: 75 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:	South:  ♠ K864  ♥ AQ72  ♠ 32  ♣ K54	West Pass Pass	North  1 • 1NT	East Pass AP	1♣

Board: 76 Dealer: N Vul: Both HCP: 12	<ul><li>▶ J964</li><li>♥ 9</li><li>◆ KJ432</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: NS HCP: 11	<ul><li>★ K106</li><li>▼ 754</li><li>◆ J765</li><li>◆ AK9</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 12	<ul><li>★ A1093</li><li>★ A82</li><li>★ A764</li><li>★ 92</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 10	<ul><li>♣875</li><li>★ KQ63</li><li>◆ 2</li><li>♣ KQ752</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQ5</li><li>♥ QJ87</li><li>◆ AJ96</li><li>◆ J5</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 1N S	North:	South:  ♠ AK3  ♥ K6432  ♠ 1075  ♣ J3	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT
Board: 77 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 1N N	North:  ♠ K106  ♥ 754  ♦ J765  ♠ AK9	South:  ♠ AQ84  ♥ KJ102  ♠ A3  ♣ 874	West Pass Pass	North  1  1NT		South 1♣ 1♥
Board: 78 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North:  ♠ A1093  ♥ A82  ♠ A764  ♣ 92	South:  ♠ KQ86  ♥ Q973  ♦ 3  ♠ QJ84	West Pass AP	North 1♦ 1♠	East Pass Pass	1♥
Board: 79 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:	South:  ♠ K1094  ♥ A7  ♠ KJ85  ♣ J64	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1 ◆ 1 ◆
Board: 80 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ KQ5  ♥ QJ87  ♠ AJ96  ♣ J5	South:  ♠ AJ64  ♥ 943  ♠ K5  ♠ A1043	West Pass Pass	North 1  1NT 3NT	Pass	South 1♠ 2NT

Board: 76 Dealer: N Vul: Both HCP: 11	<ul><li>♠ AK3</li><li>♥ K6432</li><li>♦ 1075</li><li>♠ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: NS HCP: 14	<ul><li>AQ84</li><li>KJ102</li><li>A3</li><li>₹874</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 10	<ul><li>★ KQ86</li><li>♥ Q973</li><li>◆ 3</li><li>◆ QJ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 12	<ul><li>★ K1094</li><li>★ A7</li><li>◆ KJ85</li><li>◆ J64</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: NS HCP: 12	<ul><li>AJ64</li><li>♥ 943</li><li>★ K5</li><li>★ A1043</li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 1N S	North:	South:  ♠ AK3  ♥ K6432  ♠ 1075  ♣ J3	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT
Board: 77 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 1N N	North:  ♠ K106  ♥ 754  ♦ J765  ♠ AK9	South:  ♠ AQ84  ♥ KJ102  ♠ A3  ♣ 874	West Pass Pass	North  1  1NT		South 1♣ 1♥
Board: 78 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North:  ♠ A1093  ♥ A82  ♠ A764  ♣ 92	South:  ♠ KQ86  ♥ Q973  ♦ 3  ♠ QJ84	West Pass AP	North 1♦ 1♠	East Pass Pass	1♥
Board: 79 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:	South:  ♠ K1094  ♥ A7  ♠ KJ85  ♣ J64	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1 ◆ 1 ◆
Board: 80 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ KQ5  ♥ QJ87  ♠ AJ96  ♣ J5	South:  ♠ AJ64  ♥ 943  ♠ K5  ♠ A1043	West Pass Pass	North 1  1NT 3NT	Pass	South 1♠ 2NT

Board: 81 Dealer: S Vul: Both HCP: 12	<ul><li>★ K742</li><li>★ K107</li><li>◆ Q42</li><li>★ A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 14	♣9 ▼ AQ1054 ◆ AQ102 ♣ Q72	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 12	<ul><li>◆ 94</li><li>▼ AKJ63</li><li>◆ J52</li><li>◆ K72</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ4</li><li>♥ Q9</li><li>◆ 9742</li><li>◆ AJ75</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 12	<ul><li>105</li><li>Q43</li><li>AK1072</li><li>K105</li></ul>	The opponents are silent.  Partner bids first.

Board: 81						
Dealer: S Vul: Both	North: ♠ K742	South:  ♠ AQ85	West	North	East	South 1♣
North HCP: 12	<b>♥</b> K107 <b>♦</b> Q42	♥ QJ5 ♦ A63	Pass	1♠	Pass	2♠
South HCP: 13	◆ A86	◆ 1094	Pass	3♠	AP	
Contract: 3♠ N						
Board: 82	North:	South:	<b>13</b> 7. 4	NT 4	Г ,	C 4
Dealer: N Vul: EW	<b>♠</b> 9	<b>♠</b> AQ1063	West	North 1♥		South 1♠
North HCP: 14	<b>♥</b> AQ1054 <b>♦</b> AQ102	<b>♥</b> J8 <b>♦</b> 943	Pass	2•	Pass	
South HCP: 10 Contract: 2♥ N	◆ Q72	<b>♦</b> K64	AP			
			<b>W</b> 7.4	NI A	Г .	C 4
			West	North	East	South 1♣
Board: 83	<b>N</b> T 41	C 41	Pass	1♥	Pass	1NT
Dealer: S	North: ♠ 94	South: ♠ AK7	Pass	<b>2</b> ♦¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: Both North HCP: 12	▼ AKJ63	♥ Q82	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
South HCP: 13	◆ J52	◆ 984	Pass	<b>4♥</b>	AP .	
Contract: 4♥ N	<b>♣</b> K72	♣ A1085	1. New 2. 3 ♥	Minor 1	Forcing	g
				bid, a ♣	stopp	er
				bid, a ♠		
D 101					<b>.</b>	G 4
Board: 84	North:	South:	West	North	East	South
Board: 84 Dealer: N	North: ♠ KQ4	South: ♠ J5	West	North 1♦	East Pass	
Dealer: N Vul: None	<b>♠</b> KQ4 <b>♥</b> Q9	<b>♣</b> J5 <b>★</b> A732	Pass		Pass	
Dealer: N Vul: None North HCP: 12	<b>♠</b> KQ4 <b>♥</b> Q9 <b>♦</b> 9742	<b>♣</b> J5 <b>♥</b> A732 <b>♦</b> KQ86		1♦	Pass	1♥
Dealer: N Vul: None	<b>♠</b> KQ4 <b>♥</b> Q9	<b>♣</b> J5 <b>★</b> A732	Pass	1♦	Pass	1♥
Dealer: N Vul: None North HCP: 12 South HCP: 12	♠ KQ4 ♥ Q9 ♦ 9742 ♠ AJ75	♣ J5 ♥ A732 ♦ KQ86 ♣ Q108	Pass	1♦	Pass	1♥
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N Board: 85 Dealer: S	<ul><li>★ KQ4</li><li>♥ Q9</li><li>◆ 9742</li><li>◆ AJ75</li></ul> North:	<ul><li>♣ J5</li><li>♥ A732</li><li>♦ KQ86</li><li>♣ Q108</li></ul>	Pass AP	1♦	Pass Pass	1♥ 2NT
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N  Board: 85 Dealer: S Vul: Both	♠ KQ4 ♥ Q9 ♦ 9742 ♠ AJ75	♣ J5 ♥ A732 ♦ KQ86 ♣ Q108	Pass AP West	1♦ 1NT North	Pass Pass East	1♥ 2NT South
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N  Board: 85 Dealer: S Vul: Both North HCP: 12	<ul> <li>★ KQ4</li> <li>♥ Q9</li> <li>◆ 9742</li> <li>◆ AJ75</li> </ul> North: <ul> <li>◆ 105</li> <li>♥ Q43</li> <li>◆ AK1072</li> </ul>	<ul> <li>♣ J5</li> <li>♥ A732</li> <li>♦ KQ86</li> <li>♣ Q108</li> </ul> South: <ul> <li>♠ K6</li> <li>♥ KJ98</li> <li>♦ 63</li> </ul>	Pass AP West Pass	1 → 1NT  North 1 →	Pass Pass East Pass	1♥ 2NT
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N  Board: 85 Dealer: S Vul: Both	<ul> <li>★ KQ4</li> <li>♥ Q9</li> <li>◆ 9742</li> <li>★ AJ75</li> <li>North:</li> <li>★ 105</li> <li>♥ Q43</li> </ul>	<ul> <li>♣ J5</li> <li>♥ A732</li> <li>◆ KQ86</li> <li>♣ Q108</li> </ul> South: <ul> <li>♠ K6</li> <li>♥ KJ98</li> </ul>	Pass AP West	1♦ 1NT North	Pass Pass East	1♥ 2NT South

Board: 81 Dealer: S Vul: Both HCP: 13	<ul><li>AQ85</li><li>✓ QJ5</li><li>A63</li><li>1094</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 10	<ul><li>AQ1063</li><li>✓ J8</li><li>✓ 943</li><li>✓ K64</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 13	<ul><li>♠ AK7</li><li>♥ Q82</li><li>♦ 984</li><li>♠ A1085</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 12	<ul><li>♣ J5</li><li>♥ A732</li><li>♦ KQ86</li><li>♣ Q108</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 12	<ul><li>★ K6</li><li>▼ KJ98</li><li>◆ 63</li><li>◆ AJ743</li></ul>	The opponents are silent. You bid first.

Board: 81						
Dealer: S Vul: Both	North: ♠ K742	South:  ♠ AQ85	West	North	East	South 1♣
North HCP: 12	<b>♥</b> K107 <b>♦</b> Q42	♥ QJ5 ♦ A63	Pass	1♠	Pass	2♠
South HCP: 13	◆ A86	◆ 1094	Pass	3♠	AP	
Contract: 3♠ N						
Board: 82	North:	South:	<b>13</b> 7. 4	NT 4	Г ,	C 4
Dealer: N Vul: EW	<b>♠</b> 9	<b>♠</b> AQ1063	West	North 1♥		South 1♠
North HCP: 14	<b>♥</b> AQ1054 <b>♦</b> AQ102	<b>♥</b> J8 <b>♦</b> 943	Pass	2•	Pass	
South HCP: 10 Contract: 2♥ N	◆ Q72	<b>♦</b> K64	AP			
			<b>W</b> 7.4	NI A	Г .	C 4
			West	North	East	South 1♣
Board: 83	<b>N</b> T 41	C 41	Pass	1♥	Pass	1NT
Dealer: S	North: ♠ 94	South: ♠ AK7	Pass	<b>2</b> ♦¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: Both North HCP: 12	▼ AKJ63	♥ Q82	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
South HCP: 13	◆ J52	◆ 984	Pass	<b>4♥</b>	AP .	
Contract: 4♥ N	<b>♣</b> K72	♣ A1085	1. New 2. 3 ♥	Minor 1	Forcing	g
				bid, a ♣	stopp	er
				bid, a ♠		
D 101					<b>.</b>	G 4
Board: 84	North:	South:	West	North	East	South
Board: 84 Dealer: N	North: ♠ KQ4	South: ♠ J5	West	North 1♦	East Pass	
Dealer: N Vul: None	<b>♠</b> KQ4 <b>♥</b> Q9	<b>♣</b> J5 <b>★</b> A732	Pass		Pass	
Dealer: N Vul: None North HCP: 12	<b>♠</b> KQ4 <b>♥</b> Q9 <b>♦</b> 9742	<b>♣</b> J5 <b>♥</b> A732 <b>♦</b> KQ86		1♦	Pass	1♥
Dealer: N Vul: None	<b>♠</b> KQ4 <b>♥</b> Q9	<b>♣</b> J5 <b>★</b> A732	Pass	1♦	Pass	1♥
Dealer: N Vul: None North HCP: 12 South HCP: 12	♠ KQ4 ♥ Q9 ♦ 9742 ♠ AJ75	♣ J5 ♥ A732 ♦ KQ86 ♣ Q108	Pass	1♦	Pass	1♥
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N Board: 85 Dealer: S	<ul><li>★ KQ4</li><li>♥ Q9</li><li>◆ 9742</li><li>◆ AJ75</li></ul> North:	<ul><li>♣ J5</li><li>♥ A732</li><li>♦ KQ86</li><li>♣ Q108</li></ul>	Pass AP	1♦	Pass Pass	1♥ 2NT
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N  Board: 85 Dealer: S Vul: Both	♠ KQ4 ♥ Q9 ♦ 9742 ♠ AJ75	♣ J5 ♥ A732 ♦ KQ86 ♣ Q108	Pass AP West	1♦ 1NT North	Pass Pass East	1♥ 2NT South
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N  Board: 85 Dealer: S Vul: Both North HCP: 12	<ul> <li>★ KQ4</li> <li>♥ Q9</li> <li>◆ 9742</li> <li>◆ AJ75</li> </ul> North: <ul> <li>◆ 105</li> <li>♥ Q43</li> <li>◆ AK1072</li> </ul>	<ul> <li>♣ J5</li> <li>♥ A732</li> <li>♦ KQ86</li> <li>♣ Q108</li> </ul> South: <ul> <li>♠ K6</li> <li>♥ KJ98</li> <li>♦ 63</li> </ul>	Pass AP West Pass	1 → 1NT  North 1 →	Pass Pass East Pass	1♥ 2NT
Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N  Board: 85 Dealer: S Vul: Both	<ul> <li>★ KQ4</li> <li>♥ Q9</li> <li>◆ 9742</li> <li>★ AJ75</li> <li>North:</li> <li>★ 105</li> <li>♥ Q43</li> </ul>	<ul> <li>♣ J5</li> <li>♥ A732</li> <li>◆ KQ86</li> <li>♣ Q108</li> </ul> South: <ul> <li>♠ K6</li> <li>♥ KJ98</li> </ul>	Pass AP West	1♦ 1NT North	Pass Pass East	1♥ 2NT South

Board: 86 Dealer: N Vul: EW HCP: 14	<ul><li>♣ J10</li><li>♥ Q9</li><li>◆ AJ753</li><li>♣ KQJ10</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 12	<ul><li>★ A1075</li><li>★ A97</li><li>★ K72</li><li>★ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 13	<ul><li>♣ J107</li><li>♥ 97</li><li>♦ AJ95</li><li>♣ AQJ8</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: Both HCP: 12	<ul><li>AJ1083</li><li>✓ A94</li><li>✓ K92</li><li>✓ 76</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 12	<ul><li>♠ AK75</li><li>♥ 85</li><li>♦ 1087</li><li>♠ AJ54</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♣ J10  ♥ Q9  ♠ AJ753  ♣ KQJ10	South:  ♠ A76  ♥ 10843  ♠ K9  ♣ A762	West Pass Pass AP	North 1 ♦ 2 ♣ 3 ♦	Pass Pass	1♥
Board: 87 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ A1075  ♥ A97  ♠ K72  ♣ J109	South:  ♠ Q63  ♥ KJ4  ♠ AQ6  ♣ Q654	West Pass Pass AP	North 1♠ 2NT	Pass	South 1♣ 1NT 3NT
Board: 88 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 2N N	North:	South:  ♠ K98  ♥ KQJ62  ♠ 872  ♣ K7	Pass Pass	North  1   1NT  2NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 89 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AJ1083  ♥ A94  ♠ K92  ♠ 76	South:  ◆ 96  ▼ K765  ◆ AQ53  ◆ KQ2	Pass Pass Pass AP	North  1 \( \bigs_2 \bigs_1^1 \)  3 \( \bigs_1^1 \)  Minor (	Pass X Pass	1 ↑ 1NT 2 ▼ 3NT
Board: 90 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AK75  ♥ 85  ♦ 1087  ♠ AJ54	South:  ♠ 6  ♥ A1042  ♠ KJ65  ♠ Q832	West Pass AP	North 1♣ 1♠	Pass	South  1 ▼  1NT

Board: 86 Dealer: N Vul: EW HCP: 11	<ul><li>♣ A76</li><li>♥ 10843</li><li>◆ K9</li><li>♣ A762</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q63</li><li>♥ KJ4</li><li>◆ AQ6</li><li>♣ Q654</li></ul>	The opponents are silent.  You bid first.
Board: 88 Dealer: N Vul: EW HCP: 12	<ul><li>★ K98</li><li>▼ KQJ62</li><li>◆ 872</li><li>★ K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 14	<ul><li>♠ 96</li><li>♥ K765</li><li>♦ AQ53</li><li>♠ KQ2</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 90 Dealer: N Vul: NS HCP: 10	<ul><li>♠ 6</li><li>♥ A1042</li><li>♦ KJ65</li><li>♠ Q832</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♣ J10  ♥ Q9  ♠ AJ753  ♣ KQJ10	South:  ♠ A76  ♥ 10843  ♠ K9  ♣ A762	West Pass Pass AP	North 1 ♦ 2 ♣ 3 ♦	Pass Pass	1♥
Board: 87 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ A1075  ♥ A97  ♠ K72  ♣ J109	South:  ♠ Q63  ♥ KJ4  ♠ AQ6  ♣ Q654	West Pass Pass AP	North 1♠ 2NT	Pass	South 1♣ 1NT 3NT
Board: 88 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 2N N	North:	South:  ♠ K98  ♥ KQJ62  ♠ 872  ♣ K7	Pass Pass	North  1   1NT  2NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 89 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AJ1083  ♥ A94  ♠ K92  ♠ 76	South:  ◆ 96  ▼ K765  ◆ AQ53  ◆ KQ2	Pass Pass Pass AP	North  1 \( \bigs_2 \bigs_1^1 \)  3 \( \bigs_1^1 \)  Minor (	Pass X Pass	1 ↑ 1NT 2 ▼ 3NT
Board: 90 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AK75  ♥ 85  ♦ 1087  ♠ AJ54	South:  ♠ 6  ♥ A1042  ♠ KJ65  ♠ Q832	West Pass AP	North 1♣ 1♠	Pass	South  1 ▼  1NT

Board: 91 Dealer: S Vul: None HCP: 11	<ul><li>▲ A8532</li><li>♥ AJ8</li><li>◆ J82</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 14	<ul><li>♣ J5</li><li>♥ A872</li><li>♦ Q65</li><li>♠ AQJ5</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 13	<b>♦</b> 83 <b>♥</b> KJ <b>♦</b> K9763 <b>♣</b> AQ87	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 12	<ul><li>★ A103</li><li>★ K9</li><li>★ KQ842</li><li>★ 1062</li></ul>	The opponents are silent.  Partner bids first.

Board: 91	North:	South:	West	North	East	South 1
Dealer: S Vul: None	♠ A8532	<b>♠</b> Q104	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> AJ8	<b>♥</b> 932	Pass	2 <b>♣</b> ¹	Pass	$2 \clubsuit^2$
South HCP: 12	♦ J82	♦ A1065	AP			
Contract: 2♠ N	<b>♣</b> J8	♣ AQ7	1. New	Minor !	Forcing	g
			2.3 •			
Board: 92	North:	South:				
Dealer: N	Norui. ♠ J5	& KQ93	West	North		
Vul: EW	<b>▼</b> A872	♥ QJ5	n.	1♣ 1NIT	Pass	1 <b>♠</b>
North HCP: 14 South HCP: 12	<b>♦</b> Q65	◆ J982	Pass	1NT		2NT
Contract: 3N N	♣ AQJ5	<b>♣</b> K9	Pass	3NT	AP	
Board: 93 Dealer: S	North: <b>♠</b> J86	South: ♠ K109	West	North	East	
Vul: None	<b>♥</b> K1096	<b>♥</b> J85	_	4	_	1•
North HCP: 12 South HCP: 13	<b>♦</b> QJ4	◆ A1096	Pass	1 <b>V</b>	Pass	1NT
Contract: 2N S	♣ KQ3	♣ AJ4	Pass	2NT	AP	
Board: 94	NI41	C 41-				
Dealer: N	North: ♠ 83	South: ♠ AJ94	West	North	East	South
Vul: EW	<b>♥</b> KJ	♥ AJ94 ♥ 10872		1♦	Pass	1♥
North HCP: 13	◆ K9763	◆ AQ82	Pass	2♣	Pass	2NT
South HCP: 11	<b>♣</b> AQ87	<b>♣</b> 9	AP			
Contract: 2N S	`					
Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A103	<b>♦</b> KQ98				1♣
Vul: None	<b>♥</b> K9	<b>♥</b> A42	Pass	1♦	Pass	1♠
North HCP: 12 South HCP: 14	<b>♦</b> KQ842	<b>◆</b> 753	Pass	2NT	Pass	3NT
50uurricr. 14	<b>♣</b> 1062	<b>♣</b> AJ9	AP			

Board: 91 Dealer: S Vul: None HCP: 12 AQ7  Board: 92 Dealer: N Vul: EW J982 HCP: 12 K9  Board: 93 Dealer: S Vul: None HCP: 12 K9  Board: 93 Dealer: S Vul: None HCP: 13 AJ4  Board: 94 Dealer: N Vul: EW AJ94 Dealer: N Vul: EW AQ82 HCP: 11 AJ94 Dealer: S Vul: None AJ94 Dealer: S AJ4  Board: 95 AQ82 HCP: 11 AJ94 Dealer: S Vul: None AQ82 HCP: 11 AJ94 Dealer: S Vul: None AQ82 Vul: None AQ82 Vul: None AJ94 Dealer: S VA42 Vul: None AJ94 Vou bid first.  You bid first.			
Dealer: N Vul: EW HCP: 12  AK9  Way AJ94 Dealer: N Vul: EW HCP: 13  AJ94 Dealer: N Vul: EW HCP: 13  AJ94 Dealer: N Vul: EW HCP: 13  AJ94 Dealer: N Vul: EW HCP: 11  AQ82 HCP: 11  Board: 95 Dealer: S Vul: None AJ94 HCP: 11  AQ82 HCP: 11  AQ84  AQ84  AQ84  AQ84  AQ84  AQ85  AQ86  AQ86  AQ86  AQ86  AQ87  AQ87  AQ88  AQ88  AQ88  AQ88  AQ88  AQ88  AQ88  AQ88  AQ88  AQ98  AQ88  AQ98  AQ9	Dealer: S Vul: None	♥ 932 ♦ A1065	
Dealer: S Vul: None HCP: 13  AJ4  Board: 94 Dealer: N Vul: EW HCP: 11  Board: 95 Dealer: S Vul: None  Board: 95 Dealer: S Vul: None  AJ94  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.	Dealer: N Vul: EW	♥ QJ5 ♦ J982	
Dealer: N	Dealer: S Vul: None	<ul><li>✓ J85</li><li>✓ A1096</li></ul>	
Dealer: S	Dealer: N Vul: EW	<b>♥</b> 10872 <b>♦</b> AQ82	
	Dealer: S Vul: None	<ul><li>★ A42</li><li>★ 753</li></ul>	

Board: 91	North:	South:	West	North	East	South 1
Dealer: S Vul: None	♠ A8532	<b>♠</b> Q104	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> AJ8	<b>♥</b> 932	Pass	2 <b>♣</b> ¹	Pass	$2 \clubsuit^2$
South HCP: 12	♦ J82	♦ A1065	AP			
Contract: 2♠ N	<b>♣</b> J8	♣ AQ7	1. New	Minor !	Forcing	g
			2.3 •			
Board: 92	North:	South:				
Dealer: N	Norui. ♠ J5	& KQ93	West	North		
Vul: EW	<b>▼</b> A872	♥ QJ5	n.	1♣ 1NIT	Pass	1 <b>♠</b>
North HCP: 14 South HCP: 12	<b>♦</b> Q65	◆ J982	Pass	1NT		2NT
Contract: 3N N	♣ AQJ5	<b>♣</b> K9	Pass	3NT	AP	
Board: 93 Dealer: S	North: <b>♠</b> J86	South: ♠ K109	West	North	East	
Vul: None	<b>♥</b> K1096	<b>♥</b> J85	_	4	_	1•
North HCP: 12 South HCP: 13	<b>♦</b> QJ4	◆ A1096	Pass	1 <b>V</b>	Pass	1NT
Contract: 2N S	♣ KQ3	♣ AJ4	Pass	2NT	AP	
Board: 94	NI41	C 41-				
Dealer: N	North: ♠ 83	South: ♠ AJ94	West	North	East	South
Vul: EW	<b>♥</b> KJ	♥ AJ94 ♥ 10872		1♦	Pass	1♥
North HCP: 13	◆ K9763	◆ AQ82	Pass	2♣	Pass	2NT
South HCP: 11	<b>♣</b> AQ87	<b>♣</b> 9	AP			
Contract: 2N S	`					
Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A103	<b>♦</b> KQ98				1♣
Vul: None	<b>♥</b> K9	<b>♥</b> A42	Pass	1♦	Pass	1♠
North HCP: 12 South HCP: 14	<b>♦</b> KQ842	<b>◆</b> 753	Pass	2NT	Pass	3NT
50uurricr. 14	<b>♣</b> 1062	<b>♣</b> AJ9	AP			

Board: 96 Dealer: N Vul: NS HCP: 12	<ul><li>★ A843</li><li>★ K8</li><li>◆ 864</li><li>★ AJ76</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 11	<ul><li>J532</li><li>K104</li><li>107</li><li>AK108</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 13	<ul><li>▲ A105</li><li>♥ K63</li><li>◆ KJ93</li><li>◆ Q92</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 11	<ul><li>J1064</li><li>✓ AKQ9</li><li>✓ 7</li><li>✓ J962</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ8</li><li>▼ A873</li><li>◆ 653</li><li>◆ A53</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ A843  ♥ K8  ♦ 864  ♣ AJ76	South:  ♠ QJ9  ♥ A952  ♠ K1097  ♣ 102	West Pass AP	North 1♣ 1♠	Pass	South  1 V  1NT
Board: 97 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:  ♠ A6  ♥ QJ752  ♠ KQ95  ♣ J6	West Pass Pass AP	North 1♣ 3♥		1 <b>♥</b> 2 <b>♦</b>
Board: 98 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ A105  ♥ K63  ♠ KJ93  ♠ Q92	South:  ♠ K764  ▼ 1087  ♠ A5  ♠ A1043	West Pass Pass	North 1  1NT 3  4	Pass	South 1♠ 2NT
Board: 99 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 N	North: <b>▲</b> J1064 <b>▼</b> AKQ9 <b>♦</b> 7 <b>♣</b> J962	South:  ♠ KQ2  ♥ 8765  ♠ AJ104  ♣ Q3	West Pass Pass	North  1♥ 3♥	East Pass AP	South 1 ♦ 2 ♥
Board: 100 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ KJ8  ♥ A873  ♠ 653  ♣ A53	South:  ♠ A9  ♥ QJ95  ♠ KQ109  ♣ 974	West Pass AP	North 1♣ 2♥		1♥

Board: 96 Dealer: N Vul: NS HCP: 10	♣ QJ9 ♥ A952 ♦ K1097 ♣ 102	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: EW HCP: 13	<ul><li>▲ A6</li><li>♥ QJ752</li><li>◆ KQ95</li><li>▲ J6</li></ul>	The opponents are silent.  You bid first.
Board: 98 Dealer: N Vul: Both HCP: 11	<ul><li>★ K764</li><li>▼ 1087</li><li>◆ A5</li><li>★ A1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ2</li><li>▼ 8765</li><li>◆ AJ104</li><li>◆ Q3</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 12	<ul><li>♠ A9</li><li>♥ QJ95</li><li>♦ KQ109</li><li>♠ 974</li></ul>	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ A843  ♥ K8  ♦ 864  ♣ AJ76	South:  ♠ QJ9  ♥ A952  ♠ K1097  ♣ 102	West Pass AP	North 1♣ 1♠	Pass	South  1 V  1NT
Board: 97 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:  ♠ A6  ♥ QJ752  ♠ KQ95  ♣ J6	West Pass Pass AP	North 1♣ 3♥		1 <b>♥</b> 2 <b>♦</b>
Board: 98 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ A105  ♥ K63  ♠ KJ93  ♠ Q92	South:  ♠ K764  ▼ 1087  ♠ A5  ♠ A1043	West Pass Pass	North 1  1NT 3  4	Pass	South 1♠ 2NT
Board: 99 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 N	North: <b>▲</b> J1064 <b>▼</b> AKQ9 <b>♦</b> 7 <b>♣</b> J962	South:  ♠ KQ2  ♥ 8765  ♠ AJ104  ♣ Q3	West Pass Pass	North  1♥ 3♥	East Pass AP	South 1 ♦ 2 ♥
Board: 100 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ KJ8  ♥ A873  ♠ 653  ♣ A53	South:  ♠ A9  ♥ QJ95  ♠ KQ109  ♣ 974	West Pass AP	North 1♣ 2♥		1♥

Board: 101 Dealer: S Vul: None HCP: 10	<ul><li>▲ A106</li><li>♥ J64</li><li>◆ KJ1085</li><li>▲ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 13	<ul><li>▶ J64</li><li>♥ AK872</li><li>▶ J</li><li>♣ A963</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 11	<ul><li>★ K642</li><li>★ 42</li><li>★ AQ109</li><li>★ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 14	<ul><li>A542</li><li>✓ A98</li><li>✓ Q832</li><li>✓ KJ</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 6</li><li>♥ A1074</li><li>♦ K976</li><li>♠ AJ65</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ A106  ♥ J64  ♠ KJ1085  ♣ J4	South:	West Pass Pass	North  1  1NT		South 1♣ 1♥
Board: 102 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ K1097  ♥ J3  • Q632  ♣ KQJ	West Pass Pass	North 1♥ 2♣ 4♠	Pass	South 1♠ 3NT
Board: 103 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 S	North:  ♠ K642  ♥ 42  ♠ AQ109  ♣ Q86	South:  ♠ Q9  ♦ AJ7  ♦ KJ53  ♣ J932	West Pass Pass	North 1♣ 2◆		South 1  ↑ 1NT
Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ◆ A542  ▼ A98  ◆ Q832  ◆ KJ	South:	West Pass Pass	North 1  1  1  3NT	Pass	South 1♥ 2NT
Board: 105 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♥ N	North:	South:  ♠ AJ7  ♥ J962  ♠ AJ108  ♣ K3	Pass Pass Pass 1. Splir		Pass Pass AP	1

Board: 101 Dealer: S Vul: None HCP: 14	<ul><li>◆942</li><li>▼ K753</li><li>◆ A</li><li>◆ AK1092</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 12	<ul><li>★ K1097</li><li>▼ J3</li><li>◆ Q632</li><li>◆ KQJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q9</li><li>♥ AJ7</li><li>♦ KJ53</li><li>♣ J932</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: None HCP: 12	<ul><li>★ 1087</li><li>♥ KJ1074</li><li>★ A7</li><li>★ A62</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 14	<ul><li>AJ7</li><li>✓ J962</li><li>◆ AJ108</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ A106  ♥ J64  ♠ KJ1085  ♣ J4	South:	West Pass Pass	North  1  1NT		South 1♣ 1♥
Board: 102 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ K1097  ♥ J3  • Q632  ♣ KQJ	West Pass Pass	North 1♥ 2♣ 4♠	Pass	South 1♠ 3NT
Board: 103 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 S	North:  ♠ K642  ♥ 42  ♠ AQ109  ♣ Q86	South:  ♠ Q9  ♦ AJ7  ♦ KJ53  ♣ J932	West Pass Pass	North 1♣ 2◆		South 1  ↑ 1NT
Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ◆ A542  ▼ A98  ◆ Q832  ◆ KJ	South:	West Pass Pass	North 1  1  1  3NT	Pass	South 1♥ 2NT
Board: 105 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♥ N	North:	South:  ♠ AJ7  ♥ J962  ♠ AJ108  ♣ K3	Pass Pass Pass 1. Splir		Pass Pass AP	1

Board: 106 Dealer: N Vul: None HCP: 14	<ul><li>★ K83</li><li>▼ AQ96</li><li>◆ Q972</li><li>◆ K9</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 11	<b>♠</b> QJ7 <b>♥</b> J8 <b>♦</b> J9653 <b>♣</b> KQJ	East Doubles 1NT if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 108 Dealer: N Vul: None HCP: 14	<ul><li>★ KQ104</li><li>♥ 6</li><li>◆ AQ1086</li><li>◆ K92</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: NS HCP: 12	<ul><li>★ K963</li><li>★ AK4</li><li>★ 743</li><li>★ Q63</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 12	<ul><li>AQ76</li><li>✓ J107</li><li>◆ 10</li><li>◆ KQ432</li></ul>	The opponents are silent.  You bid first.

Board: 106 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ K83  ♥ AQ96  ♠ Q972  ♠ K9	South:  ♠ AJ42  ♥ 73  ♠ K54  ♣ A872	West Pass Pass	North  1  1NT  3NT	Pass	South 1♠ 2NT
Board: 107 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 2♠ S	North:  ♠ QJ7  ♥ J8  ♦ J9653  ♣ KQJ	South:  ♠ K1065  ♥ AK3  ♠ A2  ♣ 8652	West Pass Pass 2▼	North  1 →  1NT  2 ◆	East Pass X AP	South 1♣ 1♠ Pass
Board: 108 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KQ104  ♥ 6  ♠ AQ1086  ♣ K92	South:  ♣ 75  ♥ AJ97  ♦ K975  ♣ A84	West Pass Pass	North 1  1  1  3NT	Pass	South 1♥ 2NT
Board: 109 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♠ N	North:  ♠ K963  ♥ AK4  ♦ 743  ♣ Q63	South:  ♠ Q84  ♥ QJ76  ♠ A1092  ♠ A5	West Pass Pass AP	North 1♣ 2NT	East Pass Pass	1 <b>♦</b> 1NT
Board: 110 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AQ76  ♥ J107  ♦ 10  ♣ KQ432	South:	West Pass AP	North 1♣ 1♠	Pass	South 1 • 1NT

Board: 106 Dealer: N Vul: None HCP: 12	<ul><li>AJ42</li><li>₹73</li><li>⊀K54</li><li>A872</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 14	<ul><li>★ K1065</li><li>★ AK3</li><li>◆ A2</li><li>★ 8652</li></ul>	East Doubles 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 108 Dealer: N Vul: None HCP: 12	<ul><li>♣ 75</li><li>♥ AJ97</li><li>◆ K975</li><li>♣ A84</li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: NS HCP: 13	<ul><li>◆ Q84</li><li>◆ QJ76</li><li>◆ A1092</li><li>◆ A5</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 10	<ul><li>1052</li><li>★ K964</li><li>◆ AK653</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ K83  ♥ AQ96  ♠ Q972  ♠ K9	South:  ♠ AJ42  ♥ 73  ♠ K54  ♣ A872	West Pass Pass	North  1  1NT  3NT	Pass	South 1♠ 2NT
Board: 107 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 2♠ S	North:  ♠ QJ7  ♥ J8  ♦ J9653  ♣ KQJ	South:  ♠ K1065  ♥ AK3  ♠ A2  ♣ 8652	West Pass Pass 2▼	North  1 →  1NT  2 ◆	East Pass X AP	South 1♣ 1♠ Pass
Board: 108 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KQ104  ♥ 6  ♠ AQ1086  ♣ K92	South:  ♣ 75  ♥ AJ97  ♦ K975  ♣ A84	West Pass Pass	North 1  1  1  3NT	Pass	South 1♥ 2NT
Board: 109 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♠ N	North:  ♠ K963  ♥ AK4  ♦ 743  ♣ Q63	South:  ♠ Q84  ♥ QJ76  ♠ A1092  ♠ A5	West Pass Pass AP	North 1♣ 2NT	East Pass Pass	1 <b>♦</b> 1NT
Board: 110 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AQ76  ♥ J107  ♦ 10  ♣ KQ432	South:	West Pass AP	North 1♣ 1♠	Pass	South 1 • 1NT

Board: 111 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 984</li><li>♥ 9862</li><li>◆ QJ93</li><li>♠ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 13	<ul><li>★ KJ95</li><li>★ A96</li><li>★ J104</li><li>★ A82</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: Both HCP: 10	<ul><li>♣ AJ2</li><li>♥ J108</li><li>◆ KJ543</li><li>♣ 93</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 12	<ul><li>♦ 9875</li><li>♥ A10</li><li>♦ J1087</li><li>♠ AK7</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: None HCP: 11	<ul><li>★ 103</li><li>♥ K8753</li><li>♦ K52</li><li>★ KQ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:  ◆ 984  ▼ 9862  ◆ QJ93  ◆ AK	South:  ♠ AQ62  ♥ J  ♠ K86  ♠ Q10762	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 112 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ KJ95  ♥ A96  ♦ J104  ♣ A82	South:  ♠ A6  ♥ KJ1032  ♠ 732  ♣ Q73	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 113 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ AJ2  ♥ J108  ♦ KJ543  ♠ 93	South:  ♠ KQ63  ♥ AK62  ♦ 107  ♣ Q54	West Pass Pass	North  1  1NT	East Pass AP	South 1♣ 1♥
Board: 114 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:	South:  ♠ Q10632  ♥ KJ3  ♠ K5  ♠ QJ10	West Pass AP	North 1♦ 2♠	East Pass Pass	1♠
Board: 115 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1N N	North:	South:  ♠ KQ72  ♥ 9  ♠ Q109  ♣ AJ832	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠

Board: 111 Dealer: S Vul: EW HCP: 12	<ul><li>AQ62</li><li>J</li><li>K86</li><li>Q10762</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 10	<ul><li>★ A6</li><li>▼ KJ1032</li><li>◆ 732</li><li>◆ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ63</li><li>★ AK62</li><li>★ 107</li><li>♣ Q54</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 12	<ul><li>◆ Q10632</li><li>◆ KJ3</li><li>◆ K5</li><li>◆ QJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ72</li><li>♥ 9</li><li>◆ Q109</li><li>◆ AJ832</li></ul>	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 1N N	North:  ◆ 984  ▼ 9862  ◆ QJ93  ◆ AK	South:  ♠ AQ62  ♥ J  ♠ K86  ♠ Q10762	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 112 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ KJ95  ♥ A96  ♦ J104  ♣ A82	South:  ♠ A6  ♥ KJ1032  ♠ 732  ♣ Q73	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 113 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ AJ2  ♥ J108  ♦ KJ543  ♠ 93	South:  ♠ KQ63  ♥ AK62  ♦ 107  ♣ Q54	West Pass Pass	North  1  1NT	East Pass AP	South 1♣ 1♥
Board: 114 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:	South:  ♠ Q10632  ♥ KJ3  ♠ K5  ♠ QJ10	West Pass AP	North 1♦ 2♠	East Pass Pass	1♠
Board: 115 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1N N	North:	South:  ♠ KQ72  ♥ 9  ♠ Q109  ♣ AJ832	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠

Board: 116 Dealer: N Vul: NS HCP: 13	<ul><li>★ K1082</li><li>♥ Q5</li><li>★ A64</li><li>★ A732</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: Both HCP: 11	<ul><li>AQ102</li><li>✓ 1076</li><li>AJ973</li><li>✓ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 14	<ul><li>♠ 9</li><li>♥ K95</li><li>♦ Q9842</li><li>♠ AKQ3</li></ul>	The opponents are silent.  You bid first.
Board: 119 Dealer: S Vul: None HCP: 12	<ul><li>1074</li><li>KQ4</li><li>A764</li><li>K96</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AK109</li><li>♥ Q4</li><li>♦ KJ83</li><li>♠ J109</li></ul>	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ K1082  ♥ Q5  ♠ A64  ♣ A732	South:  ♠ A7  ♥ K1093  ♦ 10875  ♠ K96	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 117 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2 \( \) N	North:  ♠ AQ102  ♥ 1076  ♠ AJ973  ♣ 5	South:  ◆ 954  ▼ K43  ◆ Q42  ◆ AKJ2	West Pass Pass	North 1		South 1♣ 1NT
Board: 118 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ 9  ♥ K95  ♠ Q9842  ♣ AKQ3	South:  ♠ K103  ♥ AQ1063  ♠ K75  ♣ 104	West Pass Pass	North 1	Pass	South 1♥ 2NT
Board: 119 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ 1074  ♥ KQ4  ♠ A764  ♣ K96	South:  ♠ AJ82  ♥ 987  ♠ Q53  ♠ AQ4	West Pass Pass	North 1  2NT	East Pass AP	South 1♣ 1♠
Board: 120 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 1N S	North:  ♠ AK109  ♥ Q4  ♠ KJ83  ♣ J109	South:	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT

Board: 116	t.
HCP: 10 ♣ K96 Partner bids first.	
Board: 117	t.
Board: 118 Dealer: N  Val: None HCP: 12  ★ K103  VAQ1063  The opponents are silent.  Partner bids first.	t.
Board: 119	t.
Board: 120	t.

Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ K1082  ♥ Q5  ♠ A64  ♣ A732	South:  ♠ A7  ♥ K1093  ♦ 10875  ♠ K96	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 117 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2 \( \) N	North:  ♠ AQ102  ♥ 1076  ♠ AJ973  ♣ 5	South:  ◆ 954  ▼ K43  ◆ Q42  ◆ AKJ2	West Pass Pass	North 1		South 1♣ 1NT
Board: 118 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ 9  ♥ K95  ♠ Q9842  ♣ AKQ3	South:  ♠ K103  ♥ AQ1063  ♠ K75  ♣ 104	West Pass Pass	North 1	Pass	South 1♥ 2NT
Board: 119 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ 1074  ♥ KQ4  ♠ A764  ♣ K96	South:  ♠ AJ82  ♥ 987  ♠ Q53  ♠ AQ4	West Pass Pass	North 1  2NT	East Pass AP	South 1♣ 1♠
Board: 120 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 1N S	North:  ♠ AK109  ♥ Q4  ♠ KJ83  ♣ J109	South:	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT

Board: 121 Dealer: S Vul: NS HCP: 10	<b>★</b> K6 <b>♥</b> A10764 <b>♦</b> 972 <b>♣</b> K95	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 13	<ul><li>♣ QJ7</li><li>♥ J865</li><li>◆ AQ</li><li>♣ K1064</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: Both HCP: 11	♣ Q ♥ A973 ♦ A84 ♣ J10986	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: EW HCP: 12	<ul><li>♦ 853</li><li>♥ A64</li><li>♦ AJ63</li><li>♠ K85</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: Both HCP: 12	<ul><li>★ K874</li><li>♥ Q1065</li><li>◆ QJ2</li><li>◆ A9</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♠ K6  ▼ A10764  ◆ 972  ♣ K95	South:  ♠ A987  ♥ Q3  ♠ QJ85  ♣ A104	West Pass Pass	North 1♥ 1NT	East Pass AP	<b>1</b> ♦
Board: 122 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3 S	North:  ♠ QJ7  ▼ J865  ♠ AQ  ♠ K1064	South:  ♣ K3  ▼ A1093  ♣ KJ109  ♣ J52	West Pass AP	North 1♣ 2♥	East Pass Pass	1♥
Board: 123 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ Q  ♥ A973  ♠ A84  ♣ J10986	South:  ♠ K1076  ♥ K102  ♠ Q976  ♣ A7	West Pass Pass	North 1♥ 1NT	East Pass AP	1♦
Board: 124 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♦ 853  ▼ A64  ♦ AJ63  ♣ K85	South:  ♠ AQJ9  ♥ QJ  ♠ Q542  ♠ 1032	West Pass AP	North 1♦ 1NT	Pass	
Board: 125 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ K874  ♥ Q1065  ♦ QJ2  ♣ A9	South:  ◆ J953  ▼ A7  ◆ AK43  ◆ 432	West Pass Pass	North  1♥ 3♠	East Pass AP	1♦

Board: 121 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A987</li><li>♥ Q3</li><li>◆ QJ85</li><li>▲ A104</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: EW HCP: 12	<ul><li>★ K3</li><li>★ A1093</li><li>★ KJ109</li><li>★ J52</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: Both HCP: 12	<ul><li>★K1076</li><li>▼K102</li><li>◆Q976</li><li>★A7</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AQJ9</li><li>♥ QJ</li><li>◆ Q542</li><li>♠ 1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: Both HCP: 12	<ul><li>▶ J953</li><li>♥ A7</li><li>♦ AK43</li><li>♣ 432</li></ul>	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N N	North:  ♠ K6  ▼ A10764  ◆ 972  ♣ K95	South:  ♠ A987  ♥ Q3  ♠ QJ85  ♣ A104	West Pass Pass	North 1♥ 1NT	East Pass AP	<b>1</b> ♦
Board: 122 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3 S	North:  ♠ QJ7  ▼ J865  ♠ AQ  ♠ K1064	South:  ♣ K3  ▼ A1093  ♣ KJ109  ♣ J52	West Pass AP	North 1♣ 2♥	East Pass Pass	1♥
Board: 123 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ Q  ♥ A973  ♠ A84  ♣ J10986	South:  ♠ K1076  ♥ K102  ♠ Q976  ♣ A7	West Pass Pass	North 1♥ 1NT	East Pass AP	1♦
Board: 124 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♦ 853  ▼ A64  ♦ AJ63  ♣ K85	South:  ♠ AQJ9  ♥ QJ  ♠ Q542  ♠ 1032	West Pass AP	North 1♦ 1NT	Pass	
Board: 125 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ K874  ♥ Q1065  ♦ QJ2  ♣ A9	South:  ◆ J953  ▼ A7  ◆ AK43  ◆ 432	West Pass Pass	North  1♥ 3♠	East Pass AP	1♦

Board: 126 Dealer: N Vul: None HCP: 12	<ul><li>★ AK7</li><li>▼ A843</li><li>◆ J742</li><li>◆ 86</li></ul>	The opponents are silent.  You bid first.
Board: 127 Dealer: S Vul: NS HCP: 11	<ul><li>♠ Q8</li><li>♥ J9872</li><li>♦ J75</li><li>♠ AK5</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 12	<ul><li>★ K432</li><li>▼ AJ6</li><li>◆ 9732</li><li>◆ A8</li></ul>	The opponents are silent.  You bid first.
Board: 129 Dealer: S Vul: NS HCP: 11	<ul><li>▲ AJ964</li><li>▼ 103</li><li>◆ K65</li><li>◆ K109</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 13	<ul><li>★ K6</li><li>♥ Q64</li><li>◆ KJ83</li><li>◆ A632</li></ul>	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ AK7  ♥ A843  ♦ J742  ♣ 86	South:  ♠ Q862  ♥ KQ7  ♠ Q1053  ♠ K7	West Pass AP	North 1  1NT	Pass	South 1♠ 2NT
Board: 127 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ Q8  ♥ J9872  • J75  ♣ AK5	South:  ♠ AJ74  ♥ AQ6  ♠ Q10832  ♣ 3	West Pass Pass	North 1♥ 1NT		South 1 → 1 ♠
Board: 128 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ K432  ♥ AJ6  ♦ 9732  ♣ A8	South:  ♠ A96  ♥ K1095  ♠ K106  ♣ J76	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT
Board: 129 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AJ964  ♥ 103  ♠ K65  ♠ K109	South:  ◆ 87  ▼ Q42  ◆ AQ43  ◆ A654	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT
Board: 130 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2N N	North:  ♠ K6  ♥ Q64  ♠ KJ83  ♣ A632	South:  ♠ AQ92  ♥ A92  • 964  ♣ Q105	West Pass AP	North 1♦ 1NT	Pass	South 1♣ 2NT

Board: 126 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q862</li><li>♥ KQ7</li><li>◆ Q1053</li><li>♣ K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 13	<ul><li>AJ74</li><li>✓ AQ6</li><li>✓ Q10832</li><li>✓ 3</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: None HCP: 11	<ul><li>★ A96</li><li>♥ K1095</li><li>◆ K106</li><li>◆ J76</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 12	<ul><li>♣87</li><li>♥Q42</li><li>♦AQ43</li><li>♣A654</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 12	<ul><li>AQ92</li><li>✓ A92</li><li>✓ 964</li><li>✓ Q105</li></ul>	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ AK7  ♥ A843  ♦ J742  ♣ 86	South:  ♠ Q862  ♥ KQ7  ♠ Q1053  ♠ K7	West Pass AP	North 1  1NT	Pass	South 1♠ 2NT
Board: 127 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ Q8  ♥ J9872  • J75  ♣ AK5	South:  ♠ AJ74  ♥ AQ6  ♠ Q10832  ♣ 3	West Pass Pass	North 1♥ 1NT		South 1 → 1 ♠
Board: 128 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ K432  ♥ AJ6  ♦ 9732  ♣ A8	South:  ♠ A96  ♥ K1095  ♠ K106  ♣ J76	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT
Board: 129 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AJ964  ♥ 103  ♠ K65  ♠ K109	South:  ◆ 87  ▼ Q42  ◆ AQ43  ◆ A654	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT
Board: 130 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2N N	North:  ♠ K6  ♥ Q64  ♠ KJ83  ♣ A632	South:  ♠ AQ92  ♥ A92  • 964  ♣ Q105	West Pass AP	North 1♦ 1NT	Pass	South 1♣ 2NT

Board: 131 Dealer: S Vul: Both HCP: 12	<ul><li>AJ62</li><li>✓ J542</li><li>✓ 94</li><li>AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 13	<ul><li>♠ AK7</li><li>♥ 10975</li><li>♠ AQ7</li><li>♠ 1064</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 11	<ul><li>★ A9653</li><li>★ 862</li><li>★ K10</li><li>★ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ7</li><li>♥ Q1076</li><li>◆ AQ85</li><li>◆ J6</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 11	<ul><li>★ K1094</li><li>▼ J1092</li><li>◆ K105</li><li>◆ A8</li></ul>	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ AJ62  ♥ J542  ♦ 94  ♠ AQ2	South:  ♠ KQ105  ♥ AQ8  ♠ K1065  ♣ 54	West Pass Pass AP	North  1♥ 3♠	East Pass Pass	1 <b>♦</b> 1 <b>♠</b>
Board: 132 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3 S	North:  ♠ AK7  ♥ 10975  ♠ AQ7  ♣ 1064	South:  ◆ 932  ▼ K843  ◆ K  ◆ AQ982	West Pass AP	North 1♣ 2▼		1♥
Board: 133 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:  ◆ A9653  ▼ 862  ◆ K10  ◆ KJ5	South:	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 134 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3♠ S	North:  ♠ KJ7  ♥ Q1076  ♠ AQ85  ♣ J6	South:  ♠ Q642  ♥ A84  ♠ KJ10  ♠ Q102	West Pass Pass	North 1 ◆ 1NT 3 ◆	Pass	South 1♠ 2NT
Board: 135 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♠ S	North:  ♠ K1094  ♥ J1092  ♠ K105  ♣ A8	South:  ♠ AQ85  ♥ AK  ♦ J92  ♣ 10532	West Pass Pass	North  1♥ 3♠	East Pass AP	1♣

Board: 131 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ105</li><li>★ AQ8</li><li>★ K1065</li><li>★ 54</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: None HCP: 12	<ul><li>♦ 932</li><li>♥ K843</li><li>♦ K</li><li>♦ AQ982</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 12	<ul><li>▶ J8</li><li>♥ AJ9</li><li>◆ Q954</li><li>♣ A973</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q642</li><li>★ A84</li><li>◆ KJ10</li><li>♣ Q102</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 14	<ul><li>AQ85</li><li>✓ AK</li><li>J92</li><li>♣ 10532</li></ul>	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ AJ62  ♥ J542  ♦ 94  ♠ AQ2	South:  ♠ KQ105  ♥ AQ8  ♠ K1065  ♣ 54	West Pass Pass AP	North  1♥ 3♠	East Pass Pass	1 <b>♦</b> 1 <b>♠</b>
Board: 132 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3 S	North:  ♠ AK7  ♥ 10975  ♠ AQ7  ♣ 1064	South:  ◆ 932  ▼ K843  ◆ K  ◆ AQ982	West Pass AP	North 1♣ 2▼		1♥
Board: 133 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:  ◆ A9653  ▼ 862  ◆ K10  ◆ KJ5	South:	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 134 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3♠ S	North:  ♠ KJ7  ♥ Q1076  ♠ AQ85  ♣ J6	South:  ♠ Q642  ♥ A84  ♠ KJ10  ♠ Q102	West Pass Pass	North 1 ◆ 1NT 3 ◆	Pass	South 1♠ 2NT
Board: 135 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♠ S	North:  ♠ K1094  ♥ J1092  ♠ K105  ♣ A8	South:  ♠ AQ85  ♥ AK  ♦ J92  ♣ 10532	West Pass Pass	North  1♥ 3♠	East Pass AP	1♣

Board: 136 Dealer: N Vul: EW HCP: 14	<ul><li>★ A1092</li><li>★ K74</li><li>★ A1093</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 11	<ul><li>★ KQJ4</li><li>▼ A96</li><li>◆ 8752</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 12	<ul><li>★ K103</li><li>▼ J52</li><li>◆ A1075</li><li>◆ A86</li></ul>	The opponents are silent.  You bid first.
Board: 139 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q86</li><li>♥ QJ106</li><li>◆ 94</li><li>♣ KQ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 12	<ul><li>★ AJ109</li><li>▼ AJ4</li><li>◆ Q2</li><li>★ 10763</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ A1092  ♥ K74  ♠ A1093  ♣ K3	South:  ♠ 7653  ♥ AQJ10  ♠ KJ2  ♣ J7	West Pass Pass	North 1 ◆ 1 ◆ 4 ◆		1♥
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 S	North:  ♠ KQJ4  ♥ A96  ♠ 8752  ♣ J7	South:  • 107  • 1072  • AK43  • AK43	West Pass Pass	North 1♣ 2◆		South 1   1 NT
Board: 138 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ K103  ♥ J52  ♠ A1075  ♣ A86	South:  ♠ AQ85  ♥ A107  ♦ 94  ♣ Q754	West Pass AP	North 1♦ 1NT	Pass	South 1♠ 2NT
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ Q86  ♥ QJ106  ♦ 94  ♣ KQ75	South:  ♠ 10432  ♥ K4  ♠ AK62  ♠ A104	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1  1  1  1  1  1  1  1  1  1  1  1  1
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AJ109  ♥ AJ4  ♠ Q2  ♣ 10763	South:  ♠ 72  ♥ Q10953  • 1095  ♣ AKJ	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT

Board: 136 Dealer: N Vul: EW HCP: 12	<ul><li>★ 7653</li><li>★ AQJ10</li><li>★ KJ2</li><li>★ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 14	<ul><li>107</li><li>1072</li><li>AK43</li><li>AK43</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 12	<ul><li>AQ85</li><li>✓ A107</li><li>✓ 94</li><li>✓ Q754</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 14	<ul><li>10432</li><li>✓ K4</li><li>AK62</li><li>A104</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 10	<ul><li>♣72</li><li>♥Q10953</li><li>♦1095</li><li>♠AKJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ A1092  ♥ K74  ♠ A1093  ♣ K3	South:  ♠ 7653  ♥ AQJ10  ♠ KJ2  ♣ J7	West Pass Pass	North 1 ◆ 1 ◆ 4 ◆		1♥
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 S	North:  ♠ KQJ4  ♥ A96  ♠ 8752  ♣ J7	South:  • 107  • 1072  • AK43  • AK43	West Pass Pass	North 1♣ 2◆		South 1   1 NT
Board: 138 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ K103  ♥ J52  ♠ A1075  ♣ A86	South:  ♠ AQ85  ♥ A107  ♦ 94  ♣ Q754	West Pass AP	North 1♦ 1NT	Pass	South 1♠ 2NT
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ Q86  ♥ QJ106  ♦ 94  ♣ KQ75	South:  ♠ 10432  ♥ K4  ♠ AK62  ♠ A104	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1  1  1  1  1  1  1  1  1  1  1  1  1
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AJ109  ♥ AJ4  ♠ Q2  ♣ 10763	South:  ♠ 72  ♥ Q10953  • 1095  ♣ AKJ	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT

Dealer: S Vul: EW	<ul><li>▲ A9</li><li>♥ 962</li><li>◆ KJ1096</li><li>▲ K109</li></ul>	The opponents are silent.  Partner bids first.
Dealer: N Vul: NS	<ul><li>◆ 9873</li><li>♥ A3</li><li>◆ K76</li><li>◆ AQ95</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: EW	<ul><li>★ K98</li><li>♥ Q1083</li><li>◆ AQ</li><li>♣ J743</li></ul>	The opponents are silent.  Partner bids first.
Dealer: N Vul: Both	<ul><li>◆ 974</li><li>♥ A1042</li><li>◆ K72</li><li>◆ AJ7</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: NS	<ul><li>102</li><li>✓ QJ98</li><li>✓ K1062</li><li>✓ KQ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ A9  ♥ 962  ♠ KJ1096  ♣ K109	South:  ♠ QJ102  ♥ A4  ♦ 53  ♣ AQ843	West Pass Pass	North  1  1NT	East Pass AP	South 1♣ 1♠
Board: 142 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3N S	North:	South:  ♠ AK  ♥ 9654  ♠ A984  ♣ 1062	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 3NT
Board: 143 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2N S	North:  ♠ K98  ♥ Q1083  ♠ AQ  ♣ J743	South:  ♣ 763  ▼ KJ  ♦ 10862  ♣ AKQ6	West Pass Pass	North 1♥ 2NT	East Pass AP	South  1   1NT
Board: 144 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ◆ 974  ▼ A1042  ◆ K72  ◆ AJ7	South:  ♠ AQ865  ♥ Q85  ♠ Q86  ♠ Q8	Pass Pass AP	North 1♣ 1NT 2♣² Minor	Pass Pass Pass	1♠ 2♠¹ 3♠
Board: 145 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 102  ♥ QJ98  ♦ K1062  ♠ KQ3	South:  ♠ AQ64  ♥ K763  ♦ J5  ♠ A92	West Pass Pass AP	North  1♥  3♥	East Pass Pass	1 <b>♣</b> 2♥

Board: 141 Dealer: S Vul: EW HCP: 13	<ul><li>♣ QJ102</li><li>★ A4</li><li>◆ 53</li><li>♣ AQ843</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: NS HCP: 11	<ul><li>♠ AK</li><li>♥ 9654</li><li>♠ A984</li><li>♠ 1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 13	<ul><li>★ 763</li><li>★ KJ</li><li>★ 10862</li><li>★ AKQ6</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 12	<ul><li>AQ865</li><li>♥ Q85</li><li>Q86</li><li>Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 14	<ul><li>AQ64</li><li>K763</li><li>J5</li><li>A92</li></ul>	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 1N N	North:  ♠ A9  ♥ 962  ♠ KJ1096  ♣ K109	South:  ♠ QJ102  ♥ A4  ♦ 53  ♣ AQ843	West Pass Pass	North  1  1NT	East Pass AP	South 1♣ 1♠
Board: 142 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3N S	North:	South:  ♠ AK  ♥ 9654  ♠ A984  ♣ 1062	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 3NT
Board: 143 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2N S	North:  ♠ K98  ♥ Q1083  ♠ AQ  ♣ J743	South:  ♣ 763  ▼ KJ  ♦ 10862  ♣ AKQ6	West Pass Pass	North 1♥ 2NT	East Pass AP	South  1   1NT
Board: 144 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ◆ 974  ▼ A1042  ◆ K72  ◆ AJ7	South:  ♠ AQ865  ♥ Q85  ♠ Q86  ♠ Q8	Pass Pass AP	North 1♣ 1NT 2♣² Minor	Pass Pass Pass	1♠ 2♠¹ 3♠
Board: 145 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 102  ♥ QJ98  ♦ K1062  ♠ KQ3	South:  ♠ AQ64  ♥ K763  ♦ J5  ♠ A92	West Pass Pass AP	North  1♥  3♥	East Pass Pass	1 <b>♣</b> 2♥

Board: 146 Dealer: N Vul: None HCP: 13	<ul><li>★ AK65</li><li>♥ 6</li><li>◆ Q10875</li><li>◆ A64</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 12	<ul><li>AQ62</li><li>✓ A106</li><li>✓ Q103</li><li>№ 1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q98</li><li>♥ K83</li><li>◆ A62</li><li>♣ KJ105</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: None HCP: 10	<ul><li>AQ82</li><li>✓ J952</li><li>10</li><li>★ K962</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 12	<ul><li>★ 32</li><li>▼ AK874</li><li>◆ J2</li><li>◆ KJ82</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 5 \( \) N	North:  ♠ AK65  ♥ 6  • Q10875  ♣ A64	South:	Pass Pass Pass AP 1. Cue	North 1  1  3  4  4  bid, a   bid, a   4	Pass Pass Pass Pass	1♥ 2♦ 4♥¹ 5♦
Board: 147 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ AQ62  ♥ A106  • Q103  ♣ 1054	South:	West Pass Pass	North 1♣ 2NT		South 1♣ 1NT
Board: 148 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3♠ S	North:  ♠ Q98  ♥ K83  ♠ A62  ♣ KJ105	South:  ♠ A1065  ♥ J65  ♠ K843  ♠ A8	West Pass Pass	North 1♣ 1NT 3♠	Pass	South 1♠ 2NT
Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3 N	North:  ♠ AQ82  ♥ J952  ♦ 10  ♠ K962	South:  ♠ K5  ♥ AQ73  ♦ J83  ♠ QJ83	West Pass Pass	North  1♥  3♥	East Pass AP	1♣
Board: 150 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 34 N	North:  ◆ 32  ◆ AK874  ◆ J2  ◆ KJ82	South:  ◆ A876  ▼ Q2  ◆ A65  ◆ 10963	West Pass AP	North 1♥ 2♣		1♠

Board: 146 Dealer: N VII: None VII: None AK93 HCP: 11  Dealer: S VQ98 Vul: Both HCP: 12  Dealer: N VII: Both VII: A8  Dealer: S VAQ73 VII: None VII: A876 Dealer: N VII: EW VII: Partner bids first.  The opponents are silent. Vou bid first.  The opponents are silent. Vou bid first.			
Dealer: S Vul: Both HCP: 12 AQ87  Board: 148 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: Both Vul: Both HCP: 12 A8  Board: 149 A8  Board: 149 Dealer: S Val: None Val	Dealer: N Vul: None	<ul><li>▼ KJ94</li><li>◆ AK93</li></ul>	
Dealer: N Vul: Both HCP: 12  A8  Partner bids first.  Board: 149 Dealer: S Vul: None HCP: 13  A8  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: S Vul: Both	♥ Q98 • A96	
Dealer: S	Dealer: N Vul: Both	<ul><li>✓ J65</li><li>◆ K843</li></ul>	
Dealer: N VQ2  Vul: EW • A65  Partner bids first	Dealer: S Vul: None	<ul><li>✓ AQ73</li><li>✓ J83</li></ul>	
	Dealer: N Vul: EW	♥ Q2 • A65	

Board: 146 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 5 \( \) N	North:  ♠ AK65  ♥ 6  • Q10875  ♣ A64	South:	Pass Pass Pass AP 1. Cue	North 1  1  3  4  4  bid, a   bid, a   4	Pass Pass Pass Pass	1♥ 2♦ 4♥¹ 5♦
Board: 147 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ AQ62  ♥ A106  • Q103  ♣ 1054	South:	West Pass Pass	North 1♣ 2NT		South 1♣ 1NT
Board: 148 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3♠ S	North:  ♠ Q98  ♥ K83  ♠ A62  ♣ KJ105	South:  ♠ A1065  ♥ J65  ♠ K843  ♠ A8	West Pass Pass	North 1♣ 1NT 3♠	Pass	South 1♠ 2NT
Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3 N	North:  ♠ AQ82  ♥ J952  ♦ 10  ♠ K962	South:  ♠ K5  ♥ AQ73  ♦ J83  ♠ QJ83	West Pass Pass	North  1♥  3♥	East Pass AP	1♣
Board: 150 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 34 N	North:  ◆ 32  ◆ AK874  ◆ J2  ◆ KJ82	South:  ◆ A876  ▼ Q2  ◆ A65  ◆ 10963	West Pass AP	North 1♥ 2♣		1♠

Board: 151 Dealer: S Vul: None HCP: 12	<ul><li>◆ 94</li><li>▼ K5432</li><li>◆ AQ3</li><li>◆ K103</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 12	<ul><li>★ K1064</li><li>▼ J10</li><li>◆ 863</li><li>◆ AKJ5</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 11	<ul><li>★ A8</li><li>▼ K108</li><li>◆ A876</li><li>★ 10532</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 12	<ul><li>◆ Q1065</li><li>◆ 965</li><li>◆ AKQJ4</li><li>◆ 3</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A104</li><li>▼ 10743</li><li>◆ KQJ5</li><li>▲ J3</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South
D 1.151			Pass	1♥	Pacc	1NT
Board: 151 Dealer: S	North:	South:	Pass	2 <b>♦</b> 1	Pass	
Vul: None	<b>♦</b> 94	<b>♠</b> AJ10				
North HCP: 12	<b>♥</b> K5432	♥ Q106	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♦*
South HCP: 14	• AQ3	◆ K108	Pass	4 <b>♥</b> - <b>M</b> C1	AP	_
Contract: 4♥ N	<b>♣</b> K103	♣ A964	1. New 2. 3 ♥	Minor 1	Forcing	g
				bid, a ♣	stopp	er
				bid, a ♠		
				,	11	
Board: 152	<b>N</b> T 4	C 4				
Dealer: N	North: <b>♠</b> K1064	South:	West	North	East	South
Vul: Both	<b>▼</b> K1004 <b>∀</b> J10	<b>♠</b> AQJ9 <b>♥</b> 93		1♣	Pass	1♠
North HCP: 12	<b>♦</b> 863	• A754	Pass	2♠	Pass	3♠
South HCP: 11	♣ AKJ5	<b>♣</b> 643	AP			
Contract: 3♠ S						
Board: 153			<b>TT</b> 7	NI 4	Б .	G 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> A8	<b>♦</b> Q54	ъ.	1.	ъ	1.
North HCP: 11	<b>♥</b> K108	♥ AQ75	Pass	1 <b>\(\psi\</b>	Pass	1 <b>*</b>
South HCP: 14	◆ A876 ◆ 10532	♦ K53 ♣ K94	Pass	2NT	Pass	3NT
Contract: 3N N	<b>4</b> 10332	₩ N.94	AP			
Board: 154			West	North	Fact	South
Dealer: N	North:	South:	West	1 <b>\o</b> 1 <b>\o</b> 1	Pass	
Vul: None	<b>♦</b> Q1065	<b>♦</b> —	Pass	1 <b>⋄</b>		1NT
North HCP: 12	♥ 965	▼ K874	Pass	2 🗸	AP	1111
South HCP: 10	<ul><li>◆ AKQJ4</li><li>◆ 3</li></ul>	♦ 975 ♣ AK10942	1 433	<b>∠</b> ▼	<i>1</i> <b>M</b>	
Contract: 2♥ S	<b>4</b> 3	AK10942				
Board: 155			<b>XX</b> 74	<b>N</b> I a41	Fa =4	C a41.
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>★</b> A104	<b>♦</b> Q95	D	1 00	D	1 <b>♦</b>
North HCP: 11	♥ 10743	♥ Q5	Pass	1 <b>Y</b>	Pass	1NT
South HCP: 14	◆ KQJ5 <b>◆</b> J3	◆ A1084 ◆ AQ84	Pass	2NT	Pass	3NT
Contract: 3N S	<b>☆</b> J.J	$\mathbf{x} \cap \mathbf{v}$	AP			

Board: 151 Dealer: S Vul: None HCP: 14	<ul><li>AJ10</li><li>♥ Q106</li><li>★ K108</li><li>A964</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 11	<ul><li>♠ AQJ9</li><li>♥ 93</li><li>♦ A754</li><li>♠ 643</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 14	<ul><li>♣ Q54</li><li>♥ AQ75</li><li>♦ K53</li><li>♣ K94</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: None HCP: 10	<b>♦</b> — <b>∀</b> K874 <b>•</b> 975 <b>•</b> AK10942	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 14	<ul><li>♣ Q95</li><li>♥ Q5</li><li>◆ A1084</li><li>♣ AQ84</li></ul>	The opponents are silent. You bid first.

			West	North	East	South
D 1.151			Pass	1♥	Pacc	1NT
Board: 151 Dealer: S	North:	South:	Pass	2 <b>♦</b> 1	Pass	
Vul: None	<b>♦</b> 94	<b>♠</b> AJ10				
North HCP: 12	<b>♥</b> K5432	♥ Q106	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♦*
South HCP: 14	• AQ3	◆ K108	Pass	4 <b>♥</b> - <b>M</b> C1	AP	_
Contract: 4♥ N	<b>♣</b> K103	♣ A964	1. New 2. 3 ♥	Minor 1	Forcing	g
				bid, a ♣	stopp	er
				bid, a ♠		
				,	11	
Board: 152	<b>N</b> T 4	C 4				
Dealer: N	North: <b>♠</b> K1064	South:	West	North	East	South
Vul: Both	<b>▼</b> K1004 <b>∀</b> J10	<b>♠</b> AQJ9 <b>♥</b> 93		1♣	Pass	1♠
North HCP: 12	<b>♦</b> 863	• A754	Pass	2♠	Pass	3♠
South HCP: 11	♣ AKJ5	<b>♣</b> 643	AP			
Contract: 3♠ S						
Board: 153			<b>TT</b> 7	NI 4	Б .	G 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> A8	<b>♦</b> Q54	ъ.	1.	ъ	1.
North HCP: 11	<b>♥</b> K108	♥ AQ75	Pass	1 <b>\(\psi\</b>	Pass	1 <b>*</b>
South HCP: 14	◆ A876 ◆ 10532	♦ K53 ♣ K94	Pass	2NT	Pass	3NT
Contract: 3N N	<b>4</b> 10332	₩ N.94	AP			
Board: 154			West	North	Fact	South
Dealer: N	North:	South:	West	1 <b>\o</b> 1 <b>\o</b> 1	Pass	
Vul: None	<b>♦</b> Q1065	<b>♦</b> —	Pass	1 <b>⋄</b>		1NT
North HCP: 12	♥ 965	▼ K874	Pass	2 🗸	AP	1111
South HCP: 10	<ul><li>◆ AKQJ4</li><li>◆ 3</li></ul>	♦ 975 ♣ AK10942	1 433	<b>∠</b> ▼	<i>1</i> <b>M</b>	
Contract: 2♥ S	<b>4</b> 3	AK10942				
Board: 155			<b>XX</b> 74	<b>N</b> I a41	Fa =4	C a41.
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>★</b> A104	<b>♦</b> Q95	D	1 00	D	1 <b>♦</b>
North HCP: 11	♥ 10743	♥ Q5	Pass	1 <b>Y</b>	Pass	1NT
South HCP: 14	◆ KQJ5 <b>◆</b> J3	◆ A1084 ◆ AQ84	Pass	2NT	Pass	3NT
Contract: 3N S	<b>☆</b> J.J	$\mathbf{x} \cap \mathbf{v}$	AP			

I	Board: 156 Dealer: N Vul: NS HCP: 14	<b>♠</b> KJ9 <b>♥</b> KJ109 <b>♦</b> J54 <b>♣</b> KQ4	The opponents are silent. You bid first.
I	Board: 157 Dealer: S Vul: Both HCP: 11	<b>★</b> KQ4 <b>♥</b> Q874 <b>♦</b> A10852 <b>♣</b> 2	The opponents are silent.  Partner bids first.
I	Board: 158 Dealer: N Vul: None HCP: 13	<ul><li>★ K7</li><li>♥ 942</li><li>◆ AK76</li><li>◆ QJ94</li></ul>	The opponents are silent. You bid first.
I	Board: 159 Dealer: S Vul: NS HCP: 12	<ul><li>▶ J64</li><li>♥ K642</li><li>◆ A973</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.
I	Board: 160 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AKQ8</li><li>♥ K5</li><li>♠ Q75</li><li>♠ 10654</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 44 S	North:  ♠ KJ9  ♥ KJ109  ♦ J54  ♣ KQ4	South:  ♠ AQ843  ♥ Q73  ♠ K62  ♣ 93	Pass Pass AP	North 1♣ 1NT 3♠² Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ KQ4  ♥ Q874  ♠ A10852  ♣ 2	South:  ♠ AJ96  ♥ K109  ♦ J94  ♣ QJ5	West Pass Pass	North  1 • 1NT	East Pass AP	1♣
Board: 158 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2 N	North:  ♠ K7  ♥ 942  ♠ AK76  ♠ QJ94	South:  ♣ J1098  ♥ AKQ3  ♣ Q532  ♣ 10	West Pass AP	North 1  1NT		1♥
Board: 159 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♣ J64  ♥ K642  ♣ A973  ♣ A3	South:  ♠ KQ75  ♥ A108  ♠ QJ106  ♣ Q4	West Pass Pass AP	North  1♥ 2NT	Pass	South 1 → 1 → 3NT
Board: 160 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ AKQ8  ♥ K5  ♠ Q75  ♣ 10654	South:  ◆ 532  ▼ J9  ◆ AKJ82  ◆ J82	West Pass AP	North 1♣ 1♠	Pass	

Board: 156 Dealer: N Vul: NS HCP: 11	<ul><li>AQ843</li><li>♥ Q73</li><li>★ K62</li><li>◆ 93</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 12	<ul><li>▲ AJ96</li><li>♥ K109</li><li>◆ J94</li><li>▲ QJ5</li></ul>	The opponents are silent.  You bid first.
Board: 158 Dealer: N Vul: None HCP: 12	<ul><li>♣ J1098</li><li>♥ AKQ3</li><li>◆ Q532</li><li>♣ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ75</li><li>▼ A108</li><li>◆ QJ106</li><li>◆ Q4</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 10	<ul><li>★ 532</li><li>♥ J9</li><li>◆ AKJ82</li><li>◆ J82</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 44 S	North:  ♠ KJ9  ♥ KJ109  ♦ J54  ♣ KQ4	South:  ♠ AQ843  ♥ Q73  ♠ K62  ♣ 93	Pass Pass AP	North 1♣ 1NT 3♠² Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ KQ4  ♥ Q874  ♠ A10852  ♣ 2	South:  ♠ AJ96  ♥ K109  ♦ J94  ♣ QJ5	West Pass Pass	North  1 • 1NT	East Pass AP	1♣
Board: 158 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2 N	North:  ♠ K7  ♥ 942  ♠ AK76  ♠ QJ94	South:  ♣ J1098  ♥ AKQ3  ♣ Q532  ♣ 10	West Pass AP	North 1  1NT		1♥
Board: 159 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♣ J64  ♥ K642  ♣ A973  ♣ A3	South:  ♠ KQ75  ♥ A108  ♠ QJ106  ♣ Q4	West Pass Pass AP	North  1♥ 2NT	Pass	South 1 → 1 → 3NT
Board: 160 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ AKQ8  ♥ K5  ♠ Q75  ♣ 10654	South:  ◆ 532  ▼ J9  ◆ AKJ82  ◆ J82	West Pass AP	North 1♣ 1♠	Pass	

Board: 161 Dealer: S Vul: None HCP: 10	<ul><li>♦ 854</li><li>♥ QJ93</li><li>♦ AK6</li><li>♠ 875</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: Both HCP: 14	<ul><li>◆ QJ105</li><li>◆ 76</li><li>◆ A85</li><li>◆ AK63</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 11	<ul><li>★ K75</li><li>★ A1083</li><li>★ 8754</li><li>★ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 13	<ul><li>AQ7</li><li>KQ2</li><li>8762</li><li>Q95</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 11	<ul><li>★72</li><li>★ AQ98</li><li>★ K86</li><li>★ Q1074</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 1N N	North:  ♠ 854  ♥ QJ93  ♠ AK6  ♣ 875	South:  ♠ KJ73  ✔ A6  • 108  ♣ A9643	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 162 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ QJ105  ♥ 76  ♠ A85  ♣ AK63	South:  ♠ A76  ♥ AJ1053  ♠ 42  ♣ J87	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 163 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3▼ N	North:  ♠ K75  ♥ A1083  ♦ 8754  ♣ A8	South:  ♠ AQ  ♥ K952  ♠ Q1093  ♣ J75	West Pass Pass	North  1♥  3♥	East Pass AP	1♦
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ AQ7  ♥ KQ2  ♠ 8762  ♠ Q95	South:	Pass Pass AP	North 1 → 1NT 3 ▼ <sup>2</sup> Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 165 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♣ 72  ▼ AQ98  ♦ K86  ♣ Q1074	South:  ♠ A985  ♥ 543  ♠ A1097  ♣ A3	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1  1  1  1  1  1  1  1  1  1  1  1  1

I	Board: 161 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ73</li><li>★ A6</li><li>★ 108</li><li>★ A9643</li></ul>	The opponents are silent. You bid first.
I	Board: 162 Dealer: N Vul: Both HCP: 10	<ul><li>▲ A76</li><li>♥ AJ1053</li><li>◆ 42</li><li>♣ J87</li></ul>	The opponents are silent.  Partner bids first.
I	Board: 163 Dealer: S Vul: Both HCP: 12	<ul><li>♠ AQ</li><li>♥ K952</li><li>♦ Q1093</li><li>♠ J75</li></ul>	The opponents are silent. You bid first.
I	Board: 164 Dealer: N Vul: None HCP: 11	<ul><li>1098</li><li>✓ A10876</li><li>✓ QJ</li><li>✓ A104</li></ul>	The opponents are silent.  Partner bids first.
I	Board: 165 Dealer: S Vul: EW HCP: 12	<ul><li>▲ A985</li><li>▼ 543</li><li>◆ A1097</li><li>▲ A3</li></ul>	The opponents are silent. You bid first.

Board: 161 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 1N N	North:  ♠ 854  ♥ QJ93  ♠ AK6  ♣ 875	South:  ♠ KJ73  ✔ A6  • 108  ♣ A9643	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 162 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ QJ105  ♥ 76  ♠ A85  ♣ AK63	South:  ♠ A76  ♥ AJ1053  ♠ 42  ♣ J87	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 163 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3▼ N	North:  ♠ K75  ♥ A1083  ♦ 8754  ♣ A8	South:  ♠ AQ  ♥ K952  ♠ Q1093  ♣ J75	West Pass Pass	North  1♥  3♥	East Pass AP	1♦
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ AQ7  ♥ KQ2  ♠ 8762  ♠ Q95	South:	Pass Pass AP	North 1 → 1NT 3 ▼ <sup>2</sup> Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 165 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♣ 72  ▼ AQ98  ♦ K86  ♣ Q1074	South:  ♠ A985  ♥ 543  ♠ A1097  ♣ A3	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1  1  1  1  1  1  1  1  1  1  1  1  1

Board: 166 Dealer: N Vul: Both HCP: 13	<ul><li>♣ A762</li><li>♥ AJ8</li><li>♦ 107</li><li>♣ KJ53</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q954</li><li>♥ AJ109</li><li>♦ K3</li><li>♣ Q93</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 14	<ul><li>★ AQ4</li><li>♥ J7</li><li>♦ KQ103</li><li>★ Q1072</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 12	<ul><li>★ A752</li><li>★ K3</li><li>★ A953</li><li>★ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 13	<ul><li>▲ A985</li><li>♥ J4</li><li>◆ A985</li><li>▲ A43</li></ul>	The opponents are silent. You bid first.

Board: 166 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ A762  ♥ AJ8  ♦ 107  ♣ KJ53	South:  ♠ K10  ♥ K65  ♠ QJ852  ♣ Q102	West Pass AP	North 1♣ 1♠	Pass	South 1♦ 2NT
Board: 167 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q954  ♥ AJ109  ♠ K3  ♠ Q93	South:  ♠ AKJ8  ♥ Q864  ♠ 74  ♠ KJ7	West Pass Pass AP	North  1♥  3♥	East Pass Pass	1 <b>♣</b> 2♥
Board: 168 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 2 \( \) N	North:  ♠ AQ4  ♥ J7  ♠ KQ103  ♠ Q1072	South:	West Pass AP	North 1♦ 1NT	East Pass Pass	1,
Board: 169 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ A752  ♥ K3  ♠ A953  ♣ J109	South:  ♣ J3  ♥ A10652  ♠ QJ  ♣ A876	West Pass Pass	North 1♣ 3NT		South 1♥ 2♣
Board: 170 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 \( \) N	North:  ◆ A985  ▼ J4  ◆ A985  ◆ A43	South:	West Pass AP	North 1◆ 1♠	East Pass Pass	1♥

Board: 166 Dealer: N Vul: Both HCP: 11	<ul><li>★ K10</li><li>▼ K65</li><li>◆ QJ852</li><li>◆ Q102</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 14	<ul><li>♠ AKJ8</li><li>♥ Q864</li><li>♦ 74</li><li>♠ KJ7</li></ul>	The opponents are silent.  You bid first.
Board: 168 Dealer: N Vul: NS HCP: 11	<ul><li>108</li><li>✓ AKQ4</li><li>✓ J742</li><li>✓ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 12	<ul><li>♣ J3</li><li>♥ A10652</li><li>◆ QJ</li><li>♣ A876</li></ul>	The opponents are silent.  You bid first.
Board: 170 Dealer: N Vul: NS HCP: 10	<ul><li>10</li><li>✓ Q1092</li><li>✓ KQ42</li><li>✓ K965</li></ul>	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ A762  ♥ AJ8  ♦ 107  ♣ KJ53	South:  ♠ K10  ♥ K65  ♠ QJ852  ♣ Q102	West Pass AP	North 1♣ 1♠	Pass	South 1♦ 2NT
Board: 167 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q954  ♥ AJ109  ♠ K3  ♠ Q93	South:  ♠ AKJ8  ♥ Q864  ♠ 74  ♠ KJ7	West Pass Pass AP	North  1♥  3♥	East Pass Pass	1 <b>♣</b> 2♥
Board: 168 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 2 \( \) N	North:  ♠ AQ4  ♥ J7  ♠ KQ103  ♠ Q1072	South:	West Pass AP	North 1♦ 1NT	East Pass Pass	1,
Board: 169 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ A752  ♥ K3  ♠ A953  ♣ J109	South:  ♣ J3  ♥ A10652  ♠ QJ  ♣ A876	West Pass Pass	North 1♣ 3NT		South 1♥ 2♣
Board: 170 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 \( \) N	North:  ◆ A985  ▼ J4  ◆ A985  ◆ A43	South:	West Pass AP	North 1◆ 1♠	East Pass Pass	1♥

Board: 171 Dealer: S Vul: NS HCP: 12	<ul><li>★ K1083</li><li>♥ Q4</li><li>◆ Q952</li><li>◆ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 13	<ul><li>AK107</li><li>♥ 983</li><li>AQ2</li><li>1073</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q10</li><li>♥ Q543</li><li>◆ AK94</li><li>♣ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 12	<ul><li>★ AKJ2</li><li>▼ J64</li><li>◆ 642</li><li>◆ K83</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: NS HCP: 10	<ul><li>▲ A98</li><li>♥ 864</li><li>◆ J943</li><li>◆ KQ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ K1083  ♥ Q4  ♠ Q952  ♠ KQ4	South:  ♠ A942  ♥ A97  ♠ A1043  ♣ 93	West Pass Pass	North 1♣ 3♠	East Pass AP	1♦
Board: 172 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 1N S	North:  ◆ AK 107  ▼ 983  ◆ AQ2  ◆ 1073	South:  ♠ Q63  ♥ J105  ♦ K1096  ♣ AJ5	West Pass AP	North 1♣ 1♠	Pass	
Board: 173 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3 N	North:  ♠ Q10  ♥ Q543  ♠ AK94  ♠ J109	South:  ♠ AJ82  ♥ K109  ♠ Q3  ♣ K754	West Pass Pass AP	North  1♥  2NT		1 <b>♣</b> 1 <b>♠</b>
Board: 174 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ AKJ2  ♥ J64  ♠ 642  ♠ K83	South:	West Pass AP	North 1♣ 1♠	Pass	
Board: 175 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♣ A98  ♥ 864  ♣ J943  ♣ KQ4	South:  ♣ 7542  ♥ AKQ  ♠ KQ8  ♣ 765	West Pass Pass	North  1  1NT	East Pass AP	1♣

Board: 171 Dealer: S Vul: NS HCP: 12	<ul><li>★ A942</li><li>★ A97</li><li>★ A1043</li><li>★ 93</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q63</li><li>♥ J105</li><li>◆ K1096</li><li>♣ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 13	<ul><li>AJ82</li><li>✓ K109</li><li>✓ Q3</li><li>✓ K754</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: None HCP: 11	<ul><li>◆ 975</li><li>♥ AK875</li><li>◆ 109</li><li>◆ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: NS HCP: 14	<ul><li>↑7542</li><li>↑ AKQ</li><li>↑ KQ8</li><li>↑ 765</li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ K1083  ♥ Q4  ♠ Q952  ♠ KQ4	South:  ♠ A942  ♥ A97  ♠ A1043  ♣ 93	West Pass Pass	North 1♣ 3♠	East Pass AP	1♦
Board: 172 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 1N S	North:  ◆ AK 107  ▼ 983  ◆ AQ2  ◆ 1073	South:  ♠ Q63  ♥ J105  ♦ K1096  ♣ AJ5	West Pass AP	North 1♣ 1♠	Pass	
Board: 173 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3 N	North:  ♠ Q10  ♥ Q543  ♠ AK94  ♠ J109	South:  ♠ AJ82  ♥ K109  ♠ Q3  ♣ K754	West Pass Pass AP	North  1♥  2NT		1 <b>♣</b> 1 <b>♠</b>
Board: 174 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ AKJ2  ♥ J64  ♠ 642  ♠ K83	South:	West Pass AP	North 1♣ 1♠	Pass	
Board: 175 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♣ A98  ♥ 864  ♣ J943  ♣ KQ4	South:  ♠ 7542  ♥ AKQ  ♠ KQ8  ♠ 765	West Pass Pass	North  1  1NT	East Pass AP	1♣

Board: 176 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q95</li><li>♥ 7</li><li>♦ KJ1054</li><li>♣ AK97</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 11	<ul><li>AJ8</li><li>✓ A10753</li><li>◆ 873</li><li>◆ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 13	<ul><li>★ K96</li><li>♥ KQJ73</li><li>◆ 3</li><li>◆ A1063</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: EW HCP: 11	<ul><li>♠ 87</li><li>♥ A765</li><li>♠ KQ65</li><li>♠ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: Both HCP: 13	<ul><li>★ A864</li><li>▼ 42</li><li>◆ AKQ94</li><li>◆ 103</li></ul>	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ Q95  ♥ 7  ♦ KJ1054  ♣ AK97	South:  ♠ AJ1064  ♥ Q82  ♠ A8  ♣ 1053	West Pass Pass	North 1 → 2 ♣ 3 ♠	Pass	South 1♠ 2NT
Board: 177 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ AJ8  ♥ A10753  ♠ 873  ♠ Q4	South:  ♠ K763  ♥ K98  ♦ QJ2  ♠ K103	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 178 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ N	North:  ♠ K96  ♥ KQJ73  ♦ 3  ♣ A1063	South:  ♠ AJ873  ♥ A102  ♠ Q6  ♣ J85	West Pass Pass	North 1♥ 2♣ 4♥	East Pass Pass AP	1♠
Board: 179 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♣ 87  ▼ A765  ◆ KQ65  ♣ Q96	South:  ★ K9  ▼ K842  ◆ A43  ★ K1083	West Pass Pass AP	North  1♥  3♥		1 <b>♣</b> 2 <b>♥</b>
Board: 180 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ A864  ♥ 42  ♠ AKQ94  ♣ 103	South:	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT

D 1.157		
Board: 176 Dealer: N	<b>♠</b> AJ1064 <b>♥</b> Q82	The opponents are silent.
Vul: EW	♦ A8	Partner bids first.
HCP: 11	<b>♣</b> 1053	Tarther olds first.
Board: 177	<b>♦</b> K763	The
Dealer: S	<b>♥</b> K98	The opponents are silent.
Vul: NS HCP: 12	◆ QJ2 ◆ K103	You bid first.
HCF. 12	₩ K103	
Board: 178	<b>♦</b> AJ873	The opponents are silent.
Dealer: N	<b>♥</b> A102	The opponents are shent.
Vul: Both HCP: 12	♦ Q6 • J85	Partner bids first.
1101, 12	¥ 303	
Board: 179	<b>♦</b> K9	The opponents are silent.
Dealer: S Vul: EW	<ul><li>★ K842</li><li>★ A43</li></ul>	The opposition was arrown.
HCP: 13	◆ K1083	You bid first.
Board: 180	<b>★</b> 32	The opponents are silent.
Dealer: N Vul: Both	<b>♥</b> KQ96 <b>♦</b> J653	- Tr
HCP: 10	<ul><li>J033</li><li>♣ A98</li></ul>	Partner bids first.
1101.10	2 110	

Board: 176 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ Q95  ♥ 7  ♦ KJ1054  ♣ AK97	South:  ♠ AJ1064  ♥ Q82  ♠ A8  ♣ 1053	West Pass Pass	North 1 → 2 ♣ 3 ♠	Pass	South 1♠ 2NT
Board: 177 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ AJ8  ♥ A10753  ♠ 873  ♠ Q4	South:  ♠ K763  ♥ K98  ♦ QJ2  ♠ K103	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 178 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ N	North:  ♠ K96  ♥ KQJ73  ♦ 3  ♣ A1063	South:  ♠ AJ873  ♥ A102  ♠ Q6  ♣ J85	West Pass Pass	North 1♥ 2♣ 4♥	East Pass Pass AP	1♠
Board: 179 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♣ 87  ▼ A765  ◆ KQ65  ♣ Q96	South:  ★ K9  ▼ K842  ◆ A43  ★ K1083	West Pass Pass AP	North  1♥  3♥		1 <b>♣</b> 2 <b>♥</b>
Board: 180 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ A864  ♥ 42  ♠ AKQ94  ♣ 103	South:	West Pass AP	North 1♦ 1♠	Pass	South 1♥ 1NT

Board: 181 Dealer: S Vul: None HCP: 10	<ul><li>▲ AJ1083</li><li>▼ 108</li><li>◆ KQ10</li><li>▲ 1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 13	<ul><li>♣ J76</li><li>♥ Q952</li><li>♦ AQJ</li><li>♣ K103</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 11	<ul><li>★ A95</li><li>★ A103</li><li>★ K9432</li><li>★ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 12	<ul><li>AJ82</li><li>♥ Q105</li><li>◆ Q2</li><li>◆ QJ107</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q10</li><li>♥ J93</li><li>◆ A9764</li><li>♣ KQ10</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ AJ1083  ♥ 108  ♠ KQ10  ♠ 1076	South:  ♠ Q2  ♥ KJ743  ♠ A3  ♠ Q983	West Pass Pass	North 1♠ 2♥	East Pass AP	1♥
Board: 182 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3♠ S	North:  ♣ J76  ♥ Q952  ♠ AQJ  ♣ K103	South:  ♠ AQ82  ♥ KJ7  ♦ 96  ♠ Q986	West Pass Pass	North 1♣ 1NT 3♠	Pass	
Board: 183 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1N N	North:  ◆ A95  ▼ A103  ◆ K9432  ◆ 94	South:  ♣ J1074  ▼ K65  ♣ AQ  ♣ Q1052	West Pass Pass	North  1  1NT	East Pass AP	1♣
Board: 184 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ AJ82  ♥ Q105  ♠ Q2  ♠ QJ107	South:  ♠ Q96  ♥ J643  ♠ A105  ♣ A53	West Pass AP	North 1♣ 1♠	Pass	
Board: 185 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ Q10  ♥ J93  ♠ A9764  ♠ KQ10	South:	West Pass Pass	North  1   2NT	East Pass AP	1♣

Board: 181 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q2</li><li>♥ KJ743</li><li>◆ A3</li><li>♣ Q983</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: NS HCP: 12	<ul><li>♠ AQ82</li><li>♥ KJ7</li><li>♦ 96</li><li>♠ Q986</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 12	<ul><li>♣ J1074</li><li>♥ K65</li><li>♦ AQ</li><li>♣ Q1052</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q96</li><li>♥ J643</li><li>◆ A105</li><li>♣ A53</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: EW HCP: 12	<ul><li>▶ J97</li><li>♥ AKQ6</li><li>◆ Q108</li><li>◆ 954</li></ul>	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ AJ1083  ♥ 108  ♠ KQ10  ♠ 1076	South:  ♠ Q2  ♥ KJ743  ♠ A3  ♠ Q983	West Pass Pass	North 1♠ 2♥	East Pass AP	1♥
Board: 182 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3♠ S	North:  ♣ J76  ♥ Q952  ♠ AQJ  ♣ K103	South:  ♠ AQ82  ♥ KJ7  ♦ 96  ♠ Q986	West Pass Pass	North 1♣ 1NT 3♠	Pass	
Board: 183 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1N N	North:  ◆ A95  ▼ A103  ◆ K9432  ◆ 94	South:  ♣ J1074  ▼ K65  ♣ AQ  ♣ Q1052	West Pass Pass	North  1  1NT	East Pass AP	1♣
Board: 184 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ AJ82  ♥ Q105  ♠ Q2  ♠ QJ107	South:  ♠ Q96  ♥ J643  ♠ A105  ♣ A53	West Pass AP	North 1♣ 1♠	Pass	
Board: 185 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ Q10  ♥ J93  ♠ A9764  ♠ KQ10	South:	West Pass Pass	North  1  2NT	East Pass AP	1♣

Board: 186 Dealer: N Vul: None HCP: 13	<ul><li>♠ AK103</li><li>♥ Q952</li><li>♦ Q94</li><li>♠ Q5</li></ul>	The opponents are silent.  You bid first.
Board: 187 Dealer: S Vul: EW HCP: 12	<ul><li>AK108</li><li>✓ A7</li><li>J642</li><li>✓ 972</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: Both HCP: 14	<ul><li>★ K764</li><li>♥ Q53</li><li>◆ AJ</li><li>◆ KJ103</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: None HCP: 12	<ul><li>\$98653</li><li>\$94</li><li>\$KQ5</li><li>\$AK8</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: EW HCP: 13	<ul><li>♦ 954</li><li>♥ AKQ</li><li>♦ KJ42</li><li>♠ 652</li></ul>	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ AK103  ♥ Q952  ♠ Q94  ♠ Q5	South:  ♣ J854  ♥ 104  ♦ K85  ♣ AK84	West Pass AP	North 1   2    •		1♠
Board: 187 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3♠ N	North:  ♠ AK108  ♥ A7  ♦ J642  ♣ 972	South:  ♠ QJ32  ♥ KQ109  ♦ 1097  ♣ AJ	West Pass Pass	North 1♠ 3♠	East Pass AP	1♦
Board: 188 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ K764  ♥ Q53  ♠ AJ  ♠ KJ103	South:  ♣ J3  ♣ AK96  ♣ 1082  ♣ Q852	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 189 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:	South:  ♠ A7  ♥ KQ87  ♠ A976  ♣ J64	Pass Pass Pass	North  1  2  1  Minor	Pass Pass Pass	1 ↑ 1NT 2 ▼ 3NT
Board: 190 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3♥ S	North:	South:  ♠ AK8  ♥ 9842  ♦ 1073  ♣ KQ3	West Pass Pass	North 1 → 1NT 3 ▼	Pass	South 1♥ 2NT

Board: 186 Dealer: N Vul: None HCP: 11	<ul><li>▶ J854</li><li>♥ 104</li><li>♦ K85</li><li>♠ AK84</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: EW HCP: 13	<ul><li>♣ QJ32</li><li>♥ KQ109</li><li>◆ 1097</li><li>♣ AJ</li></ul>	The opponents are silent.  You bid first.
Board: 188 Dealer: N Vul: Both HCP: 10	<ul><li>♣ J3</li><li>♥ AK96</li><li>♦ 1082</li><li>♣ Q852</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: None HCP: 14	<ul><li>♣ A7</li><li>♥ KQ87</li><li>◆ A976</li><li>♣ J64</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AK8</li><li>♥ 9842</li><li>♦ 1073</li><li>♠ KQ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ AK103  ♥ Q952  ♠ Q94  ♠ Q5	South:  ♣ J854  ♥ 104  ♦ K85  ♣ AK84	West Pass AP	North 1   2    •		1♠
Board: 187 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3♠ N	North:  ♠ AK108  ♥ A7  ♦ J642  ♣ 972	South:  ♠ QJ32  ♥ KQ109  ♦ 1097  ♣ AJ	West Pass Pass	North 1♠ 3♠	East Pass AP	1♦
Board: 188 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 1N S	North:  ♠ K764  ♥ Q53  ♠ AJ  ♠ KJ103	South:  ♣ J3  ♣ AK96  ♣ 1082  ♣ Q852	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 189 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:	South:  ♠ A7  ♥ KQ87  ♠ A976  ♣ J64	Pass Pass Pass	North  1  2  1  Minor	Pass Pass Pass	1 ↑ 1NT 2 ▼ 3NT
Board: 190 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3♥ S	North:	South:  ♠ AK8  ♥ 9842  ♦ 1073  ♣ KQ3	West Pass Pass	North 1 → 1NT 3 ▼	Pass	South 1♥ 2NT

Board: 191 Dealer: S Vul: Both HCP: 11	<ul><li>★84</li><li>▼KQ98</li><li>◆Q983</li><li>★A65</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: None HCP: 12	<ul><li>★ K74</li><li>★ K62</li><li>◆ AQ84</li><li>◆ 1073</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ73</li><li>★ AQ9</li><li>★ 63</li><li>★ A953</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: None HCP: 10	<ul><li>J832</li><li>Q</li><li>AK1062</li><li>1095</li></ul>	The opponents are silent.  Partner bids first.

Board: 191 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ 84  ♥ KQ98  ♠ Q983  ♣ A65	South:  ♠ A1093  ♥ J104  ♠ A64  ♠ K108	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 192 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N N	North:  ♠ K74  ♥ K62  ♠ AQ84  ♣ 1073	South:  ♠ A52  ♥ A1084  ♦ J106  ♠ Q42	West Pass AP	North 1  1NT	Pass	South 1♥ 2NT
Board: 193 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 S	North:  ◆ J943  ▼ 108  ◆ A43  ◆ AQ92	South:  ♠ 752  ♥ K963  ♦ KQ  ♠ KJ64	West Pass Pass	North 1♠ 2♣	East Pass AP	South 1♣ 1NT
Board: 194 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KJ73  ♥ AQ9  ♠ 63  ♣ A953	South:  ♠ A8  ♥ 763  ♠ AJ1097  ♣ K108	West Pass Pass	North 1♣ 1♠ 3NT	Pass	South 1   2NT
Board: 195 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 1N N	North:	South:  ♠ A76  ♥ J765  • QJ9  ♠ KQJ	West Pass Pass	North  1   1 NT	East Pass AP	South 1♣ 1♥

Board: 191 Dealer: S Vul: Both HCP: 12	<ul><li>★ A1093</li><li>♥ J104</li><li>★ A64</li><li>★ K108</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: None HCP: 11	<ul><li>A52</li><li>✓ A1084</li><li>✓ J106</li><li>✓ Q42</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 12	<ul><li>↑ 752</li><li>↑ K963</li><li>↑ KQ</li><li>♠ KJ64</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: Both HCP: 12	<ul><li>★ A8</li><li>▼ 763</li><li>◆ AJ1097</li><li>◆ K108</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 14	<ul><li>♣ A76</li><li>♥ J765</li><li>◆ QJ9</li><li>♣ KQJ</li></ul>	The opponents are silent. You bid first.

Board: 191 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1N N	North:  ♠ 84  ♥ KQ98  ♠ Q983  ♣ A65	South:  ♠ A1093  ♥ J104  ♠ A64  ♠ K108	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 192 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N N	North:  ♠ K74  ♥ K62  ♠ AQ84  ♣ 1073	South:  ♠ A52  ♥ A1084  ♦ J106  ♠ Q42	West Pass AP	North 1  1NT	Pass	South 1♥ 2NT
Board: 193 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 S	North:  ◆ J943  ▼ 108  ◆ A43  ◆ AQ92	South:  ♠ 752  ♥ K963  ♦ KQ  ♠ KJ64	West Pass Pass	North 1♠ 2♣	East Pass AP	South 1♣ 1NT
Board: 194 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KJ73  ♥ AQ9  ♠ 63  ♣ A953	South:  ♠ A8  ♥ 763  ♠ AJ1097  ♣ K108	West Pass Pass	North 1♣ 1♠ 3NT	Pass	South 1   2NT
Board: 195 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 1N N	North:	South:  ♠ A76  ♥ J765  • QJ9  ♠ KQJ	West Pass Pass	North  1   1 NT	East Pass AP	South 1♣ 1♥

Board: 196 Dealer: N Vul: NS HCP: 12	<ul><li>♣ AJ92</li><li>♥ 92</li><li>◆ A94</li><li>♣ K753</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: EW HCP: 12	<ul><li>AQ76</li><li>✓ K962</li><li>✓ K76</li><li>◆ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: NS HCP: 12	<ul><li>♣ QJ52</li><li>♥ K83</li><li>◆ AJ3</li><li>♣ J98</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: NS HCP: 10	<ul><li>♦ 9</li><li>♥ Q982</li><li>♦ KQ975</li><li>♠ K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: EW HCP: 12	<ul><li>10764</li><li>✓ A104</li><li>✓ A</li><li>✓ KJ743</li></ul>	The opponents are silent. You bid first.

Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AJ92  ♥ 92  ♠ A94  ♣ K753	South:  ♠ Q83  ♥ K1065  ♦ 52  ♠ AJ94	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 197 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AQ76  ♥ K962  ♠ K76  ♠ 83	South:	West Pass Pass Pass	North  1♥  2NT  3NT	East Pass Pass AP	1 <b>♦</b> 1NT
Board: 198 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ QJ52  ♥ K83  ♠ AJ3  ♣ J98	South:  ♠ A86  ♥ Q7654  ♦ 104  ♠ AQ2	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT
Board: 199 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N N	North:  ◆ 9  ▼ Q982  ◆ KQ975  ◆ K43	South:  ♠ AKQJ  ♥ 743  ♦ J86  ♠ Q75	West Pass Pass	North  1  1NT		South 1♣ 1♠
Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ 10764  ♥ A104  ♠ A  ♠ KJ743	South:  ♠ Q9  ♥ J93  ♠ KQ1097  ♣ Q98	West Pass AP	North 1♣ 1♠	Pass	

Board: 196 Dealer: N Vul: NS HCP: 10	<ul><li>◆ Q83</li><li>◆ K1065</li><li>◆ 52</li><li>◆ AJ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 14	<ul><li>★ 104</li><li>★ A43</li><li>★ A1042</li><li>★ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: NS HCP: 12	<ul><li>★ A86</li><li>♥ Q7654</li><li>♦ 104</li><li>★ AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: S Vul: NS HCP: 13	<ul><li>★ AKQJ</li><li>▼ 743</li><li>◆ J86</li><li>★ Q75</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: EW HCP: 10	<b>♣</b> Q9 <b>♥</b> J93 <b>♦</b> KQ1097 <b>♣</b> Q98	The opponents are silent.  Partner bids first.

Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AJ92  ♥ 92  ♠ A94  ♣ K753	South:  ♠ Q83  ♥ K1065  ♦ 52  ♠ AJ94	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 197 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AQ76  ♥ K962  ♠ K76  ♠ 83	South:	West Pass Pass Pass	North  1♥  2NT  3NT	East Pass Pass AP	1 <b>♦</b> 1NT
Board: 198 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ QJ52  ♥ K83  ♠ AJ3  ♣ J98	South:  ♠ A86  ♥ Q7654  ♦ 104  ♠ AQ2	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT
Board: 199 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1N N	North:  ◆ 9  ▼ Q982  ◆ KQ975  ◆ K43	South:  ♠ AKQJ  ♥ 743  ♦ J86  ♠ Q75	West Pass Pass	North  1  1NT		South 1♣ 1♠
Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ 10764  ♥ A104  ♠ A  ♠ KJ743	South:  ♠ Q9  ♥ J93  ♠ KQ1097  ♣ Q98	West Pass AP	North 1♣ 1♠	Pass	

Board: 201 Dealer: S Vul: None HCP: 12	<ul><li>♣ QJ85</li><li>♥ AJ3</li><li>◆ QJ3</li><li>♣ J96</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 13	<ul><li>★ K42</li><li>★ K872</li><li>★ K732</li><li>★ A9</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q953</li><li>♥ 853</li><li>♦ K109</li><li>♣ AQJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: Both HCP: 13	<ul><li>↓ J873</li><li>↓ K9</li><li>↓ Q54</li><li>♠ AK84</li></ul>	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ98</li><li>♥ J4</li><li>◆ KQ8</li><li>◆ J1052</li></ul>	The opponents are silent.  Partner bids first.

Board: 201 Dealer: S Vul: None	North: ♠ QJ85	South: ♠ A972		North		1♣
North HCP: 12 South HCP: 14 Contract: 4♠ N	◆ AJ3 ◆ QJ3 ◆ J96	<ul><li>★ K854</li><li>★ K10</li><li>★ A84</li></ul>	Pass Pass AP	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 202 Dealer: N Vul: Both	North: ♠ K42  ▼ K872	South: ♠ A983 ▼ J10	West	North 1♦		South 1♠
North HCP: 13 South HCP: 11 Contract: 3♠ S	• K732 • K732 • A9	◆ J104 ◆ KQ53	Pass Pass	1NT 3♠	Pass AP	2NT
Board: 203 Dealer: S Vul: NS	North: ♠ Q953	South: ♠ AK72	West	North		1♣
North HCP: 12 South HCP: 14 Contract: 4♠ N	♥ 853 ♦ K109 ♣ AQJ	♥ QJ62 ♦ J4 ♣ K43	Pass Pass AP	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	
Board: 204 Dealer: N	North: <b>♠</b> J873	South: ♠ KQ5	West	North 1♣	East Pass	South 1
Vul: Both North HCP: 13 South HCP: 12 Contract: 2N S	♥ K9 • Q54 • AK84	<ul><li>★ AQ72</li><li>◆ 962</li><li>◆ J52</li></ul>	Pass AP	1♠	Pass	2NT
Board: 205 Dealer: S Vul: None	North: ♠ KQ98	South: ♠ AJ76	West	North	East	South 1♣
Vui: None North HCP: 12 South HCP: 14 Contract: 4♠ N	<ul><li>✓ J4</li><li>✓ KQ8</li><li>✓ J1052</li></ul>	♥ Q963 ♦ 105 ♣ AK6	Pass Pass AP	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	

Board: 201 Dealer: S Vul: None HCP: 14	<ul><li>★ A972</li><li>★ K854</li><li>★ K10</li><li>★ A84</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: Both HCP: 11	<ul><li>▲ A983</li><li>♥ J10</li><li>◆ J104</li><li>▲ KQ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 14	<ul><li>♠ AK72</li><li>♥ QJ62</li><li>♦ J4</li><li>♠ K43</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ5</li><li>▼ AQ72</li><li>◆ 962</li><li>◆ J52</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: None HCP: 14	<ul><li>AJ76</li><li>♥ Q963</li><li>105</li><li>AK6</li></ul>	The opponents are silent. You bid first.

Board: 201 Dealer: S Vul: None	North: ♠ QJ85	South: ♠ A972		North		1♣
North HCP: 12 South HCP: 14 Contract: 4♠ N	◆ AJ3 ◆ QJ3 ◆ J96	<ul><li>★ K854</li><li>★ K10</li><li>★ A84</li></ul>	Pass Pass AP	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 202 Dealer: N Vul: Both	North: ♠ K42  ▼ K872	South: ♠ A983 ▼ J10	West	North 1♦		South 1♠
North HCP: 13 South HCP: 11 Contract: 3♠ S	• K732 • K732 • A9	◆ J104 ◆ KQ53	Pass Pass	1NT 3♠	Pass AP	2NT
Board: 203 Dealer: S Vul: NS	North: ♠ Q953	South: ♠ AK72	West	North		1♣
North HCP: 12 South HCP: 14 Contract: 4♠ N	♥ 853 ♦ K109 ♣ AQJ	♥ QJ62 ♦ J4 ♣ K43	Pass Pass AP	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	
Board: 204 Dealer: N	North: <b>♠</b> J873	South: ♠ KQ5	West	North 1♣	East Pass	South 1
Vul: Both North HCP: 13 South HCP: 12 Contract: 2N S	♥ K9 • Q54 • AK84	<ul><li>★ AQ72</li><li>◆ 962</li><li>◆ J52</li></ul>	Pass AP	1♠	Pass	2NT
Board: 205 Dealer: S Vul: None	North: ♠ KQ98	South: ♠ AJ76	West	North	East	South 1♣
Vui: None North HCP: 12 South HCP: 14 Contract: 4♠ N	<ul><li>✓ J4</li><li>✓ KQ8</li><li>✓ J1052</li></ul>	♥ Q963 ♦ 105 ♣ AK6	Pass Pass AP	1 <b>♠</b> 3 <b>♠</b>	Pass Pass	

Board: 206 Dealer: N Vul: None HCP: 13	<ul><li>★ AK5</li><li>★ K106</li><li>◆ 983</li><li>★ K1087</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ52</li><li>★ K3</li><li>★ A62</li><li>★ 8532</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q5</li><li>♥ A654</li><li>◆ J842</li><li>♣ AQ8</li></ul>	The opponents are silent.  You bid first.
Board: 209 Dealer: S Vul: Both HCP: 11	<ul><li>♠ AK74</li><li>♥ 92</li><li>♦ J654</li><li>♠ QJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: None HCP: 13	<ul><li>★ K5</li><li>▼ KQJ3</li><li>◆ J103</li><li>◆ QJ107</li></ul>	The opponents are silent. You bid first.

Board: 206 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ AK5  ♥ K106  ♦ 983  ♣ K1087	South:  ♠ 1093  ♥ QJ94  ♠ AQJ76  ♠ Q	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 207 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3♠ N	North:  ♠ KQ52  ♥ K3  ♠ A62  ♣ 8532	South:  ♠ A109  ♥ A1082  ♠ QJ94  ♣ Q4	West Pass Pass AP	North 1♣ 2NT		1 <b>♦</b> 1NT
Board: 208 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 S	North:  ♠ Q5  ▼ A654  ◆ J842  ♣ AQ8	South:  ♠ AKJ6  ♥ 10982  ♠ 63  ♠ K32	West Pass AP	North 1♦ 2♥	East Pass Pass	1♥
Board: 209 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 S	North:  ♠ AK74  ♥ 92  ♦ J654  ♣ QJ6	South:	West Pass Pass	North 1♠ 3♦		South 1♥ 2◆
Board: 210 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2N S	North:  ♠ K5  ▼ KQJ3  ◆ J103  ♣ QJ107	South:  ♠ QJ102  ♥ 8  ♠ AQ962  ♣ K86	West Pass AP	North 1♣ 1♥	Pass	South 1 • 2NT

Board: 206 Dealer: N Vul: None HCP: 12	<ul><li>1093</li><li>✓ QJ94</li><li>AQJ76</li><li>Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: Both HCP: 13	<ul><li>★ A109</li><li>★ A1082</li><li>◆ QJ94</li><li>★ Q4</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: NS HCP: 11	<ul><li>♠ AKJ6</li><li>♥ 10982</li><li>♦ 63</li><li>♠ K32</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: Both HCP: 14	<ul><li>♣86</li><li>✔A7543</li><li>◆AK83</li><li>♣K7</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: None HCP: 12	<ul><li>◆ QJ102</li><li>▼ 8</li><li>◆ AQ962</li><li>◆ K86</li></ul>	The opponents are silent.  Partner bids first.

Board: 206 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ AK5  ♥ K106  ♦ 983  ♣ K1087	South:  ♠ 1093  ♥ QJ94  ♠ AQJ76  ♠ Q	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 207 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3♠ N	North:  ♠ KQ52  ♥ K3  ♠ A62  ♣ 8532	South:  ♠ A109  ♥ A1082  ♠ QJ94  ♣ Q4	West Pass Pass AP	North 1♣ 2NT		1 <b>♦</b> 1NT
Board: 208 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 S	North:  ♠ Q5  ▼ A654  ◆ J842  ♣ AQ8	South:  ♠ AKJ6  ♥ 10982  ♠ 63  ♠ K32	West Pass AP	North 1♦ 2♥	East Pass Pass	1♥
Board: 209 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 S	North:  ♠ AK74  ♥ 92  ♦ J654  ♣ QJ6	South:	West Pass Pass	North 1♠ 3♦		South 1♥ 2◆
Board: 210 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2N S	North:  ♠ K5  ▼ KQJ3  ◆ J103  ♣ QJ107	South:  ♠ QJ102  ♥ 8  ♠ AQ962  ♣ K86	West Pass AP	North 1♣ 1♥	Pass	South 1 • 2NT

Board: 211 Dealer: S Vul: EW HCP: 11	<ul><li>AQ95</li><li>♥ 9873</li><li>♦ 32</li><li>♠ KQ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 13	♣ Q ♥ KQ962 ♦ K1052 ♣ K42	The opponents are silent.  You bid first.
Board: 213 Dealer: S Vul: None HCP: 10	<ul><li>★ AKQ52</li><li>▼ J62</li><li>◆ 632</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQJ7</li><li>★ K54</li><li>★ KJ9</li><li>◆ 952</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: Both HCP: 11	<ul><li>★ AJ10742</li><li>▼ 854</li><li>◆ —</li><li>★ KQJ8</li></ul>	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3♠ S	North:  ♠ AQ95  ♥ 9873  ♦ 32  ♠ KQ6	South:  ♠ K832  ♥ AK5  ♠ KJ10  ♣ 842	West Pass Pass	North  1♥ 3♠		South 1♣ 1♠
Board: 212 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♠ S	North: ♠ Q ♥ KQ962 ♦ K1052 ♠ K42	South:  ♠ K109532  ♥ 5  • Q93  ♣ AJ5	West Pass AP	North 1♥ 2◆	East Pass Pass	1♠
Board: 213 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ AKQ52  ♥ J62  ♠ 632  ♣ 65	South:  • 1097  • Q  • QJ854 • AK93	West Pass Pass	North 1♣ 2◆	East Pass AP	1♦
Board: 214 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3♥ S	North:  ♠ KQJ7  ♥ K54  ♠ KJ9  ♣ 952	South:	West Pass Pass AP	North 1♣ 2▼	Pass	1 <b>♥</b> 1NT
Board: 215 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AJ10742  ♥ 854  ← —  ♠ KQJ8	South:  ♠ K  ♥ 976  ♠ AKQJ9  ♣ 10973	West Pass Pass AP	North 1♠ 3♠	East Pass Pass	1 <b>♦</b> 2 <b>♣</b>

Board: 211 Dealer: S Vul: EW HCP: 14	<ul><li>★ K832</li><li>★ AK5</li><li>★ KJ10</li><li>★ 842</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: Both HCP: 10	<ul><li>★K109532</li><li>★ 5</li><li>◆ Q93</li><li>◆ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: None HCP: 12	<ul><li>1097</li><li>Q</li><li>QJ854</li><li>AK93</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: NS HCP: 11	<ul><li>◆ 92</li><li>♥ AJ932</li><li>◆ Q108</li><li>◆ KJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: Both HCP: 13	<b>♠</b> K <b>♥</b> 976 <b>♦</b> AKQJ9 <b>♣</b> 10973	The opponents are silent.  You bid first.

Board: 211 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3♠ S	North:  ♠ AQ95  ♥ 9873  ♦ 32  ♠ KQ6	South:  ♠ K832  ♥ AK5  ♠ KJ10  ♣ 842	West Pass Pass	North  1♥ 3♠		South 1♣ 1♠
Board: 212 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♠ S	North: ♠ Q ♥ KQ962 ♦ K1052 ♠ K42	South:  ♠ K109532  ♥ 5  • Q93  ♣ AJ5	West Pass AP	North 1♥ 2◆	East Pass Pass	1♠
Board: 213 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ AKQ52  ♥ J62  ♠ 632  ♣ 65	South:  • 1097  • Q  • QJ854 • AK93	West Pass Pass	North 1♣ 2◆	East Pass AP	1♦
Board: 214 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3♥ S	North:  ♠ KQJ7  ♥ K54  ♠ KJ9  ♣ 952	South:	West Pass Pass AP	North 1♣ 2▼	Pass	1 <b>♥</b> 1NT
Board: 215 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AJ10742  ♥ 854  ← —  ♠ KQJ8	South:  ♠ K  ♥ 976  ♠ AKQJ9  ♣ 10973	West Pass Pass AP	North 1♠ 3♠	East Pass Pass	1 <b>♦</b> 2 <b>♣</b>

Board: 216 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ72</li><li>▼ K7</li><li>◆ 9752</li><li>◆ A96</li></ul>	The opponents are silent.  You bid first.
Board: 217 Dealer: S Vul: EW HCP: 11	<ul><li>★ K1097</li><li>♥ J953</li><li>◆ QJ</li><li>◆ A92</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: NS HCP: 14	<ul><li>★83</li><li>✓ AK105</li><li>★ K98</li><li>★ A1094</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: EW HCP: 11	<ul><li>★ A106</li><li>♥ Q102</li><li>★ K984</li><li>★ Q93</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: EW HCP: 12	<ul><li>♣ AJ72</li><li>♥ K</li><li>◆ 963</li><li>♣ KJ1053</li></ul>	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 \( \) N	North:  ♠ KQ72  ♥ K7  • 9752  ♣ A96	South:	West Pass AP	North 1♦ 1♠	East Pass Pass	1♥
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2♠ S	North:  ♠ K1097  ♥ J953  • QJ  ♣ A92	South:  ♠ AJ83  ♥ Q6  ♦ 96  ♣ KQJ84	West Pass Pass	North 1♥ 2♠	East Pass AP	South 1♣ 1♠
Board: 218 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ 83  ♥ AK105  ♠ K98  ♣ A1094	South:  ♠ AKQ7  ♥ 7632  ♠ Q72  ♣ J2	West Pass Pass	North 1♣ 2♥ 4♥	East Pass Pass AP	1♥
Board: 219 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ A106  ♥ Q102  ♠ K984  ♠ Q93	South:  ♠ KQ43  ♥ A85  ♦ J2  ♠ K764	West Pass Pass	North  1  2NT	East Pass AP	South 1♣ 1♠
Board: 220 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AJ72  ♥ K  ♦ 963  ♠ KJ1053	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT

Board: 216 Dealer: N Vul: NS HCP: 10	<ul><li>♣965</li><li>♥ J963</li><li>◆ AKJ3</li><li>♣ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 13	<ul><li>AJ83</li><li>♥ Q6</li><li>♥ 96</li><li>♣ KQJ84</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: NS HCP: 12	<ul><li>★ AKQ7</li><li>▼ 7632</li><li>◆ Q72</li><li>★ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: EW HCP: 13	<ul><li>★ KQ43</li><li>★ A85</li><li>★ J2</li><li>★ K764</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: EW HCP: 10	<ul><li>★ 54</li><li>♥ 8732</li><li>★ A87</li><li>★ AQ76</li></ul>	The opponents are silent.  Partner bids first.

Board: 216 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 \( \) N	North:  ♠ KQ72  ♥ K7  • 9752  ♣ A96	South:	West Pass AP	North 1♦ 1♠	East Pass Pass	1♥
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2♠ S	North:  ♠ K1097  ♥ J953  • QJ  ♣ A92	South:  ♠ AJ83  ♥ Q6  ♦ 96  ♣ KQJ84	West Pass Pass	North 1♥ 2♠	East Pass AP	South 1♣ 1♠
Board: 218 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ 83  ♥ AK105  ♠ K98  ♣ A1094	South:  ♠ AKQ7  ♥ 7632  ♠ Q72  ♣ J2	West Pass Pass	North 1♣ 2♥ 4♥	East Pass Pass AP	1♥
Board: 219 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ A106  ♥ Q102  ♠ K984  ♠ Q93	South:  ♠ KQ43  ♥ A85  ♦ J2  ♠ K764	West Pass Pass	North  1  2NT	East Pass AP	South 1♣ 1♠
Board: 220 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 1N S	North:  ♠ AJ72  ♥ K  ♦ 963  ♠ KJ1053	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT

Board: 221 Dealer: S Vul: None HCP: 12	<ul><li>★ 742</li><li>★ K853</li><li>★ AJ5</li><li>★ A65</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: NS HCP: 13	<ul><li>★ K972</li><li>★ A2</li><li>◆ AQ76</li><li>◆ 976</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: None HCP: 11	<ul><li>★ K32</li><li>★ A106</li><li>◆ J863</li><li>★ K62</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 13	<ul><li>★ K9</li><li>♥ Q93</li><li>◆ J1053</li><li>◆ AK82</li></ul>	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 11	<ul><li>★ 5</li><li>♥ J742</li><li>♦ KQJ9</li><li>★ A1095</li></ul>	The opponents are silent.  Partner bids first.

Board: 221 Dealer: S Vul: None	North: ♠ 742 ♥ K853	South: ♠ KQ65 ♥ AJ9		North		1♣
North HCP: 12 South HCP: 12 Contract: 2N N	<ul><li>◆ AJ5</li><li>◆ A65</li></ul>	◆ 974 ◆ Q102	Pass Pass	1♥ 2NT	Pass AP	I♠
Board: 222 Dealer: N Vul: NS	North: ♠ K972	South:  ♠ AJ	West	North 1		South 1
North HCP: 13 South HCP: 11 Contract: 1N S	<b>∨</b> A2 <b>♦</b> AQ76 <b>♣</b> 976	♥ QJ853 ♦ 842 ♣ K53	Pass AP	1♠	Pass	1NT
Board: 223 Dealer: S Vul: None	North:  ♠ K32	South: ♠ Q1098	West	North	East	South 1♣
North HCP: 11 South HCP: 13 Contract: 1N N	<ul><li>✓ A106</li><li>◆ J863</li><li>◆ K62</li></ul>	♥ 84 • AQ7 • AJ98	Pass Pass	1 <b>♦</b> 1NT	Pass AP	1♠
Board: 224 Dealer: N Vul: NS	North: ♠ K9	South: ♠ A106 ♥ J1074	West	North 1♦		South 1
North HCP: 13 South HCP: 10 Contract: 2♦ N	♥ Q93 ♦ J1053 ♣ AK82	◆ KQ872 ◆ 6	Pass AP	1NT	Pass	2•
Board: 225 Dealer: S	North: ♠ 5	South: ♠ K943	West	North	East	South 1♣
Vul: Both North HCP: 11 South HCP: 14 Contract: 2 N	<ul><li>✓ J742</li><li>◆ KQJ9</li><li>◆ A1095</li></ul>	<ul><li>★ A106</li><li>★ A87</li><li>★ K73</li></ul>	Pass Pass AP	1 <b>♥</b> 2♣	Pass Pass	1 <b>♠</b> 2 <b>♥</b>

Board: 221 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ65</li><li>★ AJ9</li><li>◆ 974</li><li>◆ Q102</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: NS HCP: 11	<ul><li>AJ</li><li>♥ QJ853</li><li>♦ 842</li><li>♣ K53</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q1098</li><li>♥ 84</li><li>♦ AQ7</li><li>♣ AJ98</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 10	<ul><li>★ A106</li><li>♥ J1074</li><li>◆ KQ872</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 14	<ul><li>★ K943</li><li>★ A106</li><li>★ A87</li><li>★ K73</li></ul>	The opponents are silent. You bid first.

Board: 221 Dealer: S Vul: None	North: ♠ 742 ♥ K853	South: ♠ KQ65 ♥ AJ9		North		1♣
North HCP: 12 South HCP: 12 Contract: 2N N	<ul><li>◆ AJ5</li><li>◆ A65</li></ul>	◆ 974 ◆ Q102	Pass Pass	1♥ 2NT	Pass AP	I♠
Board: 222 Dealer: N Vul: NS	North: ♠ K972	South:  ♠ AJ	West	North 1		South 1
North HCP: 13 South HCP: 11 Contract: 1N S	<b>∨</b> A2 <b>♦</b> AQ76 <b>♣</b> 976	♥ QJ853 ♦ 842 ♣ K53	Pass AP	1♠	Pass	1NT
Board: 223 Dealer: S Vul: None	North:  ♠ K32	South: ♠ Q1098	West	North	East	South 1♣
North HCP: 11 South HCP: 13 Contract: 1N N	<ul><li>✓ A106</li><li>◆ J863</li><li>◆ K62</li></ul>	♥ 84 • AQ7 • AJ98	Pass Pass	1 <b>♦</b> 1NT	Pass AP	1♠
Board: 224 Dealer: N Vul: NS	North: ♠ K9	South: ♠ A106 ♥ J1074	West	North 1♦		South 1
North HCP: 13 South HCP: 10 Contract: 2♦ N	♥ Q93 ♦ J1053 ♣ AK82	◆ KQ872 ◆ 6	Pass AP	1NT	Pass	2•
Board: 225 Dealer: S	North: ♠ 5	South: ♠ K943	West	North	East	South 1♣
Vul: Both North HCP: 11 South HCP: 14 Contract: 2 N	<ul><li>✓ J742</li><li>◆ KQJ9</li><li>◆ A1095</li></ul>	<ul><li>★ A106</li><li>★ A87</li><li>★ K73</li></ul>	Pass Pass AP	1 <b>♥</b> 2♣	Pass Pass	1 <b>♠</b> 2 <b>♥</b>

Board: 226 Dealer: N Vul: EW HCP: 14	<ul><li>★ K1076</li><li>★ K74</li><li>◆ J63</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q7</li><li>♥ Q642</li><li>◆ QJ72</li><li>♣ A82</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: EW HCP: 12	<ul><li>★ K963</li><li>★ A</li><li>◆ J52</li><li>◆ A10542</li></ul>	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: Both HCP: 10	<ul><li>432</li><li>✓ AK103</li><li>✓ Q976</li><li>✓ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 230 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQ83</li><li>▼ 84</li><li>◆ A7</li><li>◆ A9432</li></ul>	The opponents are silent. You bid first.

Board: 226 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 1N S	North:  ♠ K1076  ♥ K74  ♦ J63  ♣ AK7	South:  ♠ A94  ♥ QJ652  ♦ Q109  ♠ Q6	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 227 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ Q7  ♥ Q642  ♠ QJ72  ♠ A82	South:  ♠ A432  ♥ K107  ♠ AK105  ♠ 95	West Pass Pass Pass AP	North  1♥  2♦  3NT	East Pass Pass Pass	1 <b>♦</b> 1 <b>♠</b> 3 <b>♦</b>
Board: 228 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ K963  ✔ A  ♦ J52  ♣ A10542	South:  ♠ A105  ♥ J9853  ♠ K76  ♠ K6	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 229 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 1N N	North:  ◆ 432  ◆ AK103  ◆ Q976  ◆ J2	South:  ♠ AQJ8  ♥ Q2  ♠ A54  ♠ 9843	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 230 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ KQ83  ♥ 84  ♠ A7  ♣ A9432	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT

Board: 226 Dealer: N Vul: EW HCP: 11	<ul><li>★ A94</li><li>♥ QJ652</li><li>◆ Q109</li><li>◆ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: None HCP: 14	<ul><li>A432</li><li>K107</li><li>AK105</li><li>95</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: EW HCP: 11	<ul><li>▲ A105</li><li>♥ J9853</li><li>♦ K76</li><li>♣ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: Both HCP: 13	<ul><li>♠ AQJ8</li><li>♥ Q2</li><li>♠ A54</li><li>♠ 9843</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: NS HCP: 11	<ul><li>♠ 64</li><li>♥ A1092</li><li>♦ KJ96</li><li>♠ K106</li></ul>	The opponents are silent.  Partner bids first.

Board: 226 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 1N S	North:  ♠ K1076  ♥ K74  ♦ J63  ♣ AK7	South:  ♠ A94  ♥ QJ652  ♦ Q109  ♠ Q6	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 227 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ Q7  ♥ Q642  ♠ QJ72  ♠ A82	South:  ♠ A432  ♥ K107  ♠ AK105  ♠ 95	West Pass Pass Pass AP	North  1♥  2♦  3NT	East Pass Pass Pass	1 <b>♦</b> 1 <b>♦</b> 3 <b>♦</b>
Board: 228 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 1N S	North:  ♠ K963  ✔ A  ♦ J52  ♣ A10542	South:  ♠ A105  ♥ J9853  ♠ K76  ♠ K6	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 229 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 1N N	North:  ◆ 432  ◆ AK103  ◆ Q976  ◆ J2	South:  ♠ AQJ8  ♥ Q2  ♠ A54  ♠ 9843	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 230 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ KQ83  ♥ 84  ♠ A7  ♣ A9432	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT

Board: 231 Dealer: S	<b>♦</b> A5 <b>♥</b> A1093	The opponents are silent.
Vul: NS	♦ 853	Partner bids first.
HCP: 12	♣ A543	raither bids first.
Board: 232	<b>♠</b> AQ	
Dealer: N	♥ J98	The opponents are silent.
Vul: EW	◆ KQ43	You bid first.
HCP: 13	<b>♣</b> J532	
Board: 233	<b>♦</b> QJ1032	
Dealer: S	<b>▼</b> K32	The opponents are silent.
Vul: Both HCP: 12	♦ 42 • AO10	Partner bids first.
HCP: 12	<b>♣</b> AQ10	
Board: 234	<b>♠</b> KQJ3	The empenents are silent
Dealer: N	<b>♥</b> A82	The opponents are silent.
Vul: NS HCP: 13	◆ Q109 ◆ J32	You bid first.
1101.13	<b>4</b> 132	
Board: 235	<b>♠</b> Q1064	The opponents are silent.
Dealer: S	<b>♥</b> KJ3	The opponents are shell.
Vul: Both HCP: 11	♦ KQ102 • 76	Partner bids first.
ПСГ. П	<b>*</b> /U	

Board: 231 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ A5  ♥ A1093  ♠ 853  ♠ A543	South:  • 10964  • KQ  • K92  • KQ102	West Pass Pass	North 1♥ 2NT	East Pass AP	South 1♣ 1♠
Board: 232 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 2N N	North:  ♠ AQ  ♥ J98  ♠ KQ43  ♣ J532	South:  ♠ KJ95  ♥ A1053  ♠ 875  ♣ A8	West Pass AP	North 1• 1NT	Pass	South 1♥ 2NT
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ QJ1032  ♥ K32  ♦ 42  ♠ AQ10	South:  ♠ A9  ♥ A1074  ♠ KQ108  ♣ J86	Pass Pass Pass AP	North  1  2  1  2  1  2  North	Pass Pass Pass	1 → 1NT 2 ▼ 3NT
Board: 234 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ KQJ3  ▼ A82  ♠ Q109  ♣ J32	South:  ♠ A94  ♥ 10975  ♠ A3  ♣ Q1054	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 235 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ Q1064  ♥ KJ3  ♠ KQ102  ♣ 76	South:  ♠ AJ8  ♥ 85  ♦ J976  ♣ AKJ4	West Pass Pass Pass	North  1♣  2NT  3NT	East Pass Pass AP	1 <b>♦</b> 1NT

Board: 231	The opponents are silent.  You bid first.
HCP: 13 ♣ KQ10  Board: 232 ♠ KJ95  Dealer: N ♥ A1053  Vul: EW ♠ 875  HCP: 12 ♣ A8	The opponents are silent
Board: 233	
Board: 234	Partner hids first
Board: 235  Dealer: S  Vul: Both  HCP: 14	The opponents are silent.  You bid first.

Board: 231 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ A5  ♥ A1093  ♠ 853  ♠ A543	South:  • 10964  • KQ  • K92  • KQ102	West Pass Pass	North 1♥ 2NT	East Pass AP	South 1♣ 1♠
Board: 232 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 2N N	North:  ♠ AQ  ♥ J98  ♠ KQ43  ♣ J532	South:  ♠ KJ95  ♥ A1053  ♠ 875  ♣ A8	West Pass AP	North 1• 1NT	Pass	South 1♥ 2NT
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ QJ1032  ♥ K32  ♦ 42  ♠ AQ10	South:  ♠ A9  ♥ A1074  ♠ KQ108  ♣ J86	Pass Pass Pass AP	North  1  2  1  2  1  2  North	Pass Pass Pass	1 → 1NT 2 ▼ 3NT
Board: 234 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1N S	North:  ♠ KQJ3  ▼ A82  ♠ Q109  ♣ J32	South:  ♠ A94  ♥ 10975  ♠ A3  ♣ Q1054	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 1NT
Board: 235 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ Q1064  ♥ KJ3  ♠ KQ102  ♣ 76	South:  ♠ AJ8  ♥ 85  ♦ J976  ♣ AKJ4	West Pass Pass Pass	North  1♣  2NT  3NT	East Pass Pass AP	1 <b>♦</b> 1NT

Board: 236 Dealer: N Vul: EW HCP: 14	<ul><li>♦ 984</li><li>♥ K109</li><li>♦ A42</li><li>♦ AK92</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 10	<ul><li>▲ A8</li><li>▼ J865</li><li>◆ K107</li><li>▲ Q752</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: None HCP: 14	<ul><li>AQ53</li><li>✓ A643</li><li>J52</li><li>✓ K8</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q96</li><li>♥ K1092</li><li>◆ KQJ2</li><li>♣ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 14	<ul><li>★ KQ6</li><li>▼ J8</li><li>◆ AJ87</li><li>★ K1097</li></ul>	The opponents are silent. You bid first.

Board: 236 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:	South:  ♠ Q107  ♥ AJ82  ♠ K86  ♠ Q76	West Pass Pass	North 1♣ 1NT 3NT	Pass	South  1 V  2NT
Board: 237 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ A8  ♥ J865  ♠ K107  ♣ Q752	South:  ♣ J764  ♥ AK  ♦ Q53  ♣ A1083	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 238 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North:  ♠ AQ53  ♥ A643  ♦ J52  ♠ K8	South:  ♣ J1072  ♥ KQ107  • 10  ♣ AJ62	West Pass Pass	North 1 → 2 ▼ 4 ▼		1♥
Board: 239 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♠ Q96  ♥ K1092  ♠ KQJ2  ♣ 82	South:  ♠ AK8  ♥ 7654  ♠ A87  ♣ K97	West Pass Pass	North  1♥  3♥	East Pass AP	1♣
Board: 240 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 2 N	North:  ♠ KQ6  ♥ J8  ♠ AJ87  ♠ K1097	South:	West Pass AP	North 1  1NT		1♥

Board: 236 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q107</li><li>♥ AJ82</li><li>♦ K86</li><li>♣ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 14	<ul><li>♣ J764</li><li>♥ AK</li><li>◆ Q53</li><li>♣ A1083</li></ul>	The opponents are silent.  You bid first.
Board: 238 Dealer: N Vul: None HCP: 11	<ul><li>J1072</li><li>KQ107</li><li>10</li><li>AJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 14	<ul><li>AK8</li><li>₹7654</li><li>A87</li><li>★K97</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: None HCP: 12	<ul><li>♦ 943</li><li>♥ AK54</li><li>♦ K632</li><li>♠ Q2</li></ul>	The opponents are silent.  Partner bids first.

Board: 236 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:	South:  ♠ Q107  ♥ AJ82  ♠ K86  ♠ Q76	West Pass Pass	North 1♣ 1NT 3NT	Pass	South  1 V  2NT
Board: 237 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 1N N	North:  ♠ A8  ♥ J865  ♠ K107  ♣ Q752	South:  ♣ J764  ♥ AK  ♦ Q53  ♣ A1083	West Pass Pass	North 1♥ 1NT	East Pass AP	South 1♣ 1♠
Board: 238 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North:  ♠ AQ53  ♥ A643  ♦ J52  ♠ K8	South:  ♣ J1072  ♥ KQ107  • 10  ♣ AJ62	West Pass Pass	North 1 → 2 ▼ 4 ▼		1♥
Board: 239 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♠ Q96  ♥ K1092  ♠ KQJ2  ♣ 82	South:  ♠ AK8  ♥ 7654  ♠ A87  ♣ K97	West Pass Pass	North  1♥  3♥	East Pass AP	1♣
Board: 240 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 2 N	North:  ♠ KQ6  ♥ J8  ♠ AJ87  ♠ K1097	South:	West Pass AP	North 1  1NT		1♥

Board: 241 Dealer: S Vul: NS HCP: 10	<ul><li>1073</li><li>✓ AJ852</li><li>✓ Q97</li><li>✓ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 13	<ul><li>▲ A983</li><li>♥ Q73</li><li>◆ A7</li><li>♣ K754</li></ul>	The opponents are silent.  You bid first.
Board: 243 Dealer: S Vul: NS HCP: 11	<b>♦</b> KJ7 <b>♥</b> 643 <b>♦</b> A10862 <b>♣</b> K3	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q10</li><li>♥ QJ862</li><li>◆ AK64</li><li>♣ 107</li></ul>	The opponents are silent.  You bid first.
Board: 245 Dealer: S Vul: Both HCP: 11	<ul><li>★ AK43</li><li>▼ 1065</li><li>◆ 73</li><li>◆ KJ95</li></ul>	The opponents are silent.  Partner bids first.

Board: 241 Dealer: S Vul: NS	North: <b>♠</b> 1073 <b>♥</b> AJ852	South: ♠ AK62 ♥ Q96		North		1♣
North HCP: 10 South HCP: 14 Contract: 1N N	◆ Q97 <b>◆</b> K10	◆ A32 ◆ J53	Pass Pass	1 <b>♥</b> 1NT	Pass AP	I♠
Board: 242 Dealer: N Vul: EW	North: ♠ A983	South: ♠ Q64	West	North 1 <b>♣</b>	East Pass	
North HCP: 13 South HCP: 10 Contract: 2 S	♥ Q73 ♦ A7 ♣ K754	<ul><li>★ AJ106</li><li>★ K63</li><li>★ 1086</li></ul>	Pass Pass	1 <b>♠</b> 2♥		1NT
Board: 243 Dealer: S Vul: NS	North: ♠ KJ7	South: ♠ AQ3		North		1♣
North HCP: 11 South HCP: 14 Contract: 3N S	◆ 643 ◆ A10862 ◆ K3	<ul><li>★ K97</li><li>★ KQ9</li><li>★ 8542</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>♦</b>		1NT 3NT
Board: 244 Dealer: N Vul: None	North: ♠ Q10	South: ♠ A987	West	North 1♥	East Pass	
North HCP: 12 South HCP: 11 Contract: 4♥ N	♥ QJ862 ♦ AK64 ♣ 107	<ul><li>★ K103</li><li>★ 872</li><li>★ KJ5</li></ul>	Pass Pass	2 <b>♦</b> 4 <b>♥</b>	Pass AP	3♥
Board: 245 Dealer: S Vul: Both	North: ♠ AK43	South: <b>★</b> 1076	West	North	East	South 1♣
North HCP: 11 South HCP: 14 Contract: 2♠ N	<ul><li>▼ 1065</li><li>◆ 73</li><li>◆ KJ95</li></ul>	<ul><li>★ AKQ4</li><li>★ AJ5</li><li>★ 832</li></ul>	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b>	Pass Pass	1NT 2♠

Board: 241 Dealer: S Vul: NS HCP: 14	<ul><li>★ AK62</li><li>♥ Q96</li><li>★ A32</li><li>★ J53</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q64</li><li>♥ AJ106</li><li>♦ K63</li><li>♣ 1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: NS HCP: 14	<ul><li>★ AQ3</li><li>★ K97</li><li>★ KQ9</li><li>★ 8542</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: None HCP: 11	<ul><li>★ A987</li><li>▼ K103</li><li>◆ 872</li><li>◆ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: Both HCP: 14	<ul><li>1076</li><li>✓ AKQ4</li><li>✓ AJ5</li><li>№ 832</li></ul>	The opponents are silent. You bid first.

Board: 241 Dealer: S Vul: NS	North: <b>♠</b> 1073 <b>♥</b> AJ852	South: ♠ AK62 ♥ Q96		North		1♣
North HCP: 10 South HCP: 14 Contract: 1N N	◆ Q97 <b>◆</b> K10	◆ A32 ◆ J53	Pass Pass	1 <b>♥</b> 1NT	Pass AP	I♠
Board: 242 Dealer: N Vul: EW	North: ♠ A983	South: ♠ Q64	West	North 1 <b>♣</b>	East Pass	
North HCP: 13 South HCP: 10 Contract: 2 S	♥ Q73 ♦ A7 ♣ K754	<ul><li>★ AJ106</li><li>★ K63</li><li>★ 1086</li></ul>	Pass Pass	1 <b>♠</b> 2♥		1NT
Board: 243 Dealer: S Vul: NS	North: ♠ KJ7	South: ♠ AQ3		North		1♣
North HCP: 11 South HCP: 14 Contract: 3N S	◆ 643 ◆ A10862 ◆ K3	<ul><li>★ K97</li><li>★ KQ9</li><li>★ 8542</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>♦</b>		1NT 3NT
Board: 244 Dealer: N Vul: None	North: ♠ Q10	South: ♠ A987	West	North 1♥	East Pass	
North HCP: 12 South HCP: 11 Contract: 4♥ N	♥ QJ862 ♦ AK64 ♣ 107	<ul><li>★ K103</li><li>★ 872</li><li>★ KJ5</li></ul>	Pass Pass	2 <b>♦</b> 4 <b>♥</b>	Pass AP	3♥
Board: 245 Dealer: S Vul: Both	North: ♠ AK43	South: <b>★</b> 1076	West	North	East	South 1♣
North HCP: 11 South HCP: 14 Contract: 2♠ N	<ul><li>▼ 1065</li><li>◆ 73</li><li>◆ KJ95</li></ul>	<ul><li>★ AKQ4</li><li>★ AJ5</li><li>★ 832</li></ul>	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b>	Pass Pass	1NT 2♠

Board: 246 Dealer: N Vul: None HCP: 13	<b>★</b> KQ2 <b>♥</b> J1084 <b>♦</b> K10 <b>♣</b> KJ32	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK10</li><li>♥ 9874</li><li>★ K85</li><li>★ Q74</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQJ7</li><li>▼ K6</li><li>◆ J95</li><li>◆ K654</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: Both HCP: 12	<ul><li>★ K84</li><li>▼ K93</li><li>◆ AQ1054</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q876</li><li>♥ KQ95</li><li>◆ AJ8</li><li>♣ J7</li></ul>	The opponents are silent. You bid first.

Board: 246 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 \( \bar{V} \) N	North:  ♠ KQ2  ♥ J1084  ♠ K10  ♣ KJ32	South:	West Pass AP	North 1♣ 1♥	East Pass Pass	1♦
Board: 247 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ AK10  ♥ 9874  ♠ K85  ♣ Q74	South:  ♣ J872  ♥ K6  ♦ A1032  ♣ AJ6	West Pass Pass	North 1♥ 2NT	East Pass AP	South 1  ↑ 1  ↑
Board: 248 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ KQJ7  ♥ K6  ♦ J95  ♣ K654	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT
Board: 249 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ K84  ♥ K93  ♠ AQ1054  ♣ 86	South:  ♠ Q9  ♥ QJ84  ♦ 87  ♠ AKJ95	West Pass Pass	North  1   2NT	East Pass AP	South 1♣ 1♥
Board: 250 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ Q876  ♥ KQ95  ♠ AJ8  ♣ J7	South:  ♠ KJ53  ▼ AJ2  ♦ 7  ♣ Q8632	West Pass AP	North 1♦ 2♠	East Pass Pass	1♠

Board: 246 Dealer: N Vul: None HCP: 11	<ul><li>♣973</li><li>♥ AQ95</li><li>◆ AJ942</li><li>♣ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 13	<ul><li>▶ J872</li><li>♥ K6</li><li>◆ A1032</li><li>◆ AJ6</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: NS HCP: 11	<ul><li>★ 53</li><li>▼ A9875</li><li>◆ Q108</li><li>◆ AJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: Both HCP: 13	<ul><li>♠ Q9</li><li>♥ QJ84</li><li>♦ 87</li><li>♠ AKJ95</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ53</li><li>▼ AJ2</li><li>◆ 7</li><li>◆ Q8632</li></ul>	The opponents are silent.  Partner bids first.

Board: 246 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 \( \bar{V} \) N	North:  ♠ KQ2  ♥ J1084  ♠ K10  ♣ KJ32	South:	West Pass AP	North 1♣ 1♥	East Pass Pass	1♦
Board: 247 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ AK10  ♥ 9874  ♠ K85  ♣ Q74	South:  ♣ J872  ♥ K6  ♦ A1032  ♣ AJ6	West Pass Pass	North 1♥ 2NT	East Pass AP	South 1  ↑ 1  ↑
Board: 248 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ KQJ7  ♥ K6  ♦ J95  ♣ K654	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT
Board: 249 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ K84  ♥ K93  ♠ AQ1054  ♣ 86	South:  ♠ Q9  ♥ QJ84  ♦ 87  ♠ AKJ95	West Pass Pass	North  1   2NT	East Pass AP	South 1♣ 1♥
Board: 250 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ Q876  ♥ KQ95  ♠ AJ8  ♣ J7	South:  ♠ KJ53  ▼ AJ2  ♦ 7  ♣ Q8632	West Pass AP	North 1♦ 2♠	East Pass Pass	1♠

Board: 251 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ97</li><li>♥ QJ5</li><li>◆ 43</li><li>◆ QJ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: EW HCP: 13	<ul><li>◆ Q1092</li><li>◆ K1065</li><li>◆ K9</li><li>◆ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: NS HCP: 12	<ul><li>★ A1053</li><li>★ 1042</li><li>★ K2</li><li>★ KQ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: Both HCP: 14	<ul><li>★ A943</li><li>★ A6</li><li>★ 54</li><li>★ AQ754</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: None HCP: 11	<ul><li>▲ A6</li><li>✓ AQ53</li><li>◆ 9832</li><li>▲ J65</li></ul>	The opponents are silent.  Partner bids first.

Board: 251 Dealer: S Vul: None North HCP: 11 South HCP: 12	North:  ♠ KQ97  ♥ QJ5  ♦ 43	South:  ♠ A104  ♥ 10642  ♠ A85	West Pass Pass	North 1♠ 2♣	East Pass Pass	1 <b>♣</b> 1NT
Contract: 2♠ N  Board: 252	<b>♣</b> QJ86	<b>♣</b> A103	AP			
Dealer: N Vul: EW North HCP: 13	North: ♠ Q1092 ♥ K1065	South: ♠ A ♥ Q72	West Pass	North 1♣ 1♥		1.
South HCP: 11 Contract: 2♣ N	◆ K9 <b>♣</b> AJ5	◆ QJ763 ◆ Q832	AP	1▼	rass	2 <b>4</b>
Board: 253 Dealer: S Vul: NS	North: ♠ A1053 ▼ 1042	South: ♠ QJ8 ♥ K975	West	North	East	South 1♣
North HCP: 12 South HCP: 12 Contract: 2N S	• K2 • KQ75	◆ J75 ◆ AJ3	Pass Pass	1♠ 2NT	Pass AP	1NT
Board: 254 Dealer: N Vul: Both	North: ♠ A943	South: ♠ Q652	West	North 1♣		South 1♥
North HCP: 14 South HCP: 12 Contract: 4♠ N	<ul><li>★ A6</li><li>★ 54</li><li>★ AQ754</li></ul>	<ul><li>✓ J954</li><li>◆ AQ</li><li>◆ K32</li></ul>	Pass Pass	1 <b>♠</b> 4 <b>♠</b>	Pass AP	3♠
Board: 255 Dealer: S Vul: None	North: ♠ A6	South: ♠ K1092	West	North	East	South 1♣
North HCP: 11 South HCP: 12 Contract: 1N N	<ul><li>AQ53</li><li>9832</li><li>J65</li></ul>	♥ 874 ♦ A104 ♣ KQ9	Pass Pass	1 <b>♥</b> 1NT	Pass AP	14

Board: 251 Dealer: S Vul: None HCP: 12	<ul><li>★ A104</li><li>▼ 10642</li><li>★ A85</li><li>★ A103</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: EW HCP: 11	<ul><li>♠ A</li><li>♥ Q72</li><li>♦ QJ763</li><li>♠ Q832</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ8</li><li>♥ K975</li><li>◆ J75</li><li>♣ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q652</li><li>♥ J954</li><li>◆ AQ</li><li>♣ K32</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: None HCP: 12	<ul><li>★ K1092</li><li>▼ 874</li><li>◆ A104</li><li>◆ KQ9</li></ul>	The opponents are silent. You bid first.

Board: 251 Dealer: S Vul: None North HCP: 11 South HCP: 12	North:  ♠ KQ97  ♥ QJ5  ♦ 43	South:  ♠ A104  ♥ 10642  ♠ A85	West Pass Pass	North 1♠ 2♣	East Pass Pass	1 <b>♣</b> 1NT
Contract: 2♠ N  Board: 252	<b>♣</b> QJ86	<b>♣</b> A103	AP			
Dealer: N Vul: EW North HCP: 13	North: ♠ Q1092 ♥ K1065	South: ♠ A ♥ Q72	West Pass	North 1♣ 1♥		1.
South HCP: 11 Contract: 2♣ N	◆ K9 <b>♣</b> AJ5	◆ QJ763 ◆ Q832	AP	1▼	rass	2 <b>4</b>
Board: 253 Dealer: S Vul: NS	North: ♠ A1053 ▼ 1042	South: ♠ QJ8 ♥ K975	West	North	East	South 1♣
North HCP: 12 South HCP: 12 Contract: 2N S	• K2 • KQ75	◆ J75 ◆ AJ3	Pass Pass	1♠ 2NT	Pass AP	1NT
Board: 254 Dealer: N Vul: Both	North: ♠ A943	South: ♠ Q652	West	North 1♣		South 1♥
North HCP: 14 South HCP: 12 Contract: 4♠ N	<ul><li>★ A6</li><li>★ 54</li><li>★ AQ754</li></ul>	<ul><li>✓ J954</li><li>◆ AQ</li><li>◆ K32</li></ul>	Pass Pass	1 <b>♠</b> 4 <b>♠</b>	Pass AP	3♠
Board: 255 Dealer: S Vul: None	North: ♠ A6	South: ♠ K1092	West	North	East	South 1♣
North HCP: 11 South HCP: 12 Contract: 1N N	<ul><li>AQ53</li><li>9832</li><li>J65</li></ul>	♥ 874 ♦ A104 ♣ KQ9	Pass Pass	1 <b>♥</b> 1NT	Pass AP	14

Board: 256 Dealer: N Vul: NS HCP: 12	<ul><li>♠ AK72</li><li>♥ Q95</li><li>♦ 1083</li><li>♠ K96</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ103</li><li>♥ J4</li><li>◆ 973</li><li>◆ AQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: None HCP: 14	<ul><li>★ K2</li><li>♥ QJ1092</li><li>◆ J8</li><li>◆ AK52</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: NS HCP: 10	<ul><li>★ AK7653</li><li>▼ —</li><li>↑ 73</li><li>★ K9542</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: EW HCP: 12	<ul><li>★ A54</li><li>▼ KJ763</li><li>◆ 7</li><li>◆ KJ82</li></ul>	The opponents are silent. You bid first.

Board: 256 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ AK72  ♥ Q95  • 1083  ♣ K96	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT
Board: 257 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2 S	North:  ♠ KJ103  ♥ J4  ♦ 973  ♣ AQ54	South:  ♠ A6  ♥ A876  ♦ 1085  ♠ KJ108	West Pass Pass	North 1♣ 2♣	East Pass AP	South 1♣ 1NT
Board: 258 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K2  ♥ QJ1092  ♦ J8  ♣ AK52	South:  ♠ QJ73  ♥ 643  ♠ AQ4  ♠ Q83	West Pass Pass	North 1♥ 2♣ 4♥		1♠
Board: 259 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N	North:  ♠ AK7653  ♥ —  ♦ 73  ♠ K9542	South:  ♠ Q  ▼ AK832  ♦ 954  ♣ AJ73	West Pass Pass	North 1♣ 2♠	East Pass AP	South 1♥ 2♣
Board: 260 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ A54  ♥ KJ763  ♠ 7  ♠ KJ82	South:  ♠ KQ83  ♥ A10  ♠ Q985  ♣ 1043	West Pass AP	North 1♥ 2♣	Pass	South 1♠ 2NT

Board: 256 Dealer: N Vul: NS HCP: 12	<ul><li>◆ 98</li><li>◆ 8732</li><li>◆ AKQ9</li><li>◆ QJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 12	<ul><li>▲ A6</li><li>▼ A876</li><li>◆ 1085</li><li>◆ KJ108</li></ul>	The opponents are silent.  You bid first.
Board: 258 Dealer: N Vul: None HCP: 11	<b>♦</b> QJ73 <b>♥</b> 643 <b>♦</b> AQ4 <b>♣</b> Q83	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: NS HCP: 14	<b>♠</b> Q	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ83</li><li>★ A10</li><li>★ Q985</li><li>★ 1043</li></ul>	The opponents are silent.  Partner bids first.

Board: 256 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ AK72  ♥ Q95  • 1083  ♣ K96	South:	West Pass AP	North 1♣ 1♠	Pass	South 1♥ 2NT
Board: 257 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2 S	North:  ♠ KJ103  ♥ J4  ♦ 973  ♣ AQ54	South:  ♠ A6  ♥ A876  ♦ 1085  ♠ KJ108	West Pass Pass	North 1♣ 2♣	East Pass AP	South 1♣ 1NT
Board: 258 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K2  ♥ QJ1092  ♦ J8  ♣ AK52	South:  ♠ QJ73  ♥ 643  ♠ AQ4  ♠ Q83	West Pass Pass	North 1♥ 2♣ 4♥		1♠
Board: 259 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N	North:  ♠ AK7653  ♥ —  ♦ 73  ♠ K9542	South:  ♠ Q  ▼ AK832  ♦ 954  ♣ AJ73	West Pass Pass	North 1♣ 2♠	East Pass AP	South 1♥ 2♣
Board: 260 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ A54  ♥ KJ763  ♠ 7  ♠ KJ82	South:  ♠ KQ83  ♥ A10  ♠ Q985  ♣ 1043	West Pass AP	North 1♥ 2♣	Pass	South 1♠ 2NT

Board: 261 Dealer: S Vul: Both HCP: 11	<ul><li>♠ 93</li><li>♥ KJ7</li><li>♦ A742</li><li>♠ K752</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q72</li><li>♥ A108</li><li>◆ AK64</li><li>♣ J98</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ3</li><li>▼ 103</li><li>◆ K752</li><li>◆ QJ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ84</li><li>★ A64</li><li>★ A72</li><li>★ 743</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: None HCP: 12	<ul><li>AJ105</li><li>✓ QJ2</li><li>632</li><li>A75</li></ul>	The opponents are silent.  Partner bids first.

North:	South:  ♠ KQJ7  ♥ Q109  ♦ J6  ♣ AJ86	West Pass Pass	North 1	East Pass AP	1♣
North:  ♠ Q72  ♥ A108  ♠ AK64  ♣ J98	South:  ◆ 4  ▼ KQJ9  ◆ J10875  ◆ A106	West Pass AP	North 1  1NT		1♥
North:  ♠ KQ3  ♥ 103  ♠ K752  ♠ QJ86	South:  ♠ A1054  ♥ AK54  ♠ Q10  ♣ 1075	West Pass Pass	North 1	East Pass AP	1♣
North:  ♠ KJ84  ♥ A64  ♠ A72  ♣ 743	South:  ♠ Q97  ♥ KJ7  ♦ K10854  ♠ QJ	West Pass AP	North 1♣ 1♠	Pass	
North:  ♠ AJ105  ♥ QJ2  ♠ 632  ♠ A75	South:  ♠ Q43  ♥ K8  ♠ K1054  ♠ KQJ6	West Pass Pass AP	North 1♣ 2NT	Pass	South  1   1NT  3NT
	<ul> <li>♣ 93</li> <li>♥ KJ7</li> <li>♠ A742</li> <li>♣ K752</li> <li>North:</li> <li>♠ Q72</li> <li>♥ A108</li> <li>♠ AK64</li> <li>♣ J98</li> <li>North:</li> <li>♠ KQ3</li> <li>♥ 103</li> <li>♠ K752</li> <li>♣ QJ86</li> <li>North:</li> <li>♠ KJ84</li> <li>♥ A64</li> <li>♠ A72</li> <li>♣ 743</li> <li>North:</li> <li>♠ AJ105</li> <li>♥ QJ2</li> <li>♠ 632</li> </ul>	<ul> <li>♣93</li> <li>♣KQJ7</li> <li>♥ Q109</li> <li>♠A742</li> <li>♣ J6</li> <li>♣ K752</li> <li>♣ AJ86</li> <li>North:</li> <li>♣ Q72</li> <li>♠ 4</li> <li>♣ GJ9</li> <li>♠ AK64</li> <li>♣ J10875</li> <li>♣ J98</li> <li>♣ A106</li> <li>North:</li> <li>♠ KQ3</li> <li>♠ A1054</li> <li>♥ 103</li> <li>♠ AK54</li> <li>♠ K752</li> <li>♠ QJ0</li> <li>♣ QJ86</li> <li>♣ 1075</li> <li>North:</li> <li>♠ KJ84</li> <li>♠ Q97</li> <li>♥ A64</li> <li>♠ KJ7</li> <li>♠ A72</li> <li>♠ K10854</li> <li>♣ 743</li> <li>♣ QJ</li> <li>North:</li> <li>♠ AJ105</li> <li>♠ Q43</li> <li>♥ QJ2</li> <li>♥ K8</li> <li>♠ 632</li> <li>♠ K1054</li> </ul>	♣93       ♣ KQJ7       West         ♦ KJ7       ♥ Q109       Pass         ♠ A742       ♣ J6       Pass         ♣ K752       ♣ AJ86       Pass         North:       ♣ Q72       ♣ 4       West         ♠ A108       ♥ KQJ9       Pass         ♠ AK64       ♣ J10875       AP         North:       ♣ KQ3       ♣ A106       West         ♠ KQ3       ♣ A1054       West         ♠ K752       ♣ Q10       Pass         ♠ K752       ♣ Q10       Pass         North:       ♣ Q97       West         ♠ KJ84       ♠ Q97       ♥ A64       ♥ KJ7         ♠ A72       ♠ K10854       Pass         ♣ 743       ♣ QJ       AP         North:       ♠ Q43       ♠ Q43         ♥ QJ2       ♥ K8       Pass         ♠ A32       ♠ K1054       Pass	♦ 93       ♠ KQJ7         ♥ KJ7       ♥ Q109         ♠ A742       ♠ J6         ♠ K752       ♠ AJ86         Pass       1♠         ♠ West       North         ♠ Q72       ♠ 4         ♥ A108       ♥ KQJ9         ♠ AK64       ♠ J10875         ♠ J98       ♠ A106         North:       South:         ♠ KQ3       ♠ A1054         ♥ 103       ♥ AK54         ♠ K752       ♠ Q10         ♠ QJ86       ♠ 1075         North:       ♠ South:         ♠ KJ84       ♠ Q97         ♥ A64       ♥ KJ7         ♠ A72       ♠ K10854         ♠ 743       ♠ QJ         North:       ♠ Q43         ♠ 743       ♠ QJ         North:       ♠ AP     North:  AP  N	♣ 93       ♣ KQJ7       West       North       East         ♠ K752       ♣ AJ86       Pass       1♠ Pass       Pass       2♠ AP         North:       ♣ AJ86       Pass       1♠ Pass       AP         North:       ♣ AJ86       West       North       East         ♣ Q72       ♣ 4       West       North       East         ♣ AK64       ♣ J10875       Pass       1NT       Pass         ♣ KQ3       ♣ A106       AP       West       North       East         ♣ KQ3       ♣ A1054       West       North       East         ♣ K752       ♣ Q10       Pass       1♠ Pass       AP         North:       ♣ Q105       Pass       2♠ AP         North:       ♣ Q97       West       North       East         ♠ KJ84       ♠ Q97       West       North       Pass         ♠ A72       ♠ K10854       Pass       1♠ Pass         ♠ 743       ♠ QJ       West       North       East         ♠ AJ105       ♠ Q43       West       North       East         ♠ AJ105       ♠ Q43       Pass       1♠ Pass       2North       Pass         ♠ AJ1054

Board: 261 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQJ7</li><li>♥ Q109</li><li>◆ J6</li><li>◆ AJ86</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 11	<ul><li>♣ 4</li><li>♥ KQJ9</li><li>◆ J10875</li><li>♣ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: NS HCP: 13	<ul><li>★ A1054</li><li>▼ AK54</li><li>◆ Q10</li><li>◆ 1075</li></ul>	The opponents are silent.  You bid first.
Board: 264 Dealer: N Vul: NS HCP: 12	<b>♠</b> Q97 <b>♥</b> KJ7 <b>♦</b> K10854 <b>♠</b> QJ	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q43</li><li>♥ K8</li><li>◆ K1054</li><li>♣ KQJ6</li></ul>	The opponents are silent. You bid first.

North:	South:  ♠ KQJ7  ♥ Q109  ♦ J6  ♣ AJ86	West Pass Pass	North 1	East Pass AP	1♣
North:  ♠ Q72  ♥ A108  ♠ AK64  ♣ J98	South:  ◆ 4  ▼ KQJ9  ◆ J10875  ◆ A106	West Pass AP	North 1  1NT		1♥
North:  ♠ KQ3  ♥ 103  ♠ K752  ♠ QJ86	South:  ♠ A1054  ♥ AK54  ♠ Q10  ♣ 1075	West Pass Pass	North 1	East Pass AP	1♣
North:  ♠ KJ84  ♥ A64  ♠ A72  ♣ 743	South:  ♠ Q97  ♥ KJ7  ♦ K10854  ♠ QJ	West Pass AP	North 1♣ 1♠	Pass	
North:  ♠ AJ105  ♥ QJ2  ♠ 632  ♠ A75	South:  ♠ Q43  ♥ K8  ♠ K1054  ♠ KQJ6	West Pass Pass AP	North 1♣ 2NT	Pass	South  1   1NT  3NT
	<ul> <li>♣ 93</li> <li>♥ KJ7</li> <li>♠ A742</li> <li>♣ K752</li> <li>North:</li> <li>♠ Q72</li> <li>♥ A108</li> <li>♠ AK64</li> <li>♣ J98</li> <li>North:</li> <li>♠ KQ3</li> <li>♥ 103</li> <li>♠ K752</li> <li>♣ QJ86</li> <li>North:</li> <li>♠ KJ84</li> <li>♥ A64</li> <li>♠ A72</li> <li>♣ 743</li> <li>North:</li> <li>♠ AJ105</li> <li>♥ QJ2</li> <li>♠ 632</li> </ul>	<ul> <li>♣93</li> <li>♣KQJ7</li> <li>♥ Q109</li> <li>♠A742</li> <li>♣ J6</li> <li>♣ K752</li> <li>♣ AJ86</li> <li>North:</li> <li>♣ Q72</li> <li>♠ 4</li> <li>♣ GJ9</li> <li>♠ AK64</li> <li>♣ J10875</li> <li>♣ J98</li> <li>♣ A106</li> <li>North:</li> <li>♠ KQ3</li> <li>♠ A1054</li> <li>♥ 103</li> <li>♠ AK54</li> <li>♠ K752</li> <li>♠ QJ0</li> <li>♣ QJ86</li> <li>♣ 1075</li> <li>North:</li> <li>♠ KJ84</li> <li>♠ Q97</li> <li>♥ A64</li> <li>♠ KJ7</li> <li>♠ A72</li> <li>♠ K10854</li> <li>♣ 743</li> <li>♣ QJ</li> <li>North:</li> <li>♠ AJ105</li> <li>♠ Q43</li> <li>♥ QJ2</li> <li>♥ K8</li> <li>♠ 632</li> <li>♠ K1054</li> </ul>	♣93       ♣ KQJ7       West         ♦ KJ7       ♥ Q109       Pass         ♠ A742       ♣ J6       Pass         ♣ K752       ♣ AJ86       Pass         North:       ♣ Q72       ♣ 4       West         ♠ A108       ♥ KQJ9       Pass         ♠ AK64       ♣ J10875       AP         North:       ♣ KQ3       ♣ A106       West         ♠ KQ3       ♣ A1054       West         ♠ K752       ♣ Q10       Pass         ♠ K752       ♣ Q10       Pass         North:       ♣ Q97       West         ♠ KJ84       ♠ Q97       ♥ A64       ♥ KJ7         ♠ A72       ♠ K10854       Pass         ♣ 743       ♣ QJ       AP         North:       ♠ Q43       ♠ Q43         ♥ QJ2       ♥ K8       Pass         ♠ A32       ♠ K1054       Pass	♦ 93       ♠ KQJ7         ♥ KJ7       ♥ Q109         ♠ A742       ♠ J6         ♠ K752       ♠ AJ86         Pass       1♠         ♠ West       North         ♠ Q72       ♠ 4         ♥ A108       ♥ KQJ9         ♠ AK64       ♠ J10875         ♠ J98       ♠ A106         North:       South:         ♠ KQ3       ♠ A1054         ♥ 103       ♥ AK54         ♠ K752       ♠ Q10         ♠ QJ86       ♠ 1075         North:       ♠ South:         ♠ KJ84       ♠ Q97         ♥ A64       ♥ KJ7         ♠ A72       ♠ K10854         ♠ 743       ♠ QJ         North:       ♠ Q43         ♠ 743       ♠ QJ         North:       ♠ AP     North:  AP  N	♣ 93       ♣ KQJ7       West       North       East         ♠ K752       ♣ AJ86       Pass       1♠ Pass       Pass       2♠ AP         North:       ♣ AJ86       Pass       1♠ Pass       AP         North:       ♣ AJ86       West       North       East         ♣ Q72       ♣ 4       West       North       East         ♣ AK64       ♣ J10875       Pass       1NT       Pass         ♣ KQ3       ♣ A106       AP       West       North       East         ♣ KQ3       ♣ A1054       West       North       East         ♣ K752       ♣ Q10       Pass       1♠ Pass       AP         North:       ♣ Q105       Pass       2♠ AP         North:       ♣ Q97       West       North       East         ♠ KJ84       ♠ Q97       West       North       Pass         ♠ A72       ♠ K10854       Pass       1♠ Pass         ♠ 743       ♠ QJ       West       North       East         ♠ AJ105       ♠ Q43       West       North       East         ♠ AJ105       ♠ Q43       Pass       1♠ Pass       2North       Pass         ♠ AJ1054

Board: 266 Dealer: N Vul: NS HCP: 13	<ul><li>♣ AJ53</li><li>♥ J4</li><li>♦ A753</li><li>♣ K107</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 12	♣ QJ ♥ AJ3 • 107652 ♣ A43	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 13	<ul><li>★32</li><li>★KJ7</li><li>★K1073</li><li>★AQ108</li></ul>	The opponents are silent. You bid first.

Board: 266 Dealer: N Vul: NS North HCP: 13	North:  ♠ AJ53  ♥ J4  ♠ A753	South:	West Pass	North 1  1  1  1  1  1  1  1  1  1  1  1  1	East Pass Pass	1♥
South HCP: 10 Contract: 2♠ N	♣ K107	♣ AQJ	AP			
Board: 267 Dealer: S Vul: EW	North: ♠ QJ	South: ♠ K86	West	North	East	South 1♣
North HCP: 12 South HCP: 12 Contract: 2N S	<ul><li>AJ3</li><li>107652</li><li>A43</li></ul>	♥ Q106 ♦ AK8 ♣ 10765	Pass Pass	1♦ 2NT	Pass AP	1NT
			West	North		
Board: 268		South: ♠ AJ10	Pass	1 <b>♦</b> 1NT	Pass Pass	1♥ 2♣¹
Dealer: N	North: ♠ 32		Pass	<b>3</b> ♥ <sup>2</sup>	Pass	
Vul: Both North HCP: 13	♥ KJ7	<b>♥</b> Q10842	Pass	<b>4♣</b> <sup>4</sup>	Pass	4♥
South HCP: 12 Contract: 4♥ S	◆ K1073 ◆ AQ108	• Q6 • AP  • K43  1. New Minor For 2. 3 ♥  3. Cue bid, a ♠ st  4. Cue bid, a ♠ st				er

Board: 266 Dealer: N Vul: NS HCP: 10	<ul><li>★ 8742</li><li>▼ K732</li><li>◆ 94</li><li>★ AQJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: EW HCP: 12	<ul><li>★ K86</li><li>♥ Q106</li><li>◆ AK8</li><li>◆ 10765</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: Both HCP: 12	<ul><li>AJ10</li><li>♥ Q10842</li><li>♦ Q6</li><li>♣ K43</li></ul>	The opponents are silent.  Partner bids first.

Board: 266 Dealer: N Vul: NS North HCP: 13	North:  ♠ AJ53  ♥ J4  ♠ A753	South:	West Pass	North 1  1  1  1  1  1  1  1  1  1  1  1  1	East Pass Pass	1♥
South HCP: 10 Contract: 2♠ N	♣ K107	♣ AQJ	AP			
Board: 267 Dealer: S Vul: EW	North: ♠ QJ	South: ♠ K86	West	North	East	South 1♣
North HCP: 12 South HCP: 12 Contract: 2N S	<ul><li>AJ3</li><li>107652</li><li>A43</li></ul>	♥ Q106 ♦ AK8 ♣ 10765	Pass Pass	1♦ 2NT	Pass AP	1NT
			West	North		
Board: 268		South: ♠ AJ10	Pass	1 <b>♦</b> 1NT	Pass Pass	1♥ 2♣¹
Dealer: N	North: ♠ 32		Pass	<b>3</b> ♥ <sup>2</sup>	Pass	
Vul: Both North HCP: 13	♥ KJ7	<b>♥</b> Q10842	Pass	<b>4♣</b> <sup>4</sup>	Pass	4♥
South HCP: 12 Contract: 4♥ S	◆ K1073 ◆ AQ108	• Q6 AP  • K43 1. New Minor Fo  2. 3 ♥  3. Cue bid, a ♠ st  4. Cue bid, a ♠ st				er