| Board: 1<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♠ A103</li><li>♥ QJ52</li><li>◆ QJ82</li><li>♠ 85</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 2<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <b>♦</b> K8<br><b>♥</b> A1086<br><b>♦</b> J3<br><b>♣</b> KQ984       | The opponents are silent. You bid first.       |
| Board: 3<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ K1082</li><li>★ 943</li><li>◆ AQJ73</li><li>◆ 9</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 4<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ K1096</li><li>▼ J6</li><li>◆ QJ</li><li>◆ KQ1075</li></ul> | The opponents are silent. You bid first.       |
| Board: 5<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>↓ J53</li><li>↓ AK53</li><li>↓ K32</li><li>♣ 862</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 1<br>Dealer: S<br>Vul: None                     | North:<br>♠ A103<br>♥ QJ52                             | South:<br>♠ J4  ♥ AK96                                 | West         | North                    |            | 1♣         |
|--|--|--|--------------|--------------------------|------------|------------|
| North HCP: 10<br>South HCP: 14<br>Contract: 4♥ N       | • QJ82<br>• 85   | ◆ A5<br>◆ Q9732  | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP | 3♥         |
| Board: 2<br>Dealer: N<br>Vul: NS                       | North:<br>♠ K8   | South:<br><b>★</b> 1042                                | West         | North                    |            |            |
| North HCP: 13<br>South HCP: 10<br>Contract: 2♥ S       | <ul><li>★ A1086</li><li>★ J3</li><li>★ KQ984</li></ul> | <ul><li>✓ J732</li><li>◆ AKQ</li><li>◆ 653</li></ul>   | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP | 1♥         |
| Board: 3<br>Dealer: S<br>Vul: EW                       | North:<br>♠ K1082                                      | South:<br>♠ A964                                       | West         | North                    | East       | South 1♣   |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♠ S       | ♥ 943<br>♦ AQJ73<br>♣ 9                                | ♥ Q5<br>• 85<br>• AQJ73                                | Pass<br>Pass | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP | 1♠         |
| Board: 4<br>Dealer: N<br>Vul: Both                     | North:<br><b>★</b> K1096                               | South:<br>♠ QJ43                                       | West         | North                    |            | South 1    |
| North HCP: 12<br>South HCP: 10<br>Contract: 3♠ N       | ♥ J6<br>• QJ<br>• KQ1075                               | <ul><li>★ A2</li><li>★ K7532</li><li>★ 32</li></ul>    | Pass<br>AP   | 1♠                       | Pass       | 3♠         |
| Board: 5<br>Dealer: S<br>Vul: NS                       | North:<br>♠ J53  | South:<br>♠ Q10  | West         | North                    | East       | South 1♣   |
| North HCP: 11 South HCP: 12 Contract: 3 \( \text{N} \) | <ul><li>★ AK53</li><li>★ K32</li><li>★ 862</li></ul>   | <ul><li>▼ J1072</li><li>◆ J4</li><li>◆ AKJ43</li></ul> | Pass<br>Pass | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>AP | 2 <b>♥</b> |

| Board: 1 | The opponents are silent. You bid first.       |
|----------|--|
| Board: 2 | The opponents are silent.  Partner bids first. |
| Board: 3 | The opponents are silent. You bid first.       |
| Board: 4 | The opponents are silent.  Partner bids first. |
| Board: 5 | The opponents are silent.  You bid first.      |

| Board: 1<br>Dealer: S<br>Vul: None                     | North:<br>♠ A103<br>♥ QJ52                             | South:<br>♠ J4  ♥ AK96                                 | West         | North                    |            | 1♣         |
|--|--|--|--------------|--------------------------|------------|------------|
| North HCP: 10<br>South HCP: 14<br>Contract: 4♥ N       | • QJ82<br>• 85   | ◆ A5<br>◆ Q9732  | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP | 3♥         |
| Board: 2<br>Dealer: N<br>Vul: NS                       | North:<br>♠ K8   | South:<br><b>★</b> 1042                                | West         | North                    |            |            |
| North HCP: 13<br>South HCP: 10<br>Contract: 2♥ S       | <ul><li>★ A1086</li><li>★ J3</li><li>★ KQ984</li></ul> | <ul><li>✓ J732</li><li>◆ AKQ</li><li>◆ 653</li></ul>   | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP | 1♥         |
| Board: 3<br>Dealer: S<br>Vul: EW                       | North:<br>♠ K1082                                      | South:<br>♠ A964                                       | West         | North                    | East       | South 1♣   |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♠ S       | ♥ 943<br>♦ AQJ73<br>♣ 9                                | ♥ Q5<br>• 85<br>• AQJ73                                | Pass<br>Pass | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP | 1♠         |
| Board: 4<br>Dealer: N<br>Vul: Both                     | North:<br><b>★</b> K1096                               | South:<br>♠ QJ43                                       | West         | North                    |            | South 1    |
| North HCP: 12<br>South HCP: 10<br>Contract: 3♠ N       | ♥ J6<br>• QJ<br>• KQ1075                               | <ul><li>★ A2</li><li>★ K7532</li><li>★ 32</li></ul>    | Pass<br>AP   | 1♠                       | Pass       | 3♠         |
| Board: 5<br>Dealer: S<br>Vul: NS                       | North:<br>♠ J53  | South:<br>♠ Q10  | West         | North                    | East       | South 1♣   |
| North HCP: 11 South HCP: 12 Contract: 3 \( \text{N} \) | <ul><li>★ AK53</li><li>★ K32</li><li>★ 862</li></ul>   | <ul><li>▼ J1072</li><li>◆ J4</li><li>◆ AKJ43</li></ul> | Pass<br>Pass | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>AP | 2 <b>♥</b> |

| Board: 6<br>Dealer: N<br>Vul: EW<br>HCP: 13    | ♣ QJ<br>♥ AQ103<br>♦ 109<br>♣ KJ632                                 | The opponents are silent. You bid first.                           |
|--|---|--|
| Board: 7<br>Dealer: S<br>Vul: Both<br>HCP: 9   | <ul><li>★ KJ4</li><li>▼ KJ93</li><li>◆ J984</li><li>♣ 72</li></ul>  | The opponents are silent.  Partner bids first.                     |
| Board: 8<br>Dealer: N<br>Vul: None<br>HCP: 12  | <ul><li>★ 10632</li><li>★ K84</li><li>★ A</li><li>★ AJ974</li></ul> | East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |
| Board: 9<br>Dealer: S<br>Vul: EW<br>HCP: 10    | <b>★</b> K9<br><b>♥</b> A1043<br><b>♦</b> K10872<br><b>♣</b> 72     | The opponents are silent.  Partner bids first.                     |
| Board: 10<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>▶ J64</li><li>♥ KQ73</li><li>♦ 6</li><li>♣ AKJ82</li></ul>  | East Bids 2♠ if possible.  You bid first.                          |

| Board: 6<br>Dealer: N<br>Vul: EW<br>North HCP: 13             | North:  ♠ QJ  ♥ AQ103                                   | South:  ♠ 832  ♥ K984                                 |                        | North<br>1♣              | Pass       | South 1  |
|---|---|---|------------------------|--------------------------|------------|----------|
| South HCP: 9<br>Contract: 2♥ S                                | ◆ 109<br>◆ KJ632  | ◆ AQ63<br>◆ 105                                       | Pass                   | 2♥                       | AP         |          |
| Board: 7<br>Dealer: S<br>Vul: Both                            | North:<br>♠ KJ4   | South:<br>♠ A93                                       | West                   | North                    | East       | South 1♣ |
| North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N               | <ul><li>★ KJ93</li><li>◆ J984</li><li>◆ 72</li></ul>    | <ul><li>▼ 8754</li><li>◆ A</li><li>◆ KQ1053</li></ul> | Pass<br>AP             | 1♥                       | Pass       | 2♥       |
| Board: 8<br>Dealer: N<br>Vul: None<br>North HCP: 12           | North:<br>♠ 10632<br>▼ K84                              | South:<br>♠ AQ97  ♥ Q                                 | West                   | North<br>1♣              | East 2♥    | South X  |
| South HCP: 11<br>Contract: 3♠ N                               | ◆ A<br>◆ AJ974  | ◆ QJ1095<br>◆ 865                                     | 3♥                     | 3♠                       | AP         |          |
| Board: 9<br>Dealer: S<br>Vul: EW                              | North:<br>♠ K9  | South: • A75  | West                   | North                    | East       | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♥ S              | <ul><li>★ A1043</li><li>★ K10872</li><li>★ 72</li></ul> | <ul><li>★ K976</li><li>★ A</li><li>♣ Q10954</li></ul> | Pass<br>Pass           | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>AP | 1♥       |
| Board: 10<br>Dealer: N  | North:<br>♠ J64   | South:<br>♠ Q8  | West                   | North 1♣                 | East 2♠    | South X  |
| Vul: Both<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | ▼ KQ73<br>◆ 6<br>◆ AKJ82                                | ▼ A852<br>◆ KQ84<br>♣ 1096                            | Pass<br>AP<br>1. Splin | <b>4♦</b> <sup>1</sup>   | Pass       |          |

| Board: 6<br>Dealer: N<br>Vul: EW<br>HCP: 9     | <ul><li>★832</li><li>★ K984</li><li>★ AQ63</li><li>★ 105</li></ul>  | The opponents are silent.  Partner bids first.                           |
|--|---|--|
| Board: 7<br>Dealer: S<br>Vul: Both<br>HCP: 13  | <ul><li>♣ A93</li><li>♥ 8754</li><li>♠ A</li><li>♣ KQ1053</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 8<br>Dealer: N<br>Vul: None<br>HCP: 11  | <ul><li>AQ97</li><li>Q</li><li>QJ1095</li><li>865</li></ul>         | East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first. |
| Board: 9<br>Dealer: S<br>Vul: EW<br>HCP: 13    | <ul><li>A75</li><li>✓ K976</li><li>A</li><li>Q10954</li></ul>       | The opponents are silent. You bid first.                                 |
| Board: 10<br>Dealer: N<br>Vul: Both<br>HCP: 11 | • Q8<br>• A852<br>• KQ84<br>• 1096                                  | East Bids 2♠ if possible.  Partner bids first.                           |
|  |   |  |

| Board: 6<br>Dealer: N<br>Vul: EW<br>North HCP: 13             | North:  ♠ QJ  ♥ AQ103                                   | South:  ♠ 832  ♥ K984                                 |                        | North<br>1♣              | Pass       | South 1  |
|---|---|---|------------------------|--------------------------|------------|----------|
| South HCP: 9<br>Contract: 2♥ S                                | ◆ 109<br>◆ KJ632  | ◆ AQ63<br>◆ 105                                       | Pass                   | 2♥                       | AP         |          |
| Board: 7<br>Dealer: S<br>Vul: Both                            | North:<br>♠ KJ4   | South:<br>♠ A93                                       | West                   | North                    | East       | South 1♣ |
| North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N               | <ul><li>★ KJ93</li><li>◆ J984</li><li>◆ 72</li></ul>    | <ul><li>▼ 8754</li><li>◆ A</li><li>◆ KQ1053</li></ul> | Pass<br>AP             | 1♥                       | Pass       | 2♥       |
| Board: 8<br>Dealer: N<br>Vul: None<br>North HCP: 12           | North:<br>♠ 10632<br>▼ K84                              | South:<br>♠ AQ97  ♥ Q                                 | West                   | North<br>1♣              | East 2♥    | South X  |
| South HCP: 11<br>Contract: 3♠ N                               | ◆ A<br>◆ AJ974  | ◆ QJ1095<br>◆ 865                                     | 3♥                     | 3♠                       | AP         |          |
| Board: 9<br>Dealer: S<br>Vul: EW                              | North:<br>♠ K9  | South: • A75  | West                   | North                    | East       | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♥ S              | <ul><li>★ A1043</li><li>★ K10872</li><li>★ 72</li></ul> | <ul><li>★ K976</li><li>★ A</li><li>♣ Q10954</li></ul> | Pass<br>Pass           | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>AP | 1♥       |
| Board: 10<br>Dealer: N  | North:<br>♠ J64   | South:<br>♠ Q8  | West                   | North 1♣                 | East 2♠    | South X  |
| Vul: Both<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | ▼ KQ73<br>◆ 6<br>◆ AKJ82                                | ▼ A852<br>◆ KQ84<br>♣ 1096                            | Pass<br>AP<br>1. Splin | <b>4♦</b> <sup>1</sup>   | Pass       |          |

| Board: 11<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>◆ Q854</li><li>◆ KQ95</li><li>◆ J54</li><li>◆ Q5</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 12<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>▲ AJ6</li><li>♥ J1072</li><li>◆ 2</li><li>◆ AKJ53</li></ul> | The opponents are silent. You bid first.       |
| Board: 13<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q86</li><li>♥ K7432</li><li>◆ KJ87</li><li>♣ 7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 14<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ KQ76</li><li>★ 4</li><li>◆ KJ10</li><li>◆ AJ864</li></ul> | The opponents are silent. You bid first.       |
| Board: 15<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ KQ83</li><li>♥ 97</li><li>◆ A1032</li><li>◆ J85</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 11 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 \(\nabla\) N                 | North:  ♠ Q854  ♥ KQ95  ♦ J54  ♣ Q5  | South:  ♠ A  ♥ A864  ♠ 872  ♣ A9732   | West<br>Pass<br>Pass | North 1♥ 4♥    | East<br>Pass<br>AP | 1♣       |
|--|--------------------------------------|---------------------------------------|----------------------|----------------|--------------------|----------|
| Board: 12<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 9<br>Contract: 4 \( \mathbf{N} \) | North:  ♠ AJ6  ♥ J1072  ♠ 2  ♣ AKJ53 | South:  ♠ 1042  ♥ AQ95  ♠ K9853  ♣ 10 | West<br>Pass<br>Pass | North 1♣ 1♥ 4♥ |                    | 1♦       |
| Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N                             | North:  ♠ Q86  ♥ K7432  ♠ KJ87  ♣ 7  | South:                                | West Pass AP         | North<br>1♥    | East<br>Pass       | 1♣       |
| Board: 14<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S            | North:  ♠ KQ76  ♥ 4  ♠ KJ10  ♣ AJ864 | South:  ♠ AJ32  ♥ K65  ♦ 42  ♠ Q1093  | West<br>Pass         | North 1♣ 2♠    |                    | South 1♠ |
| Board: 15 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N                             | North:  ♠ KQ83  ♥ 97  ♠ A1032  ♣ J85 | South:  ♠ A1072  ♥ K102  ♠ 7  ♣ AK432 | West Pass AP         | North<br>1♠    | East<br>Pass       | 1♣       |

| Board: 11<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♠ A</li><li>♥ A864</li><li>♦ 872</li><li>♠ A9732</li></ul>   | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 12<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>1042</li><li>✓ AQ95</li><li>✓ K9853</li><li>✓ 10</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 13<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>◆92</li><li>▼ AJ98</li><li>◆ A5</li><li>◆ K8653</li></ul>    | The opponents are silent. You bid first.       |
| Board: 14<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>AJ32</li><li>K65</li><li>42</li><li>Q1093</li></ul>          | The opponents are silent.  Partner bids first. |
| Board: 15<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ A1072</li><li>★ K102</li><li>★ 7</li><li>★ AK432</li></ul> | The opponents are silent. You bid first.       |

| Board: 11 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 \(\nabla\) N                 | North:  ♠ Q854  ♥ KQ95  ♦ J54  ♣ Q5  | South:  ♠ A  ♥ A864  ♠ 872  ♣ A9732   | West<br>Pass<br>Pass | North 1♥ 4♥    | East<br>Pass<br>AP | 1♣       |
|--|--------------------------------------|---------------------------------------|----------------------|----------------|--------------------|----------|
| Board: 12<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 9<br>Contract: 4 \( \mathbf{N} \) | North:  ♠ AJ6  ♥ J1072  ♠ 2  ♣ AKJ53 | South:  ♠ 1042  ♥ AQ95  ♠ K9853  ♣ 10 | West<br>Pass<br>Pass | North 1♣ 1♥ 4♥ |                    | 1♦       |
| Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N                             | North:  ♠ Q86  ♥ K7432  ♠ KJ87  ♣ 7  | South:                                | West Pass AP         | North<br>1♥    | East<br>Pass       | 1♣       |
| Board: 14<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S            | North:  ♠ KQ76  ♥ 4  ♠ KJ10  ♣ AJ864 | South:  ♠ AJ32  ♥ K65  ♦ 42  ♠ Q1093  | West<br>Pass         | North 1♣ 2♠    |                    | South 1♠ |
| Board: 15 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N                             | North:  ♠ KQ83  ♥ 97  ♠ A1032  ♣ J85 | South:  ♠ A1072  ♥ K102  ♠ 7  ♣ AK432 | West Pass AP         | North<br>1♠    | East<br>Pass       | 1♣       |

| Board: 16  ♠ Q876 Dealer: N  ▼ AQ5  The opponents are silent  |           |
|---|-----------|
| Vul: EW → J<br>HCP: 13 → KJ1042 You bid first.  | •         |
| Board: 17   | •         |
| Board: 18   | <b>).</b> |
| Board: 19 ♣ J10 Dealer: S ♥ 8762 Vul: EW ♠ Q1072 HCP: 9 ♣ AQ2  The opponents are silent Partner bids first. | •         |
| Board: 20 ♣ J10 Dealer: N ▼ K1042 Vul: Both HCP: 12 ♣ KJ1064  The opponents are silent You bid first.       | •         |

| Board: 16<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 10<br>Contract: 2♠ S                | North:  ♠ Q876  ♥ AQ5  ♦ J  ♣ KJ1042    | South:  ♠ KJ104  ♥ 73  ♠ A1086  ♣ Q53 | West<br>Pass | North<br>1♣<br>2♠ | East<br>Pass<br>AP |             |
|--|---|---------------------------------------|--------------|-------------------|--------------------|-------------|
| Board: 17<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N              | North:  ♠ AK72  ♥ 108  • QJ4  ♣ 9843    | South:  ♣ J965  ♥ AQ7  ♦ 6  ♣ AK1062  | West Pass AP | North 1♣          | East<br>Pass       | 1♣          |
| Board: 18<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 3 \leftrightarrow W | North:  ♠ KQJ5  ♥ AK4  ♦ 5  ♣ J9843     | South:  ◆ A8763  ▼ QJ85  ◆ Q3  ◆ Q7   | West 3♦      | North<br>1♣<br>AP | East<br>Pass       |             |
| Board: 19<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N                 | North:  ♣ J10  ♥ 8762  • Q1072  ♣ AQ2   | South:  ♠ KQ4  ♥ KQJ3  ♦ J  ♣ J10984  | West Pass AP | North<br>1♥       | East<br>Pass       | South 1♣ 2♥ |
| Board: 20<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 3 N               | North:  ♣ J10  ♥ K1042  ♠ A10  ♣ KJ1064 | South:                                | West Pass AP | North<br>1♣<br>1♥ |                    | 1♦          |

| Board: 16<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★KJ104</li><li>▼73</li><li>◆A1086</li><li>◆Q53</li></ul>    | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li></li></ul>  | The opponents are silent. You bid first.       |
| Board: 18<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ A8763</li><li>♥ QJ85</li><li>◆ Q3</li><li>◆ Q7</li></ul>  | West Bids 3♦ if possible.  Partner bids first. |
| Board: 19<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQ4</li><li>▼ KQJ3</li><li>◆ J</li><li>◆ J10984</li></ul> | The opponents are silent.  You bid first.      |
| Board: 20<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♦ 964</li><li>♥ QJ97</li><li>♦ KJ864</li><li>♠ A</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 16<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 10<br>Contract: 2♠ S                | North:  ♠ Q876  ♥ AQ5  ♦ J  ♣ KJ1042    | South:  ♠ KJ104  ♥ 73  ♠ A1086  ♣ Q53 | West<br>Pass | North<br>1♣<br>2♠ | East<br>Pass<br>AP |             |
|--|---|---------------------------------------|--------------|-------------------|--------------------|-------------|
| Board: 17<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N              | North:  ♠ AK72  ♥ 108  • QJ4  ♣ 9843    | South:  ♣ J965  ♥ AQ7  ♦ 6  ♣ AK1062  | West Pass AP | North 1♣          | East<br>Pass       | 1♣          |
| Board: 18<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 3 \leftrightarrow W | North:  ♠ KQJ5  ♥ AK4  ♦ 5  ♣ J9843     | South:  ◆ A8763  ▼ QJ85  ◆ Q3  ◆ Q7   | West 3♦      | North<br>1♣<br>AP | East<br>Pass       |             |
| Board: 19<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N                 | North:  ♣ J10  ♥ 8762  • Q1072  ♣ AQ2   | South:  ♠ KQ4  ♥ KQJ3  ♦ J  ♣ J10984  | West Pass AP | North<br>1♥       | East<br>Pass       | South 1♣ 2♥ |
| Board: 20<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 3 N               | North:  ♣ J10  ♥ K1042  ♠ A10  ♣ KJ1064 | South:                                | West Pass AP | North<br>1♣<br>1♥ |                    | 1♦          |

| Board: 21<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>10842</li><li>KQ6</li><li>KJ9</li><li>J95</li></ul>          | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 22<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♠ A</li><li>♥ AQJ6</li><li>♦ J53</li><li>♠ Q8432</li></ul>   | West Bids 2♠ if possible.  You bid first.      |
| Board: 23<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q875</li><li>♥ QJ642</li><li>♦ KQJ</li><li>♣ 3</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 24<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♣ AJ73</li><li>♥ Q42</li><li>♦ 10</li><li>♣ AK865</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 25<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ A9853</li><li>★ K543</li><li>◆ Q1042</li><li>★ —</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 21<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N   | North:  ♠ 10842  ♥ KQ6  ♠ KJ9  ♣ J95  | South:  ♠ AQJ3  ♥ J10  ♠ Q2  ♠ A7432  |                              | North<br>1♠                        | East<br>Pass         | 1♣               |
|---|---------------------------------------|---------------------------------------|------------------------------|------------------------------------|----------------------|------------------|
| Board: 22<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 4 S    | North:  ♠ A  ▼ AQJ6  ♦ J53  ♠ Q8432   | South:  ♠ 10  ▼ 109543  ♠ AK82  ♠ K76 | West 2♣ AP                   | North<br>1♣<br>3♥                  |                      | 1♥               |
| Board: 23 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 N                 | North:  ♠ Q875  ♥ QJ642  ♠ KQJ  ♣ 3   | South:  ♣ J4  ♥ AK93  ♦ 109  ♣ KQ654  | West Pass Pass               | North 1♥ 4♥                        | East<br>Pass<br>AP   | 1♣               |
| Board: 24<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ AJ73  ♥ Q42  ♦ 10  ♠ AK865  | South:  ♠ KQ92  ♥ 7  ♦ KJ95  ♣ Q743   | Pass<br>Pass<br>AP<br>1. Cue | North 1♣ 3♠ 4♣² bid, surp bid, a ♣ | Pass<br>Pass<br>Pass | 1♠<br>3NT¹<br>4♠ |
| Board: 25 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 4♠ N                   | North:  ♠ A9853  ♥ K543  ♠ Q1042  ♣ — | South:  ♠ QJ102  ♥ A72  ♦ 8  ♣ KQJ72  | West Pass Pass               | North 1♣ 4♣                        | East<br>Pass<br>AP   | South 1♣ 2♠      |

| Board: 21<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♠ AQJ3</li><li>♥ J10</li><li>♦ Q2</li><li>♠ A7432</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 22<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>10</li><li>109543</li><li>AK82</li><li>K76</li></ul>        | West Bids 2♠ if possible.  Partner bids first. |
| Board: 23<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>↓ J4</li><li>♥ AK93</li><li>↓ 109</li><li>♠ KQ654</li></ul> | The opponents are silent.  You bid first.      |
| Board: 24<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ KQ92</li><li>▼ 7</li><li>◆ KJ95</li><li>◆ Q743</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 25<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>◆ QJ102</li><li>◆ A72</li><li>◆ 8</li><li>◆ KQJ72</li></ul> | The opponents are silent. You bid first.       |

| Board: 21<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N   | North:  ♠ 10842  ♥ KQ6  ♠ KJ9  ♣ J95  | South:  ♠ AQJ3  ♥ J10  ♠ Q2  ♠ A7432  |                              | North<br>1♠                        | East<br>Pass         | 1♣               |
|---|---------------------------------------|---------------------------------------|------------------------------|------------------------------------|----------------------|------------------|
| Board: 22<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 4 S    | North:  ♠ A  ▼ AQJ6  ♦ J53  ♠ Q8432   | South:  ♠ 10  ▼ 109543  ♠ AK82  ♠ K76 | West 2♣ AP                   | North<br>1♣<br>3♥                  |                      | 1♥               |
| Board: 23 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 N                 | North:  ♠ Q875  ♥ QJ642  ♠ KQJ  ♣ 3   | South:  ♣ J4  ♥ AK93  ♦ 109  ♣ KQ654  | West Pass Pass               | North 1♥ 4♥                        | East<br>Pass<br>AP   | 1♣               |
| Board: 24<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ AJ73  ♥ Q42  ♦ 10  ♠ AK865  | South:  ♠ KQ92  ♥ 7  ♦ KJ95  ♣ Q743   | Pass<br>Pass<br>AP<br>1. Cue | North 1♣ 3♠ 4♣² bid, surp bid, a ♣ | Pass<br>Pass<br>Pass | 1♠<br>3NT¹<br>4♠ |
| Board: 25 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 4♠ N                   | North:  ♠ A9853  ♥ K543  ♠ Q1042  ♣ — | South:  ♠ QJ102  ♥ A72  ♦ 8  ♣ KQJ72  | West Pass Pass               | North 1♣ 4♣                        | East<br>Pass<br>AP   | South 1♣ 2♠      |

| Board: 26<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♠ 62</li><li>♥ A3</li><li>♠ AQ92</li><li>♠ Q10976</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 27<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 28<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <b>♦</b> KQ<br><b>♥</b> Q8<br><b>♦</b> K1085<br><b>♣</b> A6432      | The opponents are silent. You bid first.       |
| Board: 29<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>AQ102</li><li>✓ Q108</li><li>✓ K754</li><li>♠ 62</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 30<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ</li><li>▼ J762</li><li>★ K5</li><li>★ A9542</li></ul>  | The opponents are silent. You bid first.       |

| Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N                  | North:  ♠ 62  ♥ A3  ♠ AQ92  ♣ Q10976  | South:  ♠ Q108  ♥ K87  ♠ K876  ♣ J53  | West<br>Pass<br>AP   | North 1♣ 2◆       | East<br>Pass<br>Pass | 1♦          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 27<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 13<br>Contract: 3♠ S | North:                                | South:  ♠ Q1084  ♥ KQ5  ♠ 10  ♠ KQJ63 | West<br>Pass<br>Pass | North 1  3  4     | East<br>Pass<br>AP   | South 1♣ 1♠ |
| Board: 28 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3 S                   | North:  ♠ KQ  ♥ Q8  ♦ K1085  ♣ A6432  | South:                                | West<br>Pass<br>AP   | North<br>1♣<br>2◆ | East<br>Pass<br>Pass | 1♦          |
| Board: 29<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 13<br>Contract: 3♠ N | North:  ♠ AQ102  ♥ Q108  ♠ K754  ♠ 62 | South:  ♠ K965  ♥ K  ♦ J83  ♣ KQJ73   | West Pass Pass       | North 1♠ 3♠       | East<br>Pass<br>AP   | South 1♣ 2♠ |
| Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 S                 | North:  ♠ KJ  ♥ J762  ♠ K5  ♣ A9542   | South:  ♠ A72  ♥ A10983  ♦ 982  ♠ K10 | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |

| Board: 26 Dealer: N Vul: Both HCP: 9  ♣ Q108  ▼ K87  Partner bids first.  Board: 27  Partner bids first.  Board: 27  Partner bids first.  The opponents are silent. |                        |    |    |
|---|------------------------|----|----|
| The opponents are silent  | Dealer: N<br>Vul: Both | ** | t. |
| Dealer: S   | Dealer: S<br>Vul: Non  | ** | t. |
| Board: 28   | Dealer: N<br>Vul: NS   | ** | t. |
| Board: 29 ★ K965 Dealer: S ▼ K Vul: Both HCP: 13 ★ KQJ73  The opponents are silent. You bid first.  | Dealer: S<br>Vul: Both | ** | t. |
| Board: 30 Dealer: N  Vul: None HCP: 11  A72  ✓ A10983  The opponents are silent.  Partner bids first.   | Dealer: N<br>Vul: Non  |    | t. |

| Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N                  | North:  ♠ 62  ♥ A3  ♠ AQ92  ♣ Q10976  | South:  ♠ Q108  ♥ K87  ♠ K876  ♣ J53  | West<br>Pass<br>AP   | North 1♣ 2◆       | East<br>Pass<br>Pass | 1♦          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 27<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 13<br>Contract: 3♠ S | North:                                | South:  ♠ Q1084  ♥ KQ5  ♠ 10  ♠ KQJ63 | West<br>Pass<br>Pass | North 1  3  4     | East<br>Pass<br>AP   | South 1♣ 1♠ |
| Board: 28 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3 S                   | North:  ♠ KQ  ♥ Q8  ♦ K1085  ♣ A6432  | South:                                | West<br>Pass<br>AP   | North<br>1♣<br>2◆ | East<br>Pass<br>Pass | 1♦          |
| Board: 29<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 13<br>Contract: 3♠ N | North:  ♠ AQ102  ♥ Q108  ♠ K754  ♠ 62 | South:  ♠ K965  ♥ K  ♦ J83  ♣ KQJ73   | West Pass Pass       | North 1♠ 3♠       | East<br>Pass<br>AP   | South 1♣ 2♠ |
| Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 S                 | North:  ♠ KJ  ♥ J762  ♠ K5  ♣ A9542   | South:  ♠ A72  ♥ A10983  ♦ 982  ♠ K10 | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |

| Board: 31<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>10752</li><li>✓ A87</li><li>✓ AJ872</li><li>✓ Q</li></ul>   | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣ 9</li><li>♥ QJ96</li><li>♦ KQ5</li><li>♣ AQ1083</li></ul> | The opponents are silent. You bid first.       |
| Board: 33<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★3</li><li>★ K1072</li><li>★ K9732</li><li>★ AJ9</li></ul>  | East Bids 3♠ if possible.  Partner bids first. |
| Board: 34<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>1074</li><li>KJ104</li><li>A</li><li>KQJ53</li></ul>        | The opponents are silent. You bid first.       |
| Board: 35<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ A954</li><li>♥ Q8642</li><li>◆ K953</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 31<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 12<br>Contract: 3♠ S   | North:  • 10752  • A87  • AJ872  • Q  | South:  ♠ AJ94  ♥ J6  ♠ K6  ♠ K10632  | Pass                 | North 1  3  4     |                            | 1♣          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|-------------|
| Board: 32<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S   | North:  ♣ 9  ♥ QJ96  ♠ KQ5  ♣ AQ1083  | South:  ♠ AQ75  ♥ A874  ♠ 874  ♣ 42   | West<br>Pass         | North<br>1♣<br>2♥ |                            | South 1♥    |
| Board: 33<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 12<br>Contract: 3  E | North:  ♠ 3  ♥ K1072  ♠ K9732  ♠ AJ9  | South:  ♠ K42  ♥ A654  ♦ Q  ♠ K8764   |                      | North<br>1◆       | East 3♠                    | South 1♣ AP |
| Board: 34 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4 N                   | North:  • 1074  • KJ104  • A  • KQJ53 | South:  ♠ Q8  ♥ 9873  ♠ KJ1065  ♠ A2  | West<br>Pass<br>Pass | North 1♣ 1♥ 4♥    | East<br>Pass<br>Pass<br>AP | 1♦          |
| Board: 35 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 4 N                    | North:  ♠ A954  ♥ Q8642  ♠ K953  ♣ —  | South:  ♠ Q  ♥ A1075  ♦ J102  ♠ KQJ84 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣          |

| Board: 31<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ AJ94</li><li>♥ J6</li><li>★ K6</li><li>★ K10632</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>AQ75</li><li>✓ A874</li><li>◆ 874</li><li>◆ 42</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 33<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ K42</li><li>▼ A654</li><li>◆ Q</li><li>◆ K8764</li></ul>  | East Bids 3♠ if possible.  You bid first.      |
| Board: 34<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♠ Q8</li><li>♥ 9873</li><li>♦ KJ1065</li><li>♠ A2</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 35<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <b>♠</b> Q<br><b>♥</b> A1075<br><b>♦</b> J102<br><b>♣</b> KQJ84     | The opponents are silent. You bid first.       |

| Board: 31<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 12<br>Contract: 3♠ S   | North:  • 10752  • A87  • AJ872  • Q  | South:  ♠ AJ94  ♥ J6  ♠ K6  ♠ K10632  | Pass                 | North 1  3  4     |                            | 1♣          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|-------------|
| Board: 32<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S   | North:  ♣ 9  ♥ QJ96  ♠ KQ5  ♣ AQ1083  | South:  ♠ AQ75  ♥ A874  ♠ 874  ♣ 42   | West<br>Pass         | North<br>1♣<br>2♥ |                            | South 1♥    |
| Board: 33<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 12<br>Contract: 3  E | North:  ♠ 3  ♥ K1072  ♠ K9732  ♠ AJ9  | South:  ♠ K42  ♥ A654  ♦ Q  ♠ K8764   |                      | North<br>1◆       | East 3♠                    | South 1♣ AP |
| Board: 34 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4 N                   | North:  • 1074  • KJ104  • A  • KQJ53 | South:  ♠ Q8  ♥ 9873  ♠ KJ1065  ♠ A2  | West<br>Pass<br>Pass | North 1♣ 1♥ 4♥    | East<br>Pass<br>Pass<br>AP | 1♦          |
| Board: 35 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 4 N                    | North:  ♠ A954  ♥ Q8642  ♠ K953  ♣ —  | South:  ♠ Q  ♥ A1075  ♦ J102  ♠ KQJ84 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣          |

| Board: 36<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>AQ7</li><li>♥ 9843</li><li>♦ 6</li><li>♣ AKJ98</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 37<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <b>♦</b> QJ75 <b>♥</b> Q10742 <b>♦</b> A87 <b>♣</b> 10              | The opponents are silent.  Partner bids first. |
| Board: 38<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <b>♦</b> Q<br><b>♥</b> A986<br><b>♦</b> K104<br><b>♣</b> A7652      | The opponents are silent. You bid first.       |
| Board: 39<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ K98</li><li>♥ QJ7</li><li>◆ J1074</li><li>◆ K42</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 40<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★K1084</li><li>★K3</li><li>◆J10</li><li>◆AQ1073</li></ul>   | The opponents are silent.  You bid first.      |
|  |   |  |

| Board: 36<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 2 S  | North:  ♠ AQ7  ♥ 9843  ♠ 6  ♠ AKJ98    | South:                               | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP |    |
|---|--|--------------------------------------|----------------------|-------------------|--------------------|----|
| Board: 37<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 13<br>Contract: 2 N     | North:  ♠ QJ75  ♥ Q10742  ♠ A87  ♠ 10  | South:                               | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣ |
| Board: 38 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S                   | North:  ♠ Q  ♥ A986  ♠ K104  ♠ A7652   | South:  ♣ J75  ♥ KJ1052  ♦ J  ♣ KQ98 | West<br>Pass<br>AP   | North<br>1♣<br>2♥ |                    | 1♥ |
| Board: 39<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 14<br>Contract: 3N N | North:  ♠ K98  ♥ QJ7  ♦ J1074  ♠ K42   | South:  ♣ J  ▼ A83  ◆ Q953  ♣ AQJ95  | West<br>Pass<br>Pass | North  1   3NT    |                    | 1♣ |
| Board: 40<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 9<br>Contract: 24 S  | North:  ♠ K1084  ♥ K3  ♦ J10  ♠ AQ1073 | South:  ♠ A9763  ♥ A62  ♠ 764  ♠ J5  | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP |    |

| Board: 36<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>J2</li><li>KQ105</li><li>KJ94</li><li>643</li></ul>        | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 37<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>◆ 983</li><li>♥ AJ86</li><li>◆ Q</li><li>◆ AQ654</li></ul> | The opponents are silent. You bid first.       |
| Board: 38<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>J75</li><li>KJ1052</li><li>J</li><li>KQ98</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 39<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ J</li><li>♥ A83</li><li>◆ Q953</li><li>♣ AQJ95</li></ul> | The opponents are silent. You bid first.       |
| Board: 40<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ A9763</li><li>★ A62</li><li>★ 764</li><li>★ J5</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 36<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 2 S  | North:  ♠ AQ7  ♥ 9843  ♠ 6  ♠ AKJ98    | South:                               | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP |    |
|---|--|--------------------------------------|----------------------|-------------------|--------------------|----|
| Board: 37<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 13<br>Contract: 2 N     | North:  ♠ QJ75  ♥ Q10742  ♠ A87  ♠ 10  | South:                               | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣ |
| Board: 38 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S                   | North:  ♠ Q  ♥ A986  ♠ K104  ♠ A7652   | South:  ♣ J75  ♥ KJ1052  ♦ J  ♣ KQ98 | West<br>Pass<br>AP   | North<br>1♣<br>2♥ |                    | 1♥ |
| Board: 39<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 14<br>Contract: 3N N | North:  ♠ K98  ♥ QJ7  ♦ J1074  ♠ K42   | South:  ♣ J  ▼ A83  ◆ Q953  ♣ AQJ95  | West<br>Pass<br>Pass | North  1   3NT    |                    | 1♣ |
| Board: 40<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 9<br>Contract: 24 S  | North:  ♠ K1084  ♥ K3  ♦ J10  ♠ AQ1073 | South:  ♠ A9763  ♥ A62  ♠ 764  ♠ J5  | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP |    |

| Board: 41<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣82</li><li>♥KQJ82</li><li>♦KQ654</li><li>♣6</li></ul>      | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 42<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>J975</li><li>♥ 9</li><li>AQ7</li><li>AK754</li></ul>        | The opponents are silent. You bid first.       |
| Board: 43<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>\$9854</li><li>♥ AK6</li><li>• Q10764</li><li>\$7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 44<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>↑74</li><li>↑AQJ5</li><li>↑86</li><li>↑KQ854</li></ul>      | The opponents are silent. You bid first.       |
| Board: 45<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J752</li><li>♥ AJ106</li><li>◆ AJ98</li><li>♣ 5</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 41<br>Dealer: S<br>Vul: EW<br>North HCP: 11      | North:<br><b>♠</b> 82<br><b>♥</b> KQJ82              | South:<br>♠ Q93<br>▼ A643                              |              | North                    | East<br>Pass | 1♣       |
|---|--|--|--------------|--------------------------|--------------|----------|
| North HCP: 11<br>South HCP: 13<br>Contract: 4♥ N        | ◆ KQ654<br>◆ 6                                       | ◆ 2<br>◆ AK843   | Pass<br>Pass | 1 <b>∀</b> 4 <b>∀</b>    | AP           | 2▼       |
| Board: 42<br>Dealer: N<br>Vul: Both                     | North:<br><b>♣</b> J975                              | South:<br>♠ AK108                                      | West         | North                    |              |          |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♠ S        | ♥ 9<br>♦ AQ7<br>♣ AK754                              | ♥ QJ10<br>♦ 9632<br>♣ 108                              | Pass         | 1 <b>♣</b><br>4 <b>♠</b> | Pass<br>AP   | 1♠       |
| Board: 43<br>Dealer: S<br>Vul: None                     | North:<br><b>♠</b> 9854                              | South:  ♠ AKQ7   | West         | North                    | East         | South 1♣ |
| North HCP: 9<br>South HCP: 12<br>Contract: 3♠ S         | ◆ AK6<br>◆ Q10764<br>◆ 7                             | <ul><li>▼ 1098</li><li>◆ 8</li><li>◆ K9843</li></ul>   | Pass<br>Pass | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP   | 1♠       |
| Board: 44<br>Dealer: N<br>Vul: NS                       | North:<br>♠ 74                                       | South:  ♠ AQ2  | West         | North 1♣                 |              | South 1♥ |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♥ S        | <ul><li>AQJ5</li><li>86</li><li>KQ854</li></ul>      | ▼ K1093<br>◆ Q932<br><b>♣</b> 63                       | Pass<br>AP   | 2♥                       | Pass         | 3♥       |
| Board: 45<br>Dealer: S<br>Vul: Both                     | North:<br><b>♠</b> J752                              | South:<br>♠ 86   | West         | North                    | East         | South 1♣ |
| North HCP: 11 South HCP: 12 Contract: 3 \( \bar{V} \) N | <ul><li>✓ AJ106</li><li>◆ AJ98</li><li>◆ 5</li></ul> | <ul><li>★ KQ54</li><li>★ 53</li><li>★ AK1087</li></ul> | Pass<br>Pass | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>AP   |          |

| Board: 41<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q93</li><li>♥ A643</li><li>◆ 2</li><li>♣ AK843</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 42<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ AK108</li><li>♥ QJ10</li><li>◆ 9632</li><li>★ 108</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 43<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ AKQ7</li><li>▼ 1098</li><li>◆ 8</li><li>◆ K9843</li></ul>   | The opponents are silent. You bid first.       |
| Board: 44<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>AQ2</li><li>K1093</li><li>Q932</li><li>63</li></ul>           | The opponents are silent.  Partner bids first. |
| Board: 45<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★86</li><li>▼KQ54</li><li>◆53</li><li>◆AK1087</li></ul>       | The opponents are silent. You bid first.       |

| Board: 41<br>Dealer: S<br>Vul: EW<br>North HCP: 11      | North:<br><b>♠</b> 82<br><b>♥</b> KQJ82              | South:<br>♠ Q93<br>▼ A643                              |              | North                    | East<br>Pass | 1♣       |
|---|--|--|--------------|--------------------------|--------------|----------|
| North HCP: 11<br>South HCP: 13<br>Contract: 4♥ N        | ◆ KQ654<br>◆ 6                                       | ◆ 2<br>◆ AK843   | Pass<br>Pass | 1 <b>∀</b> 4 <b>∀</b>    | AP           | 2▼       |
| Board: 42<br>Dealer: N<br>Vul: Both                     | North:<br><b>♣</b> J975                              | South:<br>♠ AK108                                      | West         | North                    |              |          |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♠ S        | ♥ 9<br>♦ AQ7<br>♣ AK754                              | ♥ QJ10<br>♦ 9632<br>♣ 108                              | Pass         | 1 <b>♣</b><br>4 <b>♠</b> | Pass<br>AP   | 1♠       |
| Board: 43<br>Dealer: S<br>Vul: None                     | North:<br><b>♠</b> 9854                              | South:  ♠ AKQ7   | West         | North                    | East         | South 1♣ |
| North HCP: 9<br>South HCP: 12<br>Contract: 3♠ S         | ◆ AK6<br>◆ Q10764<br>◆ 7                             | <ul><li>▼ 1098</li><li>◆ 8</li><li>◆ K9843</li></ul>   | Pass<br>Pass | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP   | 1♠       |
| Board: 44<br>Dealer: N<br>Vul: NS                       | North:<br>♠ 74                                       | South:  ♠ AQ2  | West         | North 1♣                 |              | South 1♥ |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♥ S        | <ul><li>AQJ5</li><li>86</li><li>KQ854</li></ul>      | ▼ K1093<br>◆ Q932<br><b>♣</b> 63                       | Pass<br>AP   | 2♥                       | Pass         | 3♥       |
| Board: 45<br>Dealer: S<br>Vul: Both                     | North:<br><b>♠</b> J752                              | South:<br>♠ 86   | West         | North                    | East         | South 1♣ |
| North HCP: 11 South HCP: 12 Contract: 3 \( \bar{V} \) N | <ul><li>✓ AJ106</li><li>◆ AJ98</li><li>◆ 5</li></ul> | <ul><li>★ KQ54</li><li>★ 53</li><li>★ AK1087</li></ul> | Pass<br>Pass | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>AP   |          |

| Board: 46<br>Dealer: N<br>Vul: None<br>HCP: 12 | <b>★</b> K1087<br><b>∀</b> KQ<br><b>♦</b> 109<br><b>♣</b> A10865    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 47<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KJ1093</li><li>♥ J754</li><li>◆ A4</li><li>♣ Q3</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 48<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>AQ6</li><li>♥ QJ63</li><li>4</li><li>♣ KJ987</li></ul>      | The opponents are silent. You bid first.       |
| Board: 49<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♣ QJ7</li><li>♥ 8653</li><li>♦ AQ65</li><li>♣ 104</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 50<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>A765</li><li>✓ A43</li><li>✓ 9</li><li>AQ764</li></ul>      | The opponents are silent. You bid first.       |

| Board: 46 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♠ N              | North:  ♠ K1087  ♥ KQ  ♦ 109  ♣ A10865 | South:  ♠ Q653  ♥ A  • QJ653  ♣ Q97  | West<br>Pass<br>AP   | North<br>1♣<br>1♠ | East<br>Pass<br>Pass | 1♦ |
|---|--|--------------------------------------|----------------------|-------------------|----------------------|----|
| Board: 47 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ N                | North:  ♠ KJ1093  ♥ J754  ♠ A4  ♣ Q3   | South:  ♠ Q765  ♥ K8  ♠ KJ  ♣ KJ1075 | West<br>Pass<br>Pass | North 1♣ 4♠       | East<br>Pass<br>AP   | 1♣ |
| Board: 48 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 3▼ N                 | North:  ♠ AQ6  ♥ QJ63  ♦ 4  ♣ KJ987    | South:  ♠ 2  ♥ 8742  ♠ AK98632  ♠ Q  | West<br>Pass<br>AP   | North<br>1♣<br>1♥ |                      | 1♦ |
| Board: 49 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3▼ N               | North:  ♠ QJ7  ♥ 8653  ♠ AQ65  ♣ 104   | South:  ♠ A92  ♥ AQ102  ♠ 8  ♣ A9863 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass         | 1♣ |
| Board: 50<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 4♠ S | North:  ♠ A765  ♥ A43  ♠ 9  ♣ AQ764    | South:  • 109843  • J7  • AKQ83  • 9 | West<br>Pass<br>AP   | North 1♣ 3♠       |                      | 1♠ |

| Board: 46<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q653</li><li>♥ A</li><li>◆ QJ653</li><li>♣ Q97</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 47<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q765</li><li>♥ K8</li><li>◆ KJ</li><li>♣ KJ1075</li></ul> | The opponents are silent. You bid first.       |
| Board: 48<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <b>♦</b> 2<br><b>♥</b> 8742<br><b>♦</b> AK98632<br><b>♣</b> Q       | The opponents are silent.  Partner bids first. |
| Board: 49<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ A92</li><li>▼ AQ102</li><li>◆ 8</li><li>★ A9863</li></ul> | The opponents are silent. You bid first.       |
| Board: 50<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>109843</li><li>✓ J7</li><li>AKQ83</li><li>Ø 9</li></ul>     | The opponents are silent.  Partner bids first. |

| Board: 46 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♠ N              | North:  ♠ K1087  ♥ KQ  ♦ 109  ♣ A10865 | South:  ♠ Q653  ♥ A  • QJ653  ♣ Q97  | West<br>Pass<br>AP   | North<br>1♣<br>1♠ | East<br>Pass<br>Pass | 1♦ |
|---|--|--------------------------------------|----------------------|-------------------|----------------------|----|
| Board: 47 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ N                | North:  ♠ KJ1093  ♥ J754  ♠ A4  ♣ Q3   | South:  ♠ Q765  ♥ K8  ♠ KJ  ♣ KJ1075 | West<br>Pass<br>Pass | North 1♣ 4♠       | East<br>Pass<br>AP   | 1♣ |
| Board: 48 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 3▼ N                 | North:  ♠ AQ6  ♥ QJ63  ♦ 4  ♣ KJ987    | South:  ♠ 2  ♥ 8742  ♠ AK98632  ♠ Q  | West<br>Pass<br>AP   | North<br>1♣<br>1♥ |                      | 1♦ |
| Board: 49 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3▼ N               | North:  ♠ QJ7  ♥ 8653  ♠ AQ65  ♣ 104   | South:  ♠ A92  ♥ AQ102  ♠ 8  ♣ A9863 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass         | 1♣ |
| Board: 50<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 4♠ S | North:  ♠ A765  ♥ A43  ♠ 9  ♣ AQ764    | South:  • 109843  • J7  • AKQ83  • 9 | West<br>Pass<br>AP   | North 1♣ 3♠       |                      | 1♠ |

| Board: 51 ♠ AKJ74  | .4  |
|--|-----|
| Dealer: S  Vul: EW  HCP: 10  The opponents are siler  Partner bids first.  Partner bids first. | ιι. |
| Board: 52  | nt. |
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| Board: 55  | 2.  |

| Board: 51<br>Dealer: S<br>Vul: EW                | North:<br><b>♠</b> AKJ74<br><b>♥</b> J83                | South:<br>♠ Q1082<br>♥ 42                           | West       | North    | East | South 1♣ |
|--|---|---|------------|----------|------|----------|
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N | ◆ 1053<br>◆ J2  | ◆ Q6<br>◆ AKQ83                                     | Pass<br>AP | 1♠       | Pass | 2♠       |
| Board: 52<br>Dealer: N<br>Vul: Both              | North:<br><b>♠</b> J872 <b>♥</b> A62                    | South:<br>♠ AK53<br>♥ 983                           | West       | North 1♣ |      | South 1♠ |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | ◆ A<br>◆ KQ762  | ◆ K1053<br>◆ 83                                     | Pass       | 2♠       | AP   |          |
| Board: 53<br>Dealer: S<br>Vul: NS                | North:<br>♠ AK52  | South:<br>♠ Q1063                                   | West       | North    | East | South 1♣ |
| North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N | ♥ J96<br>♦ 42<br>♣ Q1064                                | <ul><li>★ K</li><li>◆ AKJ</li><li>◆ J9852</li></ul> | Pass<br>AP | 1♠       | Pass | 2♠       |
| Board: 54<br>Dealer: N<br>Vul: EW                | North:<br>♠ 10  | South:<br>♠ AJ5                                     | West       | North    |      | South    |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S | <ul><li>★ K1053</li><li>◆ AQ2</li><li>◆ AJ873</li></ul> | ♥ Q7642<br>♦ 95<br>♣ K52                            | Pass<br>AP | 3♥       | Pass |          |
| Board: 55<br>Dealer: S<br>Vul: Both              | North:<br>♠ QJ7   | South:<br>♠ 8                                       | West       | North    | East |          |
| North HCP: 10 South HCP: 12 Contract: 2 E        | <ul><li>★ A63</li><li>★ K963</li><li>★ 1076</li></ul>   | ♥ Q102<br>♦ QJ52<br>♠ AK982                         | Pass       | 1•       | 2♠   | 1♣<br>AP |

| Board: 51<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q1082</li><li>♥ 42</li><li>♦ Q6</li><li>♣ AKQ83</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 52<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ AK53</li><li>♥ 983</li><li>◆ K1053</li><li>★ 83</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 53<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q1063</li><li>♥ K</li><li>♦ AKJ</li><li>♣ J9852</li></ul> | The opponents are silent. You bid first.       |
| Board: 54<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>AJ5</li><li>♥ Q7642</li><li>♦ 95</li><li>★ K52</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 55<br>Dealer: S<br>Vul: Both<br>HCP: 12 | • 8<br>▼ Q102<br>• QJ52<br>• AK982                                  | East Bids 2♠ if possible.  You bid first.      |

| Board: 51<br>Dealer: S<br>Vul: EW                | North:<br><b>♠</b> AKJ74<br><b>♥</b> J83                | South:<br>♠ Q1082<br>♥ 42                           | West       | North    | East | South 1♣ |
|--|---|---|------------|----------|------|----------|
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N | ◆ 1053<br>◆ J2  | ◆ Q6<br>◆ AKQ83                                     | Pass<br>AP | 1♠       | Pass | 2♠       |
| Board: 52<br>Dealer: N<br>Vul: Both              | North:<br><b>♠</b> J872 <b>♥</b> A62                    | South:<br>♠ AK53<br>♥ 983                           | West       | North 1♣ |      | South 1♠ |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | ◆ A<br>◆ KQ762  | ◆ K1053<br>◆ 83                                     | Pass       | 2♠       | AP   |          |
| Board: 53<br>Dealer: S<br>Vul: NS                | North:<br>♠ AK52  | South:<br>♠ Q1063                                   | West       | North    | East | South 1♣ |
| North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N | ♥ J96<br>♦ 42<br>♣ Q1064                                | <ul><li>★ K</li><li>◆ AKJ</li><li>◆ J9852</li></ul> | Pass<br>AP | 1♠       | Pass | 2♠       |
| Board: 54<br>Dealer: N<br>Vul: EW                | North:<br>♠ 10  | South:<br>♠ AJ5                                     | West       | North    |      | South    |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S | <ul><li>★ K1053</li><li>◆ AQ2</li><li>◆ AJ873</li></ul> | ♥ Q7642<br>♦ 95<br>♣ K52                            | Pass<br>AP | 3♥       | Pass |          |
| Board: 55<br>Dealer: S<br>Vul: Both              | North:<br>♠ QJ7   | South:<br>♠ 8                                       | West       | North    | East |          |
| North HCP: 10 South HCP: 12 Contract: 2 E        | <ul><li>★ A63</li><li>★ K963</li><li>★ 1076</li></ul>   | ♥ Q102<br>♦ QJ52<br>♠ AK982                         | Pass       | 1•       | 2♠   | 1♣<br>AP |

| Board: 56<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ KQ72</li><li>★ K3</li><li>◆ Q8</li><li>◆ QJ987</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 57<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ J1082</li><li>♥ A3</li><li>♦ AQ1054</li><li>♣ 109</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 58<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♦97</li><li>✓ K985</li><li>◆ Q5</li><li>♠ AK1074</li></ul>    | The opponents are silent. You bid first.       |
| Board: 59<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ J1053</li><li>♥ KQ85</li><li>♦ KQ104</li><li>♣ 7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 60<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ K864</li><li>★ AJ</li><li>◆ J6</li><li>◆ AJ862</li></ul>    | The opponents are silent. You bid first.       |

| Board: 56<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S  | North:  ♠ KQ72  ♥ K3  ♠ Q8  ♣ QJ987   | South:  ♠ AJ865  ♥ 542  ♠ A53  ♣ 103 | West<br>Pass         | North 1♣ 2♠                              |                            | South 1♠        |
|---|---------------------------------------|--------------------------------------|----------------------|--|----------------------------|-----------------|
| Board: 57<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 12<br>Contract: 3♠ S   | North:                                | South:  ♠ AK75  ♥ 942  ♠ 8  ♣ AJ853  | West<br>Pass<br>Pass | North 1                                  | East<br>Pass<br>AP         | South 1♣ 1♠     |
| Board: 58 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2 S                 | North:                                | South:  ♠ A105  ♥ AQ42  ♦ 9632  ♣ 52 | West<br>Pass         | North<br>1♣<br>2♥                        |                            | South 1♥        |
|   |                                       |                                      | West                 | North                                    | East                       | South 1♣        |
| Board: 59<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 4♥ N | North:  ♣ J1053  ♥ KQ85  ♠ KQ104  ♣ 7 | South:  ♠ A2  ♥ A762  ♦ J5  ♣ AJ1064 | 2. Cue               | 1♥ 3NT¹ 4♦³  bid, surp bid, a ♣ bid, a ♣ | Pass plus stopp            | 3♥<br>4♣²<br>4♥ |
| Board: 60 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 N                   | North:  ♠ K864  ♥ AJ  ♦ J6  ♣ AJ862   | South:  ♠ Q732  ♥ K9  ♠ A10873  ♣ Q3 | West Pass Pass       | North 1♣ 1♠ 4♠                           | East<br>Pass<br>Pass<br>AP | 1♦              |

| Board: 56<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>AJ865</li><li>✓ 542</li><li>✓ A53</li><li>✓ 103</li></ul>   | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 57<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ AK75</li><li>♥ 942</li><li>♦ 8</li><li>♠ AJ853</li></ul>  | The opponents are silent. You bid first.       |
| Board: 58<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>A105</li><li>✓ AQ42</li><li>✓ 9632</li><li>✓ 52</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 59<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>A2</li><li>✓ A762</li><li>✓ J5</li><li>✓ AJ1064</li></ul>   | The opponents are silent. You bid first.       |
| Board: 60<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q732</li><li>♥ K9</li><li>◆ A10873</li><li>♣ Q3</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 56<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S  | North:  ♠ KQ72  ♥ K3  ♠ Q8  ♣ QJ987   | South:  ♠ AJ865  ♥ 542  ♠ A53  ♣ 103 | West<br>Pass         | North 1♣ 2♠                              |                            | South 1♠        |
|---|---------------------------------------|--------------------------------------|----------------------|--|----------------------------|-----------------|
| Board: 57<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 12<br>Contract: 3♠ S   | North:                                | South:  ♠ AK75  ♥ 942  ♠ 8  ♣ AJ853  | West<br>Pass<br>Pass | North 1                                  | East<br>Pass<br>AP         | South 1♣ 1♠     |
| Board: 58 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2 S                 | North:                                | South:  ♠ A105  ♥ AQ42  ♦ 9632  ♣ 52 | West<br>Pass         | North<br>1♣<br>2♥                        |                            | South 1♥        |
|   |                                       |                                      | West                 | North                                    | East                       | South 1♣        |
| Board: 59<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 4♥ N | North:  ♣ J1053  ♥ KQ85  ♠ KQ104  ♣ 7 | South:  ♠ A2  ♥ A762  ♦ J5  ♣ AJ1064 | 2. Cue               | 1♥ 3NT¹ 4♦³  bid, surp bid, a ♣ bid, a ♣ | Pass plus stopp            | 3♥<br>4♣²<br>4♥ |
| Board: 60 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 N                   | North:  ♠ K864  ♥ AJ  ♦ J6  ♣ AJ862   | South:  ♠ Q732  ♥ K9  ♠ A10873  ♣ Q3 | West Pass Pass       | North 1♣ 1♠ 4♠                           | East<br>Pass<br>Pass<br>AP | 1♦              |

| Board: 61<br>Dealer: S              | <b>★</b> K10954 <b>★</b> A984                          | The opponents are silent.                 |
|-------------------------------------|--|---|
| Vul: Both<br>HCP: 11                | ◆ A98<br>◆ 4   | Partner bids first.                       |
| Board: 62<br>Dealer: N<br>Vul: None | <ul><li>▲ AJ82</li><li>✔ A7</li><li>◆ J3</li></ul>     | The opponents are silent.  You bid first. |
| HCP: 14                             | <b>♣</b> KJ643   | Tou blu Hist.                             |
| Board: 63<br>Dealer: S              | <b>♦</b> Q1064 <b>♥</b> J986                           | The opponents are silent.                 |
| Vul: NS<br>HCP: 9                   | ◆ AQ4<br>◆ 75  | Partner bids first.                       |
| Board: 64                           | <b>♠</b> 9   | The opponents are silent.                 |
| Dealer: N<br>Vul: EW<br>HCP: 14     | <ul><li>★ A754</li><li>★ KQ9</li><li>★ AJ764</li></ul> | You bid first.                            |
| Board: 65<br>Dealer: S              | <b>♠</b> Q9<br>♥ J975                                  | The opponents are silent.                 |
| Vul: None<br>HCP: 11                | ◆ A2<br>◆ A6543  | Partner bids first.                       |
|                                     |  |   |

| Board: 61<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ K10954  ♥ A984  ♠ A98  ♣ 4 | South:  ♠ AQ83  ♥ 107  ♠ Q2  ♠ A9862   | Pass Pass Pass 1. Cue | North  1♣  3♣¹  4♠  bid, a ♣  bid, a ♣ | Pass Pass AP stopp | 1♣ 2♠ 4♣² er |
|---|--------------------------------------|--|-----------------------|--|--------------------|--------------|
| Board: 62<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | North:  ♠ AJ82  ♥ A7  ♦ J3  ♣ KJ643  | South:  ♠ Q10953  ♥ KJ106  ♦ 108  ♣ A7 | West<br>Pass          | North<br>1♣<br>2♠                      | East<br>Pass<br>AP | South 1♠     |
| Board: 63<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 2♥ N    | North:  ♠ Q1064  ♥ J986  ♠ AQ4  ♣ 75 | South:  ♠ A  ♥ Q754  ♠ K97  ♠ KQ1063   | West<br>Pass<br>AP    | North<br>1♥                            | East<br>Pass       | 1♣           |
| Board: 64 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♥ S                   | North:                               | South:  ♠ AQ65  ♥ K1092  ♠ 3  ♠ 9853   | West<br>Pass          | North<br>1♣<br>2♥                      | East<br>Pass<br>AP | South 1♥     |
| Board: 65 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 N                 | North:  ♠ Q9  ▼ J975  ♠ A2  ♣ A6543  | South:                                 | West Pass AP          | North<br>1♥                            | East<br>Pass       | 1♣           |

| Board: 61      | e silent. |
|----------------|-----------|
| Board: 62      | e silent. |
| Board: 63  ♣ A | e silent. |
| Board: 64      | e silent. |
| Board: 65      | e silent. |

| Board: 61<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ K10954  ♥ A984  ♠ A98  ♣ 4 | South:  ♠ AQ83  ♥ 107  ♠ Q2  ♠ A9862   | Pass Pass Pass 1. Cue | North  1♣  3♣¹  4♠  bid, a ♣  bid, a ♣ | Pass Pass AP stopp | 1♣ 2♠ 4♣² er |
|---|--------------------------------------|--|-----------------------|--|--------------------|--------------|
| Board: 62<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | North:  ♠ AJ82  ♥ A7  ♦ J3  ♣ KJ643  | South:  ♠ Q10953  ♥ KJ106  ♦ 108  ♣ A7 | West<br>Pass          | North 1♣ 2♠                            | East<br>Pass<br>AP | South 1♠     |
| Board: 63<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 2♥ N    | North:  ♠ Q1064  ♥ J986  ♠ AQ4  ♣ 75 | South:  ♠ A  ♥ Q754  ♠ K97  ♠ KQ1063   | West<br>Pass<br>AP    | North<br>1♥                            | East<br>Pass       | 1♣           |
| Board: 64 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♥ S                   | North:                               | South:  ♠ AQ65  ♥ K1092  ♠ 3  ♠ 9853   | West<br>Pass          | North<br>1♣<br>2♥                      | East<br>Pass<br>AP | South 1♥     |
| Board: 65 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 N                 | North:  ♠ Q9  ▼ J975  ♠ A2  ♣ A6543  | South:                                 | West Pass AP          | North<br>1♥                            | East<br>Pass       | 1♣           |

| Board: 66<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <b>♦</b> Q876<br><b>♥</b> K<br><b>♦</b> 843<br><b>♣</b> AKQ32       | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 67<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ K1084</li><li>♥ QJ54</li><li>◆ QJ2</li><li>◆ 97</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 68<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>A5</li><li>✓ AQ104</li><li>J5</li><li>✓ Q10976</li></ul>    | The opponents are silent. You bid first.       |
| Board: 69<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <b>♦</b> QJ85<br><b>♥</b> Q10<br><b>♦</b> KQ1073<br><b>♣</b> 84     | The opponents are silent.  Partner bids first. |
| Board: 70<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♣ AJ72</li><li>♥ A102</li><li>♦ 5</li><li>♣ KJ972</li></ul> | The opponents are silent. You bid first.       |

| Board: 66<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ Q876  ♥ K  ♠ 843  ♣ AKQ32   | South:                               | West<br>Pass<br>AP   | North<br>1♣<br>2♠ | East<br>Pass<br>Pass | 1♠          |
|---|---------------------------------------|--------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 67 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 4 N                  | North:  ♠ K1084  ♥ QJ54  ♦ QJ2  ♣ 97  | South:  ♣ 72  ✔ A763  ♠ A9  ♣ AQ1032 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | 1♣          |
| Board: 68 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S                | North:  ♠ A5  ♥ AQ104  ♦ J5  ♠ Q10976 | South:  ♠ Q84  ♥ KJ92  ♠ K104  ♣ 832 | West<br>Pass         | North 1♣ 2▼       | East<br>Pass<br>AP   |             |
| Board: 69<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 12<br>Contract: 2♠ S | North:  ♠ QJ85  ♥ Q10  ♠ KQ1073  ♠ 84 | South:  ♠ A1043  ♥ J  ♠ A52  ♠ QJ762 | West<br>Pass<br>Pass | North  1  2  ♣    |                      | South 1♣ 1♠ |
| Board: 70<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♠ N | North:  ♠ AJ72  ♥ A102  ♦ 5  ♠ KJ972  | South:  ♠ Q963  ♥ 3  ♠ AJ9642  ♣ A3  | West Pass AP         | North<br>1♣<br>1♠ | East<br>Pass<br>Pass | 1•          |

| Board: 66<br>Dealer: N<br>Vul: NS<br>HCP: 11  | <ul><li>♣ J10542</li><li>♥ A5</li><li>♦ AJ</li><li>♣ J965</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 67<br>Dealer: S<br>Vul: EW<br>HCP: 14  | <ul><li>♣72</li><li>♥ A763</li><li>♦ A9</li><li>♣ AQ1032</li></ul>  | The opponents are silent. You bid first.       |
| Board: 68<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li>♣ Q84</li><li>♥ KJ92</li><li>◆ K104</li><li>♣ 832</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 69<br>Dealer: S<br>Vul: NS<br>HCP: 12  | <ul><li>★ A1043</li><li>♥ J</li><li>★ A52</li><li>★ QJ762</li></ul> | The opponents are silent. You bid first.       |
| Board: 70<br>Dealer: N<br>Vul: EW<br>HCP: 11  | <ul><li>♣ Q963</li><li>♥ 3</li><li>◆ AJ9642</li><li>♣ A3</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 66<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ Q876  ♥ K  ♠ 843  ♣ AKQ32   | South:                               | West<br>Pass<br>AP   | North<br>1♣<br>2♠ | East<br>Pass<br>Pass | 1♠          |
|---|---------------------------------------|--------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 67 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 4 N                  | North:  ♠ K1084  ♥ QJ54  ♦ QJ2  ♣ 97  | South:  ♣ 72  ✔ A763  ♠ A9  ♣ AQ1032 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | 1♣          |
| Board: 68 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S                | North:  ♠ A5  ♥ AQ104  ♦ J5  ♠ Q10976 | South:  ♠ Q84  ♥ KJ92  ♠ K104  ♣ 832 | West<br>Pass         | North 1♣ 2▼       | East<br>Pass<br>AP   |             |
| Board: 69<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 12<br>Contract: 2♠ S | North:  ♠ QJ85  ♥ Q10  ♠ KQ1073  ♠ 84 | South:  ♠ A1043  ♥ J  ♠ A52  ♠ QJ762 | West<br>Pass<br>Pass | North  1  2  ♣    |                      | South 1♣ 1♠ |
| Board: 70<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♠ N | North:  ♠ AJ72  ♥ A102  ♦ 5  ♠ KJ972  | South:  ♠ Q963  ♥ 3  ♠ AJ9642  ♣ A3  | West Pass AP         | North<br>1♣<br>1♠ | East<br>Pass<br>Pass | 1•          |

| Board: 71<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ A9832</li><li>★ 965</li><li>★ A7</li><li>★ Q104</li></ul> | East Bids 2NT if possible. West Bids 3♥ if possible.  Partner bids first. |
|--|---|---|
| Board: 72<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♣ Q94</li><li>♥ AK95</li><li>♦ 3</li><li>♣ KJ432</li></ul>  | The opponents are silent.  You bid first.                                 |
| Board: 73<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>▶ J8</li><li>♥ J53</li><li>◆ A985</li><li>♣ AJ76</li></ul>  | The opponents are silent.  Partner bids first.                            |
| Board: 74<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>◆ Q1064</li><li>◆ A63</li><li>◆ Q</li><li>◆ AJ643</li></ul> | West Bids 3♦ if possible.  You bid first.                                 |
| Board: 75<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♠ A732</li><li>♥ A65</li><li>♦ QJ1075</li><li>♠ 8</li></ul> | The opponents are silent.  Partner bids first.                            |

| Board: 71<br>Dealer: S<br>Vul: Both                           | North:<br><b>♠</b> A9832   | South:<br>♠ KQJ10                                       | West         | North                    |                  | South<br>1♣              |
|---|--|---|--------------|--------------------------|------------------|--------------------------|
| North HCP: 10<br>South HCP: 14                                | ♥ 965<br>♦ A7  | <b>∀</b> K7 <b>♦</b> Q6                                 | Pass 3♥      | 1♠<br>AP                 | 2NT <sup>1</sup> | Pass                     |
| Contract: 3♥ W  | <b>♣</b> Q104  | <b>♣</b> K9876  | 1. Unus      | sual 2N                  | Γ                |                          |
| Board: 72<br>Dealer: N  | North:<br>♠ Q94  | South:<br>♠ A2  | West         | North                    |                  |                          |
| Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 4♥ S | <ul><li>★ AK95</li><li>★ 3</li><li>★ KJ432</li></ul>   | <ul><li>▼ J10843</li><li>◆ KJ</li><li>◆ Q1076</li></ul> | Pass<br>AP   | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>Pass     | 1 <b>♥</b><br>4 <b>♥</b> |
| Board: 73<br>Dealer: S<br>Vul: EW                             | North:<br><b>▲</b> J8  | South:  | West         | North                    | East             | South 1♣                 |
| North HCP: 11<br>South HCP: 14<br>Contract: 3♣ S              | Vorth HCP: 11<br>outh HCP: 14  V J53  A4  A985  A NOTO  A NOTO | 1 <b>♦</b><br>3 <b>♣</b>                                | Pass<br>AP   | 2♦                       |                  |                          |
| Board: 74<br>Dealer: N<br>Vul: Both                           | North:<br>♠ Q1064  | South:<br>♠ AJ85  | West         | North                    |                  |                          |
| North HCP: 13<br>South HCP: 10<br>Contract: 3 \( \) W         | <ul><li>★ A63</li><li>★ Q</li><li>★ AJ643</li></ul>  | ▼ 742<br>◆ 109<br><b>♣</b> KQ92                         | 3♦           | 1♣<br>AP                 | Pass             | 12                       |
| Board: 75<br>Dealer: S<br>Vul: None                           | North:<br>♠ A732   | South:<br>♠ KQJ8  | West         | North                    | East             | South 1♣                 |
| North HCP: 11<br>South HCP: 12                                | <ul><li>✓ A65</li><li>✓ QJ1075</li><li>✓ 8</li></ul>   | <ul><li>★ K9</li><li>★ 83</li><li>★ K9753</li></ul>     | Pass<br>Pass | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP       | 1♠                       |

| Board: 71<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQJ10</li><li>★ K7</li><li>◆ Q6</li><li>◆ K9876</li></ul>  | East Bids 2NT if possible. West Bids 3♥ if possible.  You bid first. |
|--|--|--|
| Board: 72<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>A2</li><li>▼ J10843</li><li>◆ KJ</li><li>◆ Q1076</li></ul>   | The opponents are silent.  Partner bids first.                       |
| Board: 73<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ K3</li><li>★ A4</li><li>★ KQ107</li><li>★ Q10843</li></ul> | The opponents are silent. You bid first.                             |
| Board: 74<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>AJ85</li><li>₹742</li><li>109</li><li>KQ92</li></ul>         | West Bids 3♦ if possible.  Partner bids first.                       |
| Board: 75<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ KQJ8</li><li>★ K9</li><li>★ 83</li><li>★ K9753</li></ul>   | The opponents are silent. You bid first.                             |

| Board: 71<br>Dealer: S<br>Vul: Both                           | North:<br><b>♠</b> A9832   | South:<br>♠ KQJ10                                       | West         | North                    |                  | South<br>1♣              |
|---|--|---|--------------|--------------------------|------------------|--------------------------|
| North HCP: 10<br>South HCP: 14                                | ♥ 965<br>♦ A7  | <b>∀</b> K7 <b>♦</b> Q6                                 | Pass 3♥      | 1♠<br>AP                 | 2NT <sup>1</sup> | Pass                     |
| Contract: 3♥ W  | <b>♣</b> Q104  | <b>♣</b> K9876  | 1. Unus      | sual 2N                  | Γ                |                          |
| Board: 72<br>Dealer: N  | North:<br>♠ Q94  | South:<br>♠ A2  | West         | North                    |                  |                          |
| Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 4♥ S | <ul><li>★ AK95</li><li>★ 3</li><li>★ KJ432</li></ul>   | <ul><li>▼ J10843</li><li>◆ KJ</li><li>◆ Q1076</li></ul> | Pass<br>AP   | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>Pass     | 1 <b>♥</b><br>4 <b>♥</b> |
| Board: 73<br>Dealer: S<br>Vul: EW                             | North:<br><b>▲</b> J8  | South:  | West         | North                    | East             | South 1♣                 |
| North HCP: 11<br>South HCP: 14<br>Contract: 3♣ S              | Vorth HCP: 11<br>outh HCP: 14  V J53  A4  A985  A NOTO  A NOTO | 1 <b>♦</b><br>3 <b>♣</b>                                | Pass<br>AP   | 2♦                       |                  |                          |
| Board: 74<br>Dealer: N<br>Vul: Both                           | North:<br>♠ Q1064  | South:<br>♠ AJ85  | West         | North                    |                  |                          |
| North HCP: 13<br>South HCP: 10<br>Contract: 3 \( \) W         | <ul><li>★ A63</li><li>★ Q</li><li>★ AJ643</li></ul>  | ▼ 742<br>◆ 109<br><b>♣</b> KQ92                         | 3♦           | 1♣<br>AP                 | Pass             | 12                       |
| Board: 75<br>Dealer: S<br>Vul: None                           | North:<br>♠ A732   | South:<br>♠ KQJ8  | West         | North                    | East             | South 1♣                 |
| North HCP: 11<br>South HCP: 12                                | <ul><li>✓ A65</li><li>✓ QJ1075</li><li>✓ 8</li></ul>   | <ul><li>★ K9</li><li>★ 83</li><li>★ K9753</li></ul>     | Pass<br>Pass | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP       | 1♠                       |

| Board: 76<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>◆ 94</li><li>♥ AQ107</li><li>◆ J7</li><li>◆ AK642</li></ul> | The opponents are silent. You bid first.                                 |
|--|---|--|
| Board: 77<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <b>★</b> K104 <b>★</b> AK9 <b>★</b> J642 <b>♣</b> 1074              | The opponents are silent.  Partner bids first.                           |
| Board: 78<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>10653</li><li>5</li><li>AK6</li><li>AJ652</li></ul>         | West Bids 2♣ if possible. East Bids 3♥ if possible. You bid first.       |
| Board: 79<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>▶ J6</li><li>♥ K8753</li><li>♦ KQ84</li><li>♣ 75</li></ul>  | East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first. |
| Board: 80<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣ Q105</li><li>♥ KQ65</li><li>♦ 7</li><li>♣ AQJ84</li></ul> | The opponents are silent. You bid first.                                 |

| Board: 76 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2♥ S                | North:  ◆ 94  ▼ AQ107  ◆ J7  ◆ AK642  | South:  ♠ KQJ  ♥ J852  • Q532  ♣ J7  | West<br>Pass       | North<br>1♣<br>2♥                             |                    | South 1♥                               |
|---|---------------------------------------|--------------------------------------|--------------------|---|--------------------|--|
| Board: 77 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 5 N               | North:  ♠ K104  ♥ AK9  ♦ J642  ♣ 1074 | South:                               | Pass<br>Pass<br>AP | North $1  lliph$ $4  lliph^1$ bid, a $ lliph$ | Pass<br>Pass       | 1 <b>♣</b><br>3 <b>♦</b><br>5 <b>♦</b> |
| Board: 78 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ S              | North:                                | South:  ♠ AK874  ♥ J43  ♠ QJ3  ♠ 87  | 2 <b>♣</b> ¹<br>AP | North<br>1♣<br>2♠<br>naels Cu                 | Pass 3♥            | 1♠                                     |
| Board: 79 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 5♥ N                 | North:  ♣ J6  ♥ K8753  ♠ KQ84  ♣ 75   | South:                               | West Pass 4♠       | North 1♥ 5♥                                   | East 2♠ AP         | South 1♣ 3♥                            |
| Board: 80<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S | North:  ♠ Q105  ♥ KQ65  ↑ 7  ♠ AQJ84  | South:  ♠ K73  ▼ AJ1072  • Q843  ♣ 6 | West<br>Pass       | North 1♣ 2♥                                   | East<br>Pass<br>AP |  |

| Board: 76 Dealer: N VJ852 Vul: NS HCP: 10  Board: 77 Dealer: S Vul: Both HCP: 14  Board: 78 Dealer: N Vul: NS Dealer: N Vul: None Dealer: N Vul: None Vul:  |                        |                            |                           |
|---|------------------------|----------------------------|---------------------------|
| Dealer: S Vul: Both HCP: 14  AQ105 HCP: 14  AKJ52  West Bids 2♣ if possible.  East Bids 3♥ if possible.  Vul: None Vul: None HCP: 11  ARVITION ARXITION ARVITION ARVITANTE ARVITION ARVITANTE ARVITA | Dealer: N<br>Vul: NS   | ♥ J852<br>♦ Q532           | ••                        |
| Dealer: N   | Dealer: S<br>Vul: Both | ▼ 8<br>• AQ105             |                           |
| Dealer: S   | Dealer: N<br>Vul: None | <b>♥</b> J43 <b>♦</b> QJ3  | East Bids 3♥ if possible. |
| D 1 00 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1  | Dealer: S<br>Vul: NS   | <b>♥</b> AQJ4 <b>♦</b> 753 | West Bids 4♠ if possible. |
| Board: 80 Dealer: N Vul: EW HCP: 10  ★ K/3  The opponents are silent.  Partner bids first.  | Vul: EW                | ◆ Q843                     |                           |

| Board: 76 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2♥ S                | North:  ◆ 94  ▼ AQ107  ◆ J7  ◆ AK642  | South:  ♠ KQJ  ♥ J852  • Q532  ♣ J7  | West<br>Pass       | North<br>1♣<br>2♥                             |                    | South 1♥                               |
|---|---------------------------------------|--------------------------------------|--------------------|---|--------------------|--|
| Board: 77 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 5 N               | North:  ♠ K104  ♥ AK9  ♦ J642  ♣ 1074 | South:                               | Pass<br>Pass<br>AP | North $1  lliph$ $4  lliph^1$ bid, a $ lliph$ | Pass<br>Pass       | 1 <b>♣</b><br>3 <b>♦</b><br>5 <b>♦</b> |
| Board: 78 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ S              | North:                                | South:  ♠ AK874  ♥ J43  ♠ QJ3  ♠ 87  | 2 <b>♣</b> ¹<br>AP | North<br>1♣<br>2♠<br>naels Cu                 | Pass 3♥            | 1♠                                     |
| Board: 79 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 5♥ N                 | North:  ♣ J6  ♥ K8753  ♠ KQ84  ♣ 75   | South:                               | West Pass 4♠       | North 1♥ 5♥                                   | East 2♠ AP         | South 1♣ 3♥                            |
| Board: 80<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S | North:  ♠ Q105  ♥ KQ65  ↑ 7  ♠ AQJ84  | South:  ♠ K73  ▼ AJ1072  • Q843  ♣ 6 | West<br>Pass       | North 1♣ 2♥                                   | East<br>Pass<br>AP |  |

| Board: 81<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ AK752</li><li>♥ QJ9</li><li>◆ J10974</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 82<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <b>♦</b> KQ103<br><b>♥</b> 32<br><b>♦</b> 62<br><b>♣</b> AK964       | West Bids 3♥ if possible.  You bid first.      |
| Board: 83<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>1095</li><li>✓ J10972</li><li>✓ KQJ9</li><li>A</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 84<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <b>♠</b> Q<br><b>♥</b> KJ74<br><b>♦</b> J82<br><b>♣</b> AK1093       | The opponents are silent. You bid first.       |
| Board: 85<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>AJ3</li><li>▼ 10763</li><li>◆ KQ82</li><li>◆ 98</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 81<br>Dealer: S<br>Vul: None                | North:<br>♠ AK752  ♥ QJ9          | South:<br>♠ 10964 ♥ A7                                | West Pass Pass | North  1♠  3NT <sup>1</sup> |              | 1 <b>♣</b><br>3 <b>♠</b> |
|--|-----------------------------------|---|----------------|-----------------------------|--------------|--------------------------|
| North HCP: 11<br>South HCP: 13                     | ◆ J10974                          | <b>♦</b> A8   | Pass           | 3N1 <sup>-</sup>            | AP           | 4 <b>%</b> -             |
| Contract: 4♠ N                                     | <b>.</b> —                        | ♣ AJ1074  | 1. Cue         | bid, surj                   | plus         |                          |
|  |                                   |   | 2. Cue         | bid, a ♣                    | stopp        | er                       |
| Board: 82<br>Dealer: N<br>Vul: NS<br>North HCP: 12 | North:<br>♠ KQ103<br>♥ 32<br>♠ 62 | South:  ◆ 87652  ▼ K9  ◆ AJ4                          |                | North 1♣                    | East<br>Pass |                          |
| South HCP: 11<br>Contract: 3♥ W                    | ♣ AK964                           | ♣ QJ2   | 3♥             | AP                          |              |                          |
| Board: 83<br>Dealer: S<br>Vul: EW                  | North:<br>♠ 1095<br>♥ J10972      | South:<br><b>♠</b> 63<br><b>♥</b> AK53                | West           | North                       | East         | South 1♣                 |
| North HCP: 11<br>South HCP: 12<br>Contract: 4♥ N   | ◆ KQJ9<br>◆ A                     | ◆ 53<br>◆ KQ765                                       | Pass<br>Pass   | 1 <b>♥</b> 4 <b>♥</b>       | Pass<br>AP   | 2♥                       |
| Board: 84<br>Dealer: N<br>Vul: Both                | North:<br>♠ Q<br>♥ KJ74           | South:<br>♠ 10943                                     | West           | North 1♣                    | East<br>Pass | South 1 🔻                |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S   | ◆ J82<br>◆ AK1093                 | <ul><li>AQ1065</li><li>A5</li><li>42</li></ul>        | Pass<br>AP     | 2♥                          | Pass         | 4♥                       |
| Board: 85<br>Dealer: S<br>Vul: NS                  | North:  ♠ AJ3                     | South:  ◆ 97  | West           | North                       | East         | South 1♣                 |
| North HCP: 10<br>South HCP: 13<br>Contract: 2 N    | ♥ 10763<br>♦ KQ82<br>♣ 98         | <ul><li>★ KQ52</li><li>★ A3</li><li>★ KJ742</li></ul> | Pass<br>AP     | 1♥                          | Pass         |                          |

| Board: 81<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>10964</li><li>✓ A7</li><li>✓ A8</li><li>✓ AJ1074</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 82<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♠ 87652</li><li>♥ K9</li><li>♠ AJ4</li><li>♠ QJ2</li></ul> | West Bids 3♥ if possible.  Partner bids first. |
| Board: 83<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 63</li><li>♥ AK53</li><li>♦ 53</li><li>♠ KQ765</li></ul> | The opponents are silent. You bid first.       |
| Board: 84<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>10943</li><li>AQ1065</li><li>A5</li><li>42</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 85<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ 97</li><li>♥ KQ52</li><li>♦ A3</li><li>♣ KJ742</li></ul> | The opponents are silent.  You bid first.      |

| Board: 81<br>Dealer: S<br>Vul: None                | North:<br>♠ AK752  ♥ QJ9          | South:<br>♠ 10964 ♥ A7                                | West Pass Pass | North  1♠  3NT <sup>1</sup> |              | 1 <b>♣</b><br>3 <b>♠</b> |
|--|-----------------------------------|---|----------------|-----------------------------|--------------|--------------------------|
| North HCP: 11<br>South HCP: 13                     | ◆ J10974                          | <b>♦</b> A8   | Pass           | 3N1 <sup>-</sup>            | AP           | 4 <b>%</b> -             |
| Contract: 4♠ N                                     | <b>.</b> —                        | ♣ AJ1074  | 1. Cue         | bid, surj                   | plus         |                          |
|  |                                   |   | 2. Cue         | bid, a ♣                    | stopp        | er                       |
| Board: 82<br>Dealer: N<br>Vul: NS<br>North HCP: 12 | North:<br>♠ KQ103<br>♥ 32<br>♠ 62 | South:  ◆ 87652  ▼ K9  ◆ AJ4                          |                | North 1♣                    | East<br>Pass |                          |
| South HCP: 11<br>Contract: 3♥ W                    | ♣ AK964                           | ♣ QJ2   | 3♥             | AP                          |              |                          |
| Board: 83<br>Dealer: S<br>Vul: EW                  | North:<br>♠ 1095<br>♥ J10972      | South:<br><b>♠</b> 63<br><b>♥</b> AK53                | West           | North                       | East         | South 1♣                 |
| North HCP: 11<br>South HCP: 12<br>Contract: 4♥ N   | ◆ KQJ9<br>◆ A                     | ◆ 53<br>◆ KQ765                                       | Pass<br>Pass   | 1 <b>♥</b> 4 <b>♥</b>       | Pass<br>AP   | 2♥                       |
| Board: 84<br>Dealer: N<br>Vul: Both                | North:<br>♠ Q<br>♥ KJ74           | South:<br>♠ 10943                                     | West           | North 1♣                    | East<br>Pass | South 1 🔻                |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S   | ◆ J82<br>◆ AK1093                 | <ul><li>AQ1065</li><li>A5</li><li>42</li></ul>        | Pass<br>AP     | 2♥                          | Pass         | 4♥                       |
| Board: 85<br>Dealer: S<br>Vul: NS                  | North:  ♠ AJ3                     | South:  ◆ 97  | West           | North                       | East         | South 1♣                 |
| North HCP: 10<br>South HCP: 13<br>Contract: 2 N    | ♥ 10763<br>♦ KQ82<br>♣ 98         | <ul><li>★ KQ52</li><li>★ A3</li><li>★ KJ742</li></ul> | Pass<br>AP     | 1♥                          | Pass         |                          |

| Board: 86<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>▶ J6</li><li>♥ J864</li><li>♦ K9</li><li>♠ AK843</li></ul>   | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 87<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ KQ654</li><li>★ KQJ10</li><li>★ 864</li><li>★ 5</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 88<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>◆ 9</li><li>♥ J1064</li><li>◆ AQ8</li><li>◆ AK1074</li></ul> | The opponents are silent. You bid first.       |
| Board: 89<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 90<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <b>★</b> K1098<br><b>♥</b> 962<br><b>♦</b> A<br><b>♣</b> AQ1086      | The opponents are silent. You bid first.       |

| Board: 86 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2 S                   | North:                                | South:  ♠ Q732  ♥ A732  ♠ A653  ♣ 7   | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP | South 1♥    |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------------|-------------|
| Board: 87<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N | North:  ♠ KQ654  ♥ KQJ10  ♠ 864  ♣ 5  | South:  ♠ AJ108  ♥ 8  ♠ KQ7  ♠ K9632  | West<br>Pass<br>Pass | North 1♣ 4♠       | East<br>Pass<br>AP | 1♣          |
| Board: 88 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S                 | North:                                | South:  ♠ K842  ♥ A752  ♠ K76  ♣ 62   | West<br>Pass         | North<br>1♣<br>4♥ | East<br>Pass<br>AP | South 1♥    |
| Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 S                   | North:  ♠ J632  ♥ KQ8  ♠ AJ742  ♠ 9   | South:  ♠ AK105  ♥ 32  ♠ Q10  ♠ QJ873 | West<br>Pass<br>Pass | North  1  3  ♣    | East<br>Pass<br>AP | South 1♣ 1♠ |
| Board: 90<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S  | North:  ♠ K1098  ♥ 962  ♠ A  ♣ AQ1086 | South:  ♠ QJ532  ♥ Q3  ♠ KJ642  ♣ 2   | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP | South 1♠    |

| Board: 86<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>♣ Q732</li><li>★ A732</li><li>◆ A653</li><li>♣ 7</li></ul>   | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 87<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♣ AJ108</li><li>♥ 8</li><li>◆ KQ7</li><li>♣ K9632</li></ul>  | The opponents are silent. You bid first.       |
| Board: 88<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ K842</li><li>★ A752</li><li>★ K76</li><li>★ 62</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 89<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ AK105</li><li>♥ 32</li><li>♦ Q10</li><li>♠ QJ873</li></ul> | The opponents are silent. You bid first.       |
| Board: 90<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ QJ532</li><li>♥ Q3</li><li>◆ KJ642</li><li>♣ 2</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 86 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2 S                   | North:                                | South:  ♠ Q732  ♥ A732  ♠ A653  ♣ 7   | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP | South 1♥    |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------------|-------------|
| Board: 87<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N | North:  ♠ KQ654  ♥ KQJ10  ♠ 864  ♣ 5  | South:  ♠ AJ108  ♥ 8  ♠ KQ7  ♠ K9632  | West<br>Pass<br>Pass | North 1♣ 4♠       | East<br>Pass<br>AP | 1♣          |
| Board: 88 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S                 | North:                                | South:  ♠ K842  ♥ A752  ♠ K76  ♣ 62   | West<br>Pass         | North<br>1♣<br>4♥ | East<br>Pass<br>AP | South 1♥    |
| Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 S                   | North:  ♠ J632  ♥ KQ8  ♠ AJ742  ♠ 9   | South:  ♠ AK105  ♥ 32  ♠ Q10  ♠ QJ873 | West<br>Pass<br>Pass | North  1  3  ♣    | East<br>Pass<br>AP | South 1♣ 1♠ |
| Board: 90<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S  | North:  ♠ K1098  ♥ 962  ♠ A  ♣ AQ1086 | South:  ♠ QJ532  ♥ Q3  ♠ KJ642  ♣ 2   | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP | South 1♠    |

| Board: 91<br>Dealer: S<br>Vul: None<br>HCP: 9  | <b>★</b> KQ10876<br><b>♥</b> K64<br><b>♦</b> 53<br><b>♣</b> J5       | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 92<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ Q975</li><li>♥ A2</li><li>♦ K8</li><li>♣ K9762</li></ul>   | The opponents are silent. You bid first.       |
| Board: 93<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ K964</li><li>▼ A75</li><li>◆ Q102</li><li>◆ Q74</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 94<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ 76</li><li>♥ A874</li><li>◆ J9</li><li>♣ AQJ62</li></ul>   | The opponents are silent. You bid first.       |
| Board: 95<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▲ A1075</li><li>♥ QJ73</li><li>◆ J108</li><li>▲ K3</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 91<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 13<br>Contract: 2♠ N  | North:  ♠ KQ10876  ♥ K64  ♦ 53  ♣ J5  | South:                                | West<br>Pass<br>AP              | North 1♣  | East<br>Pass              | 1♣           |
|---|---------------------------------------|---------------------------------------|---------------------------------|---|---------------------------|--------------|
| Board: 92<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 9<br>Contract: 2♠ N    | North:  ♠ Q975  ♥ A2  ♠ K8  ♣ K9762   | South:  ♠ AJ63  ♥ J109  ♠ QJ654  ♣ 5  | West<br>Pass<br>AP              | North<br>1♣<br>1♠   |                           | 1♦           |
| Board: 93<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ K964  ♥ A75  • Q102  ♣ Q74  | South:  ♣ J1072  ♥ 8  ♠ AK4  ♣ A10952 | Pass Pass Pass AP 1. Cue 2. Cue | North  1♣  3NT <sup>1</sup> 4♥ <sup>3</sup> bid, surphid, a ♣  bid, a ♥ | Pass Pass Pass Pass stopp | 1♣ 3♣ 4♣² 4♠ |
| Board: 94 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3 \( \) N           | North:  ♣ 76  ♥ A874  ♦ J9  ♣ AQJ62   | South:  ♠ KJ10  ♥ J953  ♠ AQ865  ♣ 4  | West Pass AP                    | North<br>1♣<br>1♥   | East<br>Pass<br>Pass      | 1♦           |
| Board: 95<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 12<br>Contract: 3 N    | North:  ♠ A1075  ♥ QJ73  ♦ J108  ♠ K3 | South:  ♠ 62  ♥ K1085  ♠ Q7  ♠ AQJ82  | West<br>Pass<br>Pass            | North  1♥ 3▼  | East<br>Pass<br>AP        | 1♣           |

| Board: 91<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>\$5432</li><li>♥ 3</li><li>AQJ</li><li>AQ1098</li></ul>     | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 92<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>AJ63</li><li>✓ J109</li><li>✓ QJ654</li><li>✓ 5</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 93<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li></li></ul>  | The opponents are silent.  You bid first.      |
| Board: 94<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ KJ10</li><li>▼ J953</li><li>◆ AQ865</li><li>◆ 4</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 95<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♠ 62</li><li>♥ K1085</li><li>♠ Q7</li><li>♠ AQJ82</li></ul> | The opponents are silent. You bid first.       |

| Board: 91<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 13<br>Contract: 2♠ N  | North:  ♠ KQ10876  ♥ K64  ♦ 53  ♣ J5  | South:                                | West<br>Pass<br>AP              | North 1♣  | East<br>Pass              | 1♣           |
|---|---------------------------------------|---------------------------------------|---------------------------------|---|---------------------------|--------------|
| Board: 92<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 9<br>Contract: 2♠ N    | North:  ♠ Q975  ♥ A2  ♠ K8  ♣ K9762   | South:  ♠ AJ63  ♥ J109  ♠ QJ654  ♣ 5  | West<br>Pass<br>AP              | North<br>1♣<br>1♠   |                           | 1♦           |
| Board: 93<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ K964  ♥ A75  • Q102  ♣ Q74  | South:  ♣ J1072  ♥ 8  ♠ AK4  ♣ A10952 | Pass Pass Pass AP 1. Cue 2. Cue | North  1♣  3NT <sup>1</sup> 4♥ <sup>3</sup> bid, surphid, a ♣  bid, a ♥ | Pass Pass Pass Pass stopp | 1♣ 3♣ 4♣² 4♠ |
| Board: 94 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3 \( \) N           | North:  ♣ 76  ♥ A874  ♦ J9  ♣ AQJ62   | South:  ♠ KJ10  ♥ J953  ♠ AQ865  ♣ 4  | West Pass AP                    | North<br>1♣<br>1♥   | East<br>Pass<br>Pass      | 1♦           |
| Board: 95<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 12<br>Contract: 3 N    | North:  ♠ A1075  ♥ QJ73  ♦ J108  ♠ K3 | South:  ♠ 62  ♥ K1085  ♠ Q7  ♠ AQJ82  | West<br>Pass<br>Pass            | North  1♥ 3▼  | East<br>Pass<br>AP        | 1♣           |

| Board: 96<br>Dealer: N | <b>♠</b> J<br><b>♥</b> KQ73 | The opponents are silent.      |
|------------------------|-----------------------------|--------------------------------|
| Vul: EW                | • K98                       |                                |
| HCP: 13                | <b>♣</b> KJ973              | You bid first.                 |
| Board: 97              | <b>♠</b> Q76                | East Doubles Pass if possible. |
| Dealer: S              | <b>♥</b> KJ107              | West Bids 2♠ if possible.      |
| Vul: None              | ♦ K1032                     |                                |
| HCP: 9                 | <b>♣</b> 65                 | Partner bids first.            |
|                        |                             |                                |
| Board: 98              | <b>♠</b> Q                  | The opponents are silent.      |
| Dealer: N              | <b>♥</b> A62                | The opponents are shent.       |
| Vul: NS                | ◆ A1096                     | You bid first.                 |
| HCP: 14                | <b>♣</b> KJ753              | Tou old Hist.                  |
| Board: 99              | <b>♦</b> AJ104              | The                            |
| Dealer: S              | <b>♥</b> J72                | The opponents are silent.      |
| Vul: EW                | ◆ Q1095                     | Partner bids first.            |
| HCP: 10                | <b>♣</b> Q8                 | Partner bids first.            |
| Board: 100             | <b>♠</b> 9                  | East Bids 2♠ if possible.      |
| Dealer: N              | <b>♥</b> AK86               | West Bids 3♠ if possible.      |
| Vul: Both              | <b>♦</b> J65                | 1                              |
|                        | ♣ AQ1073                    | You bid first.                 |

| Board: 96 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 S                     | North:                                | South:  ♠ A953  ♥ J984  ♠ AJ2  ♠ 85   | West<br>Pass       | North<br>1♣<br>2♥ |                   | South 1♥         |
|---|---------------------------------------|---------------------------------------|--------------------|-------------------|-------------------|------------------|
| Board: 97 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 \( \neq \) N         | North:  ♠ Q76  ♥ KJ107  ♠ K1032  ♣ 65 | South:  ♠ K2  ♥ AQ98  ♠ Q7  ♣ Q10983  | West Pass Pass 2♣  | North  1♥ Pass 3♥ | East Pass X AP    | South 1♣ 2♥ Pass |
| Board: 98 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3 N                     | North:  ♠ Q  ♥ A62  ♠ A1096  ♠ KJ753  | South:  ♠ A83  ♥ KJ10  ♠ K852  ♠ 1062 | West<br>Pass<br>AP | North<br>1♣<br>2◆ |                   | 1.               |
| Board: 99 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 24 N                    | North:  ♠ AJ104  ♥ J72  ♠ Q1095  ♠ Q8 | South:  ♠ K982  ♥ Q9  ♠ KJ  ♣ A10962  | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass      | 1♣               |
| Board: 100<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 3 X E | North:                                | South:  ♠ Q52  ♥ J10942  ♠ K8  ♣ KJ4  | West Pass 3♠ AP    | North 1♣ 3♥ Pass  | East 2♠ Pass Pass | X<br>Pass        |

| Board: 96<br>Dealer: N<br>Vul: EW<br>HCP: 10    | <ul><li>♣ A953</li><li>♥ J984</li><li>◆ AJ2</li><li>♣ 85</li></ul>   | The opponents are silent.  Partner bids first.                           |
|---|--|--|
| Board: 97<br>Dealer: S<br>Vul: None<br>HCP: 13  | <ul><li>★ K2</li><li>▼ AQ98</li><li>◆ Q7</li><li>◆ Q10983</li></ul>  | East Doubles Pass if possible. West Bids 2♠ if possible. You bid first.  |
| Board: 98<br>Dealer: N<br>Vul: NS<br>HCP: 11    | <ul><li>★ A83</li><li>▼ KJ10</li><li>★ K852</li><li>★ 1062</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 99<br>Dealer: S<br>Vul: EW<br>HCP: 13    | <ul><li>★ K982</li><li>♥ Q9</li><li>★ KJ</li><li>★ A10962</li></ul>  | The opponents are silent.  You bid first.                                |
| Board: 100<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q52</li><li>♥ J10942</li><li>♦ K8</li><li>♣ KJ4</li></ul>  | East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first. |

| Board: 96 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 S                     | North:                                | South:  ♠ A953  ♥ J984  ♠ AJ2  ♠ 85   | West<br>Pass       | North<br>1♣<br>2♥ |                   | South 1♥         |
|---|---------------------------------------|---------------------------------------|--------------------|-------------------|-------------------|------------------|
| Board: 97 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 \( \neq \) N         | North:  ♠ Q76  ♥ KJ107  ♠ K1032  ♣ 65 | South:  ♠ K2  ♥ AQ98  ♠ Q7  ♣ Q10983  | West Pass Pass 2♣  | North  1♥ Pass 3♥ | East Pass X AP    | South 1♣ 2♥ Pass |
| Board: 98 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3 N                     | North:  ♠ Q  ♥ A62  ♠ A1096  ♠ KJ753  | South:  ♠ A83  ♥ KJ10  ♠ K852  ♠ 1062 | West<br>Pass<br>AP | North<br>1♣<br>2◆ |                   | 1.               |
| Board: 99 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 24 N                    | North:  ♠ AJ104  ♥ J72  ♠ Q1095  ♠ Q8 | South:  ♠ K982  ♥ Q9  ♠ KJ  ♣ A10962  | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass      | 1♣               |
| Board: 100<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 3 X E | North:                                | South:  ♠ Q52  ♥ J10942  ♠ K8  ♣ KJ4  | West Pass 3♠ AP    | North 1♣ 3♥ Pass  | East 2♠ Pass Pass | X<br>Pass        |

| Board: 101<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>AJ2</li><li>♥ Q74</li><li>J642</li><li>J87</li></ul>        | West Bids 2♣ if possible. East Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 102<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ A4</li><li>★ AK73</li><li>★ 54</li><li>★ J10543</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 103<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q85</li><li>♥ K872</li><li>◆ A9764</li><li>♣ 2</li></ul>  | The opponents are silent.  Partner bids first.                           |
| Board: 104<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>▲ AJ98</li><li>♥ K63</li><li>◆ Q</li><li>▲ A10943</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 105<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <b>♦</b> K8<br><b>♥</b> 10632<br><b>♦</b> 109863<br><b>♣</b> AK     | The opponents are silent.  Partner bids first.                           |

| Board: 101<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 13<br>Contract: 2♠ E  | North:  ♠ AJ2  ♥ Q74  ♦ J642  ♣ J87   | South:  ♠ 87  ♥ A5  ♠ A975  ♣ KQ654   | 2 <b>♣</b> ¹      | North<br>Pass<br>naels Cu | 2♠                   | South<br>1♣<br>AP        |
|--|---------------------------------------|---------------------------------------|-------------------|---------------------------|----------------------|--------------------------|
| Board: 102<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 10<br>Contract: 4♥ S | North:  ♠ A4  ♥ AK73  ♦ 54  ♣ J10543  | South:  ♠ 105  ♥ QJ1052  ♠ A863  ♠ K9 | West Pass AP      | North<br>1♣<br>2♥         | East<br>Pass<br>Pass | 1♥                       |
| Board: 103 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 S                | North:  ♠ Q85  ♥ K872  ♠ A9764  ♠ 2   | South:  ♠ AJ  ♥ AQ96  ♠ 82  ♠ K10843  | West Pass Pass AP | North  1  3 ▼             | East<br>Pass<br>Pass | 1 <b>♣</b><br>1 <b>♥</b> |
| Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 2♠ S              | North:  ♠ AJ98  ♥ K63  ♦ Q  ♠ A10943  | South:  ♠ Q762  ♥ J5  ♠ AJ8  ♠ QJ52   | West<br>Pass      | North 1♣ 2♠               | East<br>Pass<br>AP   | South 1♣                 |
| Board: 105<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 13<br>Contract: 3♥ S | North:  ♠ K8  ▼ 10632  ◆ 109863  ♣ AK | South:  ♠ Q106  ♥ AKQ5  ♠ Q  ♠ 108543 | West Pass Pass    | North  1  3 ▼             | East<br>Pass<br>AP   | South 1♣ 1♥              |

| Board: 101<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣87</li><li>✔A5</li><li>◆A975</li><li>♣KQ654</li></ul>       | West Bids 2♣ if possible. East Bids 2♠ if possible. You bid first. |
|---|--|--|
| Board: 102<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>105</li><li>✓ QJ1052</li><li>A863</li><li>✓ K9</li></ul>     | The opponents are silent.  Partner bids first.                     |
| Board: 103<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ AJ</li><li>♥ AQ96</li><li>◆ 82</li><li>♣ K10843</li></ul>  | The opponents are silent. You bid first.                           |
| Board: 104<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q762</li><li>♥ J5</li><li>♦ AJ8</li><li>♣ QJ52</li></ul>   | The opponents are silent.  Partner bids first.                     |
| Board: 105<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q106</li><li>♥ AKQ5</li><li>◆ Q</li><li>♣ 108543</li></ul> | The opponents are silent. You bid first.                           |

| Board: 101<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 13<br>Contract: 2♠ E  | North:  ♠ AJ2  ♥ Q74  ♦ J642  ♣ J87   | South:  ♠ 87  ♥ A5  ♠ A975  ♣ KQ654   | 2 <b>♣</b> ¹      | North<br>Pass<br>naels Cu | 2♠                   | South<br>1♣<br>AP        |
|--|---------------------------------------|---------------------------------------|-------------------|---------------------------|----------------------|--------------------------|
| Board: 102<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 10<br>Contract: 4♥ S | North:  ♠ A4  ♥ AK73  ♦ 54  ♣ J10543  | South:  ♠ 105  ♥ QJ1052  ♠ A863  ♠ K9 | West Pass AP      | North<br>1♣<br>2♥         | East<br>Pass<br>Pass | 1♥                       |
| Board: 103 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 S                | North:  ♠ Q85  ♥ K872  ♠ A9764  ♠ 2   | South:  ♠ AJ  ♥ AQ96  ♠ 82  ♠ K10843  | West Pass Pass AP | North  1  3 ▼             | East<br>Pass<br>Pass | 1 <b>♣</b><br>1 <b>♥</b> |
| Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 2♠ S              | North:  ♠ AJ98  ♥ K63  ♦ Q  ♠ A10943  | South:  ♠ Q762  ♥ J5  ♠ AJ8  ♠ QJ52   | West<br>Pass      | North 1♣ 2♠               | East<br>Pass<br>AP   | South 1♣                 |
| Board: 105<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 13<br>Contract: 3♥ S | North:  ♠ K8  ▼ 10632  ◆ 109863  ♣ AK | South:  ♠ Q106  ♥ AKQ5  ♠ Q  ♠ 108543 | West Pass Pass    | North  1  3 ▼             | East<br>Pass<br>AP   | South 1♣ 1♥              |

| Board: 106<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ 53</li><li>▼ AJ73</li><li>◆ AJ</li><li>★ A10973</li></ul> | The opponents are silent. You bid first.                                |
|---|---|---|
| Board: 107<br>Dealer: S<br>Vul: None<br>HCP: 10 | <b>★</b> KQ64<br><b>♥</b> Q10876<br><b>♦</b> 32<br><b>♣</b> QJ      | The opponents are silent.  Partner bids first.                          |
| Board: 108<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ K643</li><li>▼ J9</li><li>◆ K10</li><li>◆ AK932</li></ul> | West Doubles Pass if possible. East Bids 3♥ if possible. You bid first. |
| Board: 109<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>◆ Q1084</li><li>♥ J</li><li>◆ AQ654</li><li>◆ 654</li></ul> | The opponents are silent.  Partner bids first.                          |
| Board: 110<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li></li></ul>  | The opponents are silent. You bid first.                                |

|                                      |                  |                    | West   | North                     |            |                         |
|--------------------------------------|------------------|--------------------|--------|---------------------------|------------|-------------------------|
| Board: 106                           | North:           | South:             |        | 1♣                        | Pass       | 1♥                      |
| Dealer: N                            | • 53             | 50dii.<br>♠ J72    | Pass   | <b>3♥</b>                 | Pass       | $3NT^1$                 |
| Vul: Both                            | <b>♥</b> AJ73    | <b>♥</b> KQ986     | Pass   | <b>4♣</b> <sup>2</sup>    | Pass       | <b>4</b> ♦ <sup>3</sup> |
| North HCP: 14<br>South HCP: 11       | ◆ AJ             | ♦ KQ1052           | Pass   | <b>4♥</b>                 | AP         |                         |
| Contract: 4 S                        | ♣ A10973         | <b>♣</b> —         |        | bid, surj                 |            |                         |
| Conduct. 4 V B                       |                  |                    |        | bid, a ♣                  |            |                         |
|                                      |                  |                    | 3. Cue | bid, a ♦                  | stoppe     | er                      |
| Board: 107<br>Dealer: S<br>Vul: None | North:<br>♠ KQ64 | South:<br>♠ 2      | West   | North                     | East       | South 1♣                |
| North HCP: 10                        | <b>♥</b> Q10876  | <b>♥</b> K543      | Pass   | 1♥                        | Pass       |                         |
| South HCP: 12                        | <b>♦</b> 32      | ♦ KQJ              | AP     | 1 🔻                       | 1 ass      | <b>∠</b> ▼              |
| Contract: 2♥ N                       | <b>♠</b> QJ      | <b>♣</b> K9752     | 7 11   |                           |            |                         |
| Board: 108                           | NI4              | C41                | West   | North                     | Fact       | South                   |
| Dealer: N                            | North:<br>♠ K643 | South:<br>♠ AJ1087 | West   | 1 <b>\o</b> 1 <b>\o</b> 1 | Pass       | 1 <b>♠</b>              |
| Vul: NS                              | ♥ J9             | ♥ K102             | Pass   | 2♠                        |            | Pass                    |
| North HCP: 14                        | ◆ K10            | ◆ J742             | X      | Pass                      | 3 <b>♥</b> | 3 <b>♠</b>              |
| South HCP: 9<br>Contract: 4♠ S       | <b>♣</b> AK932   | <b>♣</b> 5         | Pass   | 4♠                        | AP         |                         |
|                                      |                  |                    | West   | North                     | East       | South                   |
| Board: 109                           | North:           | South:             |        |                           |            | 1♣                      |
| Dealer: S<br>Vul: Both               | <b>♠</b> Q1084   | ♠ AK72             | Pass   | 1♦                        | Pass       | 1♠                      |
| North HCP: 9                         | <b>∀</b> J       | ♥ 1062             | Pass   | 3♠                        | Pass       |                         |
| South HCP: 14                        | ◆ AQ654          | ◆ 2<br>◆ AK1098    |        |                           |            |                         |
| Contract: 4♠ S                       | <b>♣</b> 654     | ₹ AIC1076          | AP     |                           |            |                         |
| Doord: 110                           |                  |                    |        |                           |            |                         |
| Board: 110<br>Dealer: N              | North:           | South:             | West   | North                     | East       | South                   |
| Vul: None                            | <b>♦</b> J3      | <b>♠</b> AK107     | ,, 050 | 1 <b>♣</b>                | Pass       | 1                       |
| North HCP: 12                        | <b>♥</b> K642    | ♥ J983             | Pass   | 1♥                        | Pass       |                         |
| South HCP: 11                        | ♦ A7<br>• V 1654 | ♦ K10862           | AP     | •                         |            | •                       |
| Contract: 4♥ N                       | <b>♣</b> KJ654   | <b>.</b> —         | _      |                           |            |                         |

| Board: 106<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J72</li><li>♥ KQ986</li><li>◆ KQ1052</li><li>♣ —</li></ul>  | The opponents are silent.  Partner bids first.                                |
|---|---|---|
| Board: 107<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★2</li><li>★ K543</li><li>★ KQJ</li><li>★ K9752</li></ul>     | The opponents are silent. You bid first.                                      |
| Board: 108<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ AJ1087</li><li>▼ K102</li><li>◆ J742</li><li>◆ 5</li></ul>  | West Doubles Pass if possible. East Bids 3♥ if possible.  Partner bids first. |
| Board: 109<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ AK72</li><li>▼ 1062</li><li>◆ 2</li><li>★ AK1098</li></ul>  | The opponents are silent.  You bid first.                                     |
| Board: 110<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ AK107</li><li>▼ J983</li><li>◆ K10862</li><li>★ —</li></ul> | The opponents are silent.  Partner bids first.                                |

|                                      |                  |                    | West   | North                     |            |                         |
|--------------------------------------|------------------|--------------------|--------|---------------------------|------------|-------------------------|
| Board: 106                           | North:           | South:             |        | 1♣                        | Pass       | 1♥                      |
| Dealer: N                            | • 53             | 50dii.<br>♠ J72    | Pass   | <b>3♥</b>                 | Pass       | $3NT^1$                 |
| Vul: Both                            | <b>♥</b> AJ73    | <b>♥</b> KQ986     | Pass   | <b>4♣</b> <sup>2</sup>    | Pass       | <b>4</b> ♦ <sup>3</sup> |
| North HCP: 14<br>South HCP: 11       | ◆ AJ             | ♦ KQ1052           | Pass   | <b>4♥</b>                 | AP         |                         |
| Contract: 4 S                        | ♣ A10973         | <b>♣</b> —         |        | bid, surj                 |            |                         |
| Conduct. 4 V B                       |                  |                    |        | bid, a ♣                  |            |                         |
|                                      |                  |                    | 3. Cue | bid, a ♦                  | stoppe     | er                      |
| Board: 107<br>Dealer: S<br>Vul: None | North:<br>♠ KQ64 | South:<br>♠ 2      | West   | North                     | East       | South 1♣                |
| North HCP: 10                        | <b>♥</b> Q10876  | <b>♥</b> K543      | Pass   | 1♥                        | Pass       |                         |
| South HCP: 12                        | <b>♦</b> 32      | ♦ KQJ              | AP     | 1 🔻                       | 1 ass      | <b>∠</b> ▼              |
| Contract: 2♥ N                       | <b>♠</b> QJ      | <b>♣</b> K9752     | 7 11   |                           |            |                         |
| Board: 108                           | NI4              | C41                | West   | North                     | Fact       | South                   |
| Dealer: N                            | North:<br>♠ K643 | South:<br>♠ AJ1087 | West   | 1 <b>\o</b> 1 <b>\o</b> 1 | Pass       | 1 <b>♠</b>              |
| Vul: NS                              | ♥ J9             | ♥ K102             | Pass   | 2♠                        |            | Pass                    |
| North HCP: 14                        | ◆ K10            | ◆ J742             | X      | Pass                      | 3 <b>♥</b> | 3 <b>♠</b>              |
| South HCP: 9<br>Contract: 4♠ S       | <b>♣</b> AK932   | <b>♣</b> 5         | Pass   | 4♠                        | AP         |                         |
|                                      |                  |                    | West   | North                     | East       | South                   |
| Board: 109                           | North:           | South:             |        |                           |            | 1♣                      |
| Dealer: S<br>Vul: Both               | <b>♠</b> Q1084   | ♠ AK72             | Pass   | 1♦                        | Pass       | 1♠                      |
| North HCP: 9                         | <b>∀</b> J       | ♥ 1062             | Pass   | 3♠                        | Pass       |                         |
| South HCP: 14                        | ◆ AQ654          | ◆ 2<br>◆ AK1098    |        |                           |            |                         |
| Contract: 4♠ S                       | <b>♣</b> 654     | ₹ AIC1076          | AP     |                           |            |                         |
| Doord: 110                           |                  |                    |        |                           |            |                         |
| Board: 110<br>Dealer: N              | North:           | South:             | West   | North                     | East       | South                   |
| Vul: None                            | <b>♦</b> J3      | <b>♠</b> AK107     | ,, 050 | 1 <b>♣</b>                | Pass       | 1                       |
| North HCP: 12                        | <b>♥</b> K642    | ♥ J983             | Pass   | 1♥                        | Pass       |                         |
| South HCP: 11                        | ♦ A7<br>• V 1654 | ♦ K10862           | AP     | •                         |            | •                       |
| Contract: 4♥ N                       | <b>♣</b> KJ654   | <b>.</b> —         | _      |                           |            |                         |

| Board: 111<br>Dealer: S<br>Vul: NS<br>HCP: 11   | ♣ Q92<br>♥ 8652<br>♦ KQJ103<br>♣ K                                  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 112<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♠ A</li><li>♥ AJ98</li><li>♦ Q86</li><li>♠ QJ865</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 113<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q1032</li><li>♥ QJ5</li><li>♦ AQ86</li><li>♣ 63</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 114<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ A10</li><li>★ A874</li><li>★ 42</li><li>★ AJ853</li></ul> | West Bids 3♠ if possible.  You bid first.      |
| Board: 115<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>◆965</li><li>✓ AQ85</li><li>◆ AJ1075</li><li>◆ 10</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 111<br>Dealer: S<br>Vul: NS | North:<br>♠ Q92               | South:  ♠ 74                   | West       | North       | East         | South 1♣               |
|------------------------------------|-------------------------------|--------------------------------|------------|-------------|--------------|------------------------|
| North HCP: 11                      | ♥ 8652                        | ▼ AK104                        | Pass       | 1♦          | Pass         | 1♥                     |
| South HCP: 13<br>Contract: 2♥ S    | ◆ KQJ103<br>◆ K               | ♦ 97<br>♣ AQ954                | Pass       | 2♥          | AP           |                        |
| Board: 112<br>Dealer: N            | North:<br>♠ A                 | South:<br>♠ Q1083              | West       | North       | East<br>Pass | South 1                |
| Vul: EW                            | ♥ AJ98                        | ♥ KQ75                         | Pass       | <b>3♥</b>   |              | $3NT^1$                |
| North HCP: 14                      | ◆ Q86                         | ♦ A103                         | Pass       | <b>4</b> ♥  | AP           | 3111                   |
| South HCP: 11<br>Contract: 4♥ S    | <b>♣</b> QJ865                | <b>♣</b> 107                   |            | bid, surj   |              |                        |
|                                    |                               |                                | West       | North       | East         | South 1♣               |
| Board: 113                         | North:                        | South:                         | Pass       | 1♠          | Pass         | 3♠                     |
| Dealer: S<br>Vul: None             | <b>♦</b> Q1032                | <b>♦</b> AK65                  | Pass       | $3NT^{1}$   | Pass         | <b>4♣</b> <sup>2</sup> |
| North HCP: 11<br>South HCP: 14     | <b>♥</b> QJ5<br><b>♦</b> AQ86 | <b>♥</b> K10 <b>♦</b> 104      | Pass<br>AP | <b>4</b> ♦³ | Pass         | 4♠                     |
| Contract: 4♠ N                     | <b>♣</b> 63                   | ♣ A9842                        | 1. Cue     | bid, surj   | olus         |                        |
|                                    |                               |                                |            | bid, a 🕏    |              | er                     |
|                                    |                               |                                | 3. Cue     | bid, a ♦    | stoppe       | er                     |
| Board: 114<br>Dealer: N            | North:                        | South:                         | West       | No. 11h     | Foot         | Courth                 |
| Vul: NS                            | <b>♦</b> A10 <b>♥</b> A874    | <b>♠</b> J2<br><b>♥</b> KJ1052 | West       | North 1♣    | Pass         |                        |
| North HCP: 13                      | ◆ 42                          | ◆ A1098                        | 3♠         | AP          | 1 455        | 1 🔻                    |
| South HCP: 9<br>Contract: 3♠ W     | <b>♣</b> AJ853                | <b>♣</b> 104                   |            | - <b>-</b>  |              |                        |
| Board: 115                         | North:                        | South:                         | West       | North       | East         | South                  |
| Dealer: S                          | <b>♦</b> 965                  | <b>♦</b> KJ7                   |            |             |              | 1♣                     |
| Vul: EW<br>North HCP: 11           | <b>♥</b> AQ85                 | <b>♥</b> KJ32                  | Pass       | 1♦          | Pass         | 1♥                     |
| South HCP: 14                      | ◆ AJ1075                      | <b>♦</b> 6                     | Pass       | 3♥          | Pass         | 4♥                     |
| Contract: 4♥ S                     | <b>♣</b> 10                   | <b>♣</b> KQJ72                 | AP         |             |              |                        |

| Board: 111<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>↑74</li><li>↑ AK104</li><li>↑97</li><li>♠ AQ954</li></ul>     | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 112<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>◆ Q1083</li><li>◆ KQ75</li><li>◆ A103</li><li>◆ 107</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 113<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ AK65</li><li>▼ K10</li><li>★ 104</li><li>★ A9842</li></ul>  | The opponents are silent. You bid first.       |
| Board: 114<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>J2</li><li>KJ1052</li><li>A1098</li><li>104</li></ul>         | West Bids 3♠ if possible.  Partner bids first. |
| Board: 115<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ KJ7</li><li>▼ KJ32</li><li>◆ 6</li><li>★ KQJ72</li></ul>    | The opponents are silent. You bid first.       |

| Board: 111<br>Dealer: S<br>Vul: NS | North:<br>♠ Q92               | South:  ♠ 74                   | West       | North       | East         | South 1♣               |
|------------------------------------|-------------------------------|--------------------------------|------------|-------------|--------------|------------------------|
| North HCP: 11                      | ♥ 8652                        | ▼ AK104                        | Pass       | 1♦          | Pass         | 1♥                     |
| South HCP: 13<br>Contract: 2♥ S    | ◆ KQJ103<br>◆ K               | ♦ 97<br>♣ AQ954                | Pass       | 2♥          | AP           |                        |
| Board: 112<br>Dealer: N            | North:<br>♠ A                 | South:<br>♠ Q1083              | West       | North       | East<br>Pass | South 1                |
| Vul: EW                            | ♥ AJ98                        | ♥ KQ75                         | Pass       | <b>3♥</b>   |              | $3NT^1$                |
| North HCP: 14                      | ◆ Q86                         | ♦ A103                         | Pass       | <b>4</b> ♥  | AP           | 3111                   |
| South HCP: 11<br>Contract: 4♥ S    | <b>♣</b> QJ865                | <b>♣</b> 107                   |            | bid, surj   |              |                        |
|                                    |                               |                                | West       | North       | East         | South 1♣               |
| Board: 113                         | North:                        | South:                         | Pass       | 1♠          | Pass         | 3♠                     |
| Dealer: S<br>Vul: None             | <b>♦</b> Q1032                | <b>♦</b> AK65                  | Pass       | $3NT^{1}$   | Pass         | <b>4♣</b> <sup>2</sup> |
| North HCP: 11<br>South HCP: 14     | <b>♥</b> QJ5<br><b>♦</b> AQ86 | <b>♥</b> K10 <b>♦</b> 104      | Pass<br>AP | <b>4</b> ♦³ | Pass         | 4♠                     |
| Contract: 4♠ N                     | <b>♣</b> 63                   | ♣ A9842                        | 1. Cue     | bid, surj   | olus         |                        |
|                                    |                               |                                |            | bid, a 🕏    |              | er                     |
|                                    |                               |                                | 3. Cue     | bid, a ♦    | stoppe       | er                     |
| Board: 114<br>Dealer: N            | North:                        | South:                         | West       | No. 11h     | Foot         | Courth                 |
| Vul: NS                            | <b>♦</b> A10 <b>♥</b> A874    | <b>♠</b> J2<br><b>♥</b> KJ1052 | West       | North 1♣    | Pass         |                        |
| North HCP: 13                      | ◆ 42                          | ◆ A1098                        | 3♠         | AP          | 1 455        | 1 🔻                    |
| South HCP: 9<br>Contract: 3♠ W     | <b>♣</b> AJ853                | <b>♣</b> 104                   |            | - <b>-</b>  |              |                        |
| Board: 115                         | North:                        | South:                         | West       | North       | East         | South                  |
| Dealer: S                          | <b>♦</b> 965                  | <b>♦</b> KJ7                   |            |             |              | 1♣                     |
| Vul: EW<br>North HCP: 11           | <b>♥</b> AQ85                 | <b>♥</b> KJ32                  | Pass       | 1♦          | Pass         | 1♥                     |
| South HCP: 14                      | ◆ AJ1075                      | <b>♦</b> 6                     | Pass       | 3♥          | Pass         | 4♥                     |
| Contract: 4♥ S                     | <b>♣</b> 10                   | <b>♣</b> KQJ72                 | AP         |             |              |                        |

| Board: 116<br>Dealer: N<br>Vul: Both<br>HCP: 12 | ◆ Q10<br>▼ K832<br>◆ A9<br>◆ K7542                                   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 117<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>J2</li><li>♥ 854</li><li>AQJ8732</li><li>Q</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 118<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 652</li><li>♥ AJ108</li><li>♦ Q</li><li>♠ KQ1095</li></ul> | The opponents are silent. You bid first.       |
| Board: 119<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>AQ73</li><li>♥ QJ1062</li><li>↓ J632</li><li>♠ —</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 120<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ KQ72</li><li>♥ J107</li><li>◆ Q</li><li>◆ AQ752</li></ul>  | The opponents are silent. You bid first.       |

| Board: 116 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ S                 | North:  ♠ Q10  ♥ K832  ♠ A9  ♣ K7542  | South:  ♠ K984  ♥ Q1075  ♠ KJ74  ♣ J  | West<br>Pass                     | North<br>1♣<br>2♥                                  | East<br>Pass<br>AP          | South 1♥        |
|---|---------------------------------------|---------------------------------------|----------------------------------|--|-----------------------------|-----------------|
| Board: 117 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 5 N                    | North:  ♣ J2  ♥ 854  ♠ AQJ8732  ♣ Q   | South:  ♠ A9  ♥ Q2  ♠ K965  ♣ AJ974   | Pass<br>Pass<br>Pass<br>1. Black | North  1   4NT <sup>1</sup> 5   kwood 0  /5 or 3/5 | Pass<br>Pass<br>AP<br>0314, | 1♣<br>3♦<br>5♣² |
| Board: 118 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3♥ N                   | North:  ♠ 652  ♥ AJ108  • Q  ♠ KQ1095 | South:  ♠ K8  ♥ Q543  ♠ AJ964  ♣ 84   | West<br>Pass<br>AP               | North<br>1♣<br>1♥                                  | East<br>Pass<br>Pass        | 1♦              |
| Board: 119 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AQ73  ♥ QJ1062  ♦ J632  ♠ — | South:  ♠ 6  ♥ AK53  ♠ A105  ♠ K10863 | West<br>Pass<br>Pass             | North 1♥ 4♥  |                             | South 1♣ 2♥     |
| Board: 120<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 44 N  | North:  ♠ KQ72  ♥ J107  ♠ Q  ♠ AQ752  | South:  ♠ A863  ♥ K4  ♠ A109754  ♠ 9  | West<br>Pass<br>AP               | North<br>1♣<br>1♠                                  |                             | 1♦              |

| Board: 116 Dealer: N Vul: Both HCP: 10  Board: 117 Dealer: S Vul: NS HCP: 14  Board: 118 Dealer: N VQ2 Vul: NS HCP: 14  Board: 118 Dealer: N VQ543 Vul: EW HCP: 10  Board: 119 Dealer: S Vul: Both HCP: 14  Board: 120 A863 Dealer: N Vul: None A109754 HCP: 11  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  |                        |  |     |
|---|------------------------|--|-----|
| Dealer: S   | Dealer: N<br>Vul: Both | ♥ Q1075<br>♦ KJ74                        | • • |
| Dealer: N Vul: EW HCP: 10  AJ964 HCP: 10  Again Algorithm AJ964 HCP: 10  Again Algorithm Algori | Dealer: S<br>Vul: NS   | ♥ Q2<br>• K965                           | • • |
| Dealer: S   | Dealer: N<br>Vul: EW   | ♥ Q543<br>♦ AJ964                        | • • |
| Dealer: N Vul: None     The opponents are silent.  Partner bids first   | Dealer: S<br>Vul: Both | <b>♥</b> AK53 <b>♦</b> A105              | • • |
|   | Dealer: N<br>Vul: None | <ul><li>★ K4</li><li>★ A109754</li></ul> |     |

| Board: 116 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ S                 | North:  ♠ Q10  ♥ K832  ♠ A9  ♣ K7542  | South:  ♠ K984  ♥ Q1075  ♠ KJ74  ♣ J  | West<br>Pass                     | North<br>1♣<br>2♥                                  | East<br>Pass<br>AP          | South 1♥        |
|---|---------------------------------------|---------------------------------------|----------------------------------|--|-----------------------------|-----------------|
| Board: 117 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 5 N                    | North:  ♣ J2  ♥ 854  ♠ AQJ8732  ♣ Q   | South:  ♠ A9  ♥ Q2  ♠ K965  ♣ AJ974   | Pass<br>Pass<br>Pass<br>1. Black | North  1   4NT <sup>1</sup> 5   kwood 0  /5 or 3/5 | Pass<br>Pass<br>AP<br>0314, | 1♣<br>3♦<br>5♣² |
| Board: 118 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3♥ N                   | North:  ♠ 652  ♥ AJ108  • Q  ♠ KQ1095 | South:  ♠ K8  ♥ Q543  ♠ AJ964  ♣ 84   | West<br>Pass<br>AP               | North<br>1♣<br>1♥                                  | East<br>Pass<br>Pass        | 1♦              |
| Board: 119 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AQ73  ♥ QJ1062  ♦ J632  ♠ — | South:  ♠ 6  ♥ AK53  ♠ A105  ♠ K10863 | West<br>Pass<br>Pass             | North 1♥ 4♥  |                             | South 1♣ 2♥     |
| Board: 120<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 44 N  | North:  ♠ KQ72  ♥ J107  ♠ Q  ♠ AQ752  | South:  ♠ A863  ♥ K4  ♠ A109754  ♠ 9  | West<br>Pass<br>AP               | North<br>1♣<br>1♠                                  |                             | 1♦              |

| Board: 121<br>Dealer: S<br>Vul: EW<br>HCP: 10   | ♠ KJ3<br>♥ AQ10<br>♦ 109543<br>♣ 32                                 | West Bids 2♥ if possible.  Partner bids first. |
|---|---|--|
| Board: 122<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>Q2</li><li>✓ KJ83</li><li>◆ 84</li><li>◆ AK872</li></ul>    | The opponents are silent. You bid first.       |
| Board: 123<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ QJ74</li><li>♥ Q1095</li><li>◆ A8</li><li>♣ Q92</li></ul> | East Bids 2♠ if possible.  Partner bids first. |
| Board: 124<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>A72</li><li>✓ J954</li><li>A</li><li>A A9763</li></ul>      | The opponents are silent. You bid first.       |
| Board: 125<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♠ AK97</li><li>♥ Q72</li><li>♦ J2</li><li>♠ 9754</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 121 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 N                  | North:  ♠ KJ3  ♥ AQ10  ♦ 109543  ♣ 32 | South:  ♠ A104  ♥ 2  ♠ KJ76  ♣ KQJ87  | West 2♥ Pass         | North Pass 3      | East<br>Pass<br>AP   | South 1♣ X  |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 122<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S | North:  ♠ Q2  ♥ KJ83  ♦ 84  ♠ AK872   | South:  ◆ 843  ▼ A752  ◆ KQ106  ◆ 94  | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP   | South 1♥    |
| Board: 123 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                | North:  ♠ QJ74  ♥ Q1095  ♠ A8  ♠ Q92  | South:  ♠ K  ♥ AJ74  ♦ 542  ♣ AJ754   | West<br>Pass<br>AP   | North<br>1♥       | East 2♠              | South 1♣ 3♥ |
| Board: 124 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S                  | North:  ♠ A72  ♥ J954  ♠ A  ♣ A9763   | South:  ♠ Q3  ♥ Q10632  ♠ KJ872  ♠ K  | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |
| Board: 125 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♠ N               | North:  ♠ AK97  ♥ Q72  ♦ J2  ♣ 9754   | South:  ◆ J532  ◆ AK10  ◆ 10  ◆ KQJ86 | West<br>Pass<br>Pass | North 1♠ 4♠       | East<br>Pass<br>AP   | 1♣          |

| Board: 121<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>▲ A104</li><li>♥ 2</li><li>◆ KJ76</li><li>◆ KQJ87</li></ul> | West Bids 2♥ if possible.  You bid first.      |
|---|---|--|
| Board: 122<br>Dealer: N<br>Vul: Both<br>HCP: 9  | ♦ 843<br>♥ A752<br>♦ KQ106<br>♣ 94                                  | The opponents are silent.  Partner bids first. |
| Board: 123<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K</li><li>▼ AJ74</li><li>◆ 542</li><li>◆ AJ754</li></ul>  | East Bids 2♠ if possible.  You bid first.      |
| Board: 124<br>Dealer: N<br>Vul: NS<br>HCP: 11   | • Q3<br>• Q10632<br>• KJ872<br>• K                                  | The opponents are silent.  Partner bids first. |
| Board: 125<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>J532</li><li>✓ AK10</li><li>10</li><li>✓ KQJ86</li></ul>    | The opponents are silent. You bid first.       |
|   |   |  |

| Board: 121 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 N                  | North:  ♠ KJ3  ♥ AQ10  ♦ 109543  ♣ 32 | South:  ♠ A104  ♥ 2  ♠ KJ76  ♣ KQJ87  | West 2♥ Pass         | North Pass 3      | East<br>Pass<br>AP   | South 1♣ X  |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 122<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S | North:  ♠ Q2  ♥ KJ83  ♦ 84  ♠ AK872   | South:  ◆ 843  ▼ A752  ◆ KQ106  ◆ 94  | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP   | South 1♥    |
| Board: 123 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                | North:  ♠ QJ74  ♥ Q1095  ♠ A8  ♠ Q92  | South:  ♠ K  ♥ AJ74  ♦ 542  ♣ AJ754   | West<br>Pass<br>AP   | North<br>1♥       | East 2♠              | South 1♣ 3♥ |
| Board: 124 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S                  | North:  ♠ A72  ♥ J954  ♠ A  ♣ A9763   | South:  ♠ Q3  ♥ Q10632  ♠ KJ872  ♠ K  | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |
| Board: 125 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♠ N               | North:  ♠ AK97  ♥ Q72  ♦ J2  ♣ 9754   | South:  ◆ J532  ◆ AK10  ◆ 10  ◆ KQJ86 | West<br>Pass<br>Pass | North 1♠ 4♠       | East<br>Pass<br>AP   | 1♣          |

| Board: 126<br>Dealer: N<br>Vul: None | <b>♠</b> AJ<br><b>♥</b> AJ43<br><b>♦</b> 32 | The opponents are silent. |
|--------------------------------------|---|---------------------------|
| HCP: 14                              | ♣ A5432                                     | You bid first.            |
| Board: 127<br>Dealer: S              | <b>★</b> AK9743 <b>♥</b> Q97                | The opponents are silent. |
| Vul: NS<br>HCP: 9                    | ♦ 87<br>• 104                               | Partner bids first.       |
| Board: 128<br>Dealer: N              | <b>♦</b> 8 <b>∀</b> AK9                     | The opponents are silent. |
| Vul: EW<br>HCP: 14                   | ◆ AK54<br>◆ 108753                          | You bid first.            |
| Board: 129<br>Dealer: S              | <b>♦</b> 8643 <b>♥</b> K974                 | The opponents are silent. |
| Vul: None<br>HCP: 10                 | <ul><li>◆ 9</li><li>◆ AK82</li></ul>        | Partner bids first.       |
| Board: 130                           | <b>♠</b> J                                  | West Bids 2♠ if possible. |
| Dealer: N<br>Vul: NS                 | <ul><li>★ A854</li><li>★ J32</li></ul>      | East Bids 4♠ if possible. |
| HCP: 13                              | ♣ AQJ108                                    | You bid first.            |
|                                      |   |                           |

| Board: 126 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AJ  ♥ AJ43  ♦ 32  ♣ A5432  | South:  ♠ Q42  ♥ 9852  ♠ AKJ109  ♣ 7  | West<br>Pass<br>Pass             | North 1♣ 1♥ 4♥                          |                               | 1♦                |
|---|--------------------------------------|---------------------------------------|----------------------------------|---|-------------------------------|-------------------|
| Board: 127<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 5♠ N     | North:  ♠ AK9743  ♥ Q97  ♠ 87  ♠ 104 | South:  ◆ J1052  ▼ A  ◆ AJ10  ◆ A9876 | Pass<br>Pass<br>Pass<br>1. Black | North  1♣  4NT¹  5♠  kwood 0  /5 or 3/5 | Pass<br>Pass<br>AP<br>0314, t | 1♣<br>4♠<br>5♣²   |
| Board: 128 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 S                     | North:  ♠ 8  ♥ AK9  ♠ AK54  ♠ 108753 | South:  ♠ QJ6  ♥ Q  ♦ J10863  ♠ QJ42  | West<br>Pass                     | North 1♣ 2◆                             | East<br>Pass<br>AP            |                   |
| Board: 129 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 \( \mathbb{N} \) N | North:                               | South:  ♠ Q  ♥ Q1063  ♠ AK6  ♠ QJ743  | West<br>Pass<br>AP               | North<br>1♥                             |                               | South 1♣ 2♥       |
| Board: 130 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 44 W                   | North:  ♣ J  ♥ A854  ♣ J32  ♣ AQJ108 | South:  ♠ Q5  ♥ KJ109  ♠ Q7  ♣ K6532  | West 2♠                          | North<br>1♣<br>3♥                       |                               | South<br>1♥<br>AP |

| Board: 126<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♠ Q42</li><li>♥ 9852</li><li>♦ AKJ109</li><li>♠ 7</li></ul> | The opponents are silent.  Partner bids first.                           |
|---|---|--|
| Board: 127<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>J1052</li><li>✓ A</li><li>AJ10</li><li>A9876</li></ul>      | The opponents are silent. You bid first.                                 |
| Board: 128<br>Dealer: N<br>Vul: EW<br>HCP: 9    | ♣ QJ6<br>♥ Q<br>♦ J10863<br>♣ QJ42                                  | The opponents are silent.  Partner bids first.                           |
| Board: 129<br>Dealer: S<br>Vul: None<br>HCP: 14 | <b>♠</b> Q <b>♥</b> Q1063 <b>♦</b> AK6 <b>♠</b> QJ743               | The opponents are silent. You bid first.                                 |
| Board: 130<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q5</li><li>♥ KJ109</li><li>◆ Q7</li><li>♣ K6532</li></ul> | West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first. |

| Board: 126 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AJ  ♥ AJ43  ♦ 32  ♣ A5432  | South:  ♠ Q42  ♥ 9852  ♠ AKJ109  ♣ 7  | West<br>Pass<br>Pass             | North 1♣ 1♥ 4♥                          |                               | 1♦                |
|---|--------------------------------------|---------------------------------------|----------------------------------|---|-------------------------------|-------------------|
| Board: 127<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 14<br>Contract: 5♠ N     | North:  ♠ AK9743  ♥ Q97  ♠ 87  ♠ 104 | South:  ◆ J1052  ▼ A  ◆ AJ10  ◆ A9876 | Pass<br>Pass<br>Pass<br>1. Black | North  1♣  4NT¹  5♠  kwood 0  /5 or 3/5 | Pass<br>Pass<br>AP<br>0314, t | 1♣<br>4♠<br>5♣²   |
| Board: 128 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 S                     | North:  ♠ 8  ♥ AK9  ♠ AK54  ♠ 108753 | South:  ♠ QJ6  ♥ Q  ♦ J10863  ♠ QJ42  | West<br>Pass                     | North 1♣ 2◆                             | East<br>Pass<br>AP            |                   |
| Board: 129 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 \( \mathbb{N} \) N | North:                               | South:  ♠ Q  ♥ Q1063  ♠ AK6  ♠ QJ743  | West<br>Pass<br>AP               | North<br>1♥                             |                               | South 1♣ 2♥       |
| Board: 130 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 44 W                   | North:  ♣ J  ♥ A854  ♣ J32  ♣ AQJ108 | South:  ♠ Q5  ♥ KJ109  ♠ Q7  ♣ K6532  | West 2♠                          | North<br>1♣<br>3♥                       |                               | South<br>1♥<br>AP |

| Board: 131<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ A432</li><li>▼ J4</li><li>◆ Q9852</li><li>★ K8</li></ul>     | East Bids 2♥ if possible.  Partner bids first.                     |
|---|--|--|
| Board: 132<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ A8</li><li>♥ Q8</li><li>◆ KQ86</li><li>★ K10652</li></ul>    | The opponents are silent. You bid first.                           |
| Board: 133<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li> ♣ J652</li><li> ♥ AQ8</li><li> ♠ A8542</li><li> ♣ 9</li></ul> | The opponents are silent.  Partner bids first.                     |
| Board: 134<br>Dealer: N<br>Vul: EW<br>HCP: 12   | ♣ J<br>♥ K108<br>♦ Q1095<br>♣ AQ953                                    | East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 135<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>◆ Q842</li><li>◆ Q107</li><li>◆ 984</li><li>◆ AJ9</li></ul>    | The opponents are silent.  Partner bids first.                     |

| Board: 131<br>Dealer: S<br>Vul: EW<br>North HCP: 10           | North:  ♠ A432  ♥ J4                                     | South:<br>♠ Q985<br>♥ Q82                             | West<br>Pass     | North  1  •              | East 2       | South 1♣ Pass |
|---|--|---|------------------|--------------------------|--------------|---------------|
| South HCP: 14<br>Contract: 3 N                                | ◆ Q9852<br><b>◆</b> K8                                   | ◆ A<br>◆ AQ973  | Pass             | 3♦                       | AP           | 1 400         |
| Board: 132<br>Dealer: N                                       | North:<br>♠ A8   | South:<br>♠ Q74                                       | West             | North<br>1 <b>♣</b>      | East<br>Pass | South 1       |
| Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 3♣ N | ♥ Q8<br>• KQ86<br>• K10652                               | <ul><li>1032</li><li>★ A1042</li><li>★ A83</li></ul>  | Pass<br>AP       | 2 <b>♦</b>               | Pass         |               |
| Board: 133<br>Dealer: S<br>Vul: NS                            | North:<br>♠ J652   | South:<br>♠ KQ87                                      | West             | North                    | East         | South 1.      |
| North HCP: 11<br>South HCP: 12<br>Contract: 3♠ S              | ◆ AQ8<br>◆ A8542<br>♣ 9                                  | <ul><li>▼ 73</li><li>◆ QJ</li><li>◆ A8653</li></ul>   | Pass<br>Pass     | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP   | 1♠            |
| Board: 134<br>Dealer: N                                       | North:<br>♠ J  | South:<br>♠ KQ5                                       | West             | North<br>1♣              | East 2♠      | South<br>Pass |
| Vul: EW<br>North HCP: 12<br>South HCP: 10<br>Contract: 3♠X E  | <ul><li>★ K108</li><li>◆ Q1095</li><li>◆ AQ953</li></ul> | <ul><li>◆ 652</li><li>◆ A643</li><li>◆ J104</li></ul> | Pass<br>3♠<br>AP | X<br>Pass                | Pass<br>Pass | 3 <b>♦</b> X  |
| Board: 135<br>Dealer: S<br>Vul: Both                          | North:<br>♠ Q842   | South:<br>♠ A1065                                     | West             | North                    | East         | South         |
| North HCP: 9 South HCP: 13 Contract: 24 N                     | ♥ Q107<br>♦ 984<br>♣ AJ9                                 | ♥ 82<br>♦ A3<br>♣ KQ532                               | Pass<br>AP       | 1♠                       | Pass         |               |

| Board: 131<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ Q985</li><li>♥ Q82</li><li>♦ A</li><li>♣ AQ973</li></ul>   | East Bids 2♥ if possible.  You bid first.                                |
|---|--|--|
| Board: 132<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q74</li><li>♥ 1032</li><li>♦ A1042</li><li>♣ A83</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 133<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ KQ87</li><li>▼ 73</li><li>◆ QJ</li><li>◆ A8653</li></ul>   | The opponents are silent. You bid first.                                 |
| Board: 134<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ KQ5</li><li>★ 652</li><li>★ A643</li><li>★ J104</li></ul>  | East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first. |
| Board: 135<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>▲ A1065</li><li>▼ 82</li><li>◆ A3</li><li>◆ KQ532</li></ul>  | The opponents are silent.  You bid first.                                |

| Board: 131<br>Dealer: S<br>Vul: EW<br>North HCP: 10           | North:  ♠ A432  ♥ J4                                     | South:<br>♠ Q985<br>♥ Q82                             | West<br>Pass     | North  1  •              | East 2       | South 1♣ Pass   |
|---|--|---|------------------|--------------------------|--------------|-----------------|
| South HCP: 14<br>Contract: 3 N                                | ◆ Q9852<br><b>◆</b> K8                                   | ◆ A<br>◆ AQ973  | Pass             | 3♦                       | AP           | 1 400           |
| Board: 132<br>Dealer: N                                       | North:<br>♠ A8   | South:<br>♠ Q74                                       | West             | North<br>1 <b>♣</b>      | East<br>Pass | South 1         |
| Vul: Both<br>North HCP: 14<br>South HCP: 10<br>Contract: 3♣ N | ♥ Q8<br>• KQ86<br>• K10652                               | <ul><li>1032</li><li>★ A1042</li><li>★ A83</li></ul>  | Pass<br>AP       | 2 <b>♦</b>               | Pass         |                 |
| Board: 133<br>Dealer: S<br>Vul: NS                            | North:<br>♠ J652   | South:<br>♠ KQ87                                      | West             | North                    | East         | South 1.        |
| North HCP: 11<br>South HCP: 12<br>Contract: 3♠ S              | ◆ AQ8<br>◆ A8542<br>♣ 9                                  | <ul><li>▼ 73</li><li>◆ QJ</li><li>◆ A8653</li></ul>   | Pass<br>Pass     | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>AP   | 1♠              |
| Board: 134<br>Dealer: N                                       | North:<br>♠ J  | South:<br>♠ KQ5                                       | West             | North<br>1♣              | East 2♠      | South<br>Pass   |
| Vul: EW<br>North HCP: 12<br>South HCP: 10<br>Contract: 3♠X E  | <ul><li>★ K108</li><li>◆ Q1095</li><li>◆ AQ953</li></ul> | <ul><li>◆ 652</li><li>◆ A643</li><li>◆ J104</li></ul> | Pass<br>3♠<br>AP | X<br>Pass                | Pass<br>Pass | 3 <b>♦</b><br>X |
| Board: 135<br>Dealer: S<br>Vul: Both                          | North:<br>♠ Q842   | South:<br>♠ A1065                                     | West             | North                    | East         | South           |
| North HCP: 9 South HCP: 13 Contract: 24 N                     | ♥ Q107<br>♦ 984<br>♣ AJ9                                 | ♥ 82<br>♦ A3<br>♣ KQ532                               | Pass<br>AP       | 1♠                       | Pass         |                 |

| Board: 136<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ K1064</li><li>♥ J</li><li>◆ QJ9</li><li>◆ AK1092</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 137<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KJ93</li><li>▼ 954</li><li>◆ AQ97</li><li>◆ 74</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 138<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>10982</li><li>✓ K5</li><li>✓ KJ</li><li>✓ AQJ42</li></ul>    | The opponents are silent. You bid first.       |
| Board: 139<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>◆ Q854</li><li>◆ AK4</li><li>◆ Q7542</li><li>◆ 2</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 140<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♠ 6532</li><li>♥ A95</li><li>♦ Q</li><li>♠ KQJ104</li></ul>  | The opponents are silent.  You bid first.      |
|   |  |  |

| Board: 136 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2♠ S              | North:  ♠ K1064  ♥ J  ♠ QJ9  ♣ AK1092 | South:  ♠ AQ97  ♥ Q42  ♠ 8543  ♣ Q7   | West<br>Pass         | North<br>1♣<br>2♠ |              | South 1♣    |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------|-------------|
| Board: 137<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N | North:  ♠ KJ93  ♥ 954  ♠ AQ97  ♣ 74   | South:  ♠ A852  ♥ AKQ  ♠ 8  ♣ J9632   | West Pass AP         | North<br>1♠       | East<br>Pass | 1♣          |
| Board: 138 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S               | North:  ♠ 10982  ♥ K5  ♦ KJ  ♠ AQJ42  | South:  ♠ KQJ6  ♥ QJ9  • Q1075  ♣ 87  | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    |              | 1♠          |
| Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3♠ S              | North:  ♠ Q854  ♥ AK4  ♠ Q7542  ♠ 2   | South:  ♠ AK102  ♥ Q5  ♦ 83  ♣ KQ1074 | West<br>Pass<br>Pass | North 1           |              | South 1♣ 1♠ |
| Board: 140<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 9<br>Contract: 3♠ N  | North:  ♠ 6532  ♥ A95  ♦ Q  ♠ KQJ104  | South:  ♠ AKQ8  ♥ 63  ♦ 109732  ♠ 65  | West Pass AP         | North<br>1♣<br>1♠ |              | 1♦          |

| Board: 136<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>AQ97</li><li>Q42</li><li>8543</li><li>Q7</li></ul>           | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 137<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ A852</li><li>★ AKQ</li><li>◆ 8</li><li>◆ J9632</li></ul>   | The opponents are silent. You bid first.       |
| Board: 138<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ KQJ6</li><li>♥ QJ9</li><li>◆ Q1075</li><li>◆ 87</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 139<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ AK102</li><li>♥ Q5</li><li>◆ 83</li><li>◆ KQ1074</li></ul> | The opponents are silent. You bid first.       |
| Board: 140<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ AKQ8</li><li>♥ 63</li><li>♦ 109732</li><li>♣ 65</li></ul>  | The opponents are silent.  Partner bids first. |
|   |  |  |

| Board: 136 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2♠ S              | North:  ♠ K1064  ♥ J  ♠ QJ9  ♣ AK1092 | South:  ♠ AQ97  ♥ Q42  ♠ 8543  ♣ Q7   | West<br>Pass         | North<br>1♣<br>2♠ |              | South 1♣    |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------|-------------|
| Board: 137<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N | North:  ♠ KJ93  ♥ 954  ♠ AQ97  ♣ 74   | South:  ♠ A852  ♥ AKQ  ♠ 8  ♣ J9632   | West Pass AP         | North<br>1♠       | East<br>Pass | 1♣          |
| Board: 138 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S               | North:  ♠ 10982  ♥ K5  ♦ KJ  ♠ AQJ42  | South:  ♠ KQJ6  ♥ QJ9  • Q1075  ♣ 87  | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    |              | 1♠          |
| Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3♠ S              | North:  ♠ Q854  ♥ AK4  ♠ Q7542  ♠ 2   | South:  ♠ AK102  ♥ Q5  ♦ 83  ♣ KQ1074 | West<br>Pass<br>Pass | North 1           |              | South 1♣ 1♠ |
| Board: 140<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 9<br>Contract: 3♠ N  | North:  ♠ 6532  ♥ A95  ♦ Q  ♠ KQJ104  | South:  ♠ AKQ8  ♥ 63  ♦ 109732  ♠ 65  | West Pass AP         | North<br>1♣<br>1♠ |              | 1♦          |

| Board: 141<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J54</li><li>♥ Q873</li><li>◆ A963</li><li>♣ A7</li></ul>  | The opponents are silent.  Partner bids first.                     |
|---|---|--|
| Board: 142<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ K82</li><li>✓ K</li><li>◆ A1086</li><li>◆ QJ973</li></ul> | East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first. |
| Board: 143<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▲ A96</li><li>♥ 976</li><li>◆ AK72</li><li>◆ 932</li></ul>  | The opponents are silent.  Partner bids first.                     |
| Board: 144<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♠ AK2</li><li>♥ Q985</li><li>♦ 8</li><li>♠ A10953</li></ul> | The opponents are silent. You bid first.                           |
| Board: 145<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ A62</li><li>▼ 7643</li><li>◆ KQJ95</li><li>◆ 10</li></ul> | The opponents are silent.  Partner bids first.                     |

| Board: 141 Dealer: S Vul: Both North HCP: 11 | North: <b>♣</b> J54 <b>♥</b> Q873 <b>♦</b> A963 | South:<br>♠ KQ7<br>♥ AJ95<br>♦ 8         | Pass       | North 1♥   | Pass  | 1♣         |
|--|---|--|------------|------------|-------|------------|
| South HCP: 13<br>Contract: 3♥ N              | <b>♣</b> A7                                     | <b>♣</b> QJ985                           | Pass       | 3♥         | AP    |            |
| Board: 142                                   | North:  | South:                                   |            |            |       |            |
| Dealer: N<br>Vul: None                       | <b>♦</b> K82                                    | <b>♠</b> Q65                             | West       | North      | East  | South      |
| North HCP: 13                                | <b>♥</b> K                                      | <b>♥</b> Q7                              |            | 1♣         | 2♥    | Pass       |
| South HCP: 10<br>Contract: 4♥ E              | ◆ A1086<br>◆ QJ973                              | ◆ K542<br>◆ K1054                        | 4♥         | AP         |       |            |
| Board: 143<br>Dealer: S                      | North:<br>♠ A96                                 | South:<br>♠ J105                         | West       | North      | East  |            |
| Vul: NS<br>North HCP: 11                     | <b>♥</b> 976                                    | <b>♥</b> A                               | Pass       | 1•         | Pass  | 1 <b>♣</b> |
| South HCP: 13<br>Contract: 3 N               | ◆ AK72<br>◆ 932                                 | <ul><li>10653</li><li>★ AKJ105</li></ul> | Pass       | 3 <b>♦</b> | AP    | ∠▼         |
| Board: 144<br>Dealer: N                      | North:<br>♠ AK2                                 | South:<br>♠ 104                          | West       | North      |       | South      |
| Vul: EW<br>North HCP: 13                     | <b>♥</b> Q985                                   | <b>▼</b> A764                            | Pass       | 3 <b>♥</b> | Pass  |            |
| South HCP: 10<br>Contract: 4♥ S              | ♦ 8<br>♣ A10953                                 | ◆ Q654<br>◆ KJ7                          | AP         | <i>5</i> , | 1 405 | •          |
| Board: 145                                   | North:  | South:                                   | West       | North      | East  | South      |
| Dealer: S<br>Vul: None                       | <b>♠</b> A62                                    | <b>♦</b> 843                             |            |            |       | 1♣         |
| North HCP: 10                                | <b>♥</b> 7643                                   | <b>♥</b> KQ82                            | Pass       | 1♦         | Pass  | 1♥         |
| South HCP: 14                                | <b>♦</b> KQJ95<br><b>♣</b> 10                   | <b>♦</b> 10<br><b>♣</b> AKQ84            | Pass<br>AP | <b>3♥</b>  | Pass  | 4♥         |

| Board: 141<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ KQ7</li><li>▼ AJ95</li><li>◆ 8</li><li>◆ QJ985</li></ul>    | The opponents are silent. You bid first.                                 |
|---|---|--|
| Board: 142<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♣ Q65</li><li>♥ Q7</li><li>♦ K542</li><li>♣ K1054</li></ul>   | East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first. |
| Board: 143<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ J105</li><li>♥ A</li><li>♦ 10653</li><li>♣ AKJ105</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 144<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>104</li><li>✓ A764</li><li>✓ Q654</li><li>✓ KJ7</li></ul>     | The opponents are silent.  Partner bids first.                           |
| Board: 145<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★843</li><li>▼KQ82</li><li>★10</li><li>★AKQ84</li></ul>       | The opponents are silent.  You bid first.                                |

| Board: 141 Dealer: S Vul: Both North HCP: 11 | North: <b>♣</b> J54 <b>♥</b> Q873 <b>♦</b> A963 | South:<br>♠ KQ7<br>♥ AJ95<br>♦ 8         | Pass       | North 1♥   | Pass  | 1♣         |
|--|---|--|------------|------------|-------|------------|
| South HCP: 13<br>Contract: 3♥ N              | <b>♣</b> A7                                     | <b>♣</b> QJ985                           | Pass       | 3♥         | AP    |            |
| Board: 142                                   | North:  | South:                                   |            |            |       |            |
| Dealer: N<br>Vul: None                       | <b>♦</b> K82                                    | <b>♠</b> Q65                             | West       | North      | East  | South      |
| North HCP: 13                                | <b>♥</b> K                                      | <b>♥</b> Q7                              |            | 1♣         | 2♥    | Pass       |
| South HCP: 10<br>Contract: 4♥ E              | ◆ A1086<br>◆ QJ973                              | ◆ K542<br>◆ K1054                        | 4♥         | AP         |       |            |
| Board: 143<br>Dealer: S                      | North:<br>♠ A96                                 | South:<br>♠ J105                         | West       | North      | East  |            |
| Vul: NS<br>North HCP: 11                     | <b>♥</b> 976                                    | <b>♥</b> A                               | Pass       | 1•         | Pass  | 1 <b>♣</b> |
| South HCP: 13<br>Contract: 3 N               | ◆ AK72<br>◆ 932                                 | <ul><li>10653</li><li>★ AKJ105</li></ul> | Pass       | 3 <b>♦</b> | AP    | ∠▼         |
| Board: 144<br>Dealer: N                      | North:<br>♠ AK2                                 | South:<br>♠ 104                          | West       | North      |       | South      |
| Vul: EW<br>North HCP: 13                     | <b>♥</b> Q985                                   | <b>▼</b> A764                            | Pass       | 3 <b>♥</b> | Pass  |            |
| South HCP: 10<br>Contract: 4♥ S              | ♦ 8<br>♣ A10953                                 | ◆ Q654<br>◆ KJ7                          | AP         | <i>5</i> , | 1 405 | •          |
| Board: 145                                   | North:  | South:                                   | West       | North      | East  | South      |
| Dealer: S<br>Vul: None                       | <b>♠</b> A62                                    | <b>♦</b> 843                             |            |            |       | 1♣         |
| North HCP: 10                                | <b>♥</b> 7643                                   | <b>♥</b> KQ82                            | Pass       | 1♦         | Pass  | 1♥         |
| South HCP: 14                                | <b>♦</b> KQJ95<br><b>♣</b> 10                   | <b>♦</b> 10<br><b>♣</b> AKQ84            | Pass<br>AP | <b>3♥</b>  | Pass  | 4♥         |

| Board: 146<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>♣ J5</li><li>♥ KJ76</li><li>♦ A6</li><li>♣ KJ765</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 147<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 148<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♣ Q72</li><li>♥ AK52</li><li>♦ 8</li><li>♣ A9876</li></ul>  | The opponents are silent. You bid first.       |
| Board: 149<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 150<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ K1094</li><li>★ A96</li><li>◆ 9</li><li>★ AK743</li></ul> | The opponents are silent. You bid first.       |

| Board: 146 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♥ S  | North:  ♣ J5  ♥ KJ76  ♠ A6  ♣ KJ765  | South:  ♠ Q43  ♥ AQ43  ♦ J1042  ♠ 109 | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP |    |
|---|--------------------------------------|---------------------------------------|----------------------|-------------------|--------------------|----|
| Board: 147 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 N  | North:                               | South:  ♠ K7  ♥ K1063  ♠ AK  ♣ J10965 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣ |
| Board: 148 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S | North:  ♠ Q72  ♥ AK52  ♦ 8  ♣ A9876  | South:  ♣ J65  ♥ QJ93  ♠ A765  ♣ J10  | West<br>Pass         | North 1♣ 2♥       | East<br>Pass<br>AP |    |
| Board: 149 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♠ N | North:                               | South:  ♠ Q1096  ♥ 2  ♠ KJ8  ♣ AK873  | West<br>Pass<br>Pass | North 1♠ 3♠       | East<br>Pass<br>AP | 1♣ |
| Board: 150 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4♠ N | North:  ♠ K1094  ♥ A96  ♦ 9  ♣ AK743 | South:  ♠ Q853  ♥ KJ5  ♠ A76543  ♣ —  | West<br>Pass<br>Pass | North 1♣ 1♠ 4♠    |                    | 1◆ |

| Board: 146  Dealer: N  Vul: NS  HCP: 9  ♣ Q43  ▼ AQ  ▼ AQ  ♣ 109 | 43 The opponents are silent. 42 Partner bids first |
|--|--|
| Board: 147   | Vou hid first                                      |
| Board: 148   | The opponents are silent.  Partner bids first      |
| Board: 149   | You hid first                                      |
| Board: 150   | The opponents are silent.                          |

| Board: 146 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♥ S                 | North:  ♣ J5  ♥ KJ76  ♠ A6  ♣ KJ765  | South:  ♠ Q43  ♥ AQ43  ♦ J1042  ♠ 109 | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP |    |
|--|--------------------------------------|---------------------------------------|----------------------|-------------------|--------------------|----|
| Board: 147 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 N                 | North:                               | South:  ♠ K7  ♥ K1063  ♠ AK  ♣ J10965 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣ |
| Board: 148 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S                | North:  ♠ Q72  ♥ AK52  ♦ 8  ♣ A9876  | South:  ♣ J65  ♥ QJ93  ♠ A765  ♣ J10  | West<br>Pass         | North 1♣ 2♥       | East<br>Pass<br>AP |    |
| Board: 149 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♠ N                | North:                               | South:  ♠ Q1096  ♥ 2  ♠ KJ8  ♣ AK873  | West<br>Pass<br>Pass | North 1♠ 3♠       | East<br>Pass<br>AP | 1♣ |
| Board: 150<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 4♠ N | North:  ♠ K1094  ♥ A96  ♦ 9  ♣ AK743 | South:  ♠ Q853  ♥ KJ5  ♠ A76543  ♣ —  | West<br>Pass<br>Pass | North 1♣ 1♠ 4♠    |                    | 1◆ |

| Board: 151<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ J753</li><li>♥ A1092</li><li>◆ A96</li><li>♣ 74</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 152<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♠ A74</li><li>♥ 6</li><li>♠ QJ54</li><li>♠ AK742</li></ul>  | The opponents are silent. You bid first.       |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>J872</li><li>✓ AK74</li><li>Q87</li><li>₹ 74</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 154<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ K3</li><li>★ K652</li><li>★ K8</li><li>★ AJ864</li></ul>  | The opponents are silent. You bid first.       |
| Board: 155<br>Dealer: S<br>Vul: None<br>HCP: 10 | ♠ QJ<br>▼ K10763<br>◆ KJ542<br>♠ 6                                  | The opponents are silent.  Partner bids first. |

| Board: 151<br>Dealer: S<br>Vul: Both                          | North:<br><b>♠</b> J753<br><b>♥</b> A1092              | South:<br><b>♠</b> 9<br><b>♥</b> QJ85                | West         | North                    | East         | South 1♣ |
|---|--|--|--------------|--------------------------|--------------|----------|
| North HCP: 9<br>South HCP: 14<br>Contract: 2♥ N               | ◆ A96<br>◆ 74  | ◆ KQ5<br>◆ KQJ106                                    | Pass<br>AP   | 1♥                       | Pass         | 2♥       |
| Board: 152<br>Dealer: N<br>Vul: None                          | North:<br><b>♠</b> A74 <b>♥</b> 6                      | South:<br><b>♠</b> J98 <b>♥</b> K94                  | West         | North 1♣                 |              | South 1  |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♦ S              | ◆ QJ54<br>◆ AK742                                      | ◆ A10862<br>♣ Q6                                     | Pass         | 2•                       | AP           |          |
| Board: 153<br>Dealer: S<br>Vul: EW                            | North:<br>♠ J872                                       | South:<br>♠ K6                                       | West         | North                    | East         | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 2♥ N              | ◆ AK74<br>◆ Q87<br>• 74                                | ♥ QJ93<br>♦ A5<br>♣ QJ1093                           | Pass<br>AP   | 1♥                       | Pass         | 2♥       |
| Board: 154<br>Dealer: N                                       | North:<br>♠ K3   | South:<br>♠ AQ92                                     | West         | North<br>1♣              | East<br>Pass | South 1  |
| Vul: Both<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | <ul><li>★ K652</li><li>◆ K8</li><li>◆ AJ864</li></ul>  | ♥ Q1087<br>♦ 109<br>♠ K102                           | Pass<br>Pass | 2 <b>▼</b><br>4 <b>▼</b> | Pass<br>AP   | 3♥       |
| Board: 155<br>Dealer: S<br>Vul: None                          | North:<br>♠ QJ   | South:<br>♠ K53                                      | West         | North                    | East         | South 1♣ |
| North HCP: 10<br>South HCP: 14<br>Contract: 2 N               | <ul><li>▼ K10763</li><li>◆ KJ542</li><li>◆ 6</li></ul> | <ul><li>✓ AQ54</li><li>♦ 6</li><li>♠ KQ743</li></ul> | Pass<br>AP   | 1♥                       | Pass         | 2♥       |

| Board: 151<br>Dealer: S<br>Vul: Both<br>HCP: 14 | ♣9<br>♥ QJ85<br>♦ KQ5<br>♣ KQJ106                                   | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 152<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>▶ J98</li><li>♥ K94</li><li>◆ A10862</li><li>◆ Q6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ K6</li><li>♥ QJ93</li><li>◆ A5</li><li>◆ QJ1093</li></ul> | The opponents are silent. You bid first.       |
| Board: 154<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>AQ92</li><li>♥Q1087</li><li>109</li><li>K102</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 155<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K53</li><li>▼ AQ54</li><li>◆ 6</li><li>◆ KQ743</li></ul>  | The opponents are silent. You bid first.       |

| Board: 151<br>Dealer: S<br>Vul: Both                          | North:<br><b>♠</b> J753<br><b>♥</b> A1092              | South:<br><b>♠</b> 9<br><b>♥</b> QJ85                | West         | North                    | East         | South 1♣ |
|---|--|--|--------------|--------------------------|--------------|----------|
| North HCP: 9<br>South HCP: 14<br>Contract: 2♥ N               | ◆ A96<br>◆ 74  | ◆ KQ5<br>◆ KQJ106                                    | Pass<br>AP   | 1♥                       | Pass         | 2♥       |
| Board: 152<br>Dealer: N<br>Vul: None                          | North:<br><b>♠</b> A74 <b>♥</b> 6                      | South:<br><b>♠</b> J98 <b>♥</b> K94                  | West         | North 1♣                 |              | South 1  |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♦ S              | ◆ QJ54<br>◆ AK742                                      | ◆ A10862<br>♣ Q6                                     | Pass         | 2•                       | AP           |          |
| Board: 153<br>Dealer: S<br>Vul: EW                            | North:<br>♠ J872                                       | South:<br>♠ K6                                       | West         | North                    | East         | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 2♥ N              | ◆ AK74<br>◆ Q87<br>• 74                                | ♥ QJ93<br>♦ A5<br>♣ QJ1093                           | Pass<br>AP   | 1♥                       | Pass         | 2♥       |
| Board: 154<br>Dealer: N                                       | North:<br>♠ K3   | South:<br>♠ AQ92                                     | West         | North<br>1♣              | East<br>Pass | South 1  |
| Vul: Both<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | <ul><li>★ K652</li><li>◆ K8</li><li>◆ AJ864</li></ul>  | ♥ Q1087<br>♦ 109<br>♠ K102                           | Pass<br>Pass | 2 <b>▼</b><br>4 <b>▼</b> | Pass<br>AP   | 3♥       |
| Board: 155<br>Dealer: S<br>Vul: None                          | North:<br>♠ QJ   | South:<br>♠ K53                                      | West         | North                    | East         | South 1♣ |
| North HCP: 10<br>South HCP: 14<br>Contract: 2 N               | <ul><li>▼ K10763</li><li>◆ KJ542</li><li>◆ 6</li></ul> | <ul><li>✓ AQ54</li><li>♦ 6</li><li>♠ KQ743</li></ul> | Pass<br>AP   | 1♥                       | Pass         | 2♥       |

| Board: 156<br>Dealer: N<br>Vul: NS<br>HCP: 14   | ♣2<br>♥ AQ106<br>• KQ2<br>♣ K10743                                 | The opponents are silent.  You bid first.                               |
|---|--|---|
| Board: 157<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li></li></ul>   | The opponents are silent.  Partner bids first.                          |
| Board: 158<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣76</li><li>♥10932</li><li>♦ K6</li><li>♣ AKQ94</li></ul>  | The opponents are silent. You bid first.                                |
| Board: 159<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ J74</li><li>♥ AKQ3</li><li>◆ J765</li><li>♣ 52</li></ul> | West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 160<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣ Q7</li><li>♥ KJ</li><li>◆ A532</li><li>♣ A9742</li></ul> | The opponents are silent. You bid first.                                |

| Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S                   | North:  ♠ 2  ♥ AQ106  ♠ KQ2  ♠ K10743 | South:  ♠ KJ5  ♥ 8732  ♠ A753  ♣ Q6    | West<br>Pass         | North 1♣ 2♥       | East<br>Pass<br>AP   | South 1♥          |
|--|---------------------------------------|--|----------------------|-------------------|----------------------|-------------------|
| Board: 157 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:                                | South:                                 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | South 1♣ 3▼       |
| Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 S                 | North:  ♣ 76  ♥ 10932  ♦ K6  ♣ AKQ94  | South:  ♠ K105  ♥ AJ85  ♦ Q42  ♣ 1063  | West<br>Pass         | North<br>1♣<br>2♥ |                      | South 1♥          |
| Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ W                  | North:                                | South:  ♠ K  ▼ 10842  ◆ A108  ♣ KQ764  | West 2♠              | North<br>X        | East 3♠              | South<br>1♣<br>AP |
| Board: 160 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3 N                   | North:  ♠ Q7  ♥ KJ  ♠ A532  ♠ A9742   | South:  ♠ K.J9  ♥ 62  ♠ K.J87  ♣ QJ105 | West<br>Pass<br>AP   | North 1♣ 2◆       | East<br>Pass<br>Pass | 1♦                |

| Board: 156                                      | ♠ KJ5  | The opponents are silent.  |
|---|--|--|
| Dealer: N<br>Vul: NS<br>HCP: 10                 | <ul><li>♥ 8732</li><li>♦ A753</li><li>♠ Q6</li></ul>                 | Partner bids first.  |
| Board: 157<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♠ 65</li><li>♥ AQJ3</li><li>♦ 108</li><li>♠ AQJ72</li></ul>  | The opponents are silent. You bid first.                           |
| Board: 158<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ K105</li><li>★ AJ85</li><li>◆ Q42</li><li>★ 1063</li></ul> | The opponents are silent.  Partner bids first.                     |
| Board: 159<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ K</li><li>▼ 10842</li><li>◆ A108</li><li>◆ KQ764</li></ul> | West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 160<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ9</li><li>♥ 62</li><li>◆ KJ87</li><li>◆ QJ105</li></ul>  | The opponents are silent.  Partner bids first.                     |

| Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S                   | North:  ♠ 2  ♥ AQ106  ♠ KQ2  ♠ K10743 | South:  ♠ KJ5  ♥ 8732  ♠ A753  ♣ Q6    | West<br>Pass         | North 1♣ 2♥       | East<br>Pass<br>AP   | South 1♥          |
|--|---------------------------------------|--|----------------------|-------------------|----------------------|-------------------|
| Board: 157 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:                                | South:                                 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | South 1♣ 3▼       |
| Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 S                 | North:  ♣ 76  ♥ 10932  ♦ K6  ♣ AKQ94  | South:  ♠ K105  ♥ AJ85  ♦ Q42  ♣ 1063  | West<br>Pass         | North<br>1♣<br>2♥ |                      | South 1♥          |
| Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ W                  | North:                                | South:  ♠ K  ▼ 10842  ◆ A108  ♣ KQ764  | West 2♠              | North<br>X        | East 3♠              | South<br>1♣<br>AP |
| Board: 160 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3 N                   | North:  ♠ Q7  ♥ KJ  ♠ A532  ♠ A9742   | South:  ♠ K.J9  ♥ 62  ♠ K.J87  ♣ QJ105 | West<br>Pass<br>AP   | North 1♣ 2◆       | East<br>Pass<br>Pass | 1♦                |

| Board: 161<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>AQ532</li><li>✓ 543</li><li>A1064</li><li>▲ 10</li></ul>     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 162<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <b>♠</b> KJ<br><b>♥</b> 10632<br><b>♦</b> 108<br><b>♣</b> AKQ64      | The opponents are silent. You bid first.       |
| Board: 163<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ85</li><li>▼ 1097</li><li>◆ KQJ8</li><li>◆ J10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 164<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ83</li><li>▼ K52</li><li>◆ 2</li><li>◆ KJ962</li></ul>   | The opponents are silent. You bid first.       |
| Board: 165<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♠ Q6</li><li>♥ AJ85</li><li>♦ KJ543</li><li>♠ 62</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 161 Dealer: S Vul: None                     | North:<br>♠ AQ532<br>♥ 543                            | South:<br>♠ KJ94<br>♥ J86                             |                    | North                    |              | 1♣                    |
|--|---|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N   | ◆ A1064<br>◆ 10                                       | ◆ 9<br>◆ AKJ97  | Pass<br>AP         | 1♠                       | Pass         | 2♠                    |
| Board: 162<br>Dealer: N<br>Vul: NS                 | North:<br>♠ KJ  | South:  ♠ 108   | West               | North<br>1♣              |              | South 1♥              |
| North HCP: 13<br>South HCP: 11<br>Contract: 4♥ S   | <ul><li>10632</li><li>108</li><li>AKQ64</li></ul>     | <ul><li>★ AK95</li><li>★ A42</li><li>★ 9532</li></ul> | Pass<br>Pass       | 2 <b>▼</b><br>4 <b>▼</b> | Pass<br>AP   | 3♥                    |
| Board: 163<br>Dealer: S<br>Vul: EW                 | North:<br>♠ KJ85                                      | South:<br>♠ AQ74                                      |                    | North                    |              | 1♣                    |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N   | <ul><li>▼ 1097</li><li>◆ KQJ8</li><li>◆ J10</li></ul> | <ul><li>★ K8</li><li>↑ 76</li><li>♣ A9874</li></ul>   | Pass<br>Pass<br>AP | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>Pass |                       |
| Board: 164<br>Dealer: N<br>Vul: Both               | North:<br>♠ KQ83                                      | South:<br>♠ 9652                                      | West               | North 1♣                 | East<br>Pass |                       |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♠ N   | <ul><li>★ K52</li><li>◆ 2</li><li>◆ KJ962</li></ul>   | ♥ 96<br>♦ AKQ97<br>♣ Q8                               | Pass<br>AP         | 1♠                       | Pass         | 3♠                    |
| Board: 165<br>Dealer: S                            | North:<br>♠ Q6  | South:<br><b>♠</b> 1095                               | West               | North                    | East         | South 1♣              |
| Vul: NS North HCP: 11 South HCP: 14 Contract: 4♥ S | <ul><li>★ AJ85</li><li>★ KJ543</li><li>★ 62</li></ul> | <ul><li>★ KQ97</li><li>★ 6</li><li>★ AKQ103</li></ul> | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b> |

| Board: 161<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ KJ94</li><li>▼ J86</li><li>◆ 9</li><li>★ AKJ97</li></ul> | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 162<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>108</li><li>✓ AK95</li><li>✓ A42</li><li>✓ 9532</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 163<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>AQ74</li><li>K8</li><li>76</li><li>A9874</li></ul>         | The opponents are silent. You bid first.       |
| Board: 164<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♦ 9652</li><li>♥ 96</li><li>♦ AKQ97</li><li>♦ Q8</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 165<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>1095</li><li>KQ97</li><li>6</li><li>AKQ103</li></ul>       | The opponents are silent. You bid first.       |

| Board: 161 Dealer: S Vul: None                     | North:<br>♠ AQ532<br>♥ 543                            | South:<br>♠ KJ94<br>♥ J86                             |                    | North                    |              | 1♣                    |
|--|---|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N   | ◆ A1064<br>◆ 10                                       | ◆ 9<br>◆ AKJ97  | Pass<br>AP         | 1♠                       | Pass         | 2♠                    |
| Board: 162<br>Dealer: N<br>Vul: NS                 | North:<br>♠ KJ  | South:  ♠ 108   | West               | North<br>1♣              |              | South 1♥              |
| North HCP: 13<br>South HCP: 11<br>Contract: 4♥ S   | <ul><li>10632</li><li>108</li><li>AKQ64</li></ul>     | <ul><li>★ AK95</li><li>★ A42</li><li>★ 9532</li></ul> | Pass<br>Pass       | 2 <b>▼</b><br>4 <b>▼</b> | Pass<br>AP   | 3♥                    |
| Board: 163<br>Dealer: S<br>Vul: EW                 | North:<br>♠ KJ85                                      | South:<br>♠ AQ74                                      |                    | North                    |              | 1♣                    |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N   | <ul><li>▼ 1097</li><li>◆ KQJ8</li><li>◆ J10</li></ul> | <ul><li>★ K8</li><li>↑ 76</li><li>♣ A9874</li></ul>   | Pass<br>Pass<br>AP | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>Pass |                       |
| Board: 164<br>Dealer: N<br>Vul: Both               | North:<br>♠ KQ83                                      | South:<br>♠ 9652                                      | West               | North 1♣                 | East<br>Pass |                       |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♠ N   | <ul><li>★ K52</li><li>◆ 2</li><li>◆ KJ962</li></ul>   | ♥ 96<br>♦ AKQ97<br>♣ Q8                               | Pass<br>AP         | 1♠                       | Pass         | 3♠                    |
| Board: 165<br>Dealer: S                            | North:<br>♠ Q6  | South:<br><b>♠</b> 1095                               | West               | North                    | East         | South 1♣              |
| Vul: NS North HCP: 11 South HCP: 14 Contract: 4♥ S | <ul><li>★ AJ85</li><li>★ KJ543</li><li>★ 62</li></ul> | <ul><li>★ KQ97</li><li>★ 6</li><li>★ AKQ103</li></ul> | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b> |

| Board: 166<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>◆ Q1042</li><li>▼ A98</li><li>◆ 9</li><li>◆ AQJ74</li></ul> | The opponents are silent.  You bid first.   |
|---|---|---|
| Board: 167<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <b>♦</b> 8652<br><b>♥</b> 5<br><b>♦</b> AKQ109<br><b>♣</b> 654      | The opponents are silent.  Partner bids first.  |
| Board: 168<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ A4</li><li>♥ K4</li><li>◆ K763</li><li>◆ A10986</li></ul> | West Bids 2♣ if possible.<br>East Bids 3♥ if possible.<br>East Bids 4♥ if possible.<br>You bid first. |
| Board: 169<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ K843</li><li>★ K6532</li><li>★ A107</li><li>★ 4</li></ul> | The opponents are silent.  Partner bids first.  |
| Board: 170<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>▲ AJ73</li><li>▼ 3</li><li>◆ A62</li><li>▲ QJ1094</li></ul> | The opponents are silent.  You bid first.   |

| Board: 166<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 9                           | North:  ♠ Q1042  ♥ A98  ♠ 9  ♠ AQJ74 | South:  ♠ K986  ♥ 753  ♠ AQ42  ♣ 109  | West<br>Pass                   | North<br>1♣<br>2♠                      |                        | South 1♠                 |
|---|--------------------------------------|---------------------------------------|--------------------------------|--|------------------------|--------------------------|
| Contract: 2♠ S  Board: 167  Dealer: S  Vul: Both  North HCP: 9  South HCP: 14  Contract: 4♠ S | North:  ♠ 8652  ♥ 5  ♠ AKQ109  ♣ 654 | South:  ♠ AKJ3  ♥ A64  ♠ 4  ♠ Q10872  | West Pass Pass AP              | North 1  3  4                          | East<br>Pass<br>Pass   | 1 <b>♣</b><br>1 <b>♠</b> |
| Board: 168 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 X E                    | North:  ♠ A4  ♥ K4  ♠ K763  ♠ A10986 | South:  ♠ K87  ♥ 107  ♠ AQ1042  ♣ J74 | 2♣¹<br>Pass<br>Pass            | North 1♣ 3♦ Pass X naels Cu            | Pass<br>3♥<br>4♥<br>AP | South 1  4  Pass         |
| Board: 169 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4 N                        | North:  ♠ K843  ♥ K6532  ♠ A107  ♣ 4 | South:  ♠ 6  ♥ AJ109  ♦ J53  ♣ AKJ107 | Pass<br>Pass<br>Pass<br>1. Cue | North  1♥  3♣¹  4♥  bid, a ♠  bid, a ♠ | Pass Pass AP stoppe    | 1♣<br>3♥<br>4♣²          |
| Board: 170 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S                      | North:  ♠ AJ73  ♥ 3  ♠ A62  ♠ QJ1094 | South:  ♠ K10982  ♥ Q1075  ♦ 753  ♠ A | West<br>Pass                   | North 1♣ 2♠                            | East<br>Pass<br>AP     | South 1♣                 |

| Board: 166<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ K986</li><li>▼ 753</li><li>◆ AQ42</li><li>◆ 109</li></ul>  | The opponents are silent.  Partner bids first.   |
|---|--|--|
| Board: 167<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♠ AKJ3</li><li>♥ A64</li><li>♦ 4</li><li>♠ Q10872</li></ul>  | The opponents are silent. You bid first.   |
| Board: 168<br>Dealer: N<br>Vul: None<br>HCP: 10 | <b>♦</b> K87<br>▼ 107<br><b>♦</b> AQ1042<br><b>♣</b> J74             | West Bids 2♣ if possible. East Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first. |
| Board: 169<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♠ 6</li><li>♥ AJ109</li><li>♦ J53</li><li>♠ AKJ107</li></ul> | The opponents are silent. You bid first.   |
| Board: 170<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★K10982</li><li>♥Q1075</li><li>◆753</li><li>★A</li></ul>     | The opponents are silent.  Partner bids first.   |

| Board: 166<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 9                           | North:  ♠ Q1042  ♥ A98  ♠ 9  ♠ AQJ74 | South:  ♠ K986  ♥ 753  ♠ AQ42  ♣ 109  | West<br>Pass                   | North<br>1♣<br>2♠                      |                        | South 1♠                 |
|---|--------------------------------------|---------------------------------------|--------------------------------|--|------------------------|--------------------------|
| Contract: 2♠ S  Board: 167  Dealer: S  Vul: Both  North HCP: 9  South HCP: 14  Contract: 4♠ S | North:  ♠ 8652  ♥ 5  ♠ AKQ109  ♣ 654 | South:  ♠ AKJ3  ♥ A64  ♠ 4  ♠ Q10872  | West Pass Pass AP              | North 1  3  4                          | East<br>Pass<br>Pass   | 1 <b>♣</b><br>1 <b>♠</b> |
| Board: 168 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 X E                    | North:  ♠ A4  ♥ K4  ♠ K763  ♠ A10986 | South:  ♠ K87  ♥ 107  ♠ AQ1042  ♣ J74 | 2♣¹<br>Pass<br>Pass            | North 1♣ 3♦ Pass X naels Cu            | Pass<br>3♥<br>4♥<br>AP | South 1  4  Pass         |
| Board: 169 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4 N                        | North:  ♠ K843  ♥ K6532  ♠ A107  ♣ 4 | South:  ♠ 6  ♥ AJ109  ♦ J53  ♣ AKJ107 | Pass<br>Pass<br>Pass<br>1. Cue | North  1♥  3♣¹  4♥  bid, a ♠  bid, a ♠ | Pass Pass AP stoppe    | 1♣<br>3♥<br>4♣²          |
| Board: 170 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S                      | North:  ♠ AJ73  ♥ 3  ♠ A62  ♠ QJ1094 | South:  ♠ K10982  ♥ Q1075  ♦ 753  ♠ A | West<br>Pass                   | North 1♣ 2♠                            | East<br>Pass<br>AP     | South 1♣                 |

| Board: 171<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>A2</li><li>♥ Q975</li><li>◆ Q875</li><li>♣ J53</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 172<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>J7</li><li>✓ QJ96</li><li>105</li><li>AKQ105</li></ul>      | The opponents are silent. You bid first.       |
| Board: 173<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ K43</li><li>♥ J97</li><li>◆ KJ92</li><li>★ K76</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 174<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ KJ42</li><li>▼ J</li><li>★ K64</li><li>★ AJ983</li></ul>  | The opponents are silent. You bid first.       |
| Board: 175<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q87</li><li>♥ Q1032</li><li>♦ A7642</li><li>♣ Q</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 171<br>Dealer: S<br>Vul: None                          | North:<br>♠ A2<br>♥ Q975                             | South:<br>♠ K94<br>▼ A843   |                    | North                    |              | 1♣                    |
|---|--|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N               | ◆ Q875<br>◆ J53                                      | <ul><li>↓ J</li><li>♠ KQ972</li></ul>                             | Pass<br>AP         | 1♥                       | Pass         | 2♥                    |
| Board: 172<br>Dealer: N<br>Vul: NS                            | North:<br>♣ J7                                       | South:<br>♠ K986  | West               | North 1♣                 | East<br>Pass | South 1               |
| North HCP: 13<br>South HCP: 10<br>Contract: 4♥ S              | ♥ QJ96<br>♦ 105<br>♣ AKQ105                          | ✓ AK1083<br>◆ 962<br>♣ 4  | Pass<br>AP         | 2♥                       | Pass         | 4♥                    |
| Board: 173<br>Dealer: S<br>Vul: Both                          | North:<br>♠ K43                                      | South:  ♠ J105  | West               | North                    | East         | South 1♣              |
| North HCP: 11<br>South HCP: 14<br>Contract: 3♣ S              | <ul><li>✓ J97</li><li>◆ KJ92</li><li>◆ K76</li></ul> | ♥ Q<br>♦ AQ84<br>♣ AJ1085   | Pass<br>Pass       | 1 <b>♦</b><br>3 <b>♣</b> | Pass<br>AP   | 2♦                    |
| Board: 174<br>Dealer: N                                       | North:<br>♠ KJ42                                     | South:  | West               | North<br>1♣              |              | South 1               |
| Vul: None<br>North HCP: 13<br>South HCP: 10<br>Contract: 3♠ N | <ul><li>✓ J</li><li>✓ K64</li><li>♠ AJ983</li></ul>  | <ul><li>AQ97</li><li>♥ 985</li><li>◆ Q10983</li><li>◆ Q</li></ul> | Pass<br>AP         | 1♠                       | Pass         | 3♠                    |
| Board: 175<br>Dealer: S                                       | North:<br>♠ Q87                                      | South:<br>♠ AK2   | West               | North                    | East         | South 1♣              |
| Vul: NS<br>North HCP: 10<br>South HCP: 14<br>Contract: 4 S    | ♥ Q1032<br>♦ A7642<br>♣ Q                            | ♥ J764<br>♦ K<br>• K10842   | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b> |

| Board: 171<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K94</li><li>★ A843</li><li>★ J</li><li>★ KQ972</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 172<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ K986</li><li>▼ AK1083</li><li>◆ 962</li><li>◆ 4</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 173<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ J105</li><li>♥ Q</li><li>♦ AQ84</li><li>♣ AJ1085</li></ul> | The opponents are silent. You bid first.       |
| Board: 174<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>AQ97</li><li>♥ 985</li><li>◆ Q10983</li><li>◆ Q</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 175<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ AK2</li><li>▼ J764</li><li>★ K</li><li>★ K10842</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 171<br>Dealer: S<br>Vul: None                          | North:<br>♠ A2<br>♥ Q975                             | South:<br>♠ K94<br>▼ A843   |                    | North                    |              | 1♣                    |
|---|--|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N               | ◆ Q875<br>◆ J53                                      | <ul><li>↓ J</li><li>♠ KQ972</li></ul>                             | Pass<br>AP         | 1♥                       | Pass         | 2♥                    |
| Board: 172<br>Dealer: N<br>Vul: NS                            | North:<br>♣ J7                                       | South:<br>♠ K986  | West               | North 1♣                 | East<br>Pass | South 1               |
| North HCP: 13<br>South HCP: 10<br>Contract: 4♥ S              | ♥ QJ96<br>♦ 105<br>♣ AKQ105                          | ✓ AK1083<br>◆ 962<br>♣ 4  | Pass<br>AP         | 2♥                       | Pass         | 4♥                    |
| Board: 173<br>Dealer: S<br>Vul: Both                          | North:<br>♠ K43                                      | South:  ♠ J105  | West               | North                    | East         | South 1♣              |
| North HCP: 11<br>South HCP: 14<br>Contract: 3♣ S              | <ul><li>✓ J97</li><li>◆ KJ92</li><li>◆ K76</li></ul> | ♥ Q<br>♦ AQ84<br>♣ AJ1085   | Pass<br>Pass       | 1 <b>♦</b><br>3 <b>♣</b> | Pass<br>AP   | 2♦                    |
| Board: 174<br>Dealer: N                                       | North:<br>♠ KJ42                                     | South:  | West               | North<br>1♣              |              | South 1               |
| Vul: None<br>North HCP: 13<br>South HCP: 10<br>Contract: 3♠ N | <ul><li>✓ J</li><li>✓ K64</li><li>♠ AJ983</li></ul>  | <ul><li>AQ97</li><li>♥ 985</li><li>◆ Q10983</li><li>◆ Q</li></ul> | Pass<br>AP         | 1♠                       | Pass         | 3♠                    |
| Board: 175<br>Dealer: S                                       | North:<br>♠ Q87                                      | South:<br>♠ AK2   | West               | North                    | East         | South 1♣              |
| Vul: NS<br>North HCP: 10<br>South HCP: 14<br>Contract: 4 S    | ♥ Q1032<br>♦ A7642<br>♣ Q                            | ♥ J764<br>♦ K<br>• K10842   | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b> |

| Board: 176<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣ A73</li><li>♥ QJ52</li><li>♦ J</li><li>♣ KQJ108</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 177<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♠ Q7642</li><li>♥ AK32</li><li>♦ 32</li><li>♠ J4</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 178<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♣ QJ96</li><li>♥ J98</li><li>♦ K</li><li>♣ AK762</li></ul>  | The opponents are silent. You bid first.       |
| Board: 179<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ QJ842</li><li>♥ K532</li><li>♦ KQ8</li><li>♣ 8</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ 5</li><li>▼ AK102</li><li>◆ 764</li><li>◆ AK952</li></ul> | The opponents are silent. You bid first.       |

| Board: 176 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4 S   | North:  ♠ A73  ♥ QJ52  ♦ J  ♠ KQJ108 | South:  ♣ J10  ♥ K843  ♠ AQ84  ♣ 764  | West<br>Pass<br>AP                    | North 1♣ 3♥                            | East<br>Pass<br>Pass       | 1♥                                 |
|--|--------------------------------------|---------------------------------------|---------------------------------------|--|----------------------------|------------------------------------|
| Board: 177 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 N | North:  ♠ Q7642  ♥ AK32  ♦ 32  ♣ J4  | South:  ♠ K983  ▼ J105  ♠ K  ♣ AQ632  | West<br>Pass<br>AP                    | North<br>1♠                            | East<br>Pass               | 1♣                                 |
| Board: 178 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 S   | North:  ♠ QJ96  ♥ J98  ♠ K  ♣ AK762  | South:  ♠ AK107  ♥ Q76  ♦ 862  ♠ Q54  | West<br>Pass<br>Pass                  | North 1♣ 2♠ 4♠                         | East<br>Pass<br>Pass<br>AP | 1♠                                 |
| Board: 179 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 5♠ N  | North:  ♠ QJ842  ♥ K532  ♠ KQ8  ♠ 8  | South:  ♠ 10973  ♥ A107  ♠ A  ♣ AQ975 | Pass<br>Pass<br>Pass<br>AP<br>1. Blac | North  1♠  4♠  5♠²  kwood 0  /5 or 3/5 | Pass<br>Pass<br>Pass       | 1♣<br>2♠<br>4NT <sup>1</sup><br>5♠ |
| Board: 180 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S | North:                               | South:  ♠ KJ98  ♥ Q976  ♦ J52  ♠ QJ   | West<br>Pass<br>AP                    | North<br>1♣<br>3♥                      | East<br>Pass<br>Pass       | 1♥                                 |

| Board: 176<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <b>♣</b> J10 <b>♥</b> K843 <b>♦</b> AQ84 <b>♣</b> 764               | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 177<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K983</li><li>▼ J105</li><li>◆ K</li><li>★ AQ632</li></ul> | The opponents are silent. You bid first.       |
| Board: 178<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♠ AK107</li><li>♥ Q76</li><li>♦ 862</li><li>♠ Q54</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 179<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>10973</li><li>★ A107</li><li>A</li><li>A AQ975</li></ul>    | The opponents are silent. You bid first.       |
| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ98</li><li>♥ Q976</li><li>◆ J52</li><li>◆ QJ</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 176 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4 S   | North:  ♠ A73  ♥ QJ52  ♦ J  ♠ KQJ108 | South:  ♣ J10  ♥ K843  ♠ AQ84  ♣ 764  | West<br>Pass<br>AP                    | North 1♣ 3♥                            | East<br>Pass<br>Pass       | 1♥                                 |
|--|--------------------------------------|---------------------------------------|---------------------------------------|--|----------------------------|------------------------------------|
| Board: 177 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 N | North:  ♠ Q7642  ♥ AK32  ♦ 32  ♣ J4  | South:  ♠ K983  ▼ J105  ♠ K  ♣ AQ632  | West<br>Pass<br>AP                    | North<br>1♠                            | East<br>Pass               | 1♣                                 |
| Board: 178 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 S   | North:  ♠ QJ96  ♥ J98  ♠ K  ♣ AK762  | South:  ♠ AK107  ♥ Q76  ♦ 862  ♠ Q54  | West<br>Pass<br>Pass                  | North 1♣ 2♠ 4♠                         | East<br>Pass<br>Pass<br>AP | 1♠                                 |
| Board: 179 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 5♠ N  | North:  ♠ QJ842  ♥ K532  ♠ KQ8  ♠ 8  | South:  ♠ 10973  ♥ A107  ♠ A  ♣ AQ975 | Pass<br>Pass<br>Pass<br>AP<br>1. Blac | North  1♠  4♠  5♠²  kwood 0  /5 or 3/5 | Pass<br>Pass<br>Pass       | 1♣<br>2♠<br>4NT <sup>1</sup><br>5♠ |
| Board: 180 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S | North:                               | South:  ♠ KJ98  ♥ Q976  ♦ J52  ♠ QJ   | West<br>Pass<br>AP                    | North<br>1♣<br>3♥                      | East<br>Pass<br>Pass       | 1♥                                 |

| Board: 181<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ K653</li><li>★ 83</li><li>★ K95</li><li>★ KQ87</li></ul>   | West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first. |
|---|--|--|
| Board: 182<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <b>♠</b> K<br><b>♥</b> J1076<br><b>♦</b> A85<br><b>♣</b> AQ432       | The opponents are silent. You bid first.                                 |
| Board: 183<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ KQJ103</li><li>♥ 95</li><li>◆ K10953</li><li>◆ Q</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 184<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KQ53</li><li>★ A96</li><li>◆ 6</li><li>◆ QJ543</li></ul>   | The opponents are silent. You bid first.                                 |
| Board: 185<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ A8</li><li>♥ 9862</li><li>↑ 74</li><li>★ AJ854</li></ul>   | West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first. |
|   |  |  |

| Board: 181<br>Dealer: S<br>Vul: NS               | North:<br><b>★</b> K653<br><b>♥</b> 83                  | South:<br>♠ AJ87<br>♥ K                                | West             | North                    |            | 1♣                    |
|--|---|--|------------------|--------------------------|------------|-----------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 3♠ S | ◆ K95<br>◆ KQ87   | ◆ Q62<br>◆ A10965                                      | 2♥<br>AP         | X                        | 3♥         | 3♠                    |
| Board: 182<br>Dealer: N<br>Vul: EW               | North:<br>♠ K   | South:<br>♠ J963                                       | West             | North 1♣                 |            | South 1               |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S | <ul><li>▼ J1076</li><li>◆ A85</li><li>◆ AQ432</li></ul> | <ul><li>AKQ95</li><li>94</li><li>65</li></ul>          | Pass<br>AP       | 2♥                       | Pass       | 4♥                    |
| Board: 183<br>Dealer: S<br>Vul: Both             | North:<br>♠ KQJ103                                      | South:<br>♠ A765                                       | West             | North                    | East       | South 1♣              |
| North HCP: 11<br>South HCP: 14<br>Contract: 4♠ N | ♥ 95<br>♦ K10953<br>♣ Q                                 | <ul><li>✓ J4</li><li>✓ Q4</li><li>♠ AK1052</li></ul>   | Pass<br>Pass     | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP | 2♠                    |
| Board: 184<br>Dealer: N<br>Vul: None             | North:<br>♠ KQ53<br>♥ A96                               | South:<br>♠ A1074  ♥ J83                               | West             | North                    |            | South 1♠              |
| North HCP: 12<br>South HCP: 10<br>Contract: 2♠ S | ◆ 6<br>◆ QJ543  | ◆ AJ105<br>◆ 98  | Pass             | 2♠                       | AP         | 14                    |
| Board: 185<br>Dealer: S<br>Vul: EW               | North:<br>♠ A8  | South:<br>♠ 42   | West             | North                    | East       | South 1♣              |
| North HCP: 9 South HCP: 14 Contract: 4 N         | <ul><li>♥ 9862</li><li>♦ 74</li><li>♣ AJ854</li></ul>   | <ul><li>★ AQJ3</li><li>◆ Q6</li><li>◆ KQ1062</li></ul> | Pass<br>2♠<br>AP | 1 <b>♥</b> 3 <b>♥</b>    | Pass 3♠    | 2 <b>♥</b> 4 <b>♥</b> |

| Board: 181<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>AJ87</li><li>✓ K</li><li>Q62</li><li>A10965</li></ul>        | West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.  |
|---|--|---|
| Board: 182<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>▶ J963</li><li>♥ AKQ95</li><li>◆ 94</li><li>♣ 65</li></ul>   | The opponents are silent.  Partner bids first.                      |
| Board: 183<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ A765</li><li>♥ J4</li><li>♦ Q4</li><li>♣ AK1052</li></ul>  | The opponents are silent. You bid first.                            |
| Board: 184<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ A1074</li><li>▼ J83</li><li>◆ AJ105</li><li>◆ 98</li></ul> | The opponents are silent.  Partner bids first.                      |
| Board: 185<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>42</li><li>✓ AQJ3</li><li>✓ Q6</li><li>✓ KQ1062</li></ul>    | West Bids 2♠ if possible. East Bids 3♠ if possible.  You bid first. |

| Board: 181<br>Dealer: S<br>Vul: NS               | North:<br><b>★</b> K653<br><b>♥</b> 83                  | South:<br>♠ AJ87<br>♥ K                                | West             | North                    |            | 1♣                    |
|--|---|--|------------------|--------------------------|------------|-----------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 3♠ S | ◆ K95<br>◆ KQ87   | ◆ Q62<br>◆ A10965                                      | 2♥<br>AP         | X                        | 3♥         | 3♠                    |
| Board: 182<br>Dealer: N<br>Vul: EW               | North:<br>♠ K   | South:<br>♠ J963                                       | West             | North 1♣                 |            | South 1               |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S | <ul><li>▼ J1076</li><li>◆ A85</li><li>◆ AQ432</li></ul> | <ul><li>AKQ95</li><li>94</li><li>65</li></ul>          | Pass<br>AP       | 2♥                       | Pass       | 4♥                    |
| Board: 183<br>Dealer: S<br>Vul: Both             | North:<br>♠ KQJ103                                      | South:<br>♠ A765                                       | West             | North                    | East       | South 1♣              |
| North HCP: 11<br>South HCP: 14<br>Contract: 4♠ N | ♥ 95<br>♦ K10953<br>♣ Q                                 | <ul><li>✓ J4</li><li>✓ Q4</li><li>♠ AK1052</li></ul>   | Pass<br>Pass     | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP | 2♠                    |
| Board: 184<br>Dealer: N<br>Vul: None             | North:<br>♠ KQ53<br>♥ A96                               | South:<br>♠ A1074  ♥ J83                               | West             | North                    |            | South 1♠              |
| North HCP: 12<br>South HCP: 10<br>Contract: 2♠ S | ◆ 6<br>◆ QJ543  | ◆ AJ105<br>◆ 98  | Pass             | 2♠                       | AP         | 14                    |
| Board: 185<br>Dealer: S<br>Vul: EW               | North:<br>♠ A8  | South:<br>♠ 42   | West             | North                    | East       | South 1♣              |
| North HCP: 9 South HCP: 14 Contract: 4 N         | <ul><li>♥ 9862</li><li>♦ 74</li><li>♣ AJ854</li></ul>   | <ul><li>★ AQJ3</li><li>◆ Q6</li><li>◆ KQ1062</li></ul> | Pass<br>2♠<br>AP | 1 <b>♥</b> 3 <b>♥</b>    | Pass 3♠    | 2 <b>♥</b> 4 <b>♥</b> |

| Board: 186<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>▲ 10653</li><li>♥ AK</li><li>♦ K4</li><li>♣ K9532</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 187<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♣ Q10765</li><li>♥ J73</li><li>◆ AJ7</li><li>♣ Q8</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 188<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ Q86</li><li>♥ AQ42</li><li>♦ 7</li><li>♣ KJ742</li></ul>   | The opponents are silent. You bid first.       |
| Board: 189<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ KJ95</li><li>♥ J74</li><li>◆ KJ874</li><li>◆ 9</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 190<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ A84</li><li>▼ A1073</li><li>◆ 4</li><li>★ KQ1053</li></ul> | The opponents are silent. You bid first.       |

| Board: 186 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N | North:  ♠ 10653  ♥ AK  ♠ K4  ♣ K9532  | South:  ♠ AQ74  ♥ 3  ♠ A109652  ♣ J7  | Pass Pass Pass 1. Splin 2. Cue |                   | Pass<br>Pass<br>Pass<br>AP | 1        |
|---|---------------------------------------|---------------------------------------|--------------------------------|-------------------|----------------------------|----------|
| Board: 187 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ N | North:  ♠ Q10765  ♥ J73  ♠ AJ7  ♠ Q8  | South:  ♠ K832  ♥ 84  ♠ Q5  ♣ AK1064  | West<br>Pass<br>AP             | North<br>1♠       | East<br>Pass               | 1♣       |
| Board: 188 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S     | North:  ♠ Q86  ♥ AQ42  ♠ 7  ♠ KJ742   | South:  ♣ J109  ▼ J10987  • AK65  ♣ 3 | West<br>Pass                   | North 1♣ 2▼       | East<br>Pass<br>AP         | South 1♥ |
| Board: 189 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3♠ S  | North:  ♠ KJ95  ♥ J74  ♠ KJ874  ♠ 9   | South:  ♠ A843  ♥ 62  ♦ 109  ♣ AKQ106 | West Pass Pass                 | North  1  3  4    | East<br>Pass<br>AP         | 1♣       |
| Board: 190 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S  | North:  ♠ A84  ♥ A1073  ♠ 4  ♣ KQ1053 | South:  ♠ K2  ♥ KJ962  ♠ A1076  ♠ 62  | West Pass AP                   | North<br>1♣<br>2♥ |                            | 1♥       |

| Board: 186 Dealer: N Vul: Both HCP: 11  Board: 187 Dealer: S Vul: None HCP: 12  AQ74 The opponents are silent.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first. |                        |   |    |
|---|------------------------|---|----|
| Dealer: S   | Dealer: N<br>Vul: Both | ♥ 3<br>♦ A109652                          | •• |
| D 1 100   | Dealer: S<br>Vul: None | ♥ 84<br>• Q5                              |    |
| Board: 188  | Vul: NS                | ◆ AK65                                    | •• |
| Board: 189  | Dealer: S<br>Vul: Both | ♥ 62<br>• 109                             |    |
| Board: 190  | Dealer: N<br>Vul: None | <ul><li>★ KJ962</li><li>★ A1076</li></ul> | •• |

| Board: 186 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N | North:  ♠ 10653  ♥ AK  ♠ K4  ♣ K9532  | South:  ♠ AQ74  ♥ 3  ♠ A109652  ♣ J7  | Pass Pass Pass 1. Splin 2. Cue |                   | Pass<br>Pass<br>Pass<br>AP | 1        |
|---|---------------------------------------|---------------------------------------|--------------------------------|-------------------|----------------------------|----------|
| Board: 187 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ N | North:  ♠ Q10765  ♥ J73  ♠ AJ7  ♠ Q8  | South:  ♠ K832  ♥ 84  ♠ Q5  ♣ AK1064  | West<br>Pass<br>AP             | North<br>1♠       | East<br>Pass               | 1♣       |
| Board: 188 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S     | North:  ♠ Q86  ♥ AQ42  ♠ 7  ♠ KJ742   | South:  ♣ J109  ▼ J10987  • AK65  ♣ 3 | West<br>Pass                   | North 1♣ 2▼       | East<br>Pass<br>AP         | South 1♥ |
| Board: 189 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3♠ S  | North:  ♠ KJ95  ♥ J74  ♠ KJ874  ♠ 9   | South:  ♠ A843  ♥ 62  ♦ 109  ♣ AKQ106 | West Pass Pass                 | North  1  3  4    | East<br>Pass<br>AP         | 1♣       |
| Board: 190 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S  | North:  ♠ A84  ♥ A1073  ♠ 4  ♣ KQ1053 | South:  ♠ K2  ♥ KJ962  ♠ A1076  ♠ 62  | West Pass AP                   | North<br>1♣<br>2♥ |                            | 1♥       |

| Board: 191 Dealer: S Val: NS Vul: NS HCP: 10  A87 Dealer: N Vul: EW Vul: EW Dealer: S Val: None Val: EW Vul: EW Vul: None Val: None Val |                        |   |  |
|---|------------------------|---|--|
| Dealer: N   | Dealer: S<br>Vul: NS   | <b>♥</b> AJ107 <b>♦</b> K83                           |  |
| Dealer: S Vul: None HCP: 11  Board: 194 Dealer: N Vul: NS HCP: 13  Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.  | Dealer: N<br>Vul: EW   | <b>♥</b> AJ32 <b>♦</b> 3                              |  |
| Dealer: N Vul: NS HCP: 13  AK764  Wou bid first.  You bid first.  Wou bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.   | Dealer: S<br>Vul: None | <ul><li>✓ A1052</li><li>✓ J93</li></ul>               |  |
| Dealer: S   | Dealer: N<br>Vul: NS   | ♥ QJ9<br>• 4  |  |
|   | Dealer: S<br>Vul: EW   | <ul><li><b>∨</b> KQ876</li><li><b>⋄</b> AQ3</li></ul> |  |

| Board: 191 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 N    | North:  ♠ Q95  ♥ AJ107  ♦ K83  ♠ 652 | South:  ♣ J2  ♥ K832  ♠ A6  ♣ KQJ98   | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass               | South 1♣ 2♥ |
|---|--------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|-------------|
| Board: 192 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S    | North:  ◆ A87  ▼ AJ32  ◆ 3  ◆ A9742  | South:  ♠ QJ6  ♥ K1085  ♠ A654  ♣ J5  | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥    | East<br>Pass<br>Pass<br>AP | 1♥          |
| Board: 193 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♥ N | North:  ♠ K94  ♥ A1052  ♦ J93  ♣ K76 | South:  ♠ A10  ♥ QJ96  ♠ Q7  ♠ QJ1052 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass               | 1♣          |
| Board: 194 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S    | North:  ♠ QJ98  ♥ QJ9  ♦ 4  ♠ AK764  | South:  ♠ K1032  ♥ K3  ♦ 9873  ♠ QJ9  | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP         | South 1♣    |
| Board: 195 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ N   | North:  ♣ 73  ▼ KQ876  ◆ AQ3  ♣ 852  | South:  ♠ A104  ♥ A542  ♠ 9  ♠ KJ1064 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣          |

| Board: 191<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li> ♣ J2</li><li> ♥ K832</li><li> ♦ A6</li><li> ♣ KQJ98</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 192<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♣ QJ6</li><li>♥ K1085</li><li>◆ A654</li><li>♣ J5</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 193<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ A10</li><li>♥ QJ96</li><li>◆ Q7</li><li>◆ QJ1052</li></ul>   | The opponents are silent. You bid first.       |
| Board: 194<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>★ K1032</li><li>★ K3</li><li>◆ 9873</li><li>◆ QJ9</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 195<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ A104</li><li>★ A542</li><li>◆ 9</li><li>★ KJ1064</li></ul>   | The opponents are silent.  You bid first.      |

| Board: 191 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 N    | North:  ♠ Q95  ♥ AJ107  ♦ K83  ♠ 652 | South:  ♣ J2  ♥ K832  ♠ A6  ♣ KQJ98   | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass               | South 1♣ 2♥ |
|---|--------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|-------------|
| Board: 192 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S    | North:  ◆ A87  ▼ AJ32  ◆ 3  ◆ A9742  | South:  ♠ QJ6  ♥ K1085  ♠ A654  ♣ J5  | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥    | East<br>Pass<br>Pass<br>AP | 1♥          |
| Board: 193 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♥ N | North:  ♠ K94  ♥ A1052  ♦ J93  ♣ K76 | South:  ♠ A10  ♥ QJ96  ♠ Q7  ♠ QJ1052 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass               | 1♣          |
| Board: 194 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S    | North:  ♠ QJ98  ♥ QJ9  ♦ 4  ♠ AK764  | South:  ♠ K1032  ♥ K3  ♦ 9873  ♠ QJ9  | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP         | South 1♣    |
| Board: 195 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ N   | North:  ♣ 73  ▼ KQ876  ◆ AQ3  ♣ 852  | South:  ♠ A104  ♥ A542  ♠ 9  ♠ KJ1064 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣          |

| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♣ A75</li><li>♥ Q873</li><li>♦ 10</li><li>♣ AQ974</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 197<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>♣ J3</li><li>♥ AQ763</li><li>◆ Q83</li><li>♣ 1086</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 198<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ AQ73</li><li>♥ K2</li><li>♦ J9</li><li>♠ Q9643</li></ul>   | The opponents are silent. You bid first.       |
| Board: 199<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>103</li><li>★ K864</li><li>★ KQ6432</li><li>♣ Q</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 200<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♠ A</li><li>♥ J1083</li><li>◆ Q52</li><li>♠ KQ1064</li></ul> | The opponents are silent. You bid first.       |

| Board: 196 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3 S | North:  ♠ A75  ♥ Q873  ♠ 10  ♠ AQ974  | South:  ♠ Q3  ♥ AJ654  ♠ KJ43  ♠ 53  | West Pass AP         | North<br>1♣<br>2♥ |                    | 1♥          |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------|--------------------|-------------|
| Board: 197 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N    | North:  ♣ J3  ♥ AQ763  ♠ Q83  ♣ 1086  | South:  ♠ Q82  ♥ 10542  ♠ K  ♠ AKQ95 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣          |
| Board: 198 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S  | North:  ♠ AQ73  ♥ K2  ♦ J9  ♠ Q9643   | South:  ♠ K1042  ♥ Q76  ♠ A73  ♣ J72 | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP |             |
| Board: 199 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3 S | North:  ♠ 103  ♥ K864  ♠ KQ6432  ♠ Q  | South:  ♣ J75  ♥ AJ93  • 8  ♣ AK954  | West<br>Pass<br>Pass | North 1♦ 3♥       |                    | South 1♣ 1♥ |
| Board: 200 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S  | North:  ♠ A  ♥ J1083  ♦ Q52  ♠ KQ1064 | South:                               | West<br>Pass         | North 1♣ 2♥       |                    | South 1♥    |

| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q3</li><li>♥ AJ654</li><li>♦ KJ43</li><li>♣ 53</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 197<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q82</li><li>♥ 10542</li><li>♦ K</li><li>♣ AKQ95</li></ul> | The opponents are silent. You bid first.       |
| Board: 198<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ K1042</li><li>♥ Q76</li><li>◆ A73</li><li>♣ J72</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 199<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♣ J75</li><li>♥ AJ93</li><li>◆ 8</li><li>♣ AK954</li></ul>  | The opponents are silent. You bid first.       |
| Board: 200<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>10864</li><li>✓ AQ95</li><li>✓ K63</li><li>✓ 95</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 196 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3 S | North:  ♠ A75  ♥ Q873  ♠ 10  ♠ AQ974  | South:  ♠ Q3  ♥ AJ654  ♠ KJ43  ♠ 53  | West Pass AP         | North<br>1♣<br>2♥ |                    | 1♥          |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------|--------------------|-------------|
| Board: 197 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N    | North:  ♣ J3  ♥ AQ763  ♠ Q83  ♣ 1086  | South:  ♠ Q82  ♥ 10542  ♠ K  ♠ AKQ95 | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣          |
| Board: 198 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S  | North:  ♠ AQ73  ♥ K2  ♦ J9  ♠ Q9643   | South:  ♠ K1042  ♥ Q76  ♠ A73  ♣ J72 | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP |             |
| Board: 199 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3 S | North:  ♠ 103  ♥ K864  ♠ KQ6432  ♠ Q  | South:  ♣ J75  ♥ AJ93  • 8  ♣ AK954  | West<br>Pass<br>Pass | North 1♦ 3♥       |                    | South 1♣ 1♥ |
| Board: 200 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S  | North:  ♠ A  ♥ J1083  ♦ Q52  ♠ KQ1064 | South:                               | West<br>Pass         | North 1♣ 2♥       |                    | South 1♥    |

| Board: 201<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣ J72</li><li>♥ K653</li><li>◆ Q102</li><li>♣ K52</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 202<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <b>♣</b> 3<br><b>♥</b> QJ62<br><b>♦</b> K54<br><b>♣</b> AKJ98       | The opponents are silent.  You bid first.      |
| Board: 203<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ A9742</li><li>★ 1083</li><li>★ AQJ9</li><li>★ 5</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 204<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>♠ AJ</li><li>♥ K987</li><li>♦ Q4</li><li>♠ QJ1043</li></ul> | The opponents are silent.  You bid first.      |
| Board: 205<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>AQ52</li><li>✓ J987</li><li>✓ K952</li><li>✓ J</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 201<br>Dealer: S<br>Vul: EW                      | North:<br><b>♠</b> J72<br><b>♥</b> K653                | South:<br>♠ A9 ▼ A1074                                  |              | North                    |            | 1♣       |
|---|--|---|--------------|--------------------------|------------|----------|
| North HCP: 9<br>South HCP: 14<br>Contract: 4♥ N         | ◆ Q102<br>◆ K52  | ◆ 84<br>◆ AQ1094  | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP | 3♥       |
| Board: 202<br>Dealer: N<br>Vul: Both                    | North:<br>♠ 3  | South:  ♠ A52   | West         | North                    |            |          |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S        | ♥ QJ62<br>♦ K54<br>♣ AKJ98                             | ♥ 9754<br>♦ A72<br>♣ Q106                               | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP | 1♥       |
| Board: 203<br>Dealer: S<br>Vul: None                    | North:<br>♠ A9742                                      | South:<br>♠ KJ105                                       | West         | North                    | East       | South 1♣ |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N        | <ul><li>▼ 1083</li><li>◆ AQJ9</li><li>◆ 5</li></ul>    | <b>♥</b> AQ6<br><b>♦</b> 4<br><b>♣</b> QJ876            | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP | 2♠       |
| Board: 204<br>Dealer: N<br>Vul: NS                      | North: ♠ AJ  | South:<br>♠ 1064  | West         | North                    |            |          |
| North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S         | <ul><li>★ K987</li><li>◆ Q4</li><li>◆ QJ1043</li></ul> | ♥ Q10543<br>♦ A7<br>♣ K72                               | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP | I♥       |
| Board: 205<br>Dealer: S<br>Vul: Both                    | North:<br>♠ AQ52                                       | South:<br>♣ 96  | West         | North                    | East       | South 1♣ |
| North HCP: 11 South HCP: 12 Contract: 3 \( \bar{V} \) N | ♥ J987<br>♦ K952<br>♣ J                                | <ul><li>✓ A1065</li><li>✓ Q3</li><li>✓ AQ1097</li></ul> | Pass<br>Pass | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>AP |          |

| Board: 201<br>Dealer: S<br>Vul: EW<br>HCP: 14   | ♣ A9<br>♥ A1074<br>• 84<br>♣ AQ1094                                  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 202<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>A52</li><li>♥ 9754</li><li>A72</li><li>Q106</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 203<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ KJ105</li><li>▼ AQ6</li><li>◆ 4</li><li>◆ QJ876</li></ul>  | The opponents are silent. You bid first.       |
| Board: 204<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>1064</li><li>✓ Q10543</li><li>✓ A7</li><li>✓ K72</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 205<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♠ 96</li><li>♥ A1065</li><li>♦ Q3</li><li>♠ AQ1097</li></ul> | The opponents are silent. You bid first.       |

| Board: 201<br>Dealer: S<br>Vul: EW                      | North:<br><b>♠</b> J72<br><b>♥</b> K653                | South:<br>♠ A9 ▼ A1074                                  |              | North                    |            | 1♣       |
|---|--|---|--------------|--------------------------|------------|----------|
| North HCP: 9<br>South HCP: 14<br>Contract: 4♥ N         | ◆ Q102<br>◆ K52  | ◆ 84<br>◆ AQ1094  | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP | 3♥       |
| Board: 202<br>Dealer: N<br>Vul: Both                    | North:<br>♠ 3  | South:  ♠ A52   | West         | North                    |            |          |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S        | ♥ QJ62<br>♦ K54<br>♣ AKJ98                             | ♥ 9754<br>♦ A72<br>♣ Q106                               | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP | 1♥       |
| Board: 203<br>Dealer: S<br>Vul: None                    | North:<br>♠ A9742                                      | South:<br>♠ KJ105                                       | West         | North                    | East       | South 1♣ |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N        | <ul><li>▼ 1083</li><li>◆ AQJ9</li><li>◆ 5</li></ul>    | <b>♥</b> AQ6<br><b>♦</b> 4<br><b>♣</b> QJ876            | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP | 2♠       |
| Board: 204<br>Dealer: N<br>Vul: NS                      | North: ♠ AJ  | South:<br>♠ 1064  | West         | North                    |            |          |
| North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S         | <ul><li>★ K987</li><li>◆ Q4</li><li>◆ QJ1043</li></ul> | ♥ Q10543<br>♦ A7<br>♣ K72                               | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP | I♥       |
| Board: 205<br>Dealer: S<br>Vul: Both                    | North:<br>♠ AQ52                                       | South:<br>♣ 96  | West         | North                    | East       | South 1♣ |
| North HCP: 11 South HCP: 12 Contract: 3 \( \bar{V} \) N | ♥ J987<br>♦ K952<br>♣ J                                | <ul><li>✓ A1065</li><li>✓ Q3</li><li>✓ AQ1097</li></ul> | Pass<br>Pass | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>AP |          |

| Board: 206<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ K9</li><li>★ AK</li><li>★ K432</li><li>★ J7542</li></ul>   | The opponents are silent. You bid first.          |
|---|--|---|
| Board: 207<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ A765</li><li>♥ Q7</li><li>◆ J8432</li><li>♣ A5</li></ul>   | The opponents are silent.  Partner bids first.    |
| Board: 208<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♠ 64</li><li>♥ AQ106</li><li>♠ A2</li><li>♠ QJ1085</li></ul> | The opponents are silent. You bid first.          |
| Board: 209<br>Dealer: S<br>Vul: None<br>HCP: 11 | <b>★</b> KQ109<br><b>▼</b> 10742<br><b>♦</b> AQ842<br><b>♣</b> —     | West Doubles 1♥ if possible.  Partner bids first. |
| Board: 210<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>♠ 10</li><li>♥ 862</li><li>♠ AQJ5</li><li>♠ AQ1087</li></ul> | East Bids 3♠ if possible.  You bid first.         |

| Board: 206 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S               | North:  ♠ K9  ♥ AK  ♠ K432  ♣ J7542    | South:  ♣ J7  ▼ 743  ♠ AQ75  ♣ A1083 | West Pass Pass AP    | North 1♣ 2♦ 4♣    | East<br>Pass<br>Pass<br>Pass | 1 <b>♦</b><br>3 <b>♣</b> |
|--|--|--------------------------------------|----------------------|-------------------|------------------------------|--------------------------|
| Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♠ S                | North:  ♠ A765  ♥ Q7  ♦ J8432  ♠ A5    | South:  ♠ KQ94  ♥ KJ8  ♠ 6  ♠ KJ743  | West<br>Pass<br>Pass | North 1  3  4     |                              | South 1♣ 1♠              |
| Board: 208 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♥ N                | North:  ♠ 64  ♥ AQ106  ♠ A2  ♠ QJ1085  | South:  ♠ Q97  ▼ K932  ♠ KQJ76  ♠ 6  | West<br>Pass<br>AP   | North<br>1♣<br>1♥ | East<br>Pass<br>Pass         | 1♦                       |
| Board: 209 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♥ S              | North:  ♠ KQ109  ♥ 10742  ♠ AQ842  ♣ — | South:                               | Pass X <sup>1</sup>  | North  1   3      | Pass<br>AP                   | 1 <b>♣</b><br>1♥         |
| Board: 210<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♠ E | North:  ♠ 10  ♥ 862  ♠ AQJ5  ♣ AQ1087  | South:  ♠ A4  ♥ K43  ♦ K108732  ♣ J6 | West                 | North<br>1♣       | East 3♠                      | South<br>AP              |

| Board: 206<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ J7</li><li>▼ 743</li><li>◆ AQ75</li><li>♣ A1083</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 207<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ KQ94</li><li>▼ KJ8</li><li>◆ 6</li><li>◆ KJ743</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 208<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q97</li><li>♥ K932</li><li>◆ KQJ76</li><li>♣ 6</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 209<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>◆ 5</li><li>♥ AK85</li><li>◆ 1063</li><li>◆ AJ1085</li></ul> | West Doubles 1♥ if possible.  You bid first.   |
| Board: 210<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ A4</li><li>▼ K43</li><li>◆ K108732</li><li>◆ J6</li></ul>  | East Bids 3♠ if possible.  Partner bids first. |

| Board: 206 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S               | North:  ♠ K9  ♥ AK  ♠ K432  ♣ J7542    | South:  ♣ J7  ▼ 743  ♠ AQ75  ♣ A1083 | West Pass Pass AP    | North 1♣ 2♦ 4♣    | East<br>Pass<br>Pass<br>Pass | 1 <b>♦</b><br>3 <b>♣</b> |
|--|--|--------------------------------------|----------------------|-------------------|------------------------------|--------------------------|
| Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♠ S                | North:  ♠ A765  ♥ Q7  ♦ J8432  ♠ A5    | South:  ♠ KQ94  ♥ KJ8  ♠ 6  ♠ KJ743  | West<br>Pass<br>Pass | North 1  3  4     |                              | South 1♣ 1♠              |
| Board: 208 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♥ N                | North:  ♠ 64  ♥ AQ106  ♠ A2  ♠ QJ1085  | South:  ♠ Q97  ▼ K932  ♠ KQJ76  ♠ 6  | West<br>Pass<br>AP   | North<br>1♣<br>1♥ | East<br>Pass<br>Pass         | 1♦                       |
| Board: 209 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♥ S              | North:  ♠ KQ109  ♥ 10742  ♠ AQ842  ♣ — | South:                               | Pass X <sup>1</sup>  | North  1   3      | Pass<br>AP                   | 1 <b>♣</b><br>1♥         |
| Board: 210<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♠ E | North:  ♠ 10  ♥ 862  ♠ AQJ5  ♣ AQ1087  | South:  ♠ A4  ♥ K43  ♦ K108732  ♣ J6 | West                 | North<br>1♣       | East 3♠                      | South<br>AP              |

| Board: 211<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ KQ82</li><li>♥ QJ64</li><li>◆ QJ3</li><li>◆ 103</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 212<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <b>♠</b> Q<br><b>♥</b> Q1062<br><b>♦</b> Q75<br><b>♣</b> AQ1082     | The opponents are silent. You bid first.       |
| Board: 213<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ KQ4</li><li>♥ 974</li><li>◆ AJ108</li><li>◆ 732</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 214<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣87</li><li>✔AK103</li><li>◆K6</li><li>♣KJ765</li></ul>     | The opponents are silent. You bid first.       |
| Board: 215<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♦ 985</li><li>♥ KJ53</li><li>♦ KQ8</li><li>♠ 1094</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 211<br>Dealer: S<br>Vul: EW                          | North:<br>♠ KQ82                                       | South:<br>♠ 93  |                    | North                    |              | 1♣                    |
|---|--|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 4♥ N            | ♥ QJ64<br>♦ QJ3<br>♣ 103                               | <ul><li>★ A1053</li><li>★ 105</li><li>★ AKQJ9</li></ul> | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>Pass | 2 <b>▼</b> 4 <b>▼</b> |
| Board: 212<br>Dealer: N<br>Vul: Both                        | North:<br>♠ Q  ♥ Q1062                                 | South:<br>♠ 7432<br>▼ KJ43                              |                    | North 1♣                 | Pass         | 1♥                    |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♥ S            | ◆ Q75<br>◆ AQ1082                                      | ◆ KJ108<br>◆ K  | Pass<br>AP         | 2♥                       | Pass         | 3                     |
| Board: 213<br>Dealer: S<br>Vul: NS                          | North:<br>♠ KQ4  | South:<br>♠ 53  | West               | North                    | East         | South 1♣              |
| North HCP: 10   | ♥ 974<br>♦ AJ108                                       | <b>♥</b> 103 <b>♦</b> KQ95                              | Pass               | 1 <b>♦</b>               | Pass         |                       |
| South HCP: 14<br>Contract: 4♦ N                             | ◆ 732  | <b>♦</b> AKQ94  | Pass<br>Pass       | 3 <b>♣</b><br>4 <b>♦</b> | Pass<br>AP   | 4♣                    |
| Board: 214<br>Dealer: N                                     | North:<br>♠ 87   | South:<br>♠ AJ103                                       | West               | North                    | East         | South                 |
| Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S | <ul><li>★ AK103</li><li>★ K6</li><li>★ KJ765</li></ul> | <ul><li>▼ J654</li><li>◆ 84</li><li>◆ A108</li></ul>    | Pass               | 1 <b>♣</b><br>2♥         | Pass<br>AP   | 1♥                    |
| Board: 215<br>Dealer: S<br>Vul: Both                        | North:<br><b>♠</b> 985                                 | South:<br>♠ AJ  | West               | North                    | East         | South 1♣              |
| North HCP: 9  | <b>♥</b> KJ53<br><b>♦</b> KQ8                          | ♥ 10762<br>♦ A7   | Pass               | 1♥                       | Pass         |                       |
| South HCP: 14<br>Contract: 2♥ N                             | <b>▼ KQ</b> 8 <b>♣</b> 1094                            | ◆ KQ853   | AP                 |                          |              |                       |

| Board: 211 | The opponents are silent. You bid first.       |
|------------|--|
| Board: 212 | The opponents are silent.  Partner bids first. |
| Board: 213 | The opponents are silent. You bid first.       |
| Board: 214 | The opponents are silent.  Partner bids first. |
| Board: 215 | The opponents are silent. You bid first.       |

| Board: 211<br>Dealer: S<br>Vul: EW                          | North:<br>♠ KQ82                                       | South:<br>♠ 93  |                    | North                    |              | 1♣                    |
|---|--|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 4♥ N            | ♥ QJ64<br>♦ QJ3<br>♣ 103                               | <ul><li>★ A1053</li><li>★ 105</li><li>★ AKQJ9</li></ul> | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>Pass | 2 <b>▼</b> 4 <b>▼</b> |
| Board: 212<br>Dealer: N<br>Vul: Both                        | North:<br>♠ Q  ♥ Q1062                                 | South:<br>♠ 7432<br>▼ KJ43                              |                    | North 1♣                 | Pass         | 1♥                    |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♥ S            | ◆ Q75<br>◆ AQ1082                                      | ◆ KJ108<br>◆ K  | Pass<br>AP         | 2♥                       | Pass         | 3                     |
| Board: 213<br>Dealer: S<br>Vul: NS                          | North:<br>♠ KQ4  | South:<br>♠ 53  | West               | North                    | East         | South 1♣              |
| North HCP: 10   | ♥ 974<br>♦ AJ108                                       | <b>♥</b> 103 <b>♦</b> KQ95                              | Pass               | 1 <b>♦</b>               | Pass         |                       |
| South HCP: 14<br>Contract: 4♦ N                             | ◆ 732  | <b>♦</b> AKQ94  | Pass<br>Pass       | 3 <b>♣</b><br>4 <b>♦</b> | Pass<br>AP   | 4♣                    |
| Board: 214<br>Dealer: N                                     | North:<br>♠ 87   | South:<br>♠ AJ103                                       | West               | North                    | East         | South                 |
| Vul: EW<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♥ S | <ul><li>★ AK103</li><li>★ K6</li><li>★ KJ765</li></ul> | <ul><li>▼ J654</li><li>◆ 84</li><li>◆ A108</li></ul>    | Pass               | 1 <b>♣</b><br>2♥         | Pass<br>AP   | 1♥                    |
| Board: 215<br>Dealer: S<br>Vul: Both                        | North:<br><b>♠</b> 985                                 | South:<br>♠ AJ  | West               | North                    | East         | South 1♣              |
| North HCP: 9  | <b>♥</b> KJ53<br><b>♦</b> KQ8                          | ♥ 10762<br>♦ A7   | Pass               | 1♥                       | Pass         |                       |
| South HCP: 14<br>Contract: 2♥ N                             | <b>▼ KQ</b> 8 <b>♣</b> 1094                            | ◆ KQ853   | AP                 |                          |              |                       |

| Board: 216<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★3</li><li>▼J1085</li><li>★AQ8</li><li>★KQJ92</li></ul>      | West Bids 2♣ if possible. East Bids 3♠ if possible. You bid first. |
|---|--|--|
| Board: 217<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ K863</li><li>★ AK5</li><li>◆ 98743</li><li>◆ J</li></ul>   | The opponents are silent.  Partner bids first.                     |
| Board: 218<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>10952</li><li>✓ AKQ</li><li>10</li><li>QJ975</li></ul>       | The opponents are silent.  You bid first.                          |
| Board: 219<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>◆ QJ105</li><li>♥ QJ1098</li><li>◆ J</li><li>◆ K63</li></ul> | The opponents are silent.  Partner bids first.                     |
| Board: 220<br>Dealer: N<br>Vul: NS<br>HCP: 13   | ♣ 9<br>♥ AKQ2<br>♦ J82<br>♣ QJ1095                                   | The opponents are silent. You bid first.                           |

| Board: 216<br>Dealer: N<br>Vul: None<br>North HCP: 13         | North:  ♠ 3  ♥ J1085  ♠ AQ8                             | South:  ◆ J642  ◆ AK32  ◆ J                             | West 2♣¹     | North 1♣ 2♥              | East Pass 3♠ | South  1 V  AP |
|---|---|---|--------------|--------------------------|--------------|----------------|
| South HCP: 9<br>Contract: 3♠ E                                | ♣ KQJ92   | <b>♣</b> 10865  | 1. Mich      | naels Cu                 | ebid         |                |
| Board: 217<br>Dealer: S<br>Vul: EW                            | North:<br>♠ K863  | South:  ♠ AJ52  | West         | North                    | East         | South 1♣       |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ S              | ◆ AK5<br>◆ 98743<br>♣ J                                 | <b>♥</b> J<br><b>♦</b> QJ6<br><b>♣</b> A8653            | Pass<br>Pass | 1 <b>♦</b><br>4 <b>♠</b> | Pass<br>AP   | 1♠             |
| Board: 218<br>Dealer: N<br>Vul: Both                          | North:<br>♠ 10952                                       | South:<br>♠ AK43  | West         | North 1♣                 | East<br>Pass | South 1        |
| North HCP: 12<br>South HCP: 11<br>Contract: 4♠ N              | <ul><li>◆ AKQ</li><li>◆ 10</li><li>◆ QJ975</li></ul>    | ♥ 84<br>♦ A87542<br>♣ 4                                 | Pass<br>AP   | 1♠                       | Pass         | 4♠             |
| Board: 219<br>Dealer: S                                       | North:<br>♠ QJ105                                       | South:<br>♠ 2   | West         | North                    | East         | South 1♣       |
| Vul: None<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♥ N | ♥ QJ1098<br>♦ J<br><b>♣</b> K63                         | <ul><li>★ A754</li><li>★ K103</li><li>★ AQJ97</li></ul> | Pass<br>AP   | 1♥                       | Pass         | 2♥             |
| Board: 220<br>Dealer: N<br>Vul: NS                            | North:<br>♠ 9   | South:<br><b>★</b> J432                                 | West         | North                    |              |                |
| North HCP: 13 South HCP: 10 Contract: 2 S                     | <ul><li>✓ AKQ2</li><li>→ J82</li><li>◆ QJ1095</li></ul> | ♥ J943<br>♦ KQ7<br>♣ K7                                 | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP   | 1♥             |

| Board: 216<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li></li></ul>  | West Bids 2♣ if possible. East Bids 3♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 217<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>AJ52</li><li>J</li><li>QJ6</li><li>A8653</li></ul>          | The opponents are silent. You bid first.                                 |
| Board: 218<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ AK43</li><li>♥ 84</li><li>★ A87542</li><li>★ 4</li></ul>  | The opponents are silent.  Partner bids first.                           |
| Board: 219<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>◆ 2</li><li>♥ A754</li><li>◆ K103</li><li>◆ AQJ97</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 220<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>▲ J432</li><li>✔ J943</li><li>◆ KQ7</li><li>▲ K7</li></ul>  | The opponents are silent.  Partner bids first.                           |

| Board: 216<br>Dealer: N<br>Vul: None<br>North HCP: 13         | North:  ♠ 3  ♥ J1085  ♠ AQ8                             | South:  ◆ J642  ◆ AK32  ◆ J                             | West 2♣¹     | North 1♣ 2♥              | East Pass 3♠ | South  1 V  AP |
|---|---|---|--------------|--------------------------|--------------|----------------|
| South HCP: 9<br>Contract: 3♠ E                                | ♣ KQJ92   | <b>♣</b> 10865  | 1. Mich      | naels Cu                 | ebid         |                |
| Board: 217<br>Dealer: S<br>Vul: EW                            | North:<br>♠ K863  | South:  ♠ AJ52  | West         | North                    | East         | South 1♣       |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ S              | ◆ AK5<br>◆ 98743<br>♣ J                                 | <b>♥</b> J<br><b>♦</b> QJ6<br><b>♣</b> A8653            | Pass<br>Pass | 1 <b>♦</b><br>4 <b>♠</b> | Pass<br>AP   | 1♠             |
| Board: 218<br>Dealer: N<br>Vul: Both                          | North:<br>♠ 10952                                       | South:<br>♠ AK43  | West         | North 1♣                 | East<br>Pass | South 1        |
| North HCP: 12<br>South HCP: 11<br>Contract: 4♠ N              | <ul><li>◆ AKQ</li><li>◆ 10</li><li>◆ QJ975</li></ul>    | ♥ 84<br>♦ A87542<br>♣ 4                                 | Pass<br>AP   | 1♠                       | Pass         | 4♠             |
| Board: 219<br>Dealer: S                                       | North:<br>♠ QJ105                                       | South:<br>♠ 2   | West         | North                    | East         | South 1♣       |
| Vul: None<br>North HCP: 10<br>South HCP: 14<br>Contract: 2♥ N | ♥ QJ1098<br>♦ J<br><b>♣</b> K63                         | <ul><li>★ A754</li><li>★ K103</li><li>★ AQJ97</li></ul> | Pass<br>AP   | 1♥                       | Pass         | 2♥             |
| Board: 220<br>Dealer: N<br>Vul: NS                            | North:<br>♠ 9   | South:<br><b>★</b> J432                                 | West         | North                    |              |                |
| North HCP: 13 South HCP: 10 Contract: 2 S                     | <ul><li>✓ AKQ2</li><li>→ J82</li><li>◆ QJ1095</li></ul> | ♥ J943<br>♦ KQ7<br>♣ K7                                 | Pass         | 1 <b>♣</b><br>2 <b>♥</b> | Pass<br>AP   | 1♥             |

| Vul: Both ♦ K942  | he opponents are silent.                      |
|---|---|
| HCP: 11 ♣ 109  Board: 222 ♠ Q9 Dealer: N ♥ K843  Vul: None ♠ KO | The opponents are silent.  You bid first.     |
| Board: 223  | the opponents are silent.  artner bids first. |
| Dealer: N   | The opponents are silent.  You bid first.     |
| Vul: None • 09652   | he opponents are silent. artner bids first.   |

| Board: 221 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♠ N      | North:  ♠ AQ109  ♥ Q64  ♠ K942  ♣ 109 | South:  ◆ 8752  ▼ K2  ◆ 86  ◆ AKQ74   | West Pass Pass     | North 1♠ 3♠       | East Pass AP         | 1♣ |
|--|---------------------------------------|---------------------------------------|--------------------|-------------------|----------------------|----|
| Board: 222 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 S       | North:  ♠ Q9  ♥ K843  ♦ KQ  ♠ Q7532   | South:  ♠ AJ54  ♥ Q1097  ♦ 954  ♠ K10 | West<br>Pass       | North 1♣ 2♥       | East<br>Pass<br>AP   |    |
| Board: 223 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 N         | North:  ♠ QJ63  ♥ K973  ♦ J975  ♠ K   | South:                                | West<br>Pass<br>AP | North<br>1♥       | East<br>Pass         | 1♣ |
| Board: 224 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N        | North:                                | South:                                | West<br>Pass<br>AP | North<br>1♣<br>1♠ | East<br>Pass<br>Pass | 1♦ |
| Board: 225 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 \cdot N | North:  ♠ Q53  ♥ AQ10  ♠ Q9652  ♣ 98  | South:  ♠ A4  ♥ J8  ♠ K1073  ♠ KQJ75  | West Pass Pass     | North  1   3      | East<br>Pass<br>AP   | 1♣ |

| Board: 221<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <b>♦</b> 8752<br><b>♥</b> K2<br><b>♦</b> 86<br><b>♣</b> AKQ74       | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 222<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>AJ54</li><li>♥ Q1097</li><li>♦ 954</li><li>♣ K10</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 223<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <b>♦</b> 85<br><b>♥</b> AJ62<br><b>♦</b> 82<br><b>♣</b> AQJ105      | The opponents are silent. You bid first.       |
| Board: 224<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ 5432</li><li>★ AJ10</li><li>★ AQ432</li><li>★ 9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 225<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ A4</li><li>♥ J8</li><li>◆ K1073</li><li>◆ KQJ75</li></ul> | The opponents are silent. You bid first.       |

| Board: 221 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♠ N      | North:  ♠ AQ109  ♥ Q64  ♠ K942  ♣ 109 | South:  ◆ 8752  ▼ K2  ◆ 86  ◆ AKQ74   | West Pass Pass     | North 1♠ 3♠       | East Pass AP         | 1♣ |
|--|---------------------------------------|---------------------------------------|--------------------|-------------------|----------------------|----|
| Board: 222 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 S       | North:  ♠ Q9  ♥ K843  ♦ KQ  ♠ Q7532   | South:  ♠ AJ54  ♥ Q1097  ♦ 954  ♠ K10 | West<br>Pass       | North 1♣ 2♥       | East<br>Pass<br>AP   |    |
| Board: 223 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 N         | North:  ♠ QJ63  ♥ K973  ♦ J975  ♠ K   | South:                                | West<br>Pass<br>AP | North<br>1♥       | East<br>Pass         | 1♣ |
| Board: 224 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N        | North:                                | South:                                | West<br>Pass<br>AP | North<br>1♣<br>1♠ | East<br>Pass<br>Pass | 1♦ |
| Board: 225 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 \cdot N | North:  ♠ Q53  ♥ AQ10  ♠ Q9652  ♣ 98  | South:  ♠ A4  ♥ J8  ♠ K1073  ♠ KQJ75  | West Pass Pass     | North  1   3      | East<br>Pass<br>AP   | 1♣ |

| Board: 226<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ KQ107</li><li>▼ J</li><li>◆ AK8</li><li>◆ J10983</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 227<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 228<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>10863</li><li>KQJ</li><li>5</li><li>AQ1094</li></ul>         | The opponents are silent.  You bid first.      |
| Board: 229<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>1062</li><li>✓ AQJ73</li><li>✓ J1064</li><li>✓ J</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 230<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>▲ AJ95</li><li>▼ J8</li><li>◆ J2</li><li>▲ AQJ103</li></ul>  | The opponents are silent. You bid first.       |

| Board: 226<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | North:  ♠ KQ107  ♥ J  ♠ AK8  ♣ J10983 | South:  ♠ AJ85  ♥ 965  ♠ Q105  ♣ K62 | West<br>Pass | North 1♣ 2♠       | East<br>Pass<br>AP   |             |
|--|---------------------------------------|--------------------------------------|--------------|-------------------|----------------------|-------------|
| Board: 227 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N                  | North:  ◆ J985  ▼ K963  ◆ AJ93  ◆ 5   | South:  ♠ AQ  ♥ J872  • 102  ♣ AQ632 | West Pass AP | North<br>1♥       | East<br>Pass         | 1♣          |
| Board: 228 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ S              | North:                                | South:  ♠ KJ42  ♥ 52  ♠ AQ4  ♣ 8653  | West<br>Pass | North 1♣ 2♠       | East<br>Pass<br>AP   |             |
| Board: 229 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 \( \mathbb{N} \)   | North:  ♠ 1062  ♥ AQJ73  ♦ J1064  ♣ J | South:  ♠ KJ5  ♥ 10964  ♦ 9  ♣ AKQ62 | West Pass AP | North<br>1♥       | East<br>Pass         | South 1♣ 2♥ |
| Board: 230 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 S                 | North:  ♠ AJ95  ♥ J8  ♦ J2  ♠ AQJ103  | South:  ♠ KQ632  ♥ AQ96  ♠ 753  ♣ 4  | West Pass AP | North<br>1♣<br>2♠ | East<br>Pass<br>Pass | 1♠          |

| Board: 226<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>AJ85</li><li>♥ 965</li><li>◆ Q105</li><li>◆ K62</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 227<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ AQ</li><li>♥ J872</li><li>♦ 102</li><li>♣ AQ632</li></ul> | The opponents are silent. You bid first.       |
| Board: 228<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ42</li><li>▼ 52</li><li>◆ AQ4</li><li>◆ 8653</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 229<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <b>♦</b> KJ5<br><b>♥</b> 10964<br><b>♦</b> 9<br><b>♣</b> AKQ62      | The opponents are silent. You bid first.       |
| Board: 230<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ KQ632</li><li>▼ AQ96</li><li>◆ 753</li><li>◆ 4</li></ul>  | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 226<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | North:  ♠ KQ107  ♥ J  ♠ AK8  ♣ J10983 | South:  ♠ AJ85  ♥ 965  ♠ Q105  ♣ K62 | West<br>Pass | North 1♣ 2♠       | East<br>Pass<br>AP   |             |
|--|---------------------------------------|--------------------------------------|--------------|-------------------|----------------------|-------------|
| Board: 227 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N                  | North:  ◆ J985  ▼ K963  ◆ AJ93  ◆ 5   | South:  ♠ AQ  ♥ J872  • 102  ♣ AQ632 | West Pass AP | North<br>1♥       | East<br>Pass         | 1♣          |
| Board: 228 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ S              | North:                                | South:  ♠ KJ42  ♥ 52  ♠ AQ4  ♣ 8653  | West<br>Pass | North 1♣ 2♠       | East<br>Pass<br>AP   |             |
| Board: 229 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 \( \mathbb{N} \)   | North:  ♠ 1062  ♥ AQJ73  ♦ J1064  ♣ J | South:  ♠ KJ5  ♥ 10964  ♦ 9  ♣ AKQ62 | West Pass AP | North<br>1♥       | East<br>Pass         | South 1♣ 2♥ |
| Board: 230 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 S                 | North:  ♠ AJ95  ♥ J8  ♦ J2  ♠ AQJ103  | South:  ♠ KQ632  ♥ AQ96  ♠ 753  ♣ 4  | West Pass AP | North<br>1♣<br>2♠ | East<br>Pass<br>Pass | 1♠          |

| D<br>V | oard: 231<br>Tealer: S<br>Tul: Both<br>ICP: 11 | <ul><li>▲ A764</li><li>♥ AJ1097</li><li>◆ Q1097</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first.                          |
|--------|--|---|---|
| D<br>V | oard: 232<br>Pealer: N<br>Tul: None<br>ICP: 14 | <ul><li>▲ 103</li><li>♥ AK64</li><li>♦ 105</li><li>▲ AQJ76</li></ul>  | The opponents are silent.  You bid first.                               |
| D<br>V | oard: 233<br>Pealer: S<br>Tul: EW<br>ICP: 10   | <ul><li>▲ A43</li><li>♥ QJ43</li><li>◆ QJ932</li><li>▲ 4</li></ul>    | The opponents are silent.  Partner bids first.                          |
| D<br>V | oard: 234<br>Pealer: N<br>Yul: Both<br>ICP: 12 | <ul><li>♦ 8542</li><li>♥ A6</li><li>♦ J6</li><li>♠ AQJ83</li></ul>    | The opponents are silent. You bid first.                                |
| D<br>V | oard: 235<br>Pealer: S<br>Yul: None<br>ICP: 11 | <ul><li>★ A8</li><li>▼ K864</li><li>◆ KJ72</li><li>◆ 764</li></ul>    | East Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first. |

| Board: 231<br>Dealer: S<br>Vul: Both                          | North:<br>♠ A764  ▼ AJ1097   | South:<br>♠ KJ<br>♥ KQ32  | West               | North                    | East         | South 1♣              |
|---|--|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 4♥ N              | • Q1097<br>• —   | • K4<br>• Q9543   | Pass<br>Pass       | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP   | 2♥                    |
| Board: 232<br>Dealer: N<br>Vul: None                          | North:<br>♠ 103  | South:<br>♠ AQJ6  | West               | North 1♣                 | East<br>Pass | South                 |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S              | <ul><li>★ AK64</li><li>★ 105</li><li>★ AQJ76</li></ul>             | <ul><li>▼ 10853</li><li>◆ K3</li><li>◆ 1043</li></ul>               | Pass<br>AP         | 3♥                       | Pass         | 4♥                    |
| Board: 233<br>Dealer: S<br>Vul: EW                            | North:<br>♠ A43  | South:<br>♠ QJ8   | West               | North                    | East         | 1♣                    |
| North HCP: 10<br>South HCP: 14<br>Contract: 4♥ S              | ♥ QJ43<br>♦ QJ932<br>♣ 4   | <ul><li>★ A976</li><li>★ A</li><li>★ K9763</li></ul>                | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b> |
| Board: 234<br>Dealer: N                                       | North:   | South:  | West               | North                    | East<br>Pass | South 1♠              |
| Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 4♠ S | <ul><li>♦ 8542</li><li>♥ A6</li><li>♦ J6</li><li>♣ AQJ83</li></ul> | <ul><li>★ KQJ109</li><li>♥ QJ42</li><li>◆ Q53</li><li>◆ 2</li></ul> | Pass<br>AP         | 2♠                       | Pass         |                       |
| Board: 235<br>Dealer: S<br>Vul: None                          | North:<br>♠ A8   | South:<br>♠ 9   | West               | North                    | East         | South 1♣              |
| North HCP: 11 South HCP: 14 Contract: 4 X E                   | <ul><li>★ K864</li><li>★ KJ72</li><li>★ 764</li></ul>              | ♥ Q975<br>♦ A109<br>• AKJ95   | Pass<br>4♠         | 1 <b>♥</b> X             | 2♠<br>AP     | 3♥                    |

| Board: 231<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ KJ</li><li>★ KQ32</li><li>★ K4</li><li>♣ Q9543</li></ul>   | The opponents are silent. You bid first.                           |
|---|--|--|
| Board: 232<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♠ AQJ6</li><li>♥ 10853</li><li>♦ K3</li><li>♠ 1043</li></ul> | The opponents are silent.  Partner bids first.                     |
| Board: 233<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ QJ8</li><li>♥ A976</li><li>♦ A</li><li>♣ K9763</li></ul>   | The opponents are silent. You bid first.                           |
| Board: 234<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★KQJ109</li><li>♥QJ42</li><li>◆Q53</li><li>◆2</li></ul>      | The opponents are silent.  Partner bids first.                     |
| Board: 235<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♠ 9</li><li>♥ Q975</li><li>♦ A109</li><li>♠ AKJ95</li></ul>  | East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first. |

| Board: 231<br>Dealer: S<br>Vul: Both                          | North:<br>♠ A764  ▼ AJ1097   | South:<br>♠ KJ<br>♥ KQ32  | West               | North                    | East         | South 1♣              |
|---|--|---|--------------------|--------------------------|--------------|-----------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 4♥ N              | • Q1097<br>• —   | • K4<br>• Q9543   | Pass<br>Pass       | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP   | 2♥                    |
| Board: 232<br>Dealer: N<br>Vul: None                          | North:<br>♠ 103  | South:<br>♠ AQJ6  | West               | North 1♣                 | East<br>Pass | South                 |
| North HCP: 14<br>South HCP: 10<br>Contract: 4♥ S              | <ul><li>★ AK64</li><li>★ 105</li><li>★ AQJ76</li></ul>             | <ul><li>▼ 10853</li><li>◆ K3</li><li>◆ 1043</li></ul>               | Pass<br>AP         | 3♥                       | Pass         | 4♥                    |
| Board: 233<br>Dealer: S<br>Vul: EW                            | North:<br>♠ A43  | South:<br>♠ QJ8   | West               | North                    | East         | 1♣                    |
| North HCP: 10<br>South HCP: 14<br>Contract: 4♥ S              | ♥ QJ43<br>♦ QJ932<br>♣ 4   | <ul><li>★ A976</li><li>★ A</li><li>★ K9763</li></ul>                | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♥</b> | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b> |
| Board: 234<br>Dealer: N                                       | North:   | South:  | West               | North                    | East<br>Pass | South 1♠              |
| Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 4♠ S | <ul><li>♦ 8542</li><li>♥ A6</li><li>♦ J6</li><li>♣ AQJ83</li></ul> | <ul><li>★ KQJ109</li><li>♥ QJ42</li><li>◆ Q53</li><li>◆ 2</li></ul> | Pass<br>AP         | 2♠                       | Pass         |                       |
| Board: 235<br>Dealer: S<br>Vul: None                          | North:<br>♠ A8   | South:<br>♠ 9   | West               | North                    | East         | South 1♣              |
| North HCP: 11 South HCP: 14 Contract: 4 X E                   | <ul><li>★ K864</li><li>★ KJ72</li><li>★ 764</li></ul>              | ♥ Q975<br>♦ A109<br>• AKJ95   | Pass<br>4♠         | 1 <b>♥</b> X             | 2♠<br>AP     | 3♥                    |

| Board: 236<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>AJ94</li><li>Q</li><li>632</li><li>AQ652</li></ul>            | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 237<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ K863</li><li>♥ Q92</li><li>◆ KJ865</li><li>◆ 9</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 238<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ K</li><li>▼ AK84</li><li>◆ 852</li><li>◆ A9742</li></ul>    | West Bids 2♠ if possible.  You bid first.      |
| Board: 239<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>★ A3</li><li>▼ K1062</li><li>◆ Q1074</li><li>◆ 1095</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 240<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <b>★</b> K104<br><b>♥</b> KQ92<br><b>♦</b> 3<br><b>♣</b> AQ1032       | The opponents are silent. You bid first.       |

| Board: 236<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S | North:  ♠ AJ94  ♥ Q  ♠ 632  ♣ AQ652    | South:  ♠ Q10752  ♥ A84  ♠ QJ9  ♣ 93 | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP |    |
|---|--|--------------------------------------|----------------------|-------------------|--------------------|----|
| Board: 237 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2♠ S              | North:  ♠ K863  ♥ Q92  ♠ KJ865  ♣ 9    | South:  ♠ AQ107  ♥ J43  ♠ A  ♣ K8432 | West<br>Pass<br>Pass | North 1  2  ♣     | East<br>Pass<br>AP | 1♣ |
| Board: 238 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S              | North:  ♠ K  ▼ AK84  ◆ 852  ♣ A9742    | South:  ♠ 743  ♥ J1052  ♠ AQ9  ♠ K86 | West 2♠ AP           | North<br>1♣<br>3♥ |                    | 1♥ |
| Board: 239 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N                 | North:  ♠ A3  ♥ K1062  ♠ Q1074  ♠ 1095 | South:  ♠ KQJ  ♥ A873  ♦ 9  ♠ KJ743  | West Pass AP         | North<br>1♥       | East<br>Pass       | 1♣ |
| Board: 240<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 9<br>Contract: 2♥ S | North:  ♠ K104  ♥ KQ92  ♠ 3  ♣ AQ1032  | South:  ♠ 853  ♥ AJ43  ♠ A876  ♠ 97  | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP |    |

| Board: 236<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q10752</li><li>♥ A84</li><li>◆ QJ9</li><li>♣ 93</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 237<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AQ107</li><li>✓ J43</li><li>✓ A</li><li>✓ K8432</li></ul>   | The opponents are silent. You bid first.       |
| Board: 238<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★743</li><li>▼J1052</li><li>★AQ9</li><li>★K86</li></ul>     | West Bids 2♠ if possible.  Partner bids first. |
| Board: 239<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ KQJ</li><li>★ A873</li><li>◆ 9</li><li>★ KJ743</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 240<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>♦ 853</li><li>♥ AJ43</li><li>♦ A876</li><li>♦ 97</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 236<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S | North:  ♠ AJ94  ♥ Q  ♠ 632  ♣ AQ652    | South:  ♠ Q10752  ♥ A84  ♠ QJ9  ♣ 93 | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP |    |
|---|--|--------------------------------------|----------------------|-------------------|--------------------|----|
| Board: 237 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2♠ S              | North:  ♠ K863  ♥ Q92  ♠ KJ865  ♣ 9    | South:  ♠ AQ107  ♥ J43  ♠ A  ♣ K8432 | West<br>Pass<br>Pass | North 1  2  ♣     | East<br>Pass<br>AP | 1♣ |
| Board: 238 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S              | North:  ♠ K  ▼ AK84  ◆ 852  ♣ A9742    | South:  ♠ 743  ♥ J1052  ♠ AQ9  ♠ K86 | West 2♠ AP           | North<br>1♣<br>3♥ |                    | 1♥ |
| Board: 239 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N                 | North:  ♠ A3  ♥ K1062  ♠ Q1074  ♠ 1095 | South:  ♠ KQJ  ♥ A873  ♦ 9  ♠ KJ743  | West Pass AP         | North<br>1♥       | East<br>Pass       | 1♣ |
| Board: 240<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 9<br>Contract: 2♥ S | North:  ♠ K104  ♥ KQ92  ♠ 3  ♣ AQ1032  | South:  ♠ 853  ♥ AJ43  ♠ A876  ♠ 97  | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP |    |

| Board: 241<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 242<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♠ 653</li><li>♥ AKJ9</li><li>♦ J</li><li>♠ KQ975</li></ul>  | The opponents are silent. You bid first.       |
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ K543</li><li>♥ Q7</li><li>♦ KQ9873</li><li>★ 4</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ KQ84</li><li>▼ 876</li><li>◆ 7</li><li>◆ AKJ98</li></ul>  | The opponents are silent. You bid first.       |
| Board: 245<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ AK1063</li><li>▼ 85</li><li>◆ Q972</li><li>◆ J2</li></ul> | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 241 Dealer: S Vul: None                   | North:<br><b>♠</b> J1098<br><b>♥</b> J98                                    | South:<br>♠ KQ76<br>▼ K32                            |            | North       |              | 1♣       |
|--|---|--|------------|-------------|--------------|----------|
| North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N | ◆ AQJ10<br>◆ J10  | ◆ 2<br>◆ AQ986                                       | Pass<br>AP | 1♠          | Pass         | 2♠       |
| Board: 242<br>Dealer: N<br>Vul: NS               | North:<br><b>♠</b> 653  | South:<br>♠ KQ7                                      | West       | North<br>1♣ | East<br>Pass | South 1  |
| North HCP: 14<br>South HCP: 9<br>Contract: 4♥ S  | <ul><li>◆ AKJ9</li><li>◆ J</li><li>◆ KQ975</li></ul>                        | <ul><li>7432</li><li>A862</li><li>103</li></ul>      | Pass<br>AP | 3♥          | Pass         | 4♥       |
| Board: 243<br>Dealer: S<br>Vul: EW               | North:<br>♠ K543  | South:  ♠ AJ108                                      | West       | North       | East         | South 1♣ |
| North HCP: 10<br>South HCP: 12<br>Contract: 3♠ S | V Q7       V K42         ◆ KQ9873       ◆ J         Pass 1◆         Pass 3◆ |  | Pass<br>AP | 1♠          |              |          |
| Board: 244<br>Dealer: N<br>Vul: Both             | North:<br>♠ KQ84  ▼ 876   | South:<br><b>♠</b> J1052 <b>♥</b> AJ                 | West       | North 1♣    | East<br>Pass | South 1♠ |
| North HCP: 13<br>South HCP: 11<br>Contract: 2♠ S | ◆ 7<br>◆ AKJ98  | ◆ QJ108<br>◆ Q104                                    | Pass       | 2♠          | AP           | 12       |
| Board: 245<br>Dealer: S<br>Vul: NS               | North:<br>♠ AK1063  | South:  • Q985                                       | West       | North       | East         | South 1♣ |
| North HCP: 10<br>South HCP: 12<br>Contract: 2♠ N | ♥ 85<br>• Q972<br>• J2  | <ul><li>✓ AK10</li><li>✓ K</li><li>◆ 97643</li></ul> | Pass<br>AP | 1♠          | Pass         | 2♠       |

| Board: 241<br>Dealer: S<br>Vul: None<br>HCP: 14 | <b>♠</b> KQ76<br><b>♥</b> K32<br><b>♦</b> 2<br><b>♣</b> AQ986        | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 242<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <b>★</b> KQ7<br><b>♥</b> 7432<br><b>♦</b> A862<br><b>♣</b> 103       | The opponents are silent.  Partner bids first. |
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ AJ108</li><li>▼ K42</li><li>◆ J</li><li>◆ QJ1098</li></ul> | The opponents are silent. You bid first.       |
| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 245<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♠ Q985</li><li>♥ AK10</li><li>♠ K</li><li>♠ 97643</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 241 Dealer: S Vul: None                   | North:<br><b>♠</b> J1098<br><b>♥</b> J98                                    | South:<br>♠ KQ76<br>▼ K32                            |            | North       |              | 1♣       |
|--|---|--|------------|-------------|--------------|----------|
| North HCP: 10<br>South HCP: 14<br>Contract: 2♠ N | ◆ AQJ10<br>◆ J10  | ◆ 2<br>◆ AQ986                                       | Pass<br>AP | 1♠          | Pass         | 2♠       |
| Board: 242<br>Dealer: N<br>Vul: NS               | North:<br><b>♠</b> 653  | South:<br>♠ KQ7                                      | West       | North<br>1♣ | East<br>Pass | South 1  |
| North HCP: 14<br>South HCP: 9<br>Contract: 4♥ S  | <ul><li>◆ AKJ9</li><li>◆ J</li><li>◆ KQ975</li></ul>                        | <ul><li>7432</li><li>A862</li><li>103</li></ul>      | Pass<br>AP | 3♥          | Pass         | 4♥       |
| Board: 243<br>Dealer: S<br>Vul: EW               | North:<br>♠ K543  | South:  ♠ AJ108                                      | West       | North       | East         | South 1♣ |
| North HCP: 10<br>South HCP: 12<br>Contract: 3♠ S | V Q7       V K42         ◆ KQ9873       ◆ J         Pass 1◆         Pass 3◆ |  | Pass<br>AP | 1♠          |              |          |
| Board: 244<br>Dealer: N<br>Vul: Both             | North:<br>♠ KQ84  ▼ 876   | South:<br><b>♠</b> J1052 <b>♥</b> AJ                 | West       | North 1♣    | East<br>Pass | South 1♠ |
| North HCP: 13<br>South HCP: 11<br>Contract: 2♠ S | ◆ 7<br>◆ AKJ98  | ◆ QJ108<br>◆ Q104                                    | Pass       | 2♠          | AP           | 12       |
| Board: 245<br>Dealer: S<br>Vul: NS               | North:<br>♠ AK1063  | South:  • Q985                                       | West       | North       | East         | South 1♣ |
| North HCP: 10<br>South HCP: 12<br>Contract: 2♠ N | ♥ 85<br>• Q972<br>• J2  | <ul><li>✓ AK10</li><li>✓ K</li><li>◆ 97643</li></ul> | Pass<br>AP | 1♠          | Pass         | 2♠       |

| Board: 246<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ A63</li><li>★ KQ97</li><li>◆ 9</li><li>★ A10974</li></ul> | The opponents are silent. You bid first.                                      |
|---|---|---|
| Board: 247<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ Q109</li><li>♥ AQJ76</li><li>◆ 9876</li><li>♣ 6</li></ul> | East Doubles Pass if possible. West Bids 2♠ if possible.  Partner bids first. |
| Board: 248<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ 4</li><li>▼ AJ106</li><li>◆ 843</li><li>◆ AKJ86</li></ul> | The opponents are silent. You bid first.                                      |
| Board: 249<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ QJ92</li><li>♥ Q62</li><li>♦ K93</li><li>♣ K64</li></ul>  | The opponents are silent.  Partner bids first.                                |
| Board: 250<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♠ A</li><li>♥ A654</li><li>♦ 1083</li><li>♠ AQ962</li></ul> | The opponents are silent. You bid first.                                      |

| Board: 246<br>Dealer: N<br>Vul: EW<br>North HCP: 13 | North:<br>♠ A63<br>♥ KQ97   | South:<br>♠ K94<br>▼ 10543     |            | North<br>1♣ | Pass         | South 1  |
|---|-----------------------------|--------------------------------|------------|-------------|--------------|----------|
| South HCP: 9<br>Contract: 2♥ S                      | ◆ 9<br>◆ A10974             | ◆ KJ76<br><b>◆</b> Q8          | Pass       | 2♥          | AP           |          |
| Board: 247<br>Dealer: S                             | North:<br>♠ Q109            | South:<br>♠ 63                 | West       | North       | East         | South 1♣ |
| Vul: Both<br>North HCP: 9                           | ♥ AQJ76                     | <b>♥</b> K432                  | Pass       | 1♥          | Pass         | 2♥       |
| South HCP: 12                                       | ♦ 9876<br>• <i>6</i>        | • AQ                           | Pass       | Pass        | X            | Pass     |
| Contract: 3♥ N                                      | <b>♣</b> 6                  | <b>♣</b> QJ932                 | 2♠         | 3♥          | AP           |          |
| Board: 248  | North:                      | South:                         | West       | North       | East         | South    |
| Dealer: N<br>Vul: None                              | <b>♠</b> 4                  | <b>♠</b> QJ832                 |            | 1♣          | Pass         | 1♠       |
| North HCP: 13                                       | <b>♥</b> AJ106              | <b>♥</b> K8732                 | Pass       | 1NT         | Pass         | 2♥       |
| South HCP: 9<br>Contract: 4♥ S                      | ◆ 843<br>◆ AKJ86            | • J<br>• Q5                    | Pass<br>AP | 3♥          | Pass         | 4♥       |
| Board: 249<br>Dealer: S                             | North:<br>♠ QJ92            | South:<br>♠ A1085              | West       | North       | East         | South 1♣ |
| Vul: EW   | <b>♥</b> Q62                | ♥ J7                           | Pass       | 1♠          | Pass         | 2♠       |
| North HCP: 11<br>South HCP: 12<br>Contract: 3♠ N    | ◆ K93<br>◆ K64              | ♦ 82<br>♣ AQJ52                | Pass       | 3♠          | AP           |          |
| Board: 250<br>Dealer: N                             | North:                      | South:                         | •          |             | _            | ~ .      |
| Vul: Both   | <b>♠</b> A<br><b>♥</b> A654 | <b>♠</b> KJ52<br><b>♥</b> KQ97 | West       | North 1♣    | East<br>Pass | South 1  |
| North HCP: 14<br>South HCP: 9<br>Contract: 4 S      | ◆ 1083<br>◆ AQ962           | ♦ 9762<br>♣ 10                 | Pass       | 4♥          | AP           |          |

| Board: 246<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ K94</li><li>▼ 10543</li><li>◆ KJ76</li><li>◆ Q8</li></ul> | The opponents are silent.  Partner bids first.                          |
|---|---|---|
| Board: 247<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♠ 63</li><li>♥ K432</li><li>♠ AQ</li><li>♠ QJ932</li></ul>  | East Doubles Pass if possible. West Bids 2♠ if possible. You bid first. |
| Board: 248<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♣ QJ832</li><li>♥ K8732</li><li>♦ J</li><li>♣ Q5</li></ul>  | The opponents are silent.  Partner bids first.                          |
| Board: 249<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ A1085</li><li>♥ J7</li><li>◆ 82</li><li>♣ AQJ52</li></ul> | The opponents are silent. You bid first.                                |
| Board: 250<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ KJ52</li><li>▼ KQ97</li><li>◆ 9762</li><li>◆ 10</li></ul> | The opponents are silent.  Partner bids first.                          |
|   |   |   |

| Board: 246<br>Dealer: N<br>Vul: EW<br>North HCP: 13 | North:<br>♠ A63<br>♥ KQ97   | South:<br>♠ K94<br>▼ 10543     |            | North<br>1♣ | Pass         | South 1  |
|---|-----------------------------|--------------------------------|------------|-------------|--------------|----------|
| South HCP: 9<br>Contract: 2♥ S                      | ◆ 9<br>◆ A10974             | ◆ KJ76<br><b>◆</b> Q8          | Pass       | 2♥          | AP           |          |
| Board: 247<br>Dealer: S                             | North:<br>♠ Q109            | South:<br>♠ 63                 | West       | North       | East         | South 1♣ |
| Vul: Both<br>North HCP: 9                           | ♥ AQJ76                     | <b>♥</b> K432                  | Pass       | 1♥          | Pass         | 2♥       |
| South HCP: 12                                       | ♦ 9876<br>• <i>6</i>        | • AQ                           | Pass       | Pass        | X            | Pass     |
| Contract: 3♥ N                                      | <b>♣</b> 6                  | <b>♣</b> QJ932                 | 2♠         | 3♥          | AP           |          |
| Board: 248  | North:                      | South:                         | West       | North       | East         | South    |
| Dealer: N<br>Vul: None                              | <b>♠</b> 4                  | <b>♠</b> QJ832                 |            | 1♣          | Pass         | 1♠       |
| North HCP: 13                                       | <b>♥</b> AJ106              | <b>♥</b> K8732                 | Pass       | 1NT         | Pass         | 2♥       |
| South HCP: 9<br>Contract: 4♥ S                      | ◆ 843<br>◆ AKJ86            | • J<br>• Q5                    | Pass<br>AP | 3♥          | Pass         | 4♥       |
| Board: 249<br>Dealer: S                             | North:<br>♠ QJ92            | South:<br>♠ A1085              | West       | North       | East         | South 1♣ |
| Vul: EW   | <b>♥</b> Q62                | ♥ J7                           | Pass       | 1♠          | Pass         | 2♠       |
| North HCP: 11<br>South HCP: 12<br>Contract: 3♠ N    | ◆ K93<br>◆ K64              | ♦ 82<br>♣ AQJ52                | Pass       | 3♠          | AP           |          |
| Board: 250<br>Dealer: N                             | North:                      | South:                         | •          |             | _            | ~ .      |
| Vul: Both   | <b>♠</b> A<br><b>♥</b> A654 | <b>♠</b> KJ52<br><b>♥</b> KQ97 | West       | North 1♣    | East<br>Pass | South 1  |
| North HCP: 14<br>South HCP: 9<br>Contract: 4 S      | ◆ 1083<br>◆ AQ962           | ♦ 9762<br>♣ 10                 | Pass       | 4♥          | AP           |          |

| Board: 251<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ KQ87</li><li>♥ QJ72</li><li>◆ 986</li><li>◆ K4</li></ul> | The opponents are silent.  Partner bids first.                           |
|---|--|--|
| Board: 252<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ KQ54</li><li>▼ J3</li><li>◆ J7</li><li>◆ AQJ42</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 253<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>109843</li><li>K763</li><li>AQ106</li><li>—</li></ul>      | The opponents are silent.  Partner bids first.                           |
| Board: 254<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ K643</li><li>★ A6</li><li>★ A4</li><li>★ Q7542</li></ul> | East Bids 2♥ if possible.  You bid first.                                |
| Board: 255<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ 7</li><li>♥ AJ9865</li><li>◆ Q964</li><li>♣ A2</li></ul> | West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first. |

| Board: 251<br>Dealer: S                         | North:   | South:                                       |              | North                       |            | 1♣             |
|---|--|--|--------------|-----------------------------|------------|----------------|
| Vul: None<br>North HCP: 11                      | <b>♠</b> KQ87<br><b>♥</b> QJ72<br><b>♦</b> 986       | <b>♦</b> A4<br><b>♥</b> K1095<br><b>♦</b> 42 | Pass Pass    | 1 <b>v</b> 3NT <sup>1</sup> |            | 3 <b>∀</b> 4♣² |
| South HCP: 13<br>Contract: 4♥ N                 | <b>♣</b> K4  | ♣ AQ1096                                     |              | 4♥<br>bid, surj<br>bid, a ♣ | -          | er             |
|   |  |  | 2. Cuc       | ora, a <del>r</del>         | зюрр       | CI .           |
| Board: 252<br>Dealer: N<br>Vul: NS              | North:<br>♠ KQ54                                     | South:<br>♠ AJ76                             | West         | North                       |            | South 1♠       |
| North HCP: 14<br>South HCP: 9                   | <b>♥</b> J3<br><b>♦</b> J7                           | ♥ 76<br>♦ A954                               | Pass         | 3 <b>♠</b>                  | Pass       |                |
| Contract: 4♠ S                                  | <b>♣</b> AQJ42                                       | <b>♣</b> 1096                                | AP           |                             |            |                |
| Board: 253<br>Dealer: S<br>Vul: Both            | North:<br>• 109843                                   | South:  ♠ AK52                               | West         | North                       | East       | South 1♣       |
| North HCP: 9<br>South HCP: 13<br>Contract: 4♠ N | <ul><li>★ K763</li><li>◆ AQ106</li><li>◆ —</li></ul> | <b>∨</b> A<br><b>♦</b> 974<br><b>♣</b> Q9865 | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b>    | Pass<br>AP | 2♠             |
| Board: 254<br>Dealer: N<br>Vul: None            | North:<br>♠ K643                                     | South:<br><b>♠</b> QJ108<br><b>♥</b> QJ9     | West         | North                       |            |                |
| North HCP: 13<br>South HCP: 9<br>Contract: 3♠ N | <ul><li>A6</li><li>A4</li><li>Q7542</li></ul>        | ◆ Q873<br>◆ J3                               | Pass         | 1 <b>♣</b><br>3 <b>♠</b>    | 2♥<br>AP   | X              |
| Board: 255<br>Dealer: S<br>Vul: NS              | North:<br>♠ 7  | South:<br>♠ AK8                              | West         | North                       | East       | South 1♣       |
| North HCP: 11<br>South HCP: 14                  | <b>♥</b> AJ9865<br><b>♦</b> Q964                     | <b>♥</b> KQ72<br><b>♦</b> 8                  | 2♠<br>Pagg   | Pass                        | 4 <b>♠</b> | Pass           |
| Soun HCP: 14<br>Contract: 4♠X W                 | <b>♣</b> A2  | <b>♣</b> Q9643                               | Pass         | X                           | AP         |                |

| Board: 251<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>A4</li><li>✓ K1095</li><li>42</li><li>AQ1096</li></ul>      | The opponents are silent. You bid first.                            |
|---|---|---|
| Board: 252<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>AJ76</li><li>₹76</li><li>A954</li><li>1096</li></ul>        | The opponents are silent.  Partner bids first.                      |
| Board: 253<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♠ AK52</li><li>♥ A</li><li>♦ 974</li><li>♠ Q9865</li></ul>  | The opponents are silent. You bid first.                            |
| Board: 254<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>◆ QJ108</li><li>♥ QJ9</li><li>◆ Q873</li><li>◆ J3</li></ul> | East Bids 2♥ if possible.  Partner bids first.                      |
| Board: 255<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ AK8</li><li>▼ KQ72</li><li>◆ 8</li><li>★ Q9643</li></ul>  | West Bids 2♠ if possible. East Bids 4♠ if possible.  You bid first. |

| Board: 251<br>Dealer: S                         | North:   | South:                                       |              | North                       |            | 1♣             |
|---|--|--|--------------|-----------------------------|------------|----------------|
| Vul: None<br>North HCP: 11                      | <b>♠</b> KQ87<br><b>♥</b> QJ72<br><b>♦</b> 986       | <b>♦</b> A4<br><b>♥</b> K1095<br><b>♦</b> 42 | Pass Pass    | 1 <b>v</b> 3NT <sup>1</sup> |            | 3 <b>∀</b> 4♣² |
| South HCP: 13<br>Contract: 4♥ N                 | <b>♣</b> K4  | ♣ AQ1096                                     |              | 4♥<br>bid, surj<br>bid, a ♣ | -          | er             |
|   |  |  | 2. Cuc       | ora, a <del>r</del>         | зюрр       | CI .           |
| Board: 252<br>Dealer: N<br>Vul: NS              | North:<br>♠ KQ54                                     | South:<br>♠ AJ76                             | West         | North                       |            | South 1♠       |
| North HCP: 14<br>South HCP: 9                   | <b>♥</b> J3<br><b>♦</b> J7                           | ♥ 76<br>♦ A954                               | Pass         | 3 <b>♠</b>                  | Pass       |                |
| Contract: 4♠ S                                  | <b>♣</b> AQJ42                                       | <b>♣</b> 1096                                | AP           |                             |            |                |
| Board: 253<br>Dealer: S<br>Vul: Both            | North:<br>• 109843                                   | South:  ♠ AK52                               | West         | North                       | East       | South 1♣       |
| North HCP: 9<br>South HCP: 13<br>Contract: 4♠ N | <ul><li>★ K763</li><li>◆ AQ106</li><li>◆ —</li></ul> | <b>∨</b> A<br><b>♦</b> 974<br><b>♣</b> Q9865 | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b>    | Pass<br>AP | 2♠             |
| Board: 254<br>Dealer: N<br>Vul: None            | North:<br>♠ K643                                     | South:<br><b>♠</b> QJ108<br><b>♥</b> QJ9     | West         | North                       |            |                |
| North HCP: 13<br>South HCP: 9<br>Contract: 3♠ N | <ul><li>A6</li><li>A4</li><li>Q7542</li></ul>        | ◆ Q873<br>◆ J3                               | Pass         | 1 <b>♣</b><br>3 <b>♠</b>    | 2♥<br>AP   | X              |
| Board: 255<br>Dealer: S<br>Vul: NS              | North:<br>♠ 7  | South:<br>♠ AK8                              | West         | North                       | East       | South 1♣       |
| North HCP: 11<br>South HCP: 14                  | <b>♥</b> AJ9865<br><b>♦</b> Q964                     | <b>♥</b> KQ72<br><b>♦</b> 8                  | 2♠<br>Pagg   | Pass                        | 4 <b>♠</b> | Pass           |
| Soun HCP: 14<br>Contract: 4♠X W                 | <b>♣</b> A2  | <b>♣</b> Q9643                               | Pass         | X                           | AP         |                |

| Board: 256<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ A862</li><li>▼ 1073</li><li>◆ K</li><li>★ KQ532</li></ul> | The opponents are silent. You bid first.                                |
|---|---|---|
| Board: 257<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ K983</li><li>♥ Q754</li><li>◆ J94</li><li>◆ K2</li></ul>  | The opponents are silent.  Partner bids first.                          |
| Board: 258<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ AQJ7</li><li>♥ K53</li><li>◆ Q</li><li>♣ 87532</li></ul>  | The opponents are silent. You bid first.                                |
| Board: 259<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>◆ QJ42</li><li>◆ A843</li><li>◆ QJ10</li><li>◆ 65</li></ul> | West Bids 2♠ if possible.  Partner bids first.                          |
| Board: 260<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♣ J952</li><li>♥ KQ</li><li>♦ K5</li><li>♣ A8543</li></ul>  | West Doubles Pass if possible. East Bids 3♦ if possible. You bid first. |

| Board: 256 Dealer: N Vul: EW North HCP: 12          | North:<br>♠ A862<br>▼ 1073                           | South:<br>♠ Q1074<br>♥ Q4                               |                 | North 1♣    | Pass         | 1♠       |
|---|--|---|-----------------|-------------|--------------|----------|
| North HCP: 12<br>South HCP: 11<br>Contract: 3♠ S    | ◆ K<br>◆ KQ532                                       | ◆ AQJ10<br>◆ 764  | Pass<br>AP      | 2♠          | Pass         | 3₹       |
| Board: 257<br>Dealer: S<br>Vul: None                | North:<br>♠ K983                                     | South:<br>♠ J2  | West            | North       | East         | South 1♣ |
| North HCP: 9<br>South HCP: 12<br>Contract: 2♥ N     | ♥ Q754<br>♦ J94<br>♣ K2                              | <ul><li>★ AK109</li><li>★ K2</li><li>★ J10987</li></ul> | Pass<br>AP      | 1♥          | Pass         | 2♥       |
| Board: 258<br>Dealer: N<br>Vul: NS                  | North:  ♠ AQJ7                                       | South:<br>♠ K10642                                      | West            | North 1♣    | East<br>Pass |          |
| North HCP: 12<br>South HCP: 11<br>Contract: 4♠ S    | <ul><li>★ K53</li><li>◆ Q</li><li>◆ 87532</li></ul>  | ♥ Q8<br>♦ K8643<br>♣ K                                  | Pass<br>AP      | 2♠          | Pass         | 4♠       |
| Board: 259<br>Dealer: S<br>Vul: EW                  | North:<br>♠ QJ42                                     | South:<br>♠ 6   | West            | North       | East         | South 1♣ |
| North HCP: 10<br>South HCP: 14<br>Contract: 4♥ S    | <ul><li>★ A843</li><li>◆ QJ10</li><li>◆ 65</li></ul> | <ul><li>★ KQ102</li><li>◆ 875</li><li>◆ AKQ32</li></ul> | 2♠<br>AP        | X           | Pass         | 4♥       |
| Board: 260<br>Dealer: N                             | North:<br><b>♦</b> J952                              | South:<br>♠ AQ10863                                     | West            | North<br>1♣ | East<br>Pass |          |
| Vul: Both North HCP: 13 South HCP: 9 Contract: 3♠ S | <ul><li>★ KQ</li><li>★ K5</li><li>★ A8543</li></ul>  | <ul><li>▼ 842</li><li>◆ J6</li><li>◆ Q6</li></ul>       | Pass<br>X<br>AP | 2♠<br>Pass  | Pass 3       | Pass 3♣  |

| Board: 256 Dealer: N Vul: EW Vul: EW HCP: 11  Board: 257 Dealer: S Vul: None HCP: 12  Board: 258 HCP: 12  Board: 258 Dealer: N Vul: NS HCP: 11  Board: 258 Dealer: N Vul: NS HCP: 11  Board: 259 Dealer: S Vul: EW Vul: Both Vul: Bot |                        |  |                           |
|---|------------------------|--|---------------------------|
| Dealer: S Vul: None HCP: 12  Board: 258 Dealer: N Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS HCP: 11  Board: 259 Dealer: S V KQ102 Vul: EW HCP: 14  Board: 260 Dealer: N Vul: Both  AQ10863 Vul: Both  The opponents are silent.  You bid first.  You bid first.  West Bids 2♠ if possible. You bid first.  West Bids 2♠ if possible. You bid first.  West Bids 2♠ if possible. You bid first.  You bid first.   | Dealer: N<br>Vul: EW   | <b>♥</b> Q4<br><b>♦</b> AQJ10          |                           |
| Dealer: N Vul: NS HCP: 11  Board: 259 Dealer: S Vul: EW HCP: 14  Board: 260 Dealer: N  West Bids 2♠ if possible.  You bid first.  West Doubles Pass if possible.  East Bids 3♠ if possible.  East Bids 3♠ if possible.  East Bids 3♠ if possible.   | Dealer: S<br>Vul: None | <ul><li>★ AK109</li><li>★ K2</li></ul> |                           |
| Dealer: S Vul: EW HCP: 14   **AKQ32  West Bids 2♣ if possible.  You bid first.  You bid first.  West Bids 2♣ if possible.  You bid first.  West Bids 2♣ if possible.  You bid first.  East Bids 3♠ if possible.  East Bids 3♠ if possible.  Vul: Both  • J6   | Dealer: N<br>Vul: NS   | ♥ Q8<br>• K8643                        |                           |
| Dealer: N ♥ 842 East Bids 3♦ if possible.  Vul: Both ♦ J6   | Dealer: S<br>Vul: EW   | <b>♥</b> KQ102<br>• 875                | •                         |
|   | Dealer: N<br>Vul: Both | ♥ 842<br>♦ J6                          | East Bids 3♦ if possible. |

| Board: 256 Dealer: N Vul: EW North HCP: 12          | North:<br>♠ A862<br>▼ 1073                           | South:<br>♠ Q1074<br>♥ Q4                               |                 | North 1♣    | Pass         | 1♠       |
|---|--|---|-----------------|-------------|--------------|----------|
| North HCP: 12<br>South HCP: 11<br>Contract: 3♠ S    | ◆ K<br>◆ KQ532                                       | ◆ AQJ10<br>◆ 764  | Pass<br>AP      | 2♠          | Pass         | 3₹       |
| Board: 257<br>Dealer: S<br>Vul: None                | North:<br>♠ K983                                     | South:<br>♠ J2  | West            | North       | East         | South 1♣ |
| North HCP: 9<br>South HCP: 12<br>Contract: 2♥ N     | ♥ Q754<br>♦ J94<br>♣ K2                              | <ul><li>★ AK109</li><li>★ K2</li><li>★ J10987</li></ul> | Pass<br>AP      | 1♥          | Pass         | 2♥       |
| Board: 258<br>Dealer: N<br>Vul: NS                  | North:  ♠ AQJ7                                       | South:<br>♠ K10642                                      | West            | North 1♣    | East<br>Pass |          |
| North HCP: 12<br>South HCP: 11<br>Contract: 4♠ S    | <ul><li>★ K53</li><li>◆ Q</li><li>◆ 87532</li></ul>  | ♥ Q8<br>♦ K8643<br>♣ K                                  | Pass<br>AP      | 2♠          | Pass         | 4♠       |
| Board: 259<br>Dealer: S<br>Vul: EW                  | North:<br>♠ QJ42                                     | South:<br>♠ 6   | West            | North       | East         | South 1♣ |
| North HCP: 10<br>South HCP: 14<br>Contract: 4♥ S    | <ul><li>★ A843</li><li>◆ QJ10</li><li>◆ 65</li></ul> | <ul><li>★ KQ102</li><li>◆ 875</li><li>◆ AKQ32</li></ul> | 2♠<br>AP        | X           | Pass         | 4♥       |
| Board: 260<br>Dealer: N                             | North:<br><b>♦</b> J952                              | South:<br>♠ AQ10863                                     | West            | North<br>1♣ | East<br>Pass |          |
| Vul: Both North HCP: 13 South HCP: 9 Contract: 3♠ S | <ul><li>★ KQ</li><li>★ K5</li><li>★ A8543</li></ul>  | <ul><li>▼ 842</li><li>◆ J6</li><li>◆ Q6</li></ul>       | Pass<br>X<br>AP | 2♠<br>Pass  | Pass 3       | Pass 3♣  |

| Board: 261<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>◆ 93</li><li>♥ J86</li><li>◆ A10975</li><li>◆ AQ2</li></ul> | West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 262<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♣87</li><li>♥Q654</li><li>◆Q5</li><li>♣AKQ97</li></ul>      | The opponents are silent. You bid first.                                 |
| Board: 263<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ2</li><li>♥ Q92</li><li>◆ A654</li><li>◆ 432</li></ul>  | The opponents are silent.  Partner bids first.                           |
| Board: 264<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♣ AJ6</li><li>♥ KQ73</li><li>◆ 8</li><li>♣ KJ1096</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 265<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>AQ109</li><li>J4</li><li>A10753</li><li>62</li></ul>        | East Bids 2♥ if possible.  Partner bids first.                           |

| Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3•X W  | North:                                | South:  ♠ J6  ♥ K4  ♦ KQ86  ♣ KJ985    | West 2♣ Pass                 | North Pass X                                   | East 3♠ AP                   | South 1♣ Pass |
|---|---------------------------------------|--|------------------------------|--|------------------------------|---------------|
| Board: 262 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♥ S   | North:                                | South:  ♠ Q109  ♥ K1073  ♠ A103  ♣ J53 | West<br>Pass                 | North<br>1♣<br>2♥                              | East<br>Pass<br>AP           | South 1♥      |
| Board: 263 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1N S | North:  ♠ KJ2  ♥ Q92  ♠ A654  ♣ 432   | South:  ♠ Q10  ♥ A4  ♠ 10873  ♣ KQJ97  | West Pass AP                 | North<br>1◆                                    | East<br>Pass                 | South 1♣ 1NT  |
| Board: 264 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ S | North:  ♠ AJ6  ♥ KQ73  ♠ 8  ♣ KJ1096  | South:  ♠ Q104  ♥ AJ654  ♠ KJ1096  ♣ — | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♥ 4♣² 4♥ bid, surj bid, a ♣ bid, a ♦ | Pass Pass Pass AP plus stopp | 1♥ 3NT¹ 4♦³   |
| Board: 265 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 N    | North:  ♠ AQ109  ♥ J4  ♠ A10753  ♠ 62 | South:  ♠ KJ53  ♥ K97  ♦ Q  ♠ A10873   | West<br>Pass<br>Pass         | North 1♦ 3♦                                    | East 2♥ AP                   | South 1♣ Pass |

| Board: 261<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ J6</li><li>♥ K4</li><li>♦ KQ86</li><li>♣ KJ985</li></ul>    | West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
|---|---|--|
| Board: 262<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>◆ Q109</li><li>◆ K1073</li><li>◆ A103</li><li>◆ J53</li></ul> | The opponents are silent.  Partner bids first.                     |
| Board: 263<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q10</li><li>♥ A4</li><li>♦ 10873</li><li>♣ KQJ97</li></ul>  | The opponents are silent. You bid first.                           |
| Board: 264<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q104</li><li>♥ AJ654</li><li>◆ KJ1096</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first.                     |
| Board: 265<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KJ53</li><li>★ K97</li><li>◆ Q</li><li>◆ A10873</li></ul>   | East Bids 2♥ if possible.  You bid first.                          |

| Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3•X W  | North:                                | South:  ♠ J6  ♥ K4  ♦ KQ86  ♣ KJ985    | West 2♣ Pass                 | North Pass X                                   | East 3♠ AP                   | South 1♣ Pass |
|---|---------------------------------------|--|------------------------------|--|------------------------------|---------------|
| Board: 262 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♥ S   | North:                                | South:  ♠ Q109  ♥ K1073  ♠ A103  ♣ J53 | West<br>Pass                 | North<br>1♣<br>2♥                              | East<br>Pass<br>AP           | South 1♥      |
| Board: 263 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1N S | North:  ♠ KJ2  ♥ Q92  ♠ A654  ♣ 432   | South:  ♠ Q10  ♥ A4  ♠ 10873  ♣ KQJ97  | West Pass AP                 | North<br>1◆                                    | East<br>Pass                 | South 1♣ 1NT  |
| Board: 264 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ S | North:  ♠ AJ6  ♥ KQ73  ♠ 8  ♣ KJ1096  | South:  ♠ Q104  ♥ AJ654  ♠ KJ1096  ♣ — | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♥ 4♣² 4♥ bid, surj bid, a ♣ bid, a ♦ | Pass Pass Pass AP plus stopp | 1♥ 3NT¹ 4♦³   |
| Board: 265 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 N    | North:  ♠ AQ109  ♥ J4  ♠ A10753  ♠ 62 | South:  ♠ KJ53  ♥ K97  ♦ Q  ♠ A10873   | West<br>Pass<br>Pass         | North 1♦ 3♦                                    | East 2♥ AP                   | South 1♣ Pass |

| Board: 266<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQJ3</li><li>★ A3</li><li>★ KJ</li><li>★ 109843</li></ul>  | The opponents are silent. You bid first.                                 |
|---|--|--|
| Board: 267<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♠ 10</li><li>♥ A954</li><li>♠ AJ1084</li><li>♠ Q73</li></ul> | West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first. |
| Board: 268<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♠ 5</li><li>♥ A985</li><li>♦ K74</li><li>♠ AJ542</li></ul>   | The opponents are silent. You bid first.                                 |
| Board: 269<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ K1054</li><li>▼ KQ43</li><li>◆ K1082</li><li>◆ 8</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 270<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>▲ AJ62</li><li>♥ 97</li><li>◆ J3</li><li>▲ AQJ72</li></ul>   | The opponents are silent. You bid first.                                 |

| Board: 266 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S   | North:  ♠ KQJ3  ♥ A3  ♠ KJ  ♣ 109843  | South:  ♠ A10872  ♥ K864  ♦ 9  ♠ K72 | West Pass Pass 1. Splin | North 1♣ 2♠ 4♠ atter                    | East<br>Pass<br>Pass<br>AP | 1♠                          |
|--|---------------------------------------|--------------------------------------|-------------------------|---|----------------------------|-----------------------------|
| Board: 267 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4•X W | North:  ♠ 10  ♥ A954  ♠ AJ1084  ♣ Q73 | South:                               | West 2♣ Pass            | North X X                               | East 4♠ AP                 | South 1♣ Pass               |
| Board: 268 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♥ S    | North:                                | South:                               | West<br>Pass<br>AP      | North<br>1♣<br>2♥                       | East<br>Pass<br>Pass       | 1♥                          |
| Board: 269 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 6♥ N  | North:  ♠ K1054  ♥ KQ43  ♠ K1082  ♣ 8 | South:  ♣ J7  ▼ AJ102  ♣ A5  ♣ A5432 | Pass<br>Pass<br>Pass    | North  1♥  4NT¹  6♥  kwood 0  /5 or 3/5 | Pass<br>Pass<br>AP         | 1♣<br>4♥<br>5♣ <sup>2</sup> |
| Board: 270 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ S   | North:  ♠ AJ62  ♥ 97  ♦ J3  ♣ AQJ72   | South:  ♠ KQ875  ♥ 432  ♠ A107  ♣ 65 | West<br>Pass            | North<br>1♣<br>2♠                       | East<br>Pass<br>AP         | South 1♠                    |

| Board: 266<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ A10872</li><li>★ K864</li><li>◆ 9</li><li>★ K72</li></ul> | The opponents are silent.  Partner bids first.                     |
|---|---|--|
| Board: 267<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ 5</li><li>♥ KQ73</li><li>♦ K65</li><li>★ A9654</li></ul>  | West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 268<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>◆ 9842</li><li>♥ K732</li><li>◆ AJ3</li><li>◆ K8</li></ul>  | The opponents are silent.  Partner bids first.                     |
| Board: 269<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>▶ J7</li><li>♥ AJ102</li><li>◆ A5</li><li>♣ A5432</li></ul> | The opponents are silent. You bid first.                           |
| Board: 270<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ KQ875</li><li>▼ 432</li><li>◆ A107</li><li>◆ 65</li></ul> | The opponents are silent.  Partner bids first.                     |

| Board: 266 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 S   | North:  ♠ KQJ3  ♥ A3  ♠ KJ  ♣ 109843  | South:  ♠ A10872  ♥ K864  ♦ 9  ♠ K72 | West Pass Pass 1. Splin | North 1♣ 2♠ 4♠ atter                    | East<br>Pass<br>Pass<br>AP | 1♠                          |
|--|---------------------------------------|--------------------------------------|-------------------------|---|----------------------------|-----------------------------|
| Board: 267 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4•X W | North:  ♠ 10  ♥ A954  ♠ AJ1084  ♣ Q73 | South:                               | West 2♣ Pass            | North X X                               | East 4♠ AP                 | South 1♣ Pass               |
| Board: 268 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♥ S    | North:                                | South:                               | West<br>Pass<br>AP      | North<br>1♣<br>2♥                       | East<br>Pass<br>Pass       | 1♥                          |
| Board: 269 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 6♥ N  | North:  ♠ K1054  ♥ KQ43  ♠ K1082  ♣ 8 | South:  ♣ J7  ▼ AJ102  ♣ A5  ♣ A5432 | Pass<br>Pass<br>Pass    | North  1♥  4NT¹  6♥  kwood 0  /5 or 3/5 | Pass<br>Pass<br>AP         | 1♣<br>4♥<br>5♣ <sup>2</sup> |
| Board: 270 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ S   | North:  ♠ AJ62  ♥ 97  ♦ J3  ♣ AQJ72   | South:  ♠ KQ875  ♥ 432  ♠ A107  ♣ 65 | West<br>Pass            | North<br>1♣<br>2♠                       | East<br>Pass<br>AP         | South 1♠                    |

| Board: 271<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>10984</li><li>K107</li><li>AKJ1064</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Material</li><li>Mater</li></ul> | The opponents are silent.  Partner bids first.                     |
|---|---|--|
| Board: 272<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K874</li><li>★ 84</li><li>◆ Q10</li><li>★ AK765</li></ul>   | The opponents are silent. You bid first.                           |
| Board: 273<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★843</li><li>★KQ9</li><li>★KQ106</li><li>★J108</li></ul>  | The opponents are silent.  Partner bids first.                     |
| Board: 274<br>Dealer: N<br>Vul: NS<br>HCP: 12   | ♠ Q<br>▼ AK4<br>◆ Q732<br>♠ J10876  | East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 275<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣ Q97</li><li>♥ KQ5</li><li>◆ Q9542</li><li>♣ 73</li></ul>  | The opponents are silent.  Partner bids first.                     |

| Board: 271 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S               | North:  ♠ 10984  ♥ K107  ♠ AKJ1064  ♣ — | South:  ♠ AQ52  ♥ J83  ♠ 3  ♣ AK872   | West Pass Pass AP  | North  1  3  ♣    | East Pass Pass | 1 <b>♣</b><br>1 <b>♣</b> |
|---|---|---------------------------------------|--------------------|-------------------|----------------|--------------------------|
| Board: 272 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ S               | North:  ♠ K874  ♥ 84  ♠ Q10  ♠ AK765    | South:  ♠ AJ1095  ♥ AQ6  ♠ 63  ♣ 842  | West<br>Pass<br>AP | North<br>1♣<br>2♠ |                | 1♠                       |
| Board: 273 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 \( \) N        | North:  ◆ 843  ▼ KQ9  ◆ KQ106  ◆ J108   | South:  ♠ KJ  ♥ 74  ♠ AJ93  ♣ KQ632   | West<br>Pass<br>AP | North 1◆          | East<br>Pass   | 1♣                       |
| Board: 274 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ E               | North:  ♠ Q  ▼ AK4  ♠ Q732  ♠ J10876    | South:  ♠ K73  ▼ 1052  ♠ KJ84  ♣ A52  | West 3♣            | North<br>1♣<br>AP | East 2♠        | South<br>Pass            |
| Board: 275<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 14<br>Contract: 3N S | North:  ♠ Q97  ✔ KQ5  ♠ Q9542  ♠ 73     | South:  ♠ A4  ♥ 76  ♠ K1087  ♠ AQJ102 | West Pass Pass AP  | North  1   3  ▼   | Pass           | 1♣                       |

| Board: 271<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>AQ52</li><li>✓ J83</li><li>✓ 3</li><li>△ AK872</li></ul>     | The opponents are silent.  You bid first.                                |
|---|--|--|
| Board: 272<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>AJ1095</li><li>✓ AQ6</li><li>63</li><li>842</li></ul>        | The opponents are silent.  Partner bids first.                           |
| Board: 273<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ KJ</li><li>▼ 74</li><li>◆ AJ93</li><li>◆ KQ632</li></ul>   | The opponents are silent.  You bid first.                                |
| Board: 274<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K73</li><li>▼ 1052</li><li>◆ KJ84</li><li>♣ A52</li></ul>  | East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first. |
| Board: 275<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ A4</li><li>▼ 76</li><li>◆ K1087</li><li>◆ AQJ102</li></ul> | The opponents are silent. You bid first.                                 |

| Board: 271 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S               | North:  ♠ 10984  ♥ K107  ♠ AKJ1064  ♣ — | South:  ♠ AQ52  ♥ J83  ♠ 3  ♣ AK872   | West Pass Pass AP  | North  1  3  ♣    | East Pass Pass | 1 <b>♣</b><br>1 <b>♣</b> |
|---|---|---------------------------------------|--------------------|-------------------|----------------|--------------------------|
| Board: 272 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ S               | North:  ♠ K874  ♥ 84  ♠ Q10  ♠ AK765    | South:  ♠ AJ1095  ♥ AQ6  ♠ 63  ♣ 842  | West<br>Pass<br>AP | North<br>1♣<br>2♠ |                | 1♠                       |
| Board: 273 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 \( \) N        | North:  ◆ 843  ▼ KQ9  ◆ KQ106  ◆ J108   | South:  ♠ KJ  ♥ 74  ♠ AJ93  ♣ KQ632   | West<br>Pass<br>AP | North 1◆          | East<br>Pass   | 1♣                       |
| Board: 274 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ E               | North:  ♠ Q  ▼ AK4  ♠ Q732  ♠ J10876    | South:  ♠ K73  ▼ 1052  ♠ KJ84  ♣ A52  | West 3♣            | North<br>1♣<br>AP | East 2♠        | South<br>Pass            |
| Board: 275<br>Dealer: S<br>Vul: EW<br>North HCP: 9<br>South HCP: 14<br>Contract: 3N S | North:  ♠ Q97  ✔ KQ5  ♠ Q9542  ♠ 73     | South:  ♠ A4  ♥ 76  ♠ K1087  ♠ AQJ102 | West Pass Pass AP  | North  1   3  ▼   | Pass           | 1♣                       |

| Board: 276<br>Dealer: N<br>Vul: Both<br>HCP: 14 | ♣9<br>▼ A873<br>◆ AJ10<br>♣ KQ1042                                  | West Bids 2♠ if possible.  You bid first.      |
|---|---|--|
| Board: 277<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 278<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>▲ AJ96</li><li>♥ 8</li><li>♦ 754</li><li>▲ AKQ73</li></ul>  | East Bids 2♥ if possible.  You bid first.      |
| Board: 279<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>10763</li><li>✓ QJ6</li><li>AQ42</li><li>J7</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 280<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♦ 9853</li><li>♥ AK10</li><li>♦ 3</li><li>♠ AQ732</li></ul> | The opponents are silent. You bid first.       |

| Board: 276 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3 S  | North:  ♠ 9  ♥ A873  ♠ AJ10  ♣ KQ1042 | South:  ♠ 63  ♥ KQJ52  • Q3  ♣ J876  | West<br>2♠           | North<br>1♣<br>3♥ | East<br>Pass<br>AP   |    |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------|----------------------|----|
| Board: 277 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ N  | North:  ◆ J9852  ◆ AQ7  ◆ A43  ◆ 52   | South:  ♠ AQ64  ♥ J2  ♠ Q7  ♣ KQ963  | West<br>Pass<br>Pass | North 1♣ 4♣       | East<br>Pass<br>AP   | 1♣ |
| Board: 278 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4♠ N  | North:  ♠ AJ96  ♥ 8  ♠ 754  ♠ AKQ73   | South:  ♠ Q10854  ♥ Q2  ♠ AQ93  ♠ 86 | West Pass AP         | North<br>1♣<br>3♠ | East<br>2♥<br>Pass   | X  |
| Board: 279 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 N | North:  • 10763  • QJ6  • AQ42  • J7  | South:  ♠ A542  ♥ A2  ♦ 98  ♠ AQ985  | West<br>Pass<br>Pass | North 1♣ 4♠       |                      | 1♣ |
| Board: 280 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4♠ S | North:                                | South:  ♠ AJ62  ♥ J74  ♠ K982  ♣ 86  | West<br>Pass<br>AP   | North<br>1♣<br>3♣ | East<br>Pass<br>Pass | 1♠ |

| Board: 276<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♠ 63</li><li>♥ KQJ52</li><li>♠ Q3</li><li>♠ J876</li></ul>  | West Bids 2♠ if possible.  Partner bids first. |
|---|---|--|
| Board: 277<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>AQ64</li><li>J2</li><li>Q7</li><li>KQ963</li></ul>          | The opponents are silent. You bid first.       |
| Board: 278<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>◆ Q10854</li><li>♥ Q2</li><li>◆ AQ93</li><li>◆ 86</li></ul> | East Bids 2♥ if possible.  Partner bids first. |
| Board: 279<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>A542</li><li>✓ A2</li><li>✓ 98</li><li>AQ985</li></ul>      | The opponents are silent. You bid first.       |
| Board: 280<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♣ AJ62</li><li>♥ J74</li><li>◆ K982</li><li>♣ 86</li></ul>  | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 276 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3 S  | North:  ♠ 9  ♥ A873  ♠ AJ10  ♣ KQ1042 | South:  ♠ 63  ♥ KQJ52  • Q3  ♣ J876  | West<br>2♠           | North<br>1♣<br>3♥ | East<br>Pass<br>AP   |    |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------|----------------------|----|
| Board: 277 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ N  | North:  ◆ J9852  ◆ AQ7  ◆ A43  ◆ 52   | South:  ♠ AQ64  ♥ J2  ♠ Q7  ♣ KQ963  | West<br>Pass<br>Pass | North 1♣ 4♣       | East<br>Pass<br>AP   | 1♣ |
| Board: 278 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4♠ N  | North:  ♠ AJ96  ♥ 8  ♠ 754  ♠ AKQ73   | South:  ♠ Q10854  ♥ Q2  ♠ AQ93  ♠ 86 | West Pass AP         | North<br>1♣<br>3♠ | East<br>2♥<br>Pass   | X  |
| Board: 279 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 N | North:  • 10763  • QJ6  • AQ42  • J7  | South:  ♠ A542  ♥ A2  ♦ 98  ♠ AQ985  | West<br>Pass<br>Pass | North 1♣ 4♠       |                      | 1♣ |
| Board: 280 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4♠ S | North:                                | South:  ♠ AJ62  ♥ J74  ♠ K982  ♣ 86  | West<br>Pass<br>AP   | North<br>1♣<br>3♣ | East<br>Pass<br>Pass | 1♠ |

| Board: 281<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KJ2</li><li>♥ Q763</li><li>◆ A1098</li><li>◆ 104</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 282<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♣ J</li><li>♥ AJ62</li><li>♦ Q76</li><li>♣ KQ862</li></ul>   | The opponents are silent. You bid first.       |
| Board: 283<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>▶ J96</li><li>♥ Q754</li><li>♦ KQ87</li><li>▶ K10</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 284<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ KQJ2</li><li>♥ J7</li><li>♦ K7</li><li>★ A10863</li></ul>  | The opponents are silent. You bid first.       |
| Board: 285<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ A42</li><li>♥ Q1032</li><li>◆ 9865</li><li>◆ KJ</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 281 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 N                   | North:  ♠ KJ2  ♥ Q763  ♠ A1098  ♣ 104 | South:  ♣ 8  ♥ KJ108  ◆ 542  ♣ AKQJ3  | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣          |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------------|-------------|
| Board: 282<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♥ S | North:  ♣ J  ♥ AJ62  • Q76  ♣ KQ862   | South:  ♠ AQ106  ♥ Q987  ♠ K94  ♣ 103 | West<br>Pass<br>AP   | North 1♣ 2♥       |                    | 1♥          |
| Board: 283 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                 | North:  ♣ J96  ♥ Q754  • KQ87  ♣ K10  | South:  ♠ K87  ♥ A963  ♦ 4  ♣ AQ872   | West<br>Pass<br>Pass | North 1♥ 3♥       | East<br>Pass<br>AP | South 1♣ 2♥ |
| Board: 284 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2♠ S                   | North:  ♠ KQJ2  ♥ J7  ♠ K7  ♣ A10863  | South:  ◆ 8764  ▼ Q84  ◆ AQ53  ◆ J5   | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP | South 1♠    |
| Board: 285 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4 N                 | North:  ♠ A42  ♥ Q1032  ♦ 9865  ♣ KJ  | South:                                | West<br>Pass<br>Pass | North 1♥ 4♥       | East Pass AP       | 1♣          |

| Board: 281<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <b>♣</b> 8<br><b>♥</b> KJ108<br><b>♦</b> 542<br><b>♣</b> AKQJ3     | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 282<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>AQ106</li><li>♥ Q987</li><li>★ K94</li><li>♣ 103</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 283<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K87</li><li>★ A963</li><li>★ 4</li><li>★ AQ872</li></ul> | The opponents are silent. You bid first.       |
| Board: 284<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♦ 8764</li><li>♥ Q84</li><li>♦ AQ53</li><li>♦ J5</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 285<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li> J8</li><li> ✓ K984</li><li> A2</li><li> A6542</li></ul>   | The opponents are silent. You bid first.       |

| Board: 281 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 N                   | North:  ♠ KJ2  ♥ Q763  ♠ A1098  ♣ 104 | South:  ♣ 8  ♥ KJ108  ◆ 542  ♣ AKQJ3  | West<br>Pass<br>AP   | North<br>1♥       | East<br>Pass       | 1♣          |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------------|-------------|
| Board: 282<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♥ S | North:  ♣ J  ♥ AJ62  • Q76  ♣ KQ862   | South:  ♠ AQ106  ♥ Q987  ♠ K94  ♣ 103 | West<br>Pass<br>AP   | North 1♣ 2♥       |                    | 1♥          |
| Board: 283 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                 | North:  ♣ J96  ♥ Q754  • KQ87  ♣ K10  | South:  ♠ K87  ♥ A963  ♦ 4  ♣ AQ872   | West<br>Pass<br>Pass | North 1♥ 3♥       | East<br>Pass<br>AP | South 1♣ 2♥ |
| Board: 284 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2♠ S                   | North:  ♠ KQJ2  ♥ J7  ♠ K7  ♣ A10863  | South:  ◆ 8764  ▼ Q84  ◆ AQ53  ◆ J5   | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP | South 1♠    |
| Board: 285 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4 N                 | North:  ♠ A42  ♥ Q1032  ♦ 9865  ♣ KJ  | South:                                | West<br>Pass<br>Pass | North 1♥ 4♥       | East Pass AP       | 1♣          |

| Board: 286<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♣ Q106</li><li>♥ Q975</li><li>♦ A</li><li>♣ AQ832</li></ul> | The opponents are silent. You bid first.                                 |
|---|---|--|
| Board: 287<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ K9532</li><li>★ KQ109</li><li>★ 83</li><li>★ Q2</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 288<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♣ J752</li><li>♥ KQ</li><li>♦ KJ</li><li>♣ K10542</li></ul> | East Bids 2♥ if possible. West Bids 3♥ if possible.  You bid first.      |
| Board: 289<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★32</li><li>★ K6542</li><li>★ A875</li><li>★ K3</li></ul>   | West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first. |
| Board: 290<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <b>♠</b> KQJ3<br><b>♥</b> 105<br><b>♦</b> 62<br><b>♣</b> KQJ64      | The opponents are silent. You bid first.                                 |

| Board: 286<br>Dealer: N<br>Vul: None<br>North HCP: 14       | North:  ♠ Q106  ♥ Q975  ♠ A                           | South:  ◆ J43  ◆ AK32  ◆ J8532                      | West<br>Pass          | North 1♣ 1♥              | East<br>Pass<br>Pass | 1♦         |
|---|---|---|-----------------------|--------------------------|----------------------|------------|
| South HCP: 9<br>Contract: 4♥ N                              | ♣ AQ832   | <b>♣</b> 4  | Pass                  | 4♥                       | AP                   |            |
| Board: 287<br>Dealer: S<br>Vul: NS                          | North:<br>♠ K9532                                     | South:<br>♠ Q1084                                   | West                  | North                    | East                 | South 1♣   |
| North HCP: 10<br>South HCP: 13<br>Contract: 4♠ N            | <ul><li>★ KQ109</li><li>★ 83</li><li>♣ Q2</li></ul>   | <ul><li>▼ 3</li><li>◆ AK5</li><li>◆ A9863</li></ul> | Pass<br>Pass          | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP           | 3♠         |
| Board: 288<br>Dealer: N<br>Vul: EW                          | North: <b>♣</b> J752                                  | South:<br>♠ K10843                                  | West                  | North<br>1♣              | East 2♥              | South 2♠¹  |
| North HCP: 13<br>South HCP: 10<br>Contract: 3♠ S            | ♥ KQ<br>• KJ<br>• K10542                              | <ul><li>↓ J</li><li>♠ A983</li><li>♠ Q97</li></ul>  | 3 <b>♥</b><br>1. 1X-( | 3 <b>♠</b><br>(Y)-2Z 1   | AP<br>forcing        |            |
| Board: 289<br>Dealer: S<br>Vul: None                        | North:<br>♠ 32  | South:<br>♠ K4                                      | West                  | North                    | East                 | South 1♣   |
| North HCP: 10<br>South HCP: 14<br>Contract: 3♠X W           | <ul><li>★ K6542</li><li>★ A875</li><li>★ K3</li></ul> | ◆ A987<br>◆ Q6<br>◆ AJ765                           | 2♠<br>Pass            | X<br>X                   | 3♠<br>AP             | Pass       |
| Board: 290<br>Dealer: N                                     | North:<br>♠ KQJ3                                      | South:<br>♠ A754                                    | West                  | North                    | Fast                 | South      |
| Vul: NS<br>North HCP: 12<br>South HCP: 10<br>Contract: 2♠ S | ♥ 105<br>• 62<br>• KQJ64                              | ▼ J83<br>◆ AJ98<br>◆ 108                            | Pass                  | 1 <b>♣</b> 2 <b>♠</b>    | Pass<br>AP           | 1 <b>♠</b> |

| Board: 286<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li></li></ul>  | The opponents are silent.  Partner bids first.                           |
|---|---|--|
| Board: 287<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q1084</li><li>♥ 3</li><li>♦ AK5</li><li>♣ A9863</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 288<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ K10843</li><li>♥ J</li><li>★ A983</li><li>★ Q97</li></ul> | East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first. |
| Board: 289<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K4</li><li>▼ A987</li><li>◆ Q6</li><li>◆ AJ765</li></ul>  | West Bids 2♠ if possible.<br>East Bids 3♠ if possible.<br>You bid first. |
| Board: 290<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ A754</li><li>♥ J83</li><li>◆ AJ98</li><li>◆ 108</li></ul> | The opponents are silent.  Partner bids first.                           |

| Board: 286<br>Dealer: N<br>Vul: None<br>North HCP: 14       | North:  ♠ Q106  ♥ Q975  ♠ A                           | South:  ◆ J43  ◆ AK32  ◆ J8532                      | West<br>Pass          | North 1♣ 1♥              | East<br>Pass<br>Pass | 1♦         |
|---|---|---|-----------------------|--------------------------|----------------------|------------|
| South HCP: 9<br>Contract: 4♥ N                              | ♣ AQ832   | <b>♣</b> 4  | Pass                  | 4♥                       | AP                   |            |
| Board: 287<br>Dealer: S<br>Vul: NS                          | North:<br>♠ K9532                                     | South:<br>♠ Q1084                                   | West                  | North                    | East                 | South 1♣   |
| North HCP: 10<br>South HCP: 13<br>Contract: 4♠ N            | <ul><li>★ KQ109</li><li>★ 83</li><li>♣ Q2</li></ul>   | <ul><li>▼ 3</li><li>◆ AK5</li><li>◆ A9863</li></ul> | Pass<br>Pass          | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP           | 3♠         |
| Board: 288<br>Dealer: N<br>Vul: EW                          | North: <b>♣</b> J752                                  | South:<br>♠ K10843                                  | West                  | North<br>1♣              | East 2♥              | South 2♠¹  |
| North HCP: 13<br>South HCP: 10<br>Contract: 3♠ S            | ♥ KQ<br>• KJ<br>• K10542                              | <ul><li>↓ J</li><li>♠ A983</li><li>♠ Q97</li></ul>  | 3 <b>♥</b><br>1. 1X-( | 3 <b>♠</b><br>(Y)-2Z 1   | AP<br>forcing        |            |
| Board: 289<br>Dealer: S<br>Vul: None                        | North:<br>♠ 32  | South:<br>♠ K4                                      | West                  | North                    | East                 | South 1♣   |
| North HCP: 10<br>South HCP: 14<br>Contract: 3♠X W           | <ul><li>★ K6542</li><li>★ A875</li><li>★ K3</li></ul> | ◆ A987<br>◆ Q6<br>◆ AJ765                           | 2♠<br>Pass            | X<br>X                   | 3♠<br>AP             | Pass       |
| Board: 290<br>Dealer: N                                     | North:<br>♠ KQJ3                                      | South:<br>♠ A754                                    | West                  | North                    | Fast                 | South      |
| Vul: NS<br>North HCP: 12<br>South HCP: 10<br>Contract: 2♠ S | ♥ 105<br>• 62<br>• KQJ64                              | ▼ J83<br>◆ AJ98<br>◆ 108                            | Pass                  | 1 <b>♣</b> 2 <b>♠</b>    | Pass<br>AP           | 1 <b>♠</b> |

| Board: 291<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <b>★</b> KQJ108<br><b>♥</b> KQ<br><b>♦</b> 109432<br><b>♣</b> 4     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 292<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ K</li><li>▼ K543</li><li>◆ AQ3</li><li>◆ 87653</li></ul>  | The opponents are silent. You bid first.       |
| Board: 293<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ A82</li><li>♥ AJ87</li><li>◆ 9632</li><li>◆ J7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 294<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ K974</li><li>✓ A</li><li>◆ AJ4</li><li>◆ Q10853</li></ul> | The opponents are silent. You bid first.       |
| Board: 295<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ QJ</li><li>♥ QJ3</li><li>◆ KJ95</li><li>♣ 9765</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 291 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ N   | North:  ♠ KQJ108  ♥ KQ  • 109432  ♣ 4 | South:  ♠ A973  ♥ 654  ♠ K  ♠ KQ963  | West Pass Pass     | North 1♠ 4♠ | East Pass AP       | 1♣                 |
|---|---------------------------------------|--------------------------------------|--------------------|-------------|--------------------|--------------------|
| Board: 292 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S   | North:  ♠ K  ♥ K543  ♠ AQ3  ♣ 87653   | South:  ♠ QJ98  ♥ A10976  ♦ J62  ♠ J | West<br>Pass       | North 1♣ 2♥ |                    | South 1♥           |
| Board: 293 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 N    | North:  ♠ A82  ♥ AJ87  ♦ 9632  ♣ J7   | South:                               | West<br>Pass<br>AP | North<br>1♥ | East<br>Pass       | 1♣                 |
| Board: 294 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3♠ S    | North:  ♠ K974  ✔ A  ♣ AJ4  ♣ Q10853  | South:  ♠ Q653  ♥ QJ3  ♦ 1092  ♠ A62 | West<br>Pass       | North 1♣ 3♠ | East<br>Pass<br>AP |                    |
| Board: 295 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1N S | North:  ♠ QJ  ♥ QJ3  ♠ KJ95  ♠ 9765   | South:                               | West<br>Pass<br>AP | North 1     |                    | South<br>1♣<br>1NT |

| Board: 291   | The opponents are silent.  You bid first.      |
|--|--|
| HCP: 12  | The opponents are silent.  Partner bids first. |
| Board: 293   | The opponents are silent. You bid first.       |
| Board: 294   | The opponents are silent.  Partner bids first. |
| Board: 295 Dealer: S Vul: Both HCP: 12  ♣ 95  ▼ K6  ◆ Q642  ♣ AQJ103 | The opponents are silent. You bid first.       |

| Board: 291 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ N   | North:  ♠ KQJ108  ♥ KQ  • 109432  ♣ 4 | South:  ♠ A973  ♥ 654  ♠ K  ♠ KQ963  | West Pass Pass     | North 1♠ 4♠ | East Pass AP       | 1♣                 |
|---|---------------------------------------|--------------------------------------|--------------------|-------------|--------------------|--------------------|
| Board: 292 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S   | North:  ♠ K  ♥ K543  ♠ AQ3  ♣ 87653   | South:  ♠ QJ98  ♥ A10976  ♦ J62  ♠ J | West<br>Pass       | North 1♣ 2♥ |                    | South 1♥           |
| Board: 293 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 N    | North:  ♠ A82  ♥ AJ87  ♦ 9632  ♣ J7   | South:                               | West<br>Pass<br>AP | North<br>1♥ | East<br>Pass       | 1♣                 |
| Board: 294 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3♠ S    | North:  ♠ K974  ✔ A  ♣ AJ4  ♣ Q10853  | South:  ♠ Q653  ♥ QJ3  ♦ 1092  ♠ A62 | West<br>Pass       | North 1♣ 3♠ | East<br>Pass<br>AP |                    |
| Board: 295 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1N S | North:  ♠ QJ  ♥ QJ3  ♠ KJ95  ♠ 9765   | South:                               | West<br>Pass<br>AP | North 1     |                    | South<br>1♣<br>1NT |

| Board: 296<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ KQ109</li><li>★ A7</li><li>◆ J5</li><li>◆ A10642</li></ul> | The opponents are silent. You bid first.                                |
|---|--|---|
| Board: 297<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KJ875</li><li>▼ 108765</li><li>◆ AQ</li><li>◆ 7</li></ul>  | The opponents are silent.  Partner bids first.                          |
| Board: 298<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♠ 64</li><li>♥ AQ97</li><li>♠ A9</li><li>♠ Q10873</li></ul>  | West Doubles Pass if possible. East Bids 2♠ if possible. You bid first. |
| Board: 299<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>AJ754</li><li>♥ 92</li><li>AQ98</li><li>98</li></ul>         | West Bids 2♥ if possible.  Partner bids first.                          |
| Board: 300<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <b>♣</b> Q<br><b>♥</b> K962<br><b>♦</b> Q104<br><b>♣</b> AJ984       | The opponents are silent. You bid first.                                |

| Board: 296 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2 S              | North:  ♠ KQ109  ♥ A7  • J5  ♣ A10642 | South:  ♣ 7532  ♥ J104  ♠ AQ103  ♣ K5 | West<br>Pass               | North<br>1♣<br>2♠                          | East<br>Pass<br>AP                   | South 1♣                 |
|---|---------------------------------------|---------------------------------------|----------------------------|--|--------------------------------------|--------------------------|
| Board: 297 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♥ N               | North:  ♠ KJ875  ♥ 108765  ♠ AQ  ♣ 7  | South:  ♠ Q106  ♥ AQ92  ♠ 8  ♣ AQ964  | Pass Pass Pass Pass 1. Cue | North  1♣  2♥  3♣¹  4♥  bid, a ♣  bid, a ♣ | Pass<br>Pass<br>Pass<br>AP<br>stoppe | 1♣<br>1NT<br>3♥<br>4♣²   |
| Board: 298 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 S               | North:                                | South:  ♣ 732  ♥ 10863  • Q1075  ♣ AK | West Pass X AP             | North 1♣ 2♥ Pass                           | Pass                                 | South 1♥ Pass 3♥         |
| Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♠ N             | North:  ♠ AJ754  ♥ 92  ♠ AQ98  ♣ 98   | South:  ♠ Q832  ♥ K7  ♠ K7  ♣ KJ1053  | 2♥<br>AP                   | North  2♣¹  (Y)-2Z1                        | Pass                                 | 1 <b>♣</b><br>3 <b>♠</b> |
| Board: 300<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 10<br>Contract: 2 S | North:  ♠ Q  ♥ K962  ♦ Q104  ♠ AJ984  | South:  ♠ A872  ♥ QJ54  ♦ J32  ♣ Q10  | West<br>Pass               | North<br>1♣<br>2♥                          | East<br>Pass<br>AP                   |                          |

| Board: 296<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♣ 7532</li><li>♥ J104</li><li>◆ AQ103</li><li>♣ K5</li></ul> | The opponents are silent.  Partner bids first.                                |
|---|--|---|
| Board: 297<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ Q106</li><li>♥ AQ92</li><li>♦ 8</li><li>♣ AQ964</li></ul>  | The opponents are silent. You bid first.                                      |
| Board: 298<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★732</li><li>▼10863</li><li>◆Q1075</li><li>★AK</li></ul>     | West Doubles Pass if possible. East Bids 2♠ if possible.  Partner bids first. |
| Board: 299<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>◆ Q832</li><li>▼ K7</li><li>◆ K7</li><li>◆ KJ1053</li></ul>  | West Bids 2♥ if possible.  You bid first.                                     |
| Board: 300<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ A872</li><li>♥ QJ54</li><li>◆ J32</li><li>◆ Q10</li></ul>  | The opponents are silent.  Partner bids first.                                |

| Board: 296 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2 S              | North:  ♠ KQ109  ♥ A7  • J5  ♣ A10642 | South:  ♣ 7532  ♥ J104  ♠ AQ103  ♣ K5 | West<br>Pass               | North<br>1♣<br>2♠                          | East<br>Pass<br>AP                   | South 1♣                 |
|---|---------------------------------------|---------------------------------------|----------------------------|--|--------------------------------------|--------------------------|
| Board: 297 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♥ N               | North:  ♠ KJ875  ♥ 108765  ♠ AQ  ♣ 7  | South:  ♠ Q106  ♥ AQ92  ♠ 8  ♣ AQ964  | Pass Pass Pass Pass 1. Cue | North  1♣  2♥  3♣¹  4♥  bid, a ♣  bid, a ♣ | Pass<br>Pass<br>Pass<br>AP<br>stoppe | 1♣<br>1NT<br>3♥<br>4♣²   |
| Board: 298 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 S               | North:                                | South:  ♣ 732  ♥ 10863  • Q1075  ♣ AK | West Pass X AP             | North 1♣ 2♥ Pass                           | Pass                                 | South 1♥ Pass 3♥         |
| Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♠ N             | North:  ♠ AJ754  ♥ 92  ♠ AQ98  ♣ 98   | South:  ♠ Q832  ♥ K7  ♠ K7  ♣ KJ1053  | 2♥<br>AP                   | North  2♣¹  (Y)-2Z1                        | Pass                                 | 1 <b>♣</b><br>3 <b>♠</b> |
| Board: 300<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 10<br>Contract: 2 S | North:  ♠ Q  ♥ K962  ♦ Q104  ♠ AJ984  | South:  ♠ A872  ♥ QJ54  ♦ J32  ♣ Q10  | West<br>Pass               | North<br>1♣<br>2♥                          | East<br>Pass<br>AP                   |                          |

| Board: 301<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ AQ6</li><li>▼ 842</li><li>★ K632</li><li>★ J86</li></ul>  | The opponents are silent.  Partner bids first.                      |
|---|---|---|
| Board: 302<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>AQ97</li><li>♥ 9</li><li>♦ 954</li><li>AQ943</li></ul>      | West Bids 2♣ if possible. East Bids 3♥ if possible.  You bid first. |
| Board: 303<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>A654</li><li>✓ AJ74</li><li>✓ 9</li><li>✓ Q1085</li></ul>   | The opponents are silent.  Partner bids first.                      |
| Board: 304<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ A987</li><li>▼ KJ2</li><li>★ A</li><li>★ Q10943</li></ul> | The opponents are silent. You bid first.                            |
| Board: 305<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ KQJ4</li><li>▼ J865</li><li>★ A965</li><li>♣ 9</li></ul>  | The opponents are silent.  Partner bids first.                      |

| Board: 301<br>Dealer: S<br>Vul: Both   | North:<br>♠ AQ6                      | South:<br>♠ 84                       | West              | North          |                            | 1♣                       |
|--|--------------------------------------|--------------------------------------|-------------------|----------------|----------------------------|--------------------------|
| North HCP: 10  | <b>♥</b> 842                         | <b>♥</b> A9                          | Pass              | 1•             | Pass                       |                          |
| South HCP: 14  | ♦ K632<br>♣ J86                      | ◆ AQ95<br>◆ A9732                    | Pass              | 3♠             | Pass                       | 3NT                      |
| Contract: 3N S   | <b>₹</b> 100                         | ₩ A9132                              | AP                |                |                            |                          |
| Board: 302   | North:                               | South:                               | West              | North          | East                       | South                    |
| Dealer: N  | <b>♦</b> AQ97                        | <b>♦</b> 8543                        |                   | 1♣             | Pass                       | 1♠                       |
| Vul: None<br>North HCP: 12   | <b>y</b> 9                           | <b>♥</b> A74                         | 2 <b>♣</b> ¹      | 2♠             | 3♥                         | 3♠                       |
| South HCP: 11  | <b>♦</b> 954                         | <b>♦</b> KJ8                         | AP                |                |                            |                          |
| Contract: 3♠ S   | <b>♣</b> AQ943                       | <b>♣</b> K72                         | 1. Mich           | naels Cu       | ebid                       |                          |
| Board: 303<br>Dealer: S<br>Vul: NS   | North:<br>♠ A654                     | South:<br>♠ 3                        | West              | North          | East                       | South 1♣                 |
| North HCP: 11  | <b>♥</b> AJ74                        | ♥ Q852                               | Pass              | 1♥             | Pass                       |                          |
| South HCP: 13<br>Contract: 3♥ N  | ◆ 9<br><b>◆</b> Q1085                | ◆ K72<br><b>◆</b> AKJ62              | Pass              | 3♥             | AP                         |                          |
| Board: 304<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11                           | North:  ♠ A987  ♥ KJ2  ♠ A  ♣ Q10943 | South:  ♠ K643  ♥ Q5  ♠ KQ1082  ♣ J7 | West Pass Pass    | North 1♣ 1♠ 4♠ | East<br>Pass<br>Pass<br>AP | 1♦                       |
| Contract: 4♠ N  Board: 305  Dealer: S  Vul: None  North HCP: 11  South HCP: 13  Contract: 4♥ N | North:  ♠ KQJ4  ▼ J865  ♠ A965  ♣ 9  | South:  ♠ 9  ♥ AK93  ♠ K74  ♣ K8765  | West Pass Pass AP | North  1♥  3♥  |                            | 1 <b>♣</b><br>2 <b>♥</b> |

| Board: 301<br>Dealer: S                         | <b>♦</b> 84 <b>∀</b> A9  | The opponents are silent.                |
|---|--|--|
| Vul: Both<br>HCP: 14                            | <ul><li>AQ95</li><li>♣ A9732</li></ul>                             | You bid first.                           |
| Board: 302                                      | <b>♦</b> 8543  | West Bids 2♣ if possible.                |
| Dealer: N<br>Vul: None                          | <ul><li>★ A74</li><li>★ KJ8</li></ul>                              | East Bids 3♥ if possible.                |
| HCP: 11   | <b>♦</b> K72   | Partner bids first.                      |
| Board: 303<br>Dealer: S                         | <b>★</b> 3 <b>♥</b> Q852   | The opponents are silent.                |
| Vul: NS<br>HCP: 13                              | <ul><li>★ K72</li><li>★ AKJ62</li></ul>                            | You bid first.                           |
| Board: 304<br>Dealer: N<br>Vul: EW              | <b>★</b> K643 <b>♥</b> Q5 <b>★</b> KQ1082                          | The opponents are silent.                |
| HCP: 11   | <b>♣</b> J7  | Partner bids first.                      |
| Board: 305<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♦ 9</li><li>♥ AK93</li><li>♦ K74</li><li>♠ K8765</li></ul> | The opponents are silent. You bid first. |

| Board: 301<br>Dealer: S<br>Vul: Both   | North:<br>♠ AQ6                      | South:<br>♠ 84                       | West              | North          |                            | 1♣                       |
|--|--------------------------------------|--------------------------------------|-------------------|----------------|----------------------------|--------------------------|
| North HCP: 10  | <b>♥</b> 842                         | <b>♥</b> A9                          | Pass              | 1•             | Pass                       |                          |
| South HCP: 14  | ♦ K632<br>♣ J86                      | ◆ AQ95<br>◆ A9732                    | Pass              | 3♠             | Pass                       | 3NT                      |
| Contract: 3N S   | <b>₹</b> 100                         | ₩ A9132                              | AP                |                |                            |                          |
| Board: 302   | North:                               | South:                               | West              | North          | East                       | South                    |
| Dealer: N  | <b>♦</b> AQ97                        | <b>♦</b> 8543                        |                   | 1♣             | Pass                       | 1♠                       |
| Vul: None<br>North HCP: 12   | <b>y</b> 9                           | <b>♥</b> A74                         | 2 <b>♣</b> ¹      | 2♠             | 3♥                         | 3♠                       |
| South HCP: 11  | <b>♦</b> 954                         | <b>♦</b> KJ8                         | AP                |                |                            |                          |
| Contract: 3♠ S   | <b>♣</b> AQ943                       | <b>♣</b> K72                         | 1. Mich           | naels Cu       | ebid                       |                          |
| Board: 303<br>Dealer: S<br>Vul: NS   | North:<br>♠ A654                     | South:<br>♠ 3                        | West              | North          | East                       | South 1♣                 |
| North HCP: 11  | <b>♥</b> AJ74                        | ♥ Q852                               | Pass              | 1♥             | Pass                       |                          |
| South HCP: 13<br>Contract: 3♥ N  | ◆ 9<br><b>◆</b> Q1085                | ◆ K72<br><b>◆</b> AKJ62              | Pass              | 3♥             | AP                         |                          |
| Board: 304<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11                           | North:  ♠ A987  ♥ KJ2  ♠ A  ♣ Q10943 | South:  ♠ K643  ♥ Q5  ♠ KQ1082  ♣ J7 | West Pass Pass    | North 1♣ 1♠ 4♠ | East<br>Pass<br>Pass<br>AP | 1♦                       |
| Contract: 4♠ N  Board: 305  Dealer: S  Vul: None  North HCP: 11  South HCP: 13  Contract: 4♥ N | North:  ♠ KQJ4  ▼ J865  ♠ A965  ♣ 9  | South:  ♠ 9  ♥ AK93  ♠ K74  ♣ K8765  | West Pass Pass AP | North  1♥  3♥  |                            | 1 <b>♣</b><br>2 <b>♥</b> |

| Board: 306<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>105</li><li>10985</li><li>KJ</li><li>AKQ93</li></ul>        | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 307<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ A97</li><li>★ K4</li><li>★ K10432</li><li>★ 853</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 308<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQJ3</li><li>▼ J2</li><li>◆ K6</li><li>◆ A8763</li></ul>  | The opponents are silent. You bid first.       |
| Board: 309<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ KJ652</li><li>♥ Q102</li><li>◆ A642</li><li>◆ 6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 310<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>1042</li><li>✓ K</li><li>AJ97</li><li>✓ KQ753</li></ul>     | The opponents are silent. You bid first.       |

| Board: 306 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S                | North:  • 105  • 10985  • KJ  • AKQ93 | South:  ♣ J864  ♥ KQJ3  ♣ A108  ♣ 74  | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥    | East<br>Pass<br>Pass<br>AP | 1♥          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|-------------|
| Board: 307<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 3 N | North:  ♠ A97  ♥ K4  ♦ K10432  ♣ 853  | South:                                | West<br>Pass<br>Pass | North  1♦ 3♦      | East<br>Pass<br>AP         | South 1♣ 2◆ |
| Board: 308 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♠ S             | North:  ♠ KQJ3  ♥ J2  ♠ K6  ♠ A8763   | South:  ♠ A1082  ♥ K63  ♠ A987  ♣ 54  | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    | East<br>Pass<br>Pass<br>AP | 1♠          |
| Board: 309 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N               | North:  ♠ KJ652  ♥ Q102  ♠ A642  ♠ 6  | South:  ♠ A1094  ♥ 75  ♠ KJ  ♣ KQJ74  | West Pass AP         | North<br>1♠       | East<br>Pass               | 1♣          |
| Board: 310 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 S                | North:  • 1042  • K  • AJ97  • KQ753  | South:  ♠ A65  ♥ QJ10  ♦ Q6542  ♣ J10 | West<br>Pass         | North<br>1♣<br>2◆ | East<br>Pass<br>AP         | South 1◆    |

| Board: 306              | <b>♦</b> J864                 |  |
|-------------------------|-------------------------------|--|
| Dealer: N               | ♥ KQJ3                        | The opponents are silent.                |
| Vul: NS<br>HCP: 11      | ♦ A108<br>♣ 74                | Partner bids first.                      |
| 1101.11                 | <b>*</b> / T                  |  |
| Board: 307<br>Dealer: S | <b>♦</b> 5 <b>♥</b> Q103      | The opponents are silent.                |
| Vul: EW                 | ◆ Q103<br>◆ AQ87              |  |
| HCP: 14                 | ♣ KQJ74                       | You bid first.                           |
| Board: 308              | <b>♦</b> A1082                |  |
| Dealer: N               | <b>♥</b> K63                  | The opponents are silent.                |
| Vul: Both               | ♦ A987                        | Partner bids first.                      |
| HCP: 11                 | <b>♣</b> 54                   | - W. |
| Board: 309              | <b>♦</b> A1094                | The opponents are silent.                |
| Dealer: S               | ♥ 75                          | The opposition of a street.              |
| Vul: NS<br>HCP: 14      | <b>♦</b> KJ<br><b>♣</b> KQJ74 | You bid first.                           |
| 1101.14                 | & KQ3/4                       |  |
| Board: 310              | <b>♠</b> A65                  | The opponents are silent.                |
| Dealer: N               | <b>♥</b> QJ10                 | The opponents are shent.                 |
| Vul: EW                 | • Q6542                       | Partner bids first.                      |
| HCP: 10                 | <b>♣</b> J10                  |  |
|                         |                               |  |

| Board: 306 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S                | North:  • 105  • 10985  • KJ  • AKQ93 | South:  ♣ J864  ♥ KQJ3  ♣ A108  ♣ 74  | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥    | East<br>Pass<br>Pass<br>AP | 1♥          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------------|-------------|
| Board: 307<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 14<br>Contract: 3 N | North:  ♠ A97  ♥ K4  ♦ K10432  ♣ 853  | South:                                | West<br>Pass<br>Pass | North  1♦ 3♦      | East<br>Pass<br>AP         | South 1♣ 2◆ |
| Board: 308 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♠ S             | North:  ♠ KQJ3  ♥ J2  ♠ K6  ♠ A8763   | South:  ♠ A1082  ♥ K63  ♠ A987  ♣ 54  | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    | East<br>Pass<br>Pass<br>AP | 1♠          |
| Board: 309 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N               | North:  ♠ KJ652  ♥ Q102  ♠ A642  ♠ 6  | South:  ♠ A1094  ♥ 75  ♠ KJ  ♣ KQJ74  | West Pass AP         | North<br>1♠       | East<br>Pass               | 1♣          |
| Board: 310 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 S                | North:  • 1042  • K  • AJ97  • KQ753  | South:  ♠ A65  ♥ QJ10  ♦ Q6542  ♣ J10 | West<br>Pass         | North<br>1♣<br>2◆ | East<br>Pass<br>AP         | South 1◆    |

| Board: 311<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q8654</li><li>♥ A3</li><li>◆ J974</li><li>♣ K8</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 312<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♠ 97</li><li>♥ KQ65</li><li>♦ A8</li><li>♠ KJ752</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 313<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li></li></ul>   | West Bids 2♥ if possible.  Partner bids first. |
| Board: 314<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ K65</li><li>♥ J1052</li><li>◆ 10</li><li>◆ AKQ95</li></ul> | The opponents are silent. You bid first.       |
| Board: 315<br>Dealer: S<br>Vul: None<br>HCP: 9  | <b>★</b> KQ4<br><b>♥</b> 10764<br><b>♦</b> A1064<br><b>♣</b> 109     | The opponents are silent.  Partner bids first. |

| Board: 311<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 13                | North:  ♠ Q8654  ♥ A3  ♦ J974          | South:  ♠ K932  ♥ Q7  ♠ A3           | Pass Pass Pass     | North  1♠  4♣¹  4♠   | Pass Pass AP               | 1 <b>♣</b><br>3 <b>♠</b> |
|---|--|--------------------------------------|--------------------|----------------------|----------------------------|--------------------------|
| Contract: 4♠ N  | <b>♣</b> K8                            | ♣ A10962                             |                    | bid, a ♣<br>bid, a ◆ |                            |                          |
| Board: 312 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S              | North:                                 | South:  ♠ KJ52  ♥ 9874  ♠ K92  ♠ A8  | West Pass Pass     | North 1♣ 2♥ 4♥       | East<br>Pass<br>Pass<br>AP | 1♥                       |
| Board: 313 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 S                | North:  ♣ J953  ♥ QJ10  ♣ A98  ♣ Q105  | South:  ♠ AKQ2  ♥ 3  ♦ J103  ♣ KJ643 | West 2♥ AP         | North X              | East<br>Pass               | 1♣                       |
| Board: 314 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 \( \nabla \) N | North:  ♠ K65  ♥ J1052  ♦ 10  ♣ AKQ95  | South:  ♠ Q3  ♥ KQ98  ♠ QJ975  ♠ 84  | West<br>Pass<br>AP | North<br>1♣<br>1♥    | East<br>Pass<br>Pass       | 1♦                       |
| Board: 315 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2 N               | North:  ♠ KQ4  ♥ 10764  ♠ A1064  ♣ 109 | South:  ♠ A6  ♥ J532  ♠ K8  ♠ AJ643  | West Pass AP       | North<br>1♥          | East<br>Pass               | 1♣                       |

| Board: 311<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ K932</li><li>♥ Q7</li><li>◆ A3</li><li>◆ A10962</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 312<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ KJ52</li><li>♥ 9874</li><li>★ K92</li><li>★ A8</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 313<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ AKQ2</li><li>▼ 3</li><li>◆ J103</li><li>◆ KJ643</li></ul> | West Bids 2♥ if possible.  You bid first.      |
| Board: 314<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♠ Q3</li><li>♥ KQ98</li><li>♦ QJ975</li><li>♠ 84</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 315<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ A6</li><li>▼ J532</li><li>★ K8</li><li>★ AJ643</li></ul>  | The opponents are silent. You bid first.       |

| Board: 311<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 13                | North:  ♠ Q8654  ♥ A3  ♦ J974          | South:  ♠ K932  ♥ Q7  ♠ A3           | Pass Pass Pass     | North  1♠  4♣¹  4♠   | Pass Pass AP               | 1 <b>♣</b><br>3 <b>♠</b> |
|---|--|--------------------------------------|--------------------|----------------------|----------------------------|--------------------------|
| Contract: 4♠ N  | <b>♣</b> K8                            | ♣ A10962                             |                    | bid, a ♣<br>bid, a ◆ |                            |                          |
| Board: 312 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S              | North:                                 | South:  ♠ KJ52  ♥ 9874  ♠ K92  ♠ A8  | West Pass Pass     | North 1♣ 2♥ 4♥       | East<br>Pass<br>Pass<br>AP | 1♥                       |
| Board: 313 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 S                | North:  ♣ J953  ♥ QJ10  ♣ A98  ♣ Q105  | South:  ♠ AKQ2  ♥ 3  ♦ J103  ♣ KJ643 | West 2♥ AP         | North X              | East<br>Pass               | 1♣                       |
| Board: 314 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 \( \nabla \) N | North:  ♠ K65  ♥ J1052  ♦ 10  ♣ AKQ95  | South:  ♠ Q3  ♥ KQ98  ♠ QJ975  ♠ 84  | West<br>Pass<br>AP | North<br>1♣<br>1♥    | East<br>Pass<br>Pass       | 1♦                       |
| Board: 315 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2 N               | North:  ♠ KQ4  ♥ 10764  ♠ A1064  ♣ 109 | South:  ♠ A6  ♥ J532  ♠ K8  ♠ AJ643  | West Pass AP       | North<br>1♥          | East<br>Pass               | 1♣                       |

| Board: 316<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★83</li><li>★AQJ5</li><li>★87</li><li>★AQ986</li></ul>     | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 317<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>AJ52</li><li>✓ J742</li><li>✓ KQ10</li><li>◆ 109</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 318<br>Dealer: N<br>Vul: None<br>HCP: 12 | <b>♦</b> 6<br><b>♥</b> AK10<br><b>♦</b> K1094<br><b>♣</b> Q10863   | The opponents are silent. You bid first.       |
| Board: 319<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KQ53</li><li>♥ J762</li><li>◆ A32</li><li>◆ J8</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 320<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>AJ8</li><li>♥ Q543</li><li>◆ 5</li><li>♣ AQ1076</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 316                           |                                 |                              | West   | North 1♣               | East<br>Pass | South 1♥                |
|--------------------------------------|---------------------------------|------------------------------|--------|------------------------|--------------|-------------------------|
| Dealer: N                            | North:                          | South:                       | Pass   | 3♥                     | Pass         | $3NT^{1}$               |
| Vul: NS                              | <b>♦</b> 83<br><b>♥</b> AQJ5    | <b>♠</b> AQ42 <b>♥</b> 10872 | Pass   | <b>4♣</b> <sup>2</sup> | Pass         | <b>4</b> ♦ <sup>3</sup> |
| North HCP: 13                        | ◆ 87                            | ◆ A954                       | Pass   | 4♥                     | AP           |                         |
| South HCP: 11                        | ♣ AQ986                         | • 155 i                      | 1. Cue | bid, sur               | olus         |                         |
| Contract: 4♥ S                       |                                 |                              |        | bid, a 🕏               |              | er                      |
|                                      |                                 |                              | 3. Cue | bid, a ♦               | stoppe       | er                      |
| Board: 317<br>Dealer: S<br>Vul: Both | North:  ♠ AJ52                  | South:                       | West   | North                  | East         | South 1♣                |
| North HCP: 11                        | ♥ J742<br>♦ KQ10                | <b>♥</b> AQ86<br><b>♦</b> A8 | Pass   | 1♥                     | Pass         | 2♥                      |
| South HCP: 13<br>Contract: 3♥ N      | <b>♣</b> 109                    | ◆ J8643                      | Pass   | 3♥                     | AP           |                         |
| Board: 318<br>Dealer: N<br>Vul: None | North:<br>♠ 6                   | South:<br>♠ KJ8              | West   | North 1♣               | East<br>Pass | South 1                 |
| North HCP: 12                        | <b>♥</b> AK10<br><b>♦</b> K1094 | ♥ Q73<br>♦ AJ32              | Pass   | 2♦                     | Pass         | 3♣                      |
| South HCP: 11<br>Contract: 3♣ N      | ♣ Q10863                        | ◆ 952                        | AP     |                        |              |                         |
| Board: 319<br>Dealer: S              | North:<br>♠ KQ53                | South:<br>♠ J92              | West   | North                  | East         | South 1♣                |
| Vul: NS                              | <b>♥</b> J762                   | ▼ J92<br>▼ AK103             | Pass   | 1♥                     | Pass         | 2♥                      |
| North HCP: 11                        | ◆ A32                           | • Q                          | Pass   | 3♥                     | Pass         | 4♥                      |
| South HCP: 12<br>Contract: 4♥ N      | <b>♣</b> J8                     | ♣ Q10743                     | AP     |                        |              |                         |
| Board: 320                           | North                           | South                        |        |                        |              |                         |
| Dealer: N                            | North:<br>♠ AJ8                 | South:<br>♠ Q96              | West   | North                  |              |                         |
| Vul: EW                              | ♥ Q543                          | ♥ A1072                      | _      | 1♣                     | Pass         | 1♦                      |
| North HCP: 13                        | <b>♦</b> 5                      | ◆ KQ873                      | Pass   | 1♥                     | Pass         | <b>3♥</b>               |
| South HCP: 11<br>Contract: 3♥ N      | ♣ AQ1076                        | <b>♣</b> 4                   | AP     |                        |              |                         |

| Board: 316 Dealer: N Vul: NS HCP: 11 Dealer: S Vul: Both HCP: 13 Dealer: N Vul: NS HCP: 13 Dealer: N Vul: Both HCP: 13 Dealer: N Vul: Both HCP: 13 Dealer: N Vul: None HCP: 11 Dealer: N Vul: None HCP: 11 Dealer: S Vul: None HCP: 11 Dealer: N Vul: None HCP: 11 Dealer: N Vul: None HCP: 11 Dealer: S VakI03 Vul: None HCP: 12 Dealer: S VakI03 Vul: NS Vul |                        |                               |  |
|--|------------------------|-------------------------------|--|
| Dealer: S Vul: Both HCP: 13  A8 HCP: 13  Vou bid first.  Wou bid first.  Wou bid first.  Wou bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent. Partner bids first.  Board: 319 AK103 Vul: NS Vul: NS Vul: NS HCP: 12  AC10743  The opponents are silent. You bid first.  Partner bids first.  Partner bids first   | Dealer: N<br>Vul: NS   | <b>♥</b> 10872 <b>♦</b> A954  |  |
| Dealer: N Vul: None HCP: 11  Board: 319 Dealer: S Vul: NS HCP: 12  Partner bids first.  The opponents are silent.  You bid first.  You bid first.  Board: 320 Partner bids first.  You bid first.  Partner bids first.  Partner bids first.  | Dealer: S<br>Vul: Both | <b>∀</b> AQ86 <b>♦</b> A8     |  |
| Dealer: S  | Dealer: N<br>Vul: None | ♥ Q73<br>♦ AJ32               |  |
| Dealer: N  | Dealer: S<br>Vul: NS   | <b>♥</b> AK103 <b>•</b> Q     |  |
|  | Dealer: N<br>Vul: EW   | <b>∨</b> A1072 <b>♦</b> KQ873 |  |

| Board: 316                           |                                 |                              | West   | North 1♣               | East<br>Pass | South 1♥                |
|--------------------------------------|---------------------------------|------------------------------|--------|------------------------|--------------|-------------------------|
| Dealer: N                            | North:                          | South:                       | Pass   | 3♥                     | Pass         | $3NT^{1}$               |
| Vul: NS                              | <b>♦</b> 83<br><b>♥</b> AQJ5    | <b>♠</b> AQ42 <b>♥</b> 10872 | Pass   | <b>4♣</b> <sup>2</sup> | Pass         | <b>4</b> ♦ <sup>3</sup> |
| North HCP: 13                        | ◆ 87                            | ◆ A954                       | Pass   | 4♥                     | AP           |                         |
| South HCP: 11                        | ♣ AQ986                         | • 155 i                      | 1. Cue | bid, sur               | olus         |                         |
| Contract: 4♥ S                       |                                 |                              |        | bid, a 🕏               |              | er                      |
|                                      |                                 |                              | 3. Cue | bid, a ♦               | stoppe       | er                      |
| Board: 317<br>Dealer: S<br>Vul: Both | North:  ♠ AJ52                  | South:                       | West   | North                  | East         | South 1♣                |
| North HCP: 11                        | ♥ J742<br>♦ KQ10                | <b>♥</b> AQ86<br><b>♦</b> A8 | Pass   | 1♥                     | Pass         | 2♥                      |
| South HCP: 13<br>Contract: 3♥ N      | <b>♣</b> 109                    | ◆ J8643                      | Pass   | 3♥                     | AP           |                         |
| Board: 318<br>Dealer: N<br>Vul: None | North:<br>♠ 6                   | South:<br>♠ KJ8              | West   | North 1♣               | East<br>Pass | South 1                 |
| North HCP: 12                        | <b>♥</b> AK10<br><b>♦</b> K1094 | ♥ Q73<br>♦ AJ32              | Pass   | 2♦                     | Pass         | 3♣                      |
| South HCP: 11<br>Contract: 3♣ N      | ♣ Q10863                        | ◆ 952                        | AP     |                        |              |                         |
| Board: 319<br>Dealer: S              | North:<br>♠ KQ53                | South:<br>♠ J92              | West   | North                  | East         | South 1♣                |
| Vul: NS                              | <b>♥</b> J762                   | ▼ J92<br>▼ AK103             | Pass   | 1♥                     | Pass         | 2♥                      |
| North HCP: 11                        | ◆ A32                           | • Q                          | Pass   | 3♥                     | Pass         | 4♥                      |
| South HCP: 12<br>Contract: 4♥ N      | <b>♣</b> J8                     | ♣ Q10743                     | AP     |                        |              |                         |
| Board: 320                           | North                           | South                        |        |                        |              |                         |
| Dealer: N                            | North:<br>♠ AJ8                 | South:<br>♠ Q96              | West   | North                  |              |                         |
| Vul: EW                              | ♥ Q543                          | ♥ A1072                      | _      | 1♣                     | Pass         | 1♦                      |
| North HCP: 13                        | <b>♦</b> 5                      | ◆ KQ873                      | Pass   | 1♥                     | Pass         | <b>3♥</b>               |
| South HCP: 11<br>Contract: 3♥ N      | ♣ AQ1076                        | <b>♣</b> 4                   | AP     |                        |              |                         |

| Board: 321 Dealer: S Vul: None Vul: None HCP: 11  Board: 322 Dealer: N Vul: NS HCP: 12  Board: 323 Dealer: S Vul: NS HCP: 12  Board: 323 Dealer: S Vul: EW Vul: EW Vul: EW Vul: EW HCP: 11  Board: 324 Dealer: N Vul: Both HCP: 13  Board: 325 Dealer: S Vul: NS Dealer: S Vul: NS Vul |                        |  |    |
|--|------------------------|--|----|
| Dealer: N Vul: NS HCP: 12  A KQJ106  Wou bid first.  Wou bid first.  Wou bid first.  You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent.  Partner bids first.  Board: 324 AJ107 Dealer: N Val: Both HCP: 13  AAB72  AAB72  The opponents are silent. You bid first.  Partner bids first.   | Dealer: S<br>Vul: None | <ul><li>★ A109</li><li>★ KJ543</li></ul> |    |
| Dealer: S Vul: EW + A9753 HCP: 11  Board: 324 Dealer: N Vul: Both HCP: 13  Board: 325 Dealer: S Vul: NS  A4  Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  Partner bids first.  Partner bids first.  | Dealer: N<br>Vul: NS   | <b>♥</b> A102 <b>•</b> Q                 |    |
| Dealer: N  | Dealer: S<br>Vul: EW   | <ul><li>★ A4</li><li>★ A9753</li></ul>   |    |
| Dealer: S • Q4  Vul: NS • K1086  Partner bids first  | Dealer: N<br>Vul: Both | <b>♥</b> A62 <b>♦</b> 6                  | •• |
|  | Dealer: S<br>Vul: NS   | ♥ Q4<br>♦ K1086                          | •• |

| Board: 321<br>Dealer: S<br>Vul: None                | North:  ♠ Q1053                                      | South:<br>♠ A942                                      |                    | North                    |              | 1♣                       |
|---|--|---|--------------------|--------------------------|--------------|--------------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 4♠ S    | <ul><li>★ A109</li><li>★ KJ543</li><li>★ J</li></ul> | <ul><li>▼ J74</li><li>◆ 2</li><li>◆ AKQ75</li></ul>   | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b> |
| Board: 322<br>Dealer: N<br>Vul: NS<br>North HCP: 12 | North:<br>♠ 10652<br>▼ A102                          | South:<br>♠ AQ84 ▼ 86                                 | West<br>Pass       | North 1♣ 1♠              |              | 1♦                       |
| South HCP: 10<br>Contract: 3♠ N                     | <b>♦</b> Q<br><b>♣</b> KQJ106                        | ◆ KJ632<br>◆ 52                                       | AP                 | 12                       | 1 488        | J <b>#</b>               |
| Board: 323<br>Dealer: S<br>Vul: EW                  | North:<br>♠ QJ763                                    | South:<br>♠ K982                                      | West               | North                    | East         | South 1♣                 |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N    | <ul><li>★ A4</li><li>★ A9753</li><li>★ 3</li></ul>   | <ul><li>★ K105</li><li>★ K</li><li>★ A10952</li></ul> | Pass<br>Pass       | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP   | 2♠                       |
| Board: 324<br>Dealer: N<br>Vul: Both                | North:  ♠ AJ107                                      | South:<br>♠ Q843                                      | West               | North                    |              |                          |
| North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S     | ◆ A62<br>◆ 6<br>◆ A9872                              | <ul><li>✓ J87</li><li>◆ K842</li><li>◆ K3</li></ul>   | Pass               | 1 <b>♣</b><br>2 <b>♠</b> | Pass<br>AP   | 12                       |
| Board: 325<br>Dealer: S<br>Vul: NS                  | North:<br>♠ KQ83                                     | South:<br>♠ A762                                      | West               | North                    | East         | South 1♣                 |
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N    | ♥ Q4<br>♦ K1086<br>• 942                             | <ul><li>★ K108</li><li>★ 9</li><li>★ AQ1087</li></ul> | Pass<br>AP         | 1♠                       | Pass         |                          |

| Board: 321 Dealer: S Vul: None HCP: 14  Board: 322 Dealer: N Vul: NS Vul: NS Vul: NS HCP: 10  Board: 323 Dealer: S Vul: EW HCP: 13  Board: 324 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Board: 325 Dealer: S Vul: Board: 324 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Board: 325 Dealer: S Vul: Board: 324 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: Both Vul: Both Vul: Board: 325 Vul: Board: 325 Vul: Board: 325 Dealer: S Vul: Board: 325 Vul: Board: 325 Vul: Board: 325 Dealer: S Vul: NS |                        |  |    |
|--|------------------------|--|----|
| Board: 322 Dealer: N Vul: NS HCP: 10  Board: 323 Dealer: S Vul: EW HCP: 13  Board: 324 Dealer: N Vul: Both Vul: Both HCP: 9  Board: 325 Dealer: S Vul: Board: 325 Dealer: N Vul: Both HCP: 9  A762 Dealer: S Vul: NS  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. Partner bids first.  The opponents are silent. Partner bids first.  | Dealer: S<br>Vul: None | ▼ J74<br>◆ 2                                     |    |
| Dealer: S Vul: EW HCP: 13  Aloop 52  WK105  Vul bid first.  Wou bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 324  Board: 325  Aroop K842  Partner bids first.  Board: 325  Partner bids first.  Wou bid first.  You bid first.  You bid first.   | Dealer: N<br>Vul: NS   | <ul><li>AQ84</li><li>♥86</li><li>KJ632</li></ul> |    |
| Dealer: N  | Dealer: S<br>Vul: EW   | <b>∨</b> K105 <b>♦</b> K                         |    |
| Dealer: S Vul: NS Vou bid first  | Dealer: N<br>Vul: Both | <b>∨</b> J87 <b>→</b> K842                       | ** |
|  | Dealer: S<br>Vul: NS   | <b>∨</b> K108 <b>→</b> 9                         |    |

| Board: 321<br>Dealer: S<br>Vul: None                | North:  ♠ Q1053                                      | South:<br>♠ A942                                      |                    | North                    |              | 1♣                       |
|---|--|---|--------------------|--------------------------|--------------|--------------------------|
| North HCP: 11<br>South HCP: 14<br>Contract: 4♠ S    | <ul><li>★ A109</li><li>★ KJ543</li><li>★ J</li></ul> | <ul><li>▼ J74</li><li>◆ 2</li><li>◆ AKQ75</li></ul>   | Pass<br>Pass<br>AP | 1 <b>♦</b><br>3 <b>♠</b> | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b> |
| Board: 322<br>Dealer: N<br>Vul: NS<br>North HCP: 12 | North:<br>♠ 10652<br>▼ A102                          | South:<br>♠ AQ84 ▼ 86                                 | West<br>Pass       | North 1♣ 1♠              |              | 1♦                       |
| South HCP: 10<br>Contract: 3♠ N                     | <b>♦</b> Q<br><b>♣</b> KQJ106                        | ◆ KJ632<br>◆ 52                                       | AP                 | 12                       | 1 488        | J <b>#</b>               |
| Board: 323<br>Dealer: S<br>Vul: EW                  | North:<br>♠ QJ763                                    | South:<br>♠ K982                                      | West               | North                    | East         | South 1♣                 |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N    | <ul><li>★ A4</li><li>★ A9753</li><li>★ 3</li></ul>   | <ul><li>★ K105</li><li>★ K</li><li>★ A10952</li></ul> | Pass<br>Pass       | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP   | 2♠                       |
| Board: 324<br>Dealer: N<br>Vul: Both                | North:  ♠ AJ107                                      | South:<br>♠ Q843                                      | West               | North                    |              |                          |
| North HCP: 13<br>South HCP: 9<br>Contract: 2♠ S     | ◆ A62<br>◆ 6<br>◆ A9872                              | <ul><li>✓ J87</li><li>◆ K842</li><li>◆ K3</li></ul>   | Pass               | 1 <b>♣</b><br>2 <b>♠</b> | Pass<br>AP   | 12                       |
| Board: 325<br>Dealer: S<br>Vul: NS                  | North:<br>♠ KQ83                                     | South:<br>♠ A762                                      | West               | North                    | East         | South 1♣                 |
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N    | ♥ Q4<br>♦ K1086<br>• 942                             | <ul><li>★ K108</li><li>★ 9</li><li>★ AQ1087</li></ul> | Pass<br>AP         | 1♠                       | Pass         |                          |

| Board: 326<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>◆ Q42</li><li>▼ A875</li><li>◆ A</li><li>◆ K10943</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 327<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>1082</li><li>9542</li><li>AQJ42</li><li>A</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 328<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ QJ3</li><li>♥ K854</li><li>◆ J</li><li>♣ KQ984</li></ul>  | The opponents are silent. You bid first.       |
| Board: 329<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <b>♦</b> K5<br><b>♥</b> J653<br><b>♦</b> Q108763<br><b>♣</b> K      | The opponents are silent.  Partner bids first. |
| Board: 330<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ K92</li><li>▼ A653</li><li>◆ K</li><li>◆ A9765</li></ul>  | The opponents are silent. You bid first.       |

| Board: 326<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 9<br>Contract: 3♥ N    | North:  ♠ Q42  ♥ A875  ♠ A  ♠ K10943 | South:  ♠ A1065  ♥ Q1064  ♠ QJ1042  ♣ — | West<br>Pass<br>AP   | North 1♣ 1♥       | East<br>Pass<br>Pass | 1♦                       |
|--|--------------------------------------|---|----------------------|-------------------|----------------------|--------------------------|
| Board: 327 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♥ S                | North:  ♠ 1082  ♥ 9542  ♠ AQJ42  ♣ A | South:  ♠ Q65  ♥ KQJ10  ♦ 5  ♣ KQJ64    | West Pass Pass AP    | North  1 →  3 ▼   | East<br>Pass<br>Pass | 1 <b>♣</b><br>1 <b>♥</b> |
| Board: 328 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3▼ N                | North:  ♠ QJ3  ♥ K854  ♦ J  ♠ KQ984  | South:                                  | West<br>Pass<br>AP   | North<br>1♣<br>1♥ | East<br>Pass<br>Pass | 1♦                       |
| Board: 329 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 S                    | North:  ♠ K5  ♥ J653  ♦ Q108763  ♠ K | South:  ♠ Q104  ♥ Q982  ♠ A  ♣ AQ1094   | West<br>Pass<br>Pass | North 1           |                      | South 1♣ 1♥              |
| Board: 330<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | North:  ♠ K92  ♥ A653  ♠ K  ♣ A9765  | South:  ♠ Q53  ♥ KQ1087  ♦ J874  ♣ K    | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥                       |

| Board: 326<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ A1065</li><li>♥ Q1064</li><li>◆ QJ1042</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 327<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ Q65</li><li>♥ KQJ10</li><li>◆ 5</li><li>♣ KQJ64</li></ul>    | The opponents are silent. You bid first.       |
| Board: 328<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ 84</li><li>♥ AQ92</li><li>◆ A8652</li><li>♣ 72</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 329<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>◆ Q104</li><li>♥ Q982</li><li>◆ A</li><li>◆ AQ1094</li></ul>   | The opponents are silent. You bid first.       |
| Board: 330<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q53</li><li>♥ KQ1087</li><li>◆ J874</li><li>♣ K</li></ul>    | The opponents are silent.  Partner bids first. |
|   |  |  |

| Board: 326<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 9<br>Contract: 3♥ N    | North:  ♠ Q42  ♥ A875  ♠ A  ♠ K10943 | South:  ♠ A1065  ♥ Q1064  ♠ QJ1042  ♣ — | West<br>Pass<br>AP   | North 1♣ 1♥       | East<br>Pass<br>Pass | 1♦                       |
|--|--------------------------------------|---|----------------------|-------------------|----------------------|--------------------------|
| Board: 327 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♥ S                | North:  ♠ 1082  ♥ 9542  ♠ AQJ42  ♣ A | South:  ♠ Q65  ♥ KQJ10  ♦ 5  ♣ KQJ64    | West Pass Pass AP    | North  1 →  3 ▼   | East<br>Pass<br>Pass | 1 <b>♣</b><br>1 <b>♥</b> |
| Board: 328 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3▼ N                | North:  ♠ QJ3  ♥ K854  ♦ J  ♠ KQ984  | South:                                  | West<br>Pass<br>AP   | North<br>1♣<br>1♥ | East<br>Pass<br>Pass | 1♦                       |
| Board: 329 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 S                    | North:  ♠ K5  ♥ J653  ♦ Q108763  ♠ K | South:  ♠ Q104  ♥ Q982  ♠ A  ♣ AQ1094   | West<br>Pass<br>Pass | North 1           |                      | South 1♣ 1♥              |
| Board: 330<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | North:  ♠ K92  ♥ A653  ♠ K  ♣ A9765  | South:  ♠ Q53  ♥ KQ1087  ♦ J874  ♣ K    | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥                       |

| Board: 331<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>◆ Q984</li><li>◆ AK82</li><li>◆ 962</li><li>◆ 109</li></ul>  | The opponents are silent.  Partner bids first.                           |
|---|--|--|
| Board: 332<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♠ A</li><li>♥ KQ76</li><li>♦ 764</li><li>♠ AJ654</li></ul>   | West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.       |
| Board: 333<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ AK107</li><li>▼ J8</li><li>◆ K1052</li><li>◆ 964</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 334<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>AQ82</li><li>✓ 43</li><li>✓ Q2</li><li>AQ1093</li></ul>      | West Doubles Pass if possible. East Bids 3♥ if possible.  You bid first. |
| Board: 335<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▲ A1087</li><li>♥ 63</li><li>◆ AJ95</li><li>◆ Q43</li></ul>  | The opponents are silent.  Partner bids first.                           |

| Board: 331<br>Dealer: S<br>Vul: None                         | North:<br>♠ Q984<br>♥ AK82  | South:<br><b>♠</b> 5<br><b>♥</b> QJ103                               | West            | North                    | East         | South 1♣   |
|--|---|--|-----------------|--------------------------|--------------|------------|
| North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N              | ◆ 962<br>◆ 109  | ◆ 1054<br>◆ AKQJ7  | Pass<br>AP      | 1♥                       | Pass         | 2♥         |
| Board: 332<br>Dealer: N<br>Vul: NS                           | North:<br>♠ A   | South: • K73   | West            | North 1♣                 | East<br>Pass | South      |
| North HCP: 14<br>South HCP: 11<br>Contract: 4♠X W            | <ul><li>▼ KQ76</li><li>◆ 764</li><li>◆ AJ654</li></ul>            | ▼ J1093<br>◆ KQ108<br>♣ Q2   | 2♠<br>AP        | 3♥                       | 4♠           | X          |
| Board: 333<br>Dealer: S<br>Vul: Both                         | North:  ♠ AK107   | South:<br>♠ Q986   | West            | North                    | East         | South 1♣   |
| North HCP: 11<br>South HCP: 14<br>Contract: 3♠ N             | ♥ J8<br>♦ K1052<br>♣ 964  | <b>∨</b> A6<br><b>∙</b> QJ<br><b>♣</b> AJ1075                        | Pass<br>Pass    | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>AP   | 2♠         |
| Board: 334<br>Dealer: N                                      | North:  | South:   | West            | North<br>1♣              |              | South 1♠   |
| Vul: None<br>North HCP: 14<br>South HCP: 9<br>Contract: 4♠ S | <ul><li>AQ82</li><li>✓ 43</li><li>✓ Q2</li><li>✓ AQ1093</li></ul> | <ul><li>★ K9543</li><li>▼ 1065</li><li>◆ K105</li><li>◆ K2</li></ul> | Pass<br>X<br>AP | 2♠<br>Pass               | Pass 3♥      | Pass<br>4♠ |
| Board: 335<br>Dealer: S<br>Vul: NS                           | North:<br>♠ A1087   | South:<br>♠ KQJ5   | West            | North                    | East         | South 1♣   |
| North HCP: 11<br>South HCP: 13<br>Contract: 3♠ N             | <b>♥</b> 63<br><b>♦</b> AJ95<br><b>♣</b> Q43                      | <ul><li>▼ K105</li><li>◆ 10</li><li>◆ A9652</li></ul>                | Pass<br>Pass    | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>AP   |            |

| Board: 331<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>◆ 5</li><li>♥ QJ103</li><li>◆ 1054</li><li>◆ AKQJ7</li></ul> | The opponents are silent. You bid first.                                      |
|---|--|---|
| Board: 332<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K73</li><li>♥ J1093</li><li>◆ KQ108</li><li>◆ Q2</li></ul> | West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.      |
| Board: 333<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ Q986</li><li>♥ A6</li><li>◆ QJ</li><li>♣ AJ1075</li></ul>  | The opponents are silent. You bid first.                                      |
| Board: 334<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ K9543</li><li>▼ 1065</li><li>◆ K105</li><li>◆ K2</li></ul> | West Doubles Pass if possible. East Bids 3♥ if possible.  Partner bids first. |
| Board: 335<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ KQJ5</li><li>▼ K105</li><li>◆ 10</li><li>◆ A9652</li></ul> | The opponents are silent. You bid first.                                      |

| Board: 331<br>Dealer: S<br>Vul: None                         | North:<br>♠ Q984<br>♥ AK82  | South:<br><b>♠</b> 5<br><b>♥</b> QJ103                               | West            | North                    | East         | South 1♣   |
|--|---|--|-----------------|--------------------------|--------------|------------|
| North HCP: 9<br>South HCP: 13<br>Contract: 2♥ N              | ◆ 962<br>◆ 109  | ◆ 1054<br>◆ AKQJ7  | Pass<br>AP      | 1♥                       | Pass         | 2♥         |
| Board: 332<br>Dealer: N<br>Vul: NS                           | North:<br>♠ A   | South: • K73   | West            | North 1♣                 | East<br>Pass | South      |
| North HCP: 14<br>South HCP: 11<br>Contract: 4♠X W            | <ul><li>▼ KQ76</li><li>◆ 764</li><li>◆ AJ654</li></ul>            | ▼ J1093<br>◆ KQ108<br>♣ Q2   | 2♠<br>AP        | 3♥                       | 4♠           | X          |
| Board: 333<br>Dealer: S<br>Vul: Both                         | North:  ♠ AK107   | South:<br>♠ Q986   | West            | North                    | East         | South 1♣   |
| North HCP: 11<br>South HCP: 14<br>Contract: 3♠ N             | ♥ J8<br>♦ K1052<br>♣ 964  | <b>∨</b> A6<br><b>∙</b> QJ<br><b>♣</b> AJ1075                        | Pass<br>Pass    | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>AP   | 2♠         |
| Board: 334<br>Dealer: N                                      | North:  | South:   | West            | North<br>1♣              |              | South 1♠   |
| Vul: None<br>North HCP: 14<br>South HCP: 9<br>Contract: 4♠ S | <ul><li>AQ82</li><li>✓ 43</li><li>✓ Q2</li><li>✓ AQ1093</li></ul> | <ul><li>★ K9543</li><li>▼ 1065</li><li>◆ K105</li><li>◆ K2</li></ul> | Pass<br>X<br>AP | 2♠<br>Pass               | Pass 3♥      | Pass<br>4♠ |
| Board: 335<br>Dealer: S<br>Vul: NS                           | North:<br>♠ A1087   | South:<br>♠ KQJ5   | West            | North                    | East         | South 1♣   |
| North HCP: 11<br>South HCP: 13<br>Contract: 3♠ N             | <b>♥</b> 63<br><b>♦</b> AJ95<br><b>♣</b> Q43                      | <ul><li>▼ K105</li><li>◆ 10</li><li>◆ A9652</li></ul>                | Pass<br>Pass    | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>AP   |            |

| Board: 336<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>▲ J3</li><li>▼ AK103</li><li>◆ 109</li><li>♠ KJ763</li></ul> | The opponents are silent.  You bid first.                                   |
|---|--|---|
| Board: 337<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>▲ 1085</li><li>♥ Q84</li><li>◆ AKJ3</li><li>♣ J94</li></ul>  | The opponents are silent.  Partner bids first.                              |
| Board: 338<br>Dealer: N<br>Vul: NS<br>HCP: 13   | ◆ Q10<br>▼ K10<br>◆ 10854<br>◆ AKJ53                                 | West Bids 2♠ if possible.  You bid first.                                   |
| Board: 339<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>◆ Q8764</li><li>♥ AKQ52</li><li>◆ 96</li><li>◆ 2</li></ul>   | East Doubles 2♦ if possible. West Bids 3♦ if possible.  Partner bids first. |
| Board: 340<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♣ Q97</li><li>♥ AJ95</li><li>♦ A</li><li>♣ Q10732</li></ul>  | The opponents are silent. You bid first.                                    |

| Board: 336 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S                  | North:  ♣ J3  ♥ AK103  • 109  ♣ KJ763  | South:  ◆ 54  ▼ 8652  ◆ AJ87  ◆ AQ2  | West<br>Pass<br>AP   | North 1♣ 2♥               | East<br>Pass<br>Pass       | 1♥                              |
|---|--|--------------------------------------|----------------------|---------------------------|----------------------------|---------------------------------|
| Board: 337<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 2 N | North:  ♠ 1085  ♥ Q84  ♠ AKJ3  ♣ J94   | South:  ♠ K6  ♥ A5  ♦ Q652  ♠ KQ765  | West<br>Pass<br>AP   | North 1                   | East<br>Pass               | 1♣                              |
| Board: 338 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 S                  | North:  ♠ Q10  ♥ K10  ♦ 10854  ♣ AKJ53 | South:  ♠ AJ3  ♥ 642  ♠ KJ972  ♣ Q7  | West 2♠ AP           | North<br>1♣<br>Pass       | East<br>Pass<br>Pass       | 1•                              |
| Board: 339 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S                  | North:  ♠ Q8764  ♥ AKQ52  ♦ 96  ♣ 2    | South:  ♠ K2  ♥ J863  ♦ J2  ♣ AKJ76  | Pass Pass 3          | North  1♣  2♦¹  4♥  Minor | Pass<br>X<br>AP            | 1 <b>♣</b><br>1NT<br>2 <b>♥</b> |
| Board: 340 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S                | North:  ♠ Q97  ♥ AJ95  ♠ A  ♠ Q10732   | South:  ♠ K82  ♥ Q1043  • Q962  ♣ A6 | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥            | East<br>Pass<br>Pass<br>AP | 1♥                              |

| Board: 336<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ 54</li><li>▼ 8652</li><li>◆ AJ87</li><li>★ AQ2</li></ul>  | The opponents are silent.  Partner bids first.                        |
|---|---|---|
| Board: 337<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K6</li><li>★ A5</li><li>◆ Q652</li><li>★ KQ765</li></ul>  | The opponents are silent.  You bid first.                             |
| Board: 338<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>AJ3</li><li>✓ 642</li><li>✓ KJ972</li><li>✓ Q7</li></ul>    | West Bids 2♠ if possible.  Partner bids first.                        |
| Board: 339<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ K2</li><li>▼ J863</li><li>◆ J2</li><li>◆ AKJ76</li></ul>  | East Doubles 2♦ if possible. West Bids 3♦ if possible. You bid first. |
| Board: 340<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ K82</li><li>♥ Q1043</li><li>◆ Q962</li><li>◆ A6</li></ul> | The opponents are silent.  Partner bids first.                        |

| Board: 336 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S                  | North:  ♣ J3  ♥ AK103  • 109  ♣ KJ763  | South:  ◆ 54  ▼ 8652  ◆ AJ87  ◆ AQ2  | West<br>Pass<br>AP   | North 1♣ 2♥               | East<br>Pass<br>Pass       | 1♥                              |
|---|--|--------------------------------------|----------------------|---------------------------|----------------------------|---------------------------------|
| Board: 337<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 2 N | North:  ♠ 1085  ♥ Q84  ♠ AKJ3  ♣ J94   | South:  ♠ K6  ♥ A5  ♦ Q652  ♠ KQ765  | West<br>Pass<br>AP   | North 1                   | East<br>Pass               | 1♣                              |
| Board: 338 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 S                  | North:  ♠ Q10  ♥ K10  ♦ 10854  ♣ AKJ53 | South:  ♠ AJ3  ♥ 642  ♠ KJ972  ♣ Q7  | West 2♠ AP           | North<br>1♣<br>Pass       | East<br>Pass<br>Pass       | 1•                              |
| Board: 339 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S                  | North:  ♠ Q8764  ♥ AKQ52  ♦ 96  ♣ 2    | South:  ♠ K2  ♥ J863  ♦ J2  ♣ AKJ76  | Pass Pass 3          | North  1♣  2♦¹  4♥  Minor | Pass<br>X<br>AP            | 1 <b>♣</b><br>1NT<br>2 <b>♥</b> |
| Board: 340 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S                | North:  ♠ Q97  ♥ AJ95  ♠ A  ♠ Q10732   | South:  ♠ K82  ♥ Q1043  • Q962  ♣ A6 | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥            | East<br>Pass<br>Pass<br>AP | 1♥                              |

| Board: 341 | West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first. |
|------------|--|
| Board: 342 | The opponents are silent. You bid first.                                 |
| Board: 343 | The opponents are silent.  Partner bids first.                           |
| Board: 344 | The opponents are silent. You bid first.                                 |
| Board: 345 | The opponents are silent.  Partner bids first.                           |

| Board: 341 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4•X W               | North:  ♠ Q  ♥ Q9872  ♠ KQ954  ♣ Q5   | South:                                | West 2♠ Pass         | North X X   | East 4♣ AP           | South<br>1♣<br>Pass |
|--|---------------------------------------|---------------------------------------|----------------------|-------------|----------------------|---------------------|
| Board: 342<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3♦ S | North:                                | South:  ♠ K95  ♥ A109  ♠ KJ1063  ♣ 32 | West<br>Pass<br>AP   | North 1♣ 2◆ | East<br>Pass<br>Pass | 1♦                  |
| Board: 343 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3 S               | North:  ♠ KJ84  ♥ AJ63  ♦ J10973  ♣ — | South:  ♠ A2  ♥ K984  ♦ 52  ♠ AQ1032  | West<br>Pass<br>Pass | North 1♦ 3♥ | East<br>Pass<br>AP   | 1♣                  |
| Board: 344 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S                | North:  ♠ KQ2  ♥ J854  ♦ 5  ♣ AQ1063  | South:  ◆ 974  ▼ 9763  ◆ AKQ3  ◆ 85   | West<br>Pass         | North 1♣ 2♥ | East<br>Pass<br>AP   |                     |
| Board: 345 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2 N                 | North:  ♠ Q97  ♥ 1097  ♦ KQ875  ♠ A8  | South:  ♠ A5  ♥ KJ  ♦ J632  ♠ KJ643   | West Pass AP         | North 1◆    | East<br>Pass         | 1♣                  |

| Board: 341  | T T T T T T T T T T T T T T T T T T T          |
|---|--|
| Board: 342  Dealer: N  Vul: EW  HCP: 11  ♣ K95  ★ A109  ★ KJ106       |  |
| Board: 343  Dealer: S  Vul: Both  HCP: 13  ♣ A2  ▼ K984  ♣ A2  ▼ K984 | You hid first                                  |
| Board: 344 Dealer: N  Vul: None  HCP: 9  ♣ 974  ♣ 9763  ♣ AKQ3  ♣ 85  | The opponents are silent.  Partner bids first. |
| Board: 345  Dealer: S  Vul: EW  HCP: 13                               | The opponents are silent.  You bid first.      |

| Board: 341 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4•X W               | North:  ♠ Q  ♥ Q9872  ♠ KQ954  ♣ Q5   | South:                                | West 2♠ Pass         | North X X   | East 4♣ AP           | South<br>1♣<br>Pass |
|--|---------------------------------------|---------------------------------------|----------------------|-------------|----------------------|---------------------|
| Board: 342<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3♦ S | North:                                | South:  ♠ K95  ♥ A109  ♠ KJ1063  ♣ 32 | West<br>Pass<br>AP   | North 1♣ 2◆ | East<br>Pass<br>Pass | 1♦                  |
| Board: 343 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3 S               | North:  ♠ KJ84  ♥ AJ63  ♦ J10973  ♣ — | South:  ♠ A2  ♥ K984  ♦ 52  ♠ AQ1032  | West<br>Pass<br>Pass | North 1♦ 3♥ | East<br>Pass<br>AP   | 1♣                  |
| Board: 344 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S                | North:  ♠ KQ2  ♥ J854  ♦ 5  ♣ AQ1063  | South:  ◆ 974  ▼ 9763  ◆ AKQ3  ◆ 85   | West<br>Pass         | North 1♣ 2♥ | East<br>Pass<br>AP   |                     |
| Board: 345 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2 N                 | North:  ♠ Q97  ♥ 1097  ♦ KQ875  ♠ A8  | South:  ♠ A5  ♥ KJ  ♦ J632  ♠ KJ643   | West Pass AP         | North 1◆    | East<br>Pass         | 1♣                  |

| Board: 346<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♣85</li><li>♥ KQ98</li><li>◆Q5</li><li>♣ AQJ74</li></ul>   | The opponents are silent. You bid first.                                 |
|---|--|--|
| Board: 347<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♦ 9543</li><li>♥ AQJ</li><li>♦ K862</li><li>♦ 85</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 348<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li></li></ul>   | The opponents are silent. You bid first.                                 |
| Board: 349<br>Dealer: S<br>Vul: Both<br>HCP: 11 | ♣ Q6<br>♥ KQ63<br>♦ 10932<br>♣ KJ10                                | West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first. |
| Board: 350<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>102</li><li>✓ A4</li><li>✓ Q965</li><li>✓ KQJ75</li></ul>  | The opponents are silent. You bid first.                                 |
|   |  |  |

| Board: 346 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3 S  | North:  ♣ 85  ♥ KQ98  • Q5  ♣ AQJ74   | South:  ♠ AQ104  ♥ A642  ♦ J1086  ♣ 10 | West Pass AP        | North<br>1♣<br>2♥                 | East<br>Pass<br>Pass | 1♥           |
|---|---------------------------------------|--|---------------------|-----------------------------------|----------------------|--------------|
| Board: 347 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2♠ N | North:  ◆ 9543  ▼ AQJ  ◆ K862  ◆ 85   | South:  ♠ K1072  ♥ 3  ♠ A105  ♣ KQJ109 | West<br>Pass<br>AP  | North<br>1♠                       | East<br>Pass         | 1♣           |
| Board: 348 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S   | North:                                | South:  ♠ AK1095  ♥ 987  ♠ A85  ♠ 63   | Pass Pass AP 1. Cue | North 1♣ 2♠ 3♥² bid, a ♦ bid, a ♣ | Pass<br>Pass<br>Pass | 1♠ 3♦¹ 4♠ er |
| Board: 349 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♠ W | North:  ♠ Q6  ♥ KQ63  ♦ 10932  ♣ KJ10 | South:  ♠ 108  ♥ A974  ♠ KQ  ♠ A8764   | West 2♠             | North<br>X                        | East 3♠              | South 1♣ AP  |
| Board: 350 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♣ N  | North:  • 102  • A4  • Q965  • KQJ75  | South:  ♠ K86  ♥ KQ10  ♦ J873  ♣ 963   | West Pass AP        | North 1♣ 2◆                       | East<br>Pass<br>Pass | 1♦           |

| Board: 346<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>AQ104</li><li>✓ A642</li><li>J1086</li><li>№ 10</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 347<br>Dealer: S<br>Vul: None            | <b>★</b> K1072 <b>♥</b> 3 <b>♦</b> A105                           | The opponents are silent.                      |
| HCP: 13   | <b>♣</b> KQJ109   | You bid first.                                 |
| Board: 348                                      | <b>♦</b> AK1095   | The emperors are silent                        |
| Dealer: N                                       | <b>♥</b> 987  | The opponents are silent.                      |
| Vul: NS   | ♦ A85   | Partner bids first.                            |
| HCP: 11   | <b>♣</b> 63   | Tartifor ords inst.                            |
| Board: 349                                      | <b>▲</b> 108  | West Bids 2♠ if possible.                      |
| Dealer: S                                       | <b>♥</b> A974   | East Bids 3♠ if possible.                      |
| Vul: Both                                       | ♦ KQ  |  |
| HCP: 13   | ♣ A8764   | You bid first.                                 |
| Board: 350                                      | <b>♦</b> K86  | m · · · · · · · · · · · · · · · · · · ·        |
| Dealer: N                                       | <b>♥</b> KQ10   | The opponents are silent.                      |
| Vul: None                                       | <b>♦</b> J873   | Partner bids first.                            |
| HCP: 9  | <b>♣</b> 963  | rarmer blus first.                             |

| Board: 346 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3 S  | North:  ♣ 85  ♥ KQ98  • Q5  ♣ AQJ74   | South:  ♠ AQ104  ♥ A642  ♦ J1086  ♣ 10 | West Pass AP        | North<br>1♣<br>2♥                 | East<br>Pass<br>Pass | 1♥           |
|---|---------------------------------------|--|---------------------|-----------------------------------|----------------------|--------------|
| Board: 347 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2♠ N | North:  ◆ 9543  ▼ AQJ  ◆ K862  ◆ 85   | South:  ♠ K1072  ♥ 3  ♠ A105  ♣ KQJ109 | West<br>Pass<br>AP  | North<br>1♠                       | East<br>Pass         | 1♣           |
| Board: 348 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S   | North:                                | South:  ♠ AK1095  ♥ 987  ♠ A85  ♠ 63   | Pass Pass AP 1. Cue | North 1♣ 2♠ 3♥² bid, a ♦ bid, a ♣ | Pass<br>Pass<br>Pass | 1♠ 3♦¹ 4♠ er |
| Board: 349 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♠ W | North:  ♠ Q6  ♥ KQ63  ♦ 10932  ♣ KJ10 | South:  ♠ 108  ♥ A974  ♠ KQ  ♠ A8764   | West 2♠             | North<br>X                        | East 3♠              | South 1♣ AP  |
| Board: 350 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♣ N  | North:  • 102  • A4  • Q965  • KQJ75  | South:  ♠ K86  ♥ KQ10  ♦ J873  ♣ 963   | West Pass AP        | North 1♣ 2◆                       | East<br>Pass<br>Pass | 1♦           |

| Board: 351<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>◆ 96</li><li>♥ KJ8642</li><li>◆ J4</li><li>◆ A52</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 352<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>AJ54</li><li>✓ A10</li><li>Q5</li><li>№ Q9654</li></ul>       | The opponents are silent. You bid first.       |
| Board: 353<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ KQ75</li><li>▼ A1063</li><li>◆ Q108</li><li>◆ 108</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 354<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ 8642</li><li>★ 62</li><li>★ A6</li><li>★ AKQJ7</li></ul>    | The opponents are silent. You bid first.       |
| Board: 355<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>10983</li><li>✓ A7</li><li>✓ Q10985</li><li>✓ A2</li></ul>    | East Bids 2♥ if possible.  Partner bids first. |

| Board: 351 Dealer: S Vul: NS North HCP: 9 South HCP: 14 | North:<br><b>♠</b> 96<br><b>♥</b> KJ8642<br><b>♦</b> J4 | South:<br>♠ QJ<br>♥ AQ53<br>♠ Q8 | West Pass AP | North<br>1♥           | East<br>Pass | 1♣       |
|---|---|----------------------------------|--------------|-----------------------|--------------|----------|
| Contract: 2♥ N  | ♣ A52   | <b>♣</b> QJ1084                  | AI           |                       |              |          |
| Board: 352<br>Dealer: N<br>Vul: EW<br>North HCP: 13     | North:<br>♠ AJ54<br>♥ A10                               | South:  ♠ K9732  ♥ Q542          |              | North 1♣              | Pass         | South 1♠ |
| South HCP: 10<br>Contract: 2♠ S                         | ◆ Q5<br>◆ Q9654   | ◆ A92<br>♣ J                     | Pass         | 2♠                    | AP           |          |
| Board: 353<br>Dealer: S<br>Vul: None                    | North:<br>♠ KQ75  | South:  ♠ 2                      | West         | North                 | East         | South 1♣ |
| North HCP: 11<br>South HCP: 13<br>Contract: 3♥ N        | <ul><li>★ A1063</li><li>★ Q108</li><li>★ 108</li></ul>  | ♥ QJ82<br>♦ K76<br>♠ AK432       | Pass<br>Pass | 1♥<br>3♥              | Pass<br>AP   | 2♥       |
| Board: 354<br>Dealer: N<br>Vul: NS                      | North:<br><b>♠</b> 8642<br><b>♥</b> 62                  | South:<br>♠ KQ1095<br>♥ Q875     | West         | North 1♣              | East<br>Pass | South 1♠ |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S        | ◆ A6<br>◆ AKQJ7   | • QJ4<br>• 3                     | Pass         | 2 <b>♠</b>            | AP           | 12       |
| Board: 355<br>Dealer: S<br>Vul: EW                      | North:<br>♠ 10983                                       | South:<br>♠ KQ76                 | West         | North                 | East         | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♦ N        | <ul><li>✓ A7</li><li>◆ Q10985</li><li>◆ A2</li></ul>    | ♥ 62<br>♦ A4<br>♣ KJ853          | Pass<br>Pass | 1 <b>♦</b> 3 <b>♦</b> | 2♥<br>AP     | Pass     |

| Board: 351<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <b>♠</b> QJ<br><b>♥</b> AQ53<br><b>♦</b> QJ1084                     | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 352<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ K9732</li><li>♥ Q542</li><li>◆ A92</li><li>◆ J</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 353<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♣ 2</li><li>♥ QJ82</li><li>♠ K76</li><li>♣ AK432</li></ul>  | The opponents are silent. You bid first.       |
| Board: 354<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ KQ1095</li><li>♥ Q875</li><li>◆ QJ4</li><li>◆ 3</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 355<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQ76</li><li>★ 62</li><li>★ A4</li><li>★ KJ853</li></ul>  | East Bids 2♥ if possible.  You bid first.      |

| Board: 351 Dealer: S Vul: NS North HCP: 9 South HCP: 14 | North:<br><b>♠</b> 96<br><b>♥</b> KJ8642<br><b>♦</b> J4 | South:<br>♠ QJ<br>♥ AQ53<br>♠ Q8 | West Pass AP | North<br>1♥           | East<br>Pass | 1♣       |
|---|---|----------------------------------|--------------|-----------------------|--------------|----------|
| Contract: 2♥ N  | ♣ A52   | <b>♣</b> QJ1084                  | AI           |                       |              |          |
| Board: 352<br>Dealer: N<br>Vul: EW<br>North HCP: 13     | North:<br>♠ AJ54<br>♥ A10                               | South:  ♠ K9732  ♥ Q542          |              | North 1♣              | Pass         | South 1♠ |
| South HCP: 10<br>Contract: 2♠ S                         | ◆ Q5<br>◆ Q9654   | ◆ A92<br>♣ J                     | Pass         | 2♠                    | AP           |          |
| Board: 353<br>Dealer: S<br>Vul: None                    | North:<br>♠ KQ75  | South:  ♠ 2                      | West         | North                 | East         | South 1♣ |
| North HCP: 11<br>South HCP: 13<br>Contract: 3♥ N        | <ul><li>★ A1063</li><li>★ Q108</li><li>★ 108</li></ul>  | ♥ QJ82<br>♦ K76<br>♠ AK432       | Pass<br>Pass | 1♥<br>3♥              | Pass<br>AP   | 2♥       |
| Board: 354<br>Dealer: N<br>Vul: NS                      | North:<br><b>♠</b> 8642<br><b>♥</b> 62                  | South:<br>♠ KQ1095<br>♥ Q875     | West         | North 1♣              | East<br>Pass | South 1♠ |
| North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S        | ◆ A6<br>◆ AKQJ7   | • QJ4<br>• 3                     | Pass         | 2 <b>♠</b>            | AP           | 12       |
| Board: 355<br>Dealer: S<br>Vul: EW                      | North:<br>♠ 10983                                       | South:<br>♠ KQ76                 | West         | North                 | East         | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 3♦ N        | <ul><li>✓ A7</li><li>◆ Q10985</li><li>◆ A2</li></ul>    | ♥ 62<br>♦ A4<br>♣ KJ853          | Pass<br>Pass | 1 <b>♦</b> 3 <b>♦</b> | 2♥<br>AP     | Pass     |

| Board: 356<br>Dealer: N<br>Vul: Both | <b>★</b> K10 <b>∀</b> A6 <b>★</b> K632 | The opponents are silent. |
|--------------------------------------|--|---------------------------|
| HCP: 14                              | ♣ KJ754                                | You bid first.            |
| Board: 357<br>Dealer: S              | <b>★</b> KQ76 <b>♥</b> J64             | The opponents are silent. |
| Vul: NS<br>HCP: 11                   | ◆ AJ42<br>◆ 96                         | Partner bids first.       |
| Board: 358<br>Dealer: N              | <b>★</b> K542 <b>∀</b> 105             | The opponents are silent. |
| Vul: EW<br>HCP: 12                   | ◆ Q6<br>◆ AK962                        | You bid first.            |
| Board: 359<br>Dealer: S              | <b>♠</b> KQ107 <b>♥</b> A53            | The opponents are silent. |
| Vul: Both<br>HCP: 11                 | ♦ 86<br>• Q964                         | Partner bids first.       |
| Board: 360<br>Dealer: N              | <b>♦</b> 9854 <b>∀</b> J42             | The opponents are silent. |
| Vul: None<br>HCP: 13                 | ◆ A<br>◆ AKJ102                        | You bid first.            |
|                                      |  |                           |

| Board: 356 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 S   | North:  ♠ K10  ✔ A6  ♠ K632  ♠ KJ754 | South:  ♠ 63  ♥ K9  ♠ AQ985  ♠ 9863  | West<br>Pass      | North 1♣ 2◆       |                      | South 1+                 |
|---|--------------------------------------|--------------------------------------|-------------------|-------------------|----------------------|--------------------------|
| Board: 357 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ N   | North:  ♠ KQ76  ♥ J64  ♠ AJ42  ♣ 96  | South:  ♠ AJ85  ♥ KQ  ♠ 97  ♠ QJ873  | West Pass Pass AP | North 1♠ 3♠       | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♠</b> |
| Board: 358 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S   | North:  ♠ K542  ♥ 105  ♦ Q6  ♠ AK962 | South:  ♠ AQ1087  ♥ Q62  ♠ J75  ♣ J8 | West<br>Pass      | North 1♣ 2♠       | East<br>Pass<br>AP   | South 1♠                 |
| Board: 359 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ N | North:  ♠ KQ107  ♥ A53  ♠ 86  ♣ Q964 | South:  ♠ AJ84  ♥ K96  ♠ K  ♣ K10752 | West Pass Pass AP | North 1♣ 3♣       | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♠</b> |
| Board: 360 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 24 S  | North:                               | South:  ♠ KJ63  ♥ K9  ♠ Q83  ♣ 9853  | West<br>Pass      | North<br>1♣<br>2♠ | East<br>Pass<br>AP   | South 1♣                 |

| Vul. Roth A0985 | The opponents are silent.  Partner bids first. |
|-----------------|--|
| Vul. NS • 97    | The opponents are silent. You bid first.       |
| Dealer: N       | The opponents are silent.  Partner bids first. |
| Dealer: S       | The opponents are silent.  You bid first.      |
| Dealer: N       | The opponents are silent.  Partner bids first. |

| Board: 356 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 S   | North:  ♠ K10  ✔ A6  ♠ K632  ♠ KJ754 | South:  ♠ 63  ♥ K9  ♠ AQ985  ♠ 9863  | West<br>Pass      | North 1♣ 2◆       |                      | South 1+                 |
|---|--------------------------------------|--------------------------------------|-------------------|-------------------|----------------------|--------------------------|
| Board: 357 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ N   | North:  ♠ KQ76  ♥ J64  ♠ AJ42  ♣ 96  | South:  ♠ AJ85  ♥ KQ  ♠ 97  ♠ QJ873  | West Pass Pass AP | North 1♠ 3♠       | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♠</b> |
| Board: 358 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S   | North:  ♠ K542  ♥ 105  ♦ Q6  ♠ AK962 | South:  ♠ AQ1087  ♥ Q62  ♠ J75  ♣ J8 | West<br>Pass      | North 1♣ 2♠       | East<br>Pass<br>AP   | South 1♠                 |
| Board: 359 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ N | North:  ♠ KQ107  ♥ A53  ♠ 86  ♣ Q964 | South:  ♠ AJ84  ♥ K96  ♠ K  ♣ K10752 | West Pass Pass AP | North 1♣ 3♣       | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♠</b> |
| Board: 360 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 24 S  | North:                               | South:  ♠ KJ63  ♥ K9  ♠ Q83  ♣ 9853  | West<br>Pass      | North<br>1♣<br>2♠ | East<br>Pass<br>AP   | South 1♣                 |

| Board: 361<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ 84</li><li>▼ AKQ32</li><li>◆ J5</li><li>★ J972</li></ul>   | The opponents are silent.  Partner bids first.                           |
|---|--|--|
| Board: 362<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ K1095</li><li>★ A4</li><li>★ K9</li><li>★ Q10973</li></ul> | The opponents are silent. You bid first.                                 |
| Board: 363<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>◆98753</li><li>♥ K</li><li>◆ AJ3</li><li>◆ K1065</li></ul>   | East Bids 2♣ if possible. West Bids 4♥ if possible.  Partner bids first. |
| Board: 364<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♠ A</li><li>♥ K1064</li><li>♦ QJ4</li><li>♠ KJ863</li></ul>  | The opponents are silent. You bid first.                                 |
| Board: 365<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ K752</li><li>♥ Q3</li><li>◆ 9765</li><li>◆ AJ4</li></ul>   | The opponents are silent.  Partner bids first.                           |

| Board: 361 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 N                   | North:  ♠ 84  ♥ AKQ32  ♦ J5  ♣ J972   | South:  ♠ KJ  ♥ J874  ♦ Q9  ♣ AQ863  | West Pass Pass               | North 1♥ 4♥                                    | East Pass AP                 | South 1♣ 2♥   |
|--|---------------------------------------|--------------------------------------|------------------------------|--|------------------------------|---|
| Board: 362<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 10<br>Contract: 3♠ N | North:  ♠ K1095  ♥ A4  ♠ K9  ♣ Q10973 | South:  ♠ A762  ♥ Q8  ♠ A7432  ♣ 54  | West Pass AP                 | North<br>1♣<br>1♠                              |                              | 1♦  |
| Board: 363 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 44 N                | North:                                | South:  ♠ AKJ6  ♥ J107  • Q  ♠ Q9872 | Pass                         | North 1♣ 4♣ naels Cu                           | 2 <b>♣</b> ¹<br>AP           | South 1♣ 2♠   |
| Board: 364 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♥ S                  | North:  ♠ A  ♥ K1064  ♦ QJ4  ♣ KJ863  | South:  ♠ K1042  ♥ A973  ♠ A865  ♣ 4 | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♥ 4♣² 4♥ bid, surj bid, a ♣ bid, a ♦ | Pass Pass Pass AP plus stopp | $ \begin{array}{c} 1 \checkmark \\ 3NT^{1} \\ 4 \checkmark^{3} \end{array} $ er |
| Board: 365 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N                | North:  ♠ K752  ♥ Q3  ♦ 9765  ♣ AJ4   | South:  ♠ AJ98  ♥ K7  ♦ QJ  ♠ Q10653 | West<br>Pass<br>AP           | North<br>1♠                                    | East<br>Pass                 | South 1♣ 2♠   |

| Board: 361<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <b>♣</b> KJ<br><b>♥</b> J874<br><b>♦</b> Q9<br><b>♣</b> AQ863       | The opponents are silent. You bid first.                           |
|---|---|--|
| Board: 362<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>♠ A762</li><li>♥ Q8</li><li>♠ A7432</li><li>♠ 54</li></ul>  | The opponents are silent.  Partner bids first.                     |
| Board: 363<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♠ AKJ6</li><li>♥ J107</li><li>♦ Q</li><li>♠ Q9872</li></ul> | East Bids 2♣ if possible. West Bids 4♥ if possible. You bid first. |
| Board: 364<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K1042</li><li>▼ A973</li><li>◆ A865</li><li>◆ 4</li></ul> | The opponents are silent.  Partner bids first.                     |
| Board: 365<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♣ AJ98</li><li>♥ K7</li><li>◆ QJ</li><li>♣ Q10653</li></ul> | The opponents are silent. You bid first.                           |

| Board: 361 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 N                   | North:  ♠ 84  ♥ AKQ32  ♦ J5  ♣ J972   | South:  ♠ KJ  ♥ J874  ♦ Q9  ♣ AQ863  | West Pass Pass               | North 1♥ 4♥                                    | East Pass AP                 | South 1♣ 2♥   |
|--|---------------------------------------|--------------------------------------|------------------------------|--|------------------------------|---|
| Board: 362<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 10<br>Contract: 3♠ N | North:  ♠ K1095  ♥ A4  ♠ K9  ♣ Q10973 | South:  ♠ A762  ♥ Q8  ♠ A7432  ♣ 54  | West Pass AP                 | North<br>1♣<br>1♠                              |                              | 1♦  |
| Board: 363 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 44 N                | North:                                | South:  ♠ AKJ6  ♥ J107  • Q  ♠ Q9872 | Pass                         | North 1♣ 4♣ naels Cu                           | 2 <b>♣</b> ¹<br>AP           | South 1♣ 2♠   |
| Board: 364 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♥ S                  | North:  ♠ A  ♥ K1064  ♦ QJ4  ♣ KJ863  | South:  ♠ K1042  ♥ A973  ♠ A865  ♣ 4 | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♥ 4♣² 4♥ bid, surj bid, a ♣ bid, a ♦ | Pass Pass Pass AP plus stopp | $ \begin{array}{c} 1 \checkmark \\ 3NT^{1} \\ 4 \checkmark^{3} \end{array} $ er |
| Board: 365 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N                | North:  ♠ K752  ♥ Q3  ♦ 9765  ♣ AJ4   | South:  ♠ AJ98  ♥ K7  ♦ QJ  ♠ Q10653 | West<br>Pass<br>AP           | North<br>1♠                                    | East<br>Pass                 | South 1♣ 2♠   |

| Board: 366<br>Dealer: N<br>Vul: None<br>HCP: 14 | <b>★</b> K6<br><b>♥</b> KQ82<br><b>♦</b> A2<br><b>♣</b> Q6543       | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 367<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q74</li><li>♥ Q853</li><li>♦ AQ43</li><li>♣ 97</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 368<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>▲ A1085</li><li>♥ KJ</li><li>◆ K2</li><li>▲ QJ953</li></ul> | The opponents are silent. You bid first.       |
| Board: 369<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♣ QJ93</li><li>♥ J96</li><li>◆ A102</li><li>♣ Q76</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 370<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ AK63</li><li>▼ 876</li><li>★ A</li><li>★ Q10632</li></ul> | The opponents are silent. You bid first.       |

| Board: 366 Dealer: N Vul: None North HCP: 14     | North:<br>♠ K6<br>♥ KQ82                            | South:<br>♠ QJ5<br>♥ 10974                             |            | North<br>1♣              | Pass       | South 1    |
|--|---|--|------------|--------------------------|------------|------------|
| South HCP: 9<br>Contract: 2♥ S                   | ◆ A2<br>◆ Q6543                                     | ◆ Q84<br>◆ A72   | Pass       | 2♥                       | AP         |            |
| Board: 367<br>Dealer: S<br>Vul: NS               | North:<br>♠ Q74                                     | South:<br>♠ AK   | West       | North                    | East       | South 1♣   |
| North HCP: 10<br>South HCP: 14<br>Contract: 2 N  | ♥ Q853<br>♦ AQ43<br>♣ 97                            | <ul><li>▼ 10972</li><li>◆ 96</li><li>◆ AQJ54</li></ul> | Pass<br>AP | 1♥                       | Pass       |            |
| Board: 368<br>Dealer: N<br>Vul: EW               | North:<br>♠ A1085                                   | South:<br>♠ K764                                       | West       | North                    |            |            |
| North HCP: 14<br>South HCP: 9<br>Contract: 2♠ S  | <ul><li>★ KJ</li><li>★ K2</li><li>♣ QJ953</li></ul> | ◆ A87<br>◆ Q1094<br>◆ 87                               | Pass       | 1 <b>♣</b><br>2 <b>♠</b> | Pass<br>AP | 1♠         |
| Board: 369<br>Dealer: S<br>Vul: None             | North:  ♠ QJ93                                      | South:<br>♠ K842                                       | West       | North                    | East       | South 1♣   |
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N | ▼ J96<br>◆ A102<br>♣ Q76                            | <ul><li>★ K74</li><li>◆ 5</li><li>◆ AK543</li></ul>    | Pass<br>AP | 1♠                       | Pass       | 2♠         |
| Board: 370<br>Dealer: N                          | North:<br>♠ AK63                                    | South:   | West       | North                    | Fact       | South      |
| Vul: NS<br>North HCP: 13<br>South HCP: 9         | ♦ AK03<br>♥ 876<br>♦ A<br>♣ Q10632                  | ♣ QJ108<br>♥ J4<br>♦ Q1095<br>♣ K94                    | Pass       | 1♣<br>2♠                 | Pass<br>AP | 1 <b>♠</b> |

| Board: 366<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♣ QJ5</li><li>♥ 10974</li><li>◆ Q84</li><li>♣ A72</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 367<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ AK</li><li>▼ 10972</li><li>◆ 96</li><li>◆ AQJ54</li></ul>  | The opponents are silent. You bid first.       |
| Board: 368<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ K764</li><li>★ A87</li><li>◆ Q1094</li><li>★ 87</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 369<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K842</li><li>★ K74</li><li>◆ 5</li><li>★ AK543</li></ul>   | The opponents are silent. You bid first.       |
| Board: 370<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ QJ108</li><li>♥ J4</li><li>◆ Q1095</li><li>♣ K94</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 366 Dealer: N Vul: None North HCP: 14     | North:<br>♠ K6<br>♥ KQ82                            | South:<br>♠ QJ5<br>♥ 10974                             |            | North<br>1♣              | Pass       | South 1    |
|--|---|--|------------|--------------------------|------------|------------|
| South HCP: 9<br>Contract: 2♥ S                   | ◆ A2<br>◆ Q6543                                     | ◆ Q84<br>◆ A72   | Pass       | 2♥                       | AP         |            |
| Board: 367<br>Dealer: S<br>Vul: NS               | North:<br>♠ Q74                                     | South:<br>♠ AK   | West       | North                    | East       | South 1♣   |
| North HCP: 10<br>South HCP: 14<br>Contract: 2 N  | ♥ Q853<br>♦ AQ43<br>♣ 97                            | <ul><li>▼ 10972</li><li>◆ 96</li><li>◆ AQJ54</li></ul> | Pass<br>AP | 1♥                       | Pass       |            |
| Board: 368<br>Dealer: N<br>Vul: EW               | North:<br>♠ A1085                                   | South:<br>♠ K764                                       | West       | North                    |            |            |
| North HCP: 14<br>South HCP: 9<br>Contract: 2♠ S  | <ul><li>★ KJ</li><li>★ K2</li><li>♣ QJ953</li></ul> | ◆ A87<br>◆ Q1094<br>◆ 87                               | Pass       | 1 <b>♣</b><br>2 <b>♠</b> | Pass<br>AP | 1♠         |
| Board: 369<br>Dealer: S<br>Vul: None             | North:  ♠ QJ93                                      | South:<br>♠ K842                                       | West       | North                    | East       | South 1♣   |
| North HCP: 10<br>South HCP: 13<br>Contract: 2♠ N | ▼ J96<br>◆ A102<br>♣ Q76                            | <ul><li>★ K74</li><li>◆ 5</li><li>◆ AK543</li></ul>    | Pass<br>AP | 1♠                       | Pass       | 2♠         |
| Board: 370<br>Dealer: N                          | North:<br>♠ AK63                                    | South:   | West       | North                    | Fact       | South      |
| Vul: NS<br>North HCP: 13<br>South HCP: 9         | ♦ AK03<br>♥ 876<br>♦ A<br>♣ Q10632                  | ◆ QJ108<br>▼ J4<br>◆ Q1095<br>◆ K94                    | Pass       | 1♣<br>2♠                 | Pass<br>AP | 1 <b>♠</b> |

| Board: 371<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ A10632</li><li>★ A75</li><li>★ K65</li><li>★ 64</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 372<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★84</li><li>▼K762</li><li>★A6</li><li>★AQ765</li></ul>      | The opponents are silent.  You bid first.      |
| Board: 373<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ AK63</li><li>♥ 982</li><li>★ A962</li><li>★ 102</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 374<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ KJ93</li><li>★ A</li><li>★ K73</li><li>★ Q9863</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 375<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ KQ107</li><li>▼ A763</li><li>◆ 9874</li><li>◆ 9</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 371 Dealer: S Vul: EW North HCP: 11                | North:<br>♠ A10632<br>♥ A75                           | South:<br>♠ KQ97<br>♥ 63                                | West<br>Pass | North 1♠                 | East<br>Pass | 1♣         |
|---|---|---|--------------|--------------------------|--------------|------------|
| South HCP: 13<br>Contract: 4♠ N                           | ◆ K65<br>◆ 64   | <ul><li>102</li><li>♠ AKJ53</li></ul>                   | Pass         | 4 <b>♠</b>               | AP           | 2 <b>4</b> |
| Board: 372<br>Dealer: N<br>Vul: Both                      | North:<br>♠ 84  | South:<br>♠ K93   | West         | North                    |              | South 1    |
| North HCP: 13<br>South HCP: 10<br>Contract: 4♥ N          | <ul><li>★ K762</li><li>★ A6</li><li>★ AQ765</li></ul> | ◆ AJ103<br>◆ Q8742<br>◆ 2                               | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP   | 3♥         |
| Board: 373<br>Dealer: S<br>Vul: NS                        | North:<br>♠ AK63                                      | South:<br>♠ Q742  | West         | North                    | East         | South 1♣   |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N          | ♥ 982<br>♦ A962<br>♣ 102                              | <ul><li>★ K103</li><li>◆ Q</li><li>◆ KQJ75</li></ul>    | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP   | 2♠         |
| Board: 374<br>Dealer: N<br>Vul: EW                        | North:<br>♠ KJ93                                      | South:<br>♠ A8752                                       | West         | North 1♣                 |              | South 1♠   |
| North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S          | <ul><li>★ A</li><li>★ K73</li><li>★ Q9863</li></ul>   | ♥ 9765<br>♦ A4<br>♣ K4                                  | Pass<br>AP   | 2♠                       | Pass         | 4♠         |
| Board: 375<br>Dealer: S<br>Vul: Both                      | North:  ♠ KQ107                                       | South:  | West         | North                    | East         | South 1♣   |
| North HCP: 9 South HCP: 13 Contract: 2 \( \mathbf{N} \) N | ♥ A763<br>♦ 9874<br>♣ 9                               | <ul><li>▼ 10942</li><li>◆ KQ3</li><li>◆ AKJ87</li></ul> | Pass<br>AP   | 1♥                       | Pass         | 2♥         |

| Board: 371<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQ97</li><li>★ 63</li><li>★ 102</li><li>★ AKJ53</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 372<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ K93</li><li>▼ AJ103</li><li>◆ Q8742</li><li>◆ 2</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 373<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q742</li><li>♥ K103</li><li>♦ Q</li><li>♣ KQJ75</li></ul> | The opponents are silent. You bid first.       |
| Board: 374<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>A8752</li><li>♥ 9765</li><li>A4</li><li>K4</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 375<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♠ 6</li><li>♥ 10942</li><li>♦ KQ3</li><li>♠ AKJ87</li></ul> | The opponents are silent. You bid first.       |
|   |   |  |

| Board: 371 Dealer: S Vul: EW North HCP: 11                | North:<br>♠ A10632<br>♥ A75                           | South:<br>♠ KQ97<br>♥ 63                                | West<br>Pass | North 1♠                 | East<br>Pass | 1♣         |
|---|---|---|--------------|--------------------------|--------------|------------|
| South HCP: 13<br>Contract: 4♠ N                           | ◆ K65<br>◆ 64   | <ul><li>102</li><li>♠ AKJ53</li></ul>                   | Pass         | 4 <b>♠</b>               | AP           | 2 <b>4</b> |
| Board: 372<br>Dealer: N<br>Vul: Both                      | North:<br>♠ 84  | South:<br>♠ K93   | West         | North                    |              | South 1    |
| North HCP: 13<br>South HCP: 10<br>Contract: 4♥ N          | <ul><li>★ K762</li><li>★ A6</li><li>★ AQ765</li></ul> | ◆ AJ103<br>◆ Q8742<br>◆ 2                               | Pass<br>Pass | 1 <b>♥</b> 4 <b>♥</b>    | Pass<br>AP   | 3♥         |
| Board: 373<br>Dealer: S<br>Vul: NS                        | North:<br>♠ AK63                                      | South:<br>♠ Q742  | West         | North                    | East         | South 1♣   |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N          | ♥ 982<br>♦ A962<br>♣ 102                              | <ul><li>★ K103</li><li>◆ Q</li><li>◆ KQJ75</li></ul>    | Pass<br>Pass | 1 <b>♠</b><br>4 <b>♠</b> | Pass<br>AP   | 2♠         |
| Board: 374<br>Dealer: N<br>Vul: EW                        | North:<br>♠ KJ93                                      | South:<br>♠ A8752                                       | West         | North 1♣                 |              | South 1♠   |
| North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S          | <ul><li>★ A</li><li>★ K73</li><li>★ Q9863</li></ul>   | ♥ 9765<br>♦ A4<br>♣ K4                                  | Pass<br>AP   | 2♠                       | Pass         | 4♠         |
| Board: 375<br>Dealer: S<br>Vul: Both                      | North:<br>♠ KQ107                                     | South:  | West         | North                    | East         | South 1♣   |
| North HCP: 9 South HCP: 13 Contract: 2 \( \mathbf{N} \) N | ♥ A763<br>♦ 9874<br>♣ 9                               | <ul><li>▼ 10942</li><li>◆ KQ3</li><li>◆ AKJ87</li></ul> | Pass<br>AP   | 1♥                       | Pass         | 2♥         |

| Board: 376<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ KJ73</li><li>★ A109</li><li>★ 8</li><li>★ AJ763</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 377<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>AJ62</li><li>✓ J102</li><li>AJ54</li><li>◆ 96</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 378<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>10</li><li>✓ AQJ4</li><li>✓ J84</li><li>✓ KQJ94</li></ul>   | West Bids 2♠ if possible.  You bid first.      |
| Board: 379<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>▲ 10643</li><li>♥ A63</li><li>♦ KQ43</li><li>♣ 83</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 380<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ K64</li><li>♥ 9764</li><li>★ A</li><li>★ AJ762</li></ul>  | The opponents are silent. You bid first.       |

| Board: 376 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2♠ S              | North:  ♠ KJ73  ♥ A109  ♠ 8  ♣ AJ763                         | South:  ♠ Q852  ♥ K5  ♦ KQ9  ♣ 10954   | West<br>Pass         | North<br>1♣<br>2♠ |                      | South 1♣    |
|--|--|--|----------------------|-------------------|----------------------|-------------|
| Board: 377 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♠ N                | North:  ♠ AJ62  ♥ J102  ♠ AJ54  ♣ 96                         | South:  ♠ Q754  ♥ 97  ♠ Q7  ♣ AKJ82    | West<br>Pass<br>Pass | North 1♠ 3♠       | East<br>Pass<br>AP   | 1♣          |
| Board: 378 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2♠ W               | North: <b>♠</b> 10 <b>♥</b> AQJ4 <b>♦</b> J84 <b>♣</b> KQJ94 | South:  ♠ AQ54  ♥ K863  ♠ 763  ♠ 103   | West 2♠              | North<br>1♣<br>AP | East<br>Pass         |             |
| Board: 379 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N               | North:   | South:  ♠ A987  ♥ Q4  ♠ A2  ♠ Q10965   | West Pass AP         | North 1♣          | East<br>Pass         | South 1♣ 2♠ |
| Board: 380<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 11<br>Contract: 3♥ S | North:  ♠ K64  ♥ 9764  ♠ A  ♣ AJ762                          | South:  ♠ 1087  ♥ AJ103  ♠ K1073  ♠ K9 | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |

| Board: 376<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♣ Q852</li><li>♥ K5</li><li>♦ KQ9</li><li>♣ 10954</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 377<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q754</li><li>♥ 97</li><li>♦ Q7</li><li>♣ AKJ82</li></ul>    | The opponents are silent. You bid first.       |
| Board: 378<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ AQ54</li><li>★ K863</li><li>★ 763</li><li>★ 103</li></ul>   | West Bids 2♠ if possible.  Partner bids first. |
| Board: 379<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>A987</li><li>♥ Q4</li><li>A2</li><li>Q10965</li></ul>         | The opponents are silent. You bid first.       |
| Board: 380<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>▲ 1087</li><li>♥ AJ103</li><li>◆ K1073</li><li>♣ K9</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 376 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2♠ S              | North:  ♠ KJ73  ♥ A109  ♠ 8  ♣ AJ763                         | South:  ♠ Q852  ♥ K5  ♦ KQ9  ♣ 10954   | West<br>Pass         | North<br>1♣<br>2♠ |                      | South 1♣    |
|--|--|--|----------------------|-------------------|----------------------|-------------|
| Board: 377 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♠ N                | North:  ♠ AJ62  ♥ J102  ♠ AJ54  ♣ 96                         | South:  ♠ Q754  ♥ 97  ♠ Q7  ♣ AKJ82    | West<br>Pass<br>Pass | North 1♠ 3♠       | East<br>Pass<br>AP   | 1♣          |
| Board: 378 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2♠ W               | North: <b>♠</b> 10 <b>♥</b> AQJ4 <b>♦</b> J84 <b>♣</b> KQJ94 | South:  ♠ AQ54  ♥ K863  ♠ 763  ♠ 103   | West 2♠              | North<br>1♣<br>AP | East<br>Pass         |             |
| Board: 379 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N               | North:   | South:  ♠ A987  ♥ Q4  ♠ A2  ♠ Q10965   | West Pass AP         | North 1♣          | East<br>Pass         | South 1♣ 2♠ |
| Board: 380<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 11<br>Contract: 3♥ S | North:  ♠ K64  ♥ 9764  ♠ A  ♣ AJ762                          | South:  ♠ 1087  ♥ AJ103  ♠ K1073  ♠ K9 | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |

| Board: 381<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ 7653</li><li>★ K876</li><li>★ AKJ10</li><li>★ 2</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 382<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♠ AKJ10</li><li>♥ J64</li><li>♦ 10</li><li>♠ K8762</li></ul> | The opponents are silent.  You bid first.      |
| Board: 383<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ K43</li><li>✓ AK10</li><li>◆ 108532</li><li>◆ J9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 384<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♠ AKJ4</li><li>♥ Q4</li><li>♦ 83</li><li>♠ K9743</li></ul>   | The opponents are silent. You bid first.       |
| Board: 385<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>↑732</li><li>↑764</li><li>↑AKQ65</li><li>↑74</li></ul>       | The opponents are silent.  Partner bids first. |

| Board: 381<br>Dealer: S<br>Vul: Both             | North:<br>♠ 7653                                       | South:<br>♠ K9   |                    | North                 |              | 1♣                    |
|--|--|--|--------------------|-----------------------|--------------|-----------------------|
| North HCP: 11<br>South HCP: 13<br>Contract: 4♥ N | <ul><li>★ K876</li><li>◆ AKJ10</li><li>◆ 2</li></ul>   | <ul><li>AQ109</li><li>94</li><li>A10863</li></ul>      | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♥</b> | Pass<br>Pass | 2 <b>▼</b> 4 <b>▼</b> |
| Board: 382<br>Dealer: N<br>Vul: None             | North:<br>♠ AKJ10  ♥ J64                               | South:<br><b>♠</b> 9864 <b>♥</b> K9                    | West               | North 1♣              | East<br>Pass | South 1               |
| North HCP: 12<br>South HCP: 10<br>Contract: 4♠ N | ◆ 10<br>◆ K8762  | ◆ AK8532<br>◆ 9  | Pass<br>AP         | 1♠                    | Pass         | 4♠                    |
| Board: 383<br>Dealer: S<br>Vul: NS               | North:<br>♠ K43  | South:<br>◆ 97   | West               | North                 | East         | South 1♣              |
| North HCP: 11<br>South HCP: 12<br>Contract: 3 N  | <ul><li>★ AK10</li><li>★ 108532</li><li>★ J9</li></ul> | ♥ Q6<br>♦ J964<br>♣ AKQ53                              | Pass<br>Pass<br>AP | 1 <b>♦</b> 2 <b>♦</b> | Pass<br>Pass | 1NT<br>3◆             |
| Board: 384<br>Dealer: N<br>Vul: EW               | North:  ♠ AKJ4   | South:<br>♠ 109862                                     | West               | North 1♣              | East<br>Pass | South 1♠              |
| North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S | ♥ Q4<br>• 83<br>• K9743                                | <ul><li>AK52</li><li>A92</li><li>5</li></ul>           | Pass<br>AP         | 2♠                    | Pass         | 4♠                    |
| Board: 385<br>Dealer: S<br>Vul: None             | North:<br><b>★</b> 732                                 | South:<br>♠ KJ6  | West               | North                 | East         | South 1♣              |
| North HCP: 9 South HCP: 14 Contract: 2 \( \) N   | ♥ 764<br>♦ AKQ65<br>♣ 74                               | <ul><li>✓ K</li><li>◆ 10832</li><li>◆ AK1096</li></ul> | Pass<br>AP         | 1♦                    | Pass         |                       |

| Board: 381<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <b>♦</b> K9<br><b>♥</b> AQ109<br><b>♦</b> 94<br><b>♣</b> A10863    | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 382<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♦ 9864</li><li>♥ K9</li><li>♦ AK8532</li><li>♦ 9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 383<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>◆97</li><li>♥ Q6</li><li>◆ J964</li><li>◆ AKQ53</li></ul>  | The opponents are silent. You bid first.       |
| Board: 384<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>109862</li><li>✓ AK52</li><li>✓ A92</li><li>✓ 5</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 385<br>Dealer: S<br>Vul: None<br>HCP: 14 | <b>♦</b> KJ6<br><b>♥</b> K<br><b>♦</b> 10832<br><b>♣</b> AK1096    | The opponents are silent.  You bid first.      |

| Board: 381<br>Dealer: S<br>Vul: Both             | North:<br>♠ 7653                                       | South:<br>♠ K9   |                    | North                 |              | 1♣                    |
|--|--|--|--------------------|-----------------------|--------------|-----------------------|
| North HCP: 11<br>South HCP: 13<br>Contract: 4♥ N | <ul><li>★ K876</li><li>◆ AKJ10</li><li>◆ 2</li></ul>   | <ul><li>AQ109</li><li>94</li><li>A10863</li></ul>      | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♥</b> | Pass<br>Pass | 2 <b>▼</b> 4 <b>▼</b> |
| Board: 382<br>Dealer: N<br>Vul: None             | North:<br>♠ AKJ10  ♥ J64                               | South:<br><b>♠</b> 9864 <b>♥</b> K9                    | West               | North 1♣              | East<br>Pass | South 1               |
| North HCP: 12<br>South HCP: 10<br>Contract: 4♠ N | ◆ 10<br>◆ K8762  | ◆ AK8532<br>◆ 9  | Pass<br>AP         | 1♠                    | Pass         | 4♠                    |
| Board: 383<br>Dealer: S<br>Vul: NS               | North:<br>♠ K43  | South:<br>◆ 97   | West               | North                 | East         | South 1♣              |
| North HCP: 11<br>South HCP: 12<br>Contract: 3 N  | <ul><li>★ AK10</li><li>★ 108532</li><li>★ J9</li></ul> | ♥ Q6<br>♦ J964<br>♣ AKQ53                              | Pass<br>Pass<br>AP | 1 <b>♦</b> 2 <b>♦</b> | Pass<br>Pass | 1NT<br>3◆             |
| Board: 384<br>Dealer: N<br>Vul: EW               | North:  ♠ AKJ4   | South:<br>♠ 109862                                     | West               | North 1♣              | East<br>Pass | South 1♠              |
| North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S | ♥ Q4<br>• 83<br>• K9743                                | <ul><li>AK52</li><li>A92</li><li>5</li></ul>           | Pass<br>AP         | 2♠                    | Pass         | 4♠                    |
| Board: 385<br>Dealer: S<br>Vul: None             | North:<br><b>★</b> 732                                 | South:<br>♠ KJ6  | West               | North                 | East         | South 1♣              |
| North HCP: 9 South HCP: 14 Contract: 2 \( \) N   | ♥ 764<br>♦ AKQ65<br>♣ 74                               | <ul><li>✓ K</li><li>◆ 10832</li><li>◆ AK1096</li></ul> | Pass<br>AP         | 1♦                    | Pass         |                       |

| Board: 386<br>Dealer: N<br>Vul: NS<br>HCP: 14   | ♣ 7<br>♥ A872<br>♦ AJ8<br>♣ KQ842                                   | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 387<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q876</li><li>♥ KJ3</li><li>♦ KQ85</li><li>♣ 65</li></ul>  | West Bids 2♥ if possible.  Partner bids first. |
| Board: 388<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♠ 65</li><li>♥ AQ92</li><li>♠ K2</li><li>♠ AJ432</li></ul>  | The opponents are silent. You bid first.       |
| Board: 389<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♦ 964</li><li>♥ Q976</li><li>♦ KJ53</li><li>♠ A7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 390<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQ9</li><li>▼ K1052</li><li>◆ 4</li><li>◆ AJ965</li></ul> | The opponents are silent. You bid first.       |

| Board: 386 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 S                  | North:  ♣ 7  ▼ A872  ◆ AJ8  ♣ KQ842  | South:  ♠ Q852  ♥ QJ53  ♠ 74  ♣ A93   | West<br>Pass       | North<br>1♣<br>2♥ |                      | South 1♥ |
|--|--------------------------------------|---------------------------------------|--------------------|-------------------|----------------------|----------|
| Board: 387<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 3♠ S | North:  ♠ Q876  ♥ KJ3  ♦ KQ85  ♠ 65  | South:  ♠ K532  ♥ Q7  ♦ 92  ♣ AKQ98   | West 2♥ AP         | North X           | East<br>Pass         | 1♣       |
| Board: 388 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 S                | North:                               | South:  ♠ AK9  ♥ 108653  ♦ 1053  ♠ Q7 | West<br>Pass       | North 1♣ 2♥       |                      | South 1♥ |
| Board: 389 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 N                 | North:                               | South:  ♣ J10  ✔ AKJ3  ♣ A9  ♣ J10865 | West<br>Pass<br>AP | North<br>1♥       | East<br>Pass         | 1♣       |
| Board: 390<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 10<br>Contract: 3♥ N | North:  ♠ KQ9  ♥ K1052  ♦ 4  ♣ AJ965 | South:                                | West<br>Pass<br>AP | North<br>1♣<br>1♥ | East<br>Pass<br>Pass | 1♦       |

| Board: 386<br>Dealer: N<br>Vul: NS<br>HCP: 9   | <ul><li>◆ Q852</li><li>♥ QJ53</li><li>◆ 74</li><li>◆ A93</li></ul>   | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 387<br>Dealer: S<br>Vul: EW<br>HCP: 14  | <ul><li>★ K532</li><li>♥ Q7</li><li>◆ 92</li><li>◆ AKQ98</li></ul>   | West Bids 2♥ if possible.  You bid first.      |
| Board: 388<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li>♠ AK9</li><li>♥ 108653</li><li>♦ 1053</li><li>♠ Q7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 389<br>Dealer: S<br>Vul: NS<br>HCP: 14  | <ul><li></li></ul>   | The opponents are silent. You bid first.       |
| Board: 390<br>Dealer: N<br>Vul: EW<br>HCP: 10  | <ul><li>★ 53</li><li>♥ QJ63</li><li>◆ AK976</li><li>★ 43</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 386 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 S                  | North:  ♣ 7  ▼ A872  ◆ AJ8  ♣ KQ842  | South:  ♠ Q852  ♥ QJ53  ♠ 74  ♣ A93   | West<br>Pass       | North<br>1♣<br>2♥ |                      | South 1♥ |
|--|--------------------------------------|---------------------------------------|--------------------|-------------------|----------------------|----------|
| Board: 387<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 3♠ S | North:  ♠ Q876  ♥ KJ3  ♦ KQ85  ♠ 65  | South:  ♠ K532  ♥ Q7  ♦ 92  ♣ AKQ98   | West 2♥ AP         | North X           | East<br>Pass         | 1♣       |
| Board: 388 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 S                | North:                               | South:  ♠ AK9  ♥ 108653  ♦ 1053  ♠ Q7 | West<br>Pass       | North 1♣ 2♥       |                      | South 1♥ |
| Board: 389 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 N                 | North:                               | South:  ♣ J10  ✔ AKJ3  ♣ A9  ♣ J10865 | West<br>Pass<br>AP | North<br>1♥       | East<br>Pass         | 1♣       |
| Board: 390<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 10<br>Contract: 3♥ N | North:  ♠ KQ9  ♥ K1052  ♦ 4  ♣ AJ965 | South:                                | West<br>Pass<br>AP | North<br>1♣<br>1♥ | East<br>Pass<br>Pass | 1♦       |

| Board: 391<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ K105</li><li>★ KJ842</li><li>★ 1085</li><li>★ Q2</li></ul> | The opponents are silent.  Partner bids first.                           |
|---|--|--|
| Board: 392<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ 104</li><li>★ A7</li><li>◆ AJ63</li><li>★ KQ832</li></ul>  | The opponents are silent. You bid first.                                 |
| Board: 393<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>▶ J72</li><li>♥ K1082</li><li>◆ KJ106</li><li>♣ J7</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 394<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♠ 65</li><li>♥ A3</li><li>♦ 8652</li><li>♠ AKQ102</li></ul>  | The opponents are silent. You bid first.                                 |
| Board: 395<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>▲ A9</li><li>♥ J109875</li><li>◆ AQ64</li><li>▲ 8</li></ul>  | West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first. |

| Board: 391 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2 N    | North:  ♠ K105  ♥ KJ842  ♦ 1085  ♣ Q2 | South:  ♠ 9  ♥ A1096  • QJ9  ♣ AK873 | West<br>Pass<br>AP         | North<br>1♥                  | East<br>Pass                 | 1♣                  |
|--|---------------------------------------|--------------------------------------|----------------------------|------------------------------|------------------------------|---------------------|
| Board: 392 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 5 S   | North:  • 104  • A7  • AJ63  • KQ832  | South:  ♠ Q53  ♥ 92  ♠ KQ10942  ♣ A7 | Pass<br>Pass<br>Pass<br>AP | North 1♣ 3♦ 3NT 4♥¹ bid, a ♥ | Pass<br>Pass<br>Pass<br>Pass | 1                   |
| Board: 393 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 N      | North:  ♣ J72  ♥ K1082  ♦ KJ106  ♣ J7 | South:  ♠ A5  ♥ Q764  ♠ A9  ♠ A10953 | West<br>Pass<br>AP         | North<br>1♥                  | East<br>Pass                 | 1♣                  |
| Board: 394 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 S   | North:                                | South:  ♠ KJ9  ♥ QJ8  ♦ Q973  ♣ J43  |                            | North 1♣ 2◆                  | East<br>Pass<br>AP           |                     |
| Board: 395 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3•X W | North:  ♠ A9  ▼ J109875  ♠ AQ64  ♣ 8  | South:                               | West 2♣ Pass               | North Pass X                 | East 3♠ AP                   | South<br>1♣<br>Pass |

| Board: 391<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♠ 9</li><li>♥ A1096</li><li>♦ QJ9</li><li>♠ AK873</li></ul> | The opponents are silent. You bid first.                                 |
|---|---|--|
| Board: 392<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q53</li><li>♥ 92</li><li>◆ KQ10942</li><li>♣ A7</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 393<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>A5</li><li>♥ Q764</li><li>A9</li><li>A10953</li></ul>       | The opponents are silent. You bid first.                                 |
| Board: 394<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ9</li><li>♥ QJ8</li><li>◆ Q973</li><li>◆ J43</li></ul>  | The opponents are silent.  Partner bids first.                           |
| Board: 395<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ 43</li><li>★ AK32</li><li>★ J7</li><li>★ AQ1096</li></ul> | West Bids 2♠ if possible.<br>East Bids 3♠ if possible.<br>You bid first. |

| Board: 391 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2 N    | North:  ♠ K105  ♥ KJ842  ♦ 1085  ♣ Q2 | South:  ♠ 9  ♥ A1096  • QJ9  ♣ AK873 | West<br>Pass<br>AP         | North 1♥                     | East<br>Pass                 | 1♣                  |
|--|---------------------------------------|--------------------------------------|----------------------------|------------------------------|------------------------------|---------------------|
| Board: 392 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 5 S   | North:  • 104  • A7  • AJ63  • KQ832  | South:  ♠ Q53  ♥ 92  ♠ KQ10942  ♣ A7 | Pass<br>Pass<br>Pass<br>AP | North 1♣ 3♦ 3NT 4♥¹ bid, a ♥ | Pass<br>Pass<br>Pass<br>Pass | 1                   |
| Board: 393 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 N      | North:  ♣ J72  ♥ K1082  ♦ KJ106  ♣ J7 | South:  ♠ A5  ♥ Q764  ♠ A9  ♠ A10953 | West<br>Pass<br>AP         | North<br>1♥                  | East<br>Pass                 | 1♣                  |
| Board: 394 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 S   | North:                                | South:  ♠ KJ9  ♥ QJ8  ♦ Q973  ♣ J43  |                            | North 1♣ 2◆                  | East<br>Pass<br>AP           |                     |
| Board: 395 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3•X W | North:  ♠ A9  ▼ J109875  ♠ AQ64  ♣ 8  | South:                               | West 2♣ Pass               | North Pass X                 | East 3♠ AP                   | South<br>1♣<br>Pass |

| Board: 396<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ KQ105</li><li>★ 63</li><li>◆ QJ</li><li>★ A8763</li></ul> | The opponents are silent. You bid first.                                      |
|---|---|---|
| Board: 397<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★3</li><li>★ AK964</li><li>★ KJ53</li><li>★ 986</li></ul>   | The opponents are silent.  Partner bids first.                                |
| Board: 398<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>42</li><li>✓ AQ103</li><li>✓ AQ</li><li>✓ J10863</li></ul>  | The opponents are silent. You bid first.                                      |
| Board: 399<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ 7432</li><li>★ AQ103</li><li>◆ QJ</li><li>★ J86</li></ul> | West Bids 2♦ if possible.<br>East Bids 4♦ if possible.<br>Partner bids first. |

| Board: 396 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S   | North:  ♠ KQ105  ♥ 63  ♠ QJ  ♣ A8763                   | South:                              | West Pass AP  | North<br>1♣<br>2♠  |              | 1♠              |  |
|---|--|-------------------------------------|---|--------------------|--------------|-----------------|--|
| Board: 397<br>Dealer: S<br>Vul: Both                                      | North:<br>♠ 3  | South:  ♠ A54                       | West Pass Pass Pass   | North  1♥  3♠¹  4♥ | Pass<br>Pass | 1♣<br>2♥<br>4♣² |  |
| North HCP: 11<br>South HCP: 13<br>Contract: 5♥ N                          | <ul><li>✓ AK964</li><li>◆ KJ53</li><li>◆ 986</li></ul> | ▼ 10872<br>◆ 4<br>♣ AKQ72           | Pass 4♥ Pass 4NT <sup>3</sup> Pass 5♥ <sup>4</sup> AP  1. Splinter 2. Cue bid, a ♣ stopper 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0 |                    |              |                 |  |
| Board: 398 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ S | North:  ♣ 42  ♥ AQ103  ♠ AQ  ♣ J10863                  | South:  ♠ Q985  ♥ J9765  ♠ K  ♠ KQ5 | West<br>Pass<br>AP  | North<br>1♣<br>2♥  |              | 1♥              |  |
| Board: 399<br>Dealer: S   | North:<br>♠ 7432                                       | South:<br>♠ AQJ                     | West  | North              | East         | South 1♣        |  |
| Vul: NS<br>North HCP: 10<br>South HCP: 12<br>Contract: 4•X W              | <ul><li>✓ AQ103</li><li>◆ QJ</li><li>◆ J86</li></ul>   | ♥ 8542<br>♦ 3<br>♣ KQ1074           | 2♦<br>Pass  | X<br>X             | 4♦<br>AP     | Pass            |  |

| Board: 396<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li></li></ul>   | The opponents are silent.  Partner bids first.                           |
|---|--|--|
| Board: 397<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>A54</li><li>▼ 10872</li><li>◆ 4</li><li>♣ AKQ72</li></ul>  | The opponents are silent. You bid first.                                 |
| Board: 398<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q985</li><li>♥ J9765</li><li>♦ K</li><li>♣ KQ5</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 399<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <b>♠</b> AQJ<br><b>♥</b> 8542<br><b>♦</b> 3<br><b>♣</b> KQ1074     | West Bids 2♦ if possible.<br>East Bids 4♦ if possible.<br>You bid first. |

| Board: 396 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S   | North:  ♠ KQ105  ♥ 63  ♠ QJ  ♣ A8763                   | South:                              | West Pass AP  | North<br>1♣<br>2♠  |              | 1♠              |  |
|---|--|-------------------------------------|---|--------------------|--------------|-----------------|--|
| Board: 397<br>Dealer: S<br>Vul: Both                                      | North:<br>♠ 3  | South:  ♠ A54                       | West Pass Pass Pass   | North  1♥  3♠¹  4♥ | Pass<br>Pass | 1♣<br>2♥<br>4♣² |  |
| North HCP: 11<br>South HCP: 13<br>Contract: 5♥ N                          | <ul><li>✓ AK964</li><li>◆ KJ53</li><li>◆ 986</li></ul> | ▼ 10872<br>◆ 4<br>♣ AKQ72           | Pass 4♥ Pass 4NT <sup>3</sup> Pass 5♥ <sup>4</sup> AP  1. Splinter 2. Cue bid, a ♣ stopper 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0 |                    |              |                 |  |
| Board: 398 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ S | North:  ♣ 42  ♥ AQ103  ♠ AQ  ♣ J10863                  | South:  ♠ Q985  ♥ J9765  ♠ K  ♠ KQ5 | West<br>Pass<br>AP  | North<br>1♣<br>2♥  |              | 1♥              |  |
| Board: 399<br>Dealer: S   | North:<br>♠ 7432                                       | South:<br>♠ AQJ                     | West  | North              | East         | South 1♣        |  |
| Vul: NS<br>North HCP: 10<br>South HCP: 12<br>Contract: 4•X W              | <ul><li>✓ AQ103</li><li>◆ QJ</li><li>◆ J86</li></ul>   | ♥ 8542<br>♦ 3<br>♣ KQ1074           | 2♦<br>Pass  | X<br>X             | 4♦<br>AP     | Pass            |  |

| Board: 400<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣ J1074</li><li>♥ AQ</li><li>♦ 52</li><li>♣ AK1094</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 401<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>AJ984</li><li>▼ 10654</li><li>◆ A853</li><li>Φ —</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 402<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♣ 10</li><li>♥ KJ63</li><li>♦ KQ5</li><li>♣ AJ1097</li></ul> | The opponents are silent. You bid first.       |
| Board: 403<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♠ 632</li><li>♥ 10876</li><li>♦ KQ43</li><li>♠ A2</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 404<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <b>★</b> K7 <b>▼</b> 10952 <b>→</b> 105 <b>♣</b> AKQJ9               | The opponents are silent. You bid first.       |

| Board: 400 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S              | North:  ◆ J1074  ▼ AQ  ◆ 52  ◆ AK1094                         | South:  ♠ A653  ♥ 1053  ♠ KJ7  ♠ QJ7 | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♠ 4♣² 4♠ bid, surp bid, a ♣ bid, a ♠ | Pass Pass Pass AP plus stopp | 1♠ 3NT¹ 4♠³     |
|--|---|--------------------------------------|------------------------------|--|------------------------------|-----------------|
| Board: 401 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 44 N             | North:  ♠ AJ984  ♥ 10654  ♠ A853  ♣ —                         | South:  ♠ Q632  ♥ A  ♦ Q64  ♣ A10964 | West<br>Pass<br>Pass         | North 1♠ 4♠                                    | East<br>Pass<br>AP           | 1♣              |
| Board: 402 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♥ N              | North: <b>♠</b> 10 <b>♥</b> KJ63 <b>♠</b> KQ5 <b>♣</b> AJ1097 | South:  ♠ AQ976  ♥ A7542  ♦ J83  ♣ — | Pass<br>Pass<br>AP           | North 1♣ 1NT 2♥  Minor                         | Pass<br>Pass<br>Pass         | 1♠<br>2♦¹<br>4♥ |
| Board: 403 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2 \( \mathbb{N} \) | North:  ♠ 632  ♥ 10876  ♠ KQ43  ♠ A2                          | South:  ♠ KQ  ♥ QJ42  ♦ 72  ♣ KJ643  | West Pass AP                 | North<br>1♥                                    | East<br>Pass                 | 1♣              |
| Board: 404 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3 \( \) N       | North:  ♠ K7  ▼ 10952  ♦ 105  ♣ AKQJ9                         | South:  • 1053  • QJ63  • AQJ94  • 2 | West Pass AP                 | North<br>1♣<br>1♥                              | East<br>Pass<br>Pass         | 1♦              |

| Board: 400<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ A653</li><li>▼ 1053</li><li>◆ KJ7</li><li>◆ QJ7</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 401<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q632</li><li>♥ A</li><li>♦ Q64</li><li>♣ A10964</li></ul> | The opponents are silent. You bid first.       |
| Board: 402<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>AQ976</li><li>✓ A7542</li><li>✓ J83</li><li>✓ —</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 403<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <b>♠</b> KQ<br><b>♥</b> QJ42<br><b>♦</b> 72<br><b>♣</b> KJ643       | The opponents are silent. You bid first.       |
| Board: 404<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>1053</li><li>✓ QJ63</li><li>✓ AQJ94</li><li>2</li></ul>     | The opponents are silent.  Partner bids first. |

| Board: 400 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S              | North:  ◆ J1074  ▼ AQ  ◆ 52  ◆ AK1094                         | South:  ♠ A653  ♥ 1053  ♠ KJ7  ♠ QJ7 | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♠ 4♣² 4♠ bid, surp bid, a ♣ bid, a ♠ | Pass Pass Pass AP plus stopp | 1♠ 3NT¹ 4♠³     |
|--|---|--------------------------------------|------------------------------|--|------------------------------|-----------------|
| Board: 401 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 44 N             | North:  ♠ AJ984  ♥ 10654  ♠ A853  ♣ —                         | South:  ♠ Q632  ♥ A  ♦ Q64  ♣ A10964 | West<br>Pass<br>Pass         | North 1♠ 4♠                                    | East<br>Pass<br>AP           | 1♣              |
| Board: 402 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♥ N              | North: <b>♠</b> 10 <b>♥</b> KJ63 <b>♠</b> KQ5 <b>♣</b> AJ1097 | South:  ♠ AQ976  ♥ A7542  ♦ J83  ♣ — | Pass<br>Pass<br>AP           | North 1♣ 1NT 2♥  Minor                         | Pass<br>Pass<br>Pass         | 1♠<br>2♦¹<br>4♥ |
| Board: 403 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2 \( \mathbb{N} \) | North:  ♠ 632  ♥ 10876  ♠ KQ43  ♠ A2                          | South:  ♠ KQ  ♥ QJ42  ♦ 72  ♣ KJ643  | West Pass AP                 | North<br>1♥                                    | East<br>Pass                 | 1♣              |
| Board: 404 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3 \( \) N       | North:  ♠ K7  ▼ 10952  ♦ 105  ♣ AKQJ9                         | South:  • 1053  • QJ63  • AQJ94  • 2 | West Pass AP                 | North<br>1♣<br>1♥                              | East<br>Pass<br>Pass         | 1♦              |

| Board: 405 | The opponents are silent.  Partner bids first. |
|------------|--|
| Board: 406 | The opponents are silent. You bid first.       |
| Board: 407 | The opponents are silent.  Partner bids first. |
| Board: 408 | The opponents are silent. You bid first.       |
| Board: 409 | The opponents are silent.  Partner bids first. |

| Board: 405<br>Dealer: S         | North:           | South:          | West       | North                  | East   | South 1♣                |
|---------------------------------|------------------|-----------------|------------|------------------------|--------|-------------------------|
| Vul: NS                         | ♠ KJ5            | <b>★</b> 108    | Pass       | 1♥                     |        | 2♥                      |
| North HCP: 11                   | ▼ K10632         | ♥ QJ54          | Pass       | $2 \spadesuit^1$       | Pass   | 3 <b>♣</b> <sup>2</sup> |
| South HCP: 14                   | ♦ A8432          | • Q10           | Pass       | <b>4♥</b>              | AP     |                         |
| Contract: 4♥ N                  | <b>♣</b> —       | <b>♣</b> AKQ109 |            | bid, a ♠               |        |                         |
|                                 |                  |                 | 2. Cue     | bid, a ♣               | stopp  | er                      |
| Board: 406                      | North:           | South:          |            |                        |        |                         |
| Dealer: N                       | <b>♠</b> AQ      | <b>♦</b> K83    | West       | North                  | East   | South                   |
| Vul: EW                         | <b>♥</b> AQ42    | <b>♥</b> J875   |            | 1♣                     | Pass   | 1♥                      |
| North HCP: 13<br>South HCP: 9   | <b>♦</b> J4      | <b>♦</b> K72    | Pass       | 2♥                     | AP     |                         |
| Contract: 2♥ S                  | <b>♣</b> 97543   | <b>♣</b> Q62    |            |                        |        |                         |
| Board: 407                      | North:           | South:          | <b>X</b> 4 | NI d                   | Г. (   | G 4                     |
| Dealer: S                       | ♠ Q10982         | <b>♠</b> AJ53   | West       | North                  | East   |                         |
| Vul: Both<br>North HCP: 9       | <b>♥</b> J8      | <b>v</b> 1032   | Dagg       | 1 4                    | Dagg   | 1 <b>♣</b>              |
| South HCP: 14                   | <b>♦</b> AJ4     | <b>♦</b> Q      | Pass       | 1 <b>♠</b>             |        | 3♠                      |
| Contract: 4♠ N                  | <b>♣</b> J93     | <b>♣</b> AK1076 | Pass       | 4♠                     | AP     |                         |
|                                 |                  |                 | West       | North                  | East   | South                   |
| Board: 408                      | North:           | South:          |            | 1♣                     | Pass   | 1♥                      |
| Dealer: N                       | <b>♠</b> Q       | <b>♠</b> A106   | Pass       | 3♥                     | Pass   | <b>3</b> ♠¹             |
| Vul: None<br>North HCP: 14      | <b>♥</b> AJ104   | <b>♥</b> Q987   | Pass       | <b>4♣</b> <sup>2</sup> | Pass   | 4♥                      |
| South HCP: 14                   | <b>♦</b> J53     | ♦ A109          | AP         |                        |        |                         |
| Contract: 4 S                   | <b>♣</b> AQ632   | <b>♣</b> 987    |            | bid, a ♠               | stoppe | er                      |
|                                 |                  |                 |            | bid, a ♣               |        |                         |
| Board: 409                      | Nouth            | Courtle         |            |                        |        |                         |
| Dealer: S                       | North:<br>♠ K105 | South:<br>♠ 87  | West       | North                  | East   | South                   |
| Vul: EW                         | ▼ K103<br>▼ J108 | ▼ K5            |            |                        |        | 1♣                      |
| North HCP: 10                   | ◆ AJ76           | • Q1043         | Pass       | 1♦                     | Pass   | 1NT                     |
| South HCP: 12<br>Contract: 1N S | ♣ J105           | ♣ AK987         | AP         |                        |        |                         |

| Board: 405<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>108</li><li>✓ QJ54</li><li>✓ Q10</li><li>AKQ109</li></ul>    | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 406<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ K83</li><li>▼ J875</li><li>◆ K72</li><li>◆ Q62</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 407<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AJ53</li><li>▼ 1032</li><li>◆ Q</li><li>◆ AK1076</li></ul>   | The opponents are silent. You bid first.       |
| Board: 408<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ A106</li><li>♥ Q987</li><li>★ A109</li><li>★ 987</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 409<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★87</li><li>✓ K5</li><li>◆ Q1043</li><li>◆ AK987</li></ul>   | The opponents are silent.  You bid first.      |

| Board: 405<br>Dealer: S         | North:           | South:          | West       | North                  | East   | South 1♣                |
|---------------------------------|------------------|-----------------|------------|------------------------|--------|-------------------------|
| Vul: NS                         | ♠ KJ5            | <b>★</b> 108    | Pass       | 1♥                     |        | 2♥                      |
| North HCP: 11                   | ▼ K10632         | ♥ QJ54          | Pass       | $2 \spadesuit^1$       | Pass   | 3 <b>♣</b> <sup>2</sup> |
| South HCP: 14                   | ♦ A8432          | • Q10           | Pass       | <b>4♥</b>              | AP     |                         |
| Contract: 4♥ N                  | <b>♣</b> —       | <b>♣</b> AKQ109 |            | bid, a ♠               |        |                         |
|                                 |                  |                 | 2. Cue     | bid, a ♣               | stopp  | er                      |
| Board: 406                      | North:           | South:          |            |                        |        |                         |
| Dealer: N                       | <b>♠</b> AQ      | <b>♦</b> K83    | West       | North                  | East   | South                   |
| Vul: EW                         | <b>♥</b> AQ42    | <b>♥</b> J875   |            | 1♣                     | Pass   | 1♥                      |
| North HCP: 13<br>South HCP: 9   | <b>♦</b> J4      | <b>♦</b> K72    | Pass       | 2♥                     | AP     |                         |
| Contract: 2♥ S                  | <b>♣</b> 97543   | <b>♣</b> Q62    |            |                        |        |                         |
| Board: 407                      | North:           | South:          | <b>X</b> 4 | NI d                   | Г. (   | G 4                     |
| Dealer: S                       | ♠ Q10982         | <b>♠</b> AJ53   | West       | North                  | East   |                         |
| Vul: Both<br>North HCP: 9       | <b>♥</b> J8      | <b>v</b> 1032   | Dagg       | 1 4                    | Dagg   | 1 <b>♣</b>              |
| South HCP: 14                   | <b>♦</b> AJ4     | <b>♦</b> Q      | Pass       | 1 <b>♠</b>             |        | 3♠                      |
| Contract: 4♠ N                  | <b>♣</b> J93     | <b>♣</b> AK1076 | Pass       | 4♠                     | AP     |                         |
|                                 |                  |                 | West       | North                  | East   | South                   |
| Board: 408                      | North:           | South:          |            | 1♣                     | Pass   | 1♥                      |
| Dealer: N                       | <b>♠</b> Q       | <b>♦</b> A106   | Pass       | 3♥                     | Pass   | <b>3</b> ♠¹             |
| Vul: None<br>North HCP: 14      | <b>♥</b> AJ104   | <b>♥</b> Q987   | Pass       | <b>4♣</b> <sup>2</sup> | Pass   | 4♥                      |
| South HCP: 14                   | <b>♦</b> J53     | ♦ A109          | AP         |                        |        |                         |
| Contract: 4 S                   | <b>♣</b> AQ632   | <b>♣</b> 987    |            | bid, a ♠               | stoppe | er                      |
|                                 |                  |                 |            | bid, a ♣               |        |                         |
| Board: 409                      | Nouth            | Courtle         |            |                        |        |                         |
| Dealer: S                       | North:<br>♠ K105 | South:<br>♠ 87  | West       | North                  | East   | South                   |
| Vul: EW                         | ▼ K103<br>▼ J108 | ▼ K5            |            |                        |        | 1♣                      |
| North HCP: 10                   | ◆ AJ76           | • Q1043         | Pass       | 1♦                     | Pass   | 1NT                     |
| South HCP: 12<br>Contract: 1N S | ♣ J105           | ♣ AK987         | AP         |                        |        |                         |

| Board: 410<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ KJ7</li><li>♥ QJ102</li><li>◆ 2</li><li>◆ AJ543</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 411<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ J6</li><li>♥ A6432</li><li>◆ Q5</li><li>♣ KJ85</li></ul>  | West Bids 3♠ if possible.  Partner bids first. |
| Board: 412<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <b>♦</b> K10<br><b>♥</b> Q975<br><b>♦</b> J10<br><b>♣</b> AK1085    | The opponents are silent. You bid first.       |
| Board: 413<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ A1085</li><li>★ K943</li><li>★ 6532</li><li>★ A</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 414<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>AJ7</li><li>✓ J1043</li><li>✓ Q</li><li>◆ AJ876</li></ul>   | West Bids 3♦ if possible.  You bid first.      |

| Board: 410<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 3♥ N | North:  ♠ KJ7  ♥ QJ102  ♠ 2  ♣ AJ543   | South:                                | West<br>Pass<br>AP   | North<br>1♣<br>1♥ | East<br>Pass<br>Pass | 1♦          |
|--|--|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 411<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 12<br>Contract: 3♠ W | North:  ♣ J6  ♥ A6432  ♠ Q5  ♣ KJ85    | South:  ♠ 8  ♥ K1075  ♦ K43  ♠ AQ1073 | West 3♠              | North<br>AP       | East                 | South 1♣    |
| Board: 412<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S    | North:  ♠ K10  ♥ Q975  ♦ J10  ♣ AK1085 | South:  ◆ 9643  ▼ A1043  ◆ A84  ◆ J3  | West<br>Pass         | North 1♣ 2♥       | East<br>Pass<br>AP   | South 1♥    |
| Board: 413 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N                 | North:  ♠ A1085  ♥ K943  ♠ 6532  ♠ A   | South:  ♠ K4  ▼ AJ75  ♦ K10  ♣ J7542  | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | South 1♣ 2♥ |
| Board: 414 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3  S                 | North:  ♠ AJ7  ♥ J1043  ♠ Q  ♠ AJ876   | South:                                | West 3♦              | North<br>1♣<br>3♥ |                      | South 1♥    |

| Board: 410<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♠ 654</li><li>♥ A853</li><li>♦ KJ876</li><li>♠ K</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 411<br>Dealer: S<br>Vul: None<br>HCP: 12 | ♦8<br>▼ K1075<br>• K43<br>• AQ1073                                  | West Bids 3♠ if possible.  You bid first.      |
| Board: 412<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♦ 9643</li><li>♥ A1043</li><li>♦ A84</li><li>♣ J3</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 413<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ K4</li><li>▼ AJ75</li><li>◆ K10</li><li>◆ J7542</li></ul> | The opponents are silent. You bid first.       |
| Board: 414<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ 864</li><li>★ AQ972</li><li>★ K6</li><li>★ 1042</li></ul> | West Bids 3♦ if possible.  Partner bids first. |

| Board: 410<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 3♥ N | North:  ♠ KJ7  ♥ QJ102  ♠ 2  ♣ AJ543   | South:                                | West<br>Pass<br>AP   | North<br>1♣<br>1♥ | East<br>Pass<br>Pass | 1♦          |
|--|--|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 411<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 12<br>Contract: 3♠ W | North:  ♣ J6  ♥ A6432  ♠ Q5  ♣ KJ85    | South:  ♠ 8  ♥ K1075  ♦ K43  ♠ AQ1073 | West 3♠              | North<br>AP       | East                 | South 1♣    |
| Board: 412<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S    | North:  ♠ K10  ♥ Q975  ♦ J10  ♣ AK1085 | South:  ◆ 9643  ▼ A1043  ◆ A84  ◆ J3  | West<br>Pass         | North 1♣ 2♥       | East<br>Pass<br>AP   | South 1♥    |
| Board: 413 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N                 | North:  ♠ A1085  ♥ K943  ♠ 6532  ♠ A   | South:  ♠ K4  ▼ AJ75  ♦ K10  ♣ J7542  | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | South 1♣ 2♥ |
| Board: 414 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3  S                 | North:  ♠ AJ7  ♥ J1043  ♠ Q  ♠ AJ876   | South:                                | West 3♦              | North<br>1♣<br>3♥ |                      | South 1♥    |

| Board: 415 Dealer: S Vul: NS Vul: NS HCP: 11 AK75  Board: 416 Dealer: N Vul: EW HCP: 13 ASA94  HCP: 13 ASA94  Board: 417 Dealer: S Vul: None HCP: 11 ASA974  Dealer: S Vul: None HCP: 11 ASA974  Dealer: S Vul: None KK3 HCP: 11 ASA974  Dealer: S Vul: None HCP: 11 ASA974  Dealer: S Vul: None KK3 HCP: 11 ASA974  Dealer: S Vul: None AA974  Dealer: S Vul: None AA974  Dealer: S Vul: None AA974  Dealer: S Val: None AA974  Dealer: S Val: None AA974  Dealer: N Val: NS HCP: 11 ASA974  Dealer: N Val: NS HCP: 13 AA974  Dealer: N Val: NS Vul: NS HCP: 13 AA974  Dealer: N Val: NS Vul: NS HCP: 13 AA974  Dealer: S Val: NS Partner bids first.  Partner bids first. |                        |                             |                           |
|--|------------------------|-----------------------------|---------------------------|
| Dealer: N  | Dealer: S<br>Vul: NS   | <b>♥</b> Q <b>♦</b> 843     | West Bids 4♥ if possible. |
| Dealer: S Vul: None HCP: 11  Board: 418 Dealer: N Vul: NS HCP: 13  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  You bid first.  West Bids 2♠ if possible.  Partner bids first.  Partner bids first.  | Dealer: N<br>Vul: EW   | <b>♥</b> A985 <b>♦</b> K    |                           |
| Dealer: N  | Dealer: S<br>Vul: None | <b>∨</b> A742 <b>♦</b> K83  |                           |
| Dealer: S  | Dealer: N<br>Vul: NS   | ♥ 7432<br>• Q               |                           |
|  | Dealer: S<br>Vul: EW   | <b>▼</b> A832 <b>♦</b> 9742 | •                         |

| Board: 415<br>Dealer: S<br>Vul: NS<br>North HCP: 11 | North:<br>♠ Q7632<br>♥ Q                             | South:<br>♠ AJ94<br>♥ AK9   | West<br>Pass          | North 1♠                | East 2♣¹     | South 1♣ 2♠             |
|---|--|-----------------------------|-----------------------|-------------------------|--------------|-------------------------|
| South HCP: 13<br>Contract: 4♠ N                     | ◆ 843<br>◆ AK75                                      | ◆ 9<br>◆ J10943             | 4 <b>♥</b><br>1. Micl | 4 <b>∳</b><br>naels Cu  | AP<br>ebid   |                         |
| Board: 416<br>Dealer: N<br>Vul: EW                  | North:<br><b>♠</b> 765                               | South:<br>♠ KQ8             | West                  | North<br>1 <b>♣</b>     | East<br>Pass | South 1                 |
| North HCP: 13<br>South HCP: 11<br>Contract: 3♥ N    | <ul><li>★ A985</li><li>★ K</li><li>★ KQJ85</li></ul> | ♥ Q762<br>♦ A9742<br>♣ 2    | Pass<br>AP            | 1                       | Pass         |                         |
|   |  |                             | West                  | North                   | East         | South 1♣                |
| Board: 417  | North:   | South:                      | Pass                  | 1♥                      | Pass         | <b>3♥</b>               |
| Dealer: S<br>Vul: None                              | <b>♦</b> A974  | <b>♦</b> 5                  | Pass                  | $3NT^1$                 | Pass         | <b>4</b> ♣ <sup>2</sup> |
| North HCP: 11                                       | <b>∨</b> A742<br><b>♦</b> K83                        | ♥ J985<br>♦ AJ2             | Pass                  | <b>4</b> ♦ <sup>3</sup> | Pass         | 4♥                      |
| South HCP: 13<br>Contract: 4♥ N                     | <b>♣</b> 94  | ♣ AK1076                    | AP<br>1 Cue           | bid, sur                | ahic         |                         |
| Commet. IV IV                                       |  |                             |                       | bid, a ♣                |              | er                      |
|   |  |                             | 3. Cue                | bid, a ♦                | stoppe       | er                      |
| Board: 418<br>Dealer: N<br>Vul: NS                  | North:<br>♠ AQ2<br>♥ 7432                            | South:<br>♠ K10<br>♥ KJ1085 | West                  | North<br>1♣             | East<br>Pass |                         |
| North HCP: 13                                       | • Q  | ◆ KJ95                      | Pass                  | 2♥                      | Pass         | 3♥                      |
| South HCP: 11<br>Contract: 3♥ S                     | ♣ AJ1032   | <b>♣</b> 76                 | AP                    |                         |              |                         |
| Board: 419<br>Dealer: S                             | North:<br>♠ J3                                       | South:<br>♠ Q4              | West                  | North                   | East         |                         |
| Vul: EW<br>North HCP: 11                            | <b>▼</b> A832  | <b>v</b> 10974              | 2♠                    | X                       | Pass         | 1 <b>♣</b><br>3♥        |
| South HCP: 13                                       | ♦ 9742<br>♣ KQJ                                      | ◆ AK<br>◆ A10972            | AP                    | 71                      | 1 433        | <i>J</i> 🔻              |
| Contract: 3♥ S                                      | ₹ VÕ1  | ▼ A109/2                    |                       |                         |              |                         |

| Board: 415<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ AJ94</li><li>▼ AK9</li><li>◆ 9</li><li>◆ J10943</li></ul>  | East Bids 2♣ if possible. West Bids 4♥ if possible. You bid first. |
|---|--|--|
| Board: 416<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ KQ8</li><li>♥ Q762</li><li>◆ A9742</li><li>◆ 2</li></ul>   | The opponents are silent.  Partner bids first.                     |
| Board: 417<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>◆ 5</li><li>♥ J985</li><li>◆ AJ2</li><li>◆ AK1076</li></ul>  | The opponents are silent. You bid first.                           |
| Board: 418<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★K10</li><li>▼KJ1085</li><li>◆KJ95</li><li>◆76</li></ul>     | The opponents are silent.  Partner bids first.                     |
| Board: 419<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♠ Q4</li><li>♥ 10974</li><li>♦ AK</li><li>♠ A10972</li></ul> | West Bids 2♠ if possible.  You bid first.                          |

| Board: 415<br>Dealer: S<br>Vul: NS<br>North HCP: 11 | North:<br>♠ Q7632<br>♥ Q                             | South:<br>♠ AJ94<br>♥ AK9   | West<br>Pass          | North 1♠                | East 2♣¹     | South 1♣ 2♠             |
|---|--|-----------------------------|-----------------------|-------------------------|--------------|-------------------------|
| South HCP: 13<br>Contract: 4♠ N                     | ◆ 843<br>◆ AK75                                      | ◆ 9<br>◆ J10943             | 4 <b>♥</b><br>1. Micl | 4 <b>∳</b><br>naels Cu  | AP<br>ebid   |                         |
| Board: 416<br>Dealer: N<br>Vul: EW                  | North:<br><b>♠</b> 765                               | South:<br>♠ KQ8             | West                  | North<br>1 <b>♣</b>     | East<br>Pass | South 1                 |
| North HCP: 13<br>South HCP: 11<br>Contract: 3♥ N    | <ul><li>★ A985</li><li>★ K</li><li>★ KQJ85</li></ul> | ♥ Q762<br>♦ A9742<br>♣ 2    | Pass<br>AP            | 1                       | Pass         |                         |
|   |  |                             | West                  | North                   | East         | South 1♣                |
| Board: 417  | North:   | South:                      | Pass                  | 1♥                      | Pass         | <b>3♥</b>               |
| Dealer: S<br>Vul: None                              | <b>♦</b> A974  | <b>♦</b> 5                  | Pass                  | $3NT^1$                 | Pass         | <b>4</b> ♣ <sup>2</sup> |
| North HCP: 11                                       | <b>∨</b> A742<br><b>♦</b> K83                        | ♥ J985<br>♦ AJ2             | Pass                  | <b>4</b> ♦ <sup>3</sup> | Pass         | 4♥                      |
| South HCP: 13<br>Contract: 4♥ N                     | <b>♣</b> 94  | ♣ AK1076                    | AP<br>1 Cue           | bid, sur                | ahic         |                         |
| Commet. IV IV                                       |  |                             |                       | bid, a ♣                |              | er                      |
|   |  |                             | 3. Cue                | bid, a ♦                | stoppe       | er                      |
| Board: 418<br>Dealer: N<br>Vul: NS                  | North:<br>♠ AQ2<br>♥ 7432                            | South:<br>♠ K10<br>♥ KJ1085 | West                  | North<br>1♣             | East<br>Pass |                         |
| North HCP: 13                                       | • Q  | ◆ KJ95                      | Pass                  | 2♥                      | Pass         | 3♥                      |
| South HCP: 11<br>Contract: 3♥ S                     | ♣ AJ1032   | <b>♣</b> 76                 | AP                    |                         |              |                         |
| Board: 419<br>Dealer: S                             | North:<br>♠ J3                                       | South:<br>♠ Q4              | West                  | North                   | East         |                         |
| Vul: EW<br>North HCP: 11                            | <b>▼</b> A832  | <b>v</b> 10974              | 2♠                    | X                       | Pass         | 1 <b>♣</b><br>3♥        |
| South HCP: 13                                       | ♦ 9742<br>♣ KQJ                                      | ◆ AK<br>◆ A10972            | AP                    | 71                      | 1 433        | <i>J</i> 🔻              |
| Contract: 3♥ S                                      | ₹ VÕ1  | ▼ A109/2                    |                       |                         |              |                         |

| Board: 420<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <b>♣</b> 83<br><b>♥</b> K987<br><b>♦</b> A2<br><b>♣</b> AK1097       | The opponents are silent. You bid first.                                      |
|---|--|---|
| Board: 421<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q82</li><li>♥ Q1086</li><li>◆ AQ75</li><li>♣ 107</li></ul> | East Doubles Pass if possible. West Bids 2♠ if possible.  Partner bids first. |
| Board: 422<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ J5</li><li>♥ AK107</li><li>♦ 96</li><li>♣ A9854</li></ul>  | The opponents are silent. You bid first.                                      |
| Board: 423<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ A843</li><li>♥ Q104</li><li>◆ K763</li><li>◆ 73</li></ul>  | The opponents are silent.  Partner bids first.                                |
| Board: 424<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li></li></ul>   | The opponents are silent. You bid first.                                      |

| Board: 420 Dealer: N Vul: Both North HCP: 14 | North:<br>♠ 83<br>♥ K987<br>♠ A2 | South:  ♠ QJ106  ♥ A1053  ♠ K953 | Pass   | North 1♣ 3♥ |      | 1♥         |
|--|----------------------------------|----------------------------------|--------|-------------|------|------------|
| South HCP: 10<br>Contract: 4♥ S              | ♣ AK1097                         | <b>♣</b> 2                       | AP     |             |      |            |
| Board: 421<br>Dealer: S                      | North:<br>♠ Q82                  | South:<br>♠ 96                   | West   | North       | East | South 1♣   |
| Vul: NS<br>North HCP: 10                     | <b>♥</b> Q1086                   | <b>♥</b> AJ75                    | Pass   | 1♥          | Pass | 2♥         |
| South HCP: 12                                | ◆ AQ75                           | <b>♦</b> J10                     | Pass   | Pass        | X    | Pass       |
| Contract: 3♥ N                               | <b>♣</b> 107                     | <b>♣</b> AQ963                   | 2♠     | 3♥          | AP   |            |
| Board: 422<br>Dealer: N                      | North:                           | South:                           | West   | North       | Fast | South      |
| Vul: EW                                      | <b>♣</b> J5                      | <b>★</b> K64                     | ,, 020 | 1♣          |      | 1 <b>y</b> |
| North HCP: 12                                | <b>♥</b> AK107<br>• 96           | ♥ J9853<br>♦ A732                | Pass   | 3♥          | Pass | 4♥         |
| South HCP: 10<br>Contract: 4♥ S              | ♣ A9854                          | <b>♣</b> Q                       | AP     |             |      |            |
| Board: 423<br>Dealer: S                      | North:                           | South:                           | West   | North       | East | South      |
| Vul: Both                                    | <b>♦</b> A843                    | <b>♦</b> KJ96                    |        |             |      | 1♣         |
| North HCP: 9                                 | ♥ Q104<br>♦ K763                 | ♥ 98<br>♦ A2                     | Pass   | 1♠          | Pass | 2♠         |
| South HCP: 12<br>Contract: 2♠ N              | <b>♣</b> 73                      | ♣ KJ1085                         | AP     |             |      |            |
| Board: 424                                   | North:                           | South:                           |        |             |      |            |
| Dealer: N                                    | 1 J875                           | <b>♦</b> A643                    | West   | North       | East | South      |
| Vul: None<br>North HCP: 14                   | <b>v</b> 2                       | <b>♥</b> K4                      |        | 1♣          | Pass | 1♠         |
| South HCP: 11                                | ◆ AK8<br><b>♣</b> AQ1076         | ♦ J106<br>♣ K984                 | Pass   | 4♠          | AP   |            |

| Board: 420<br>Dealer: N<br>Vul: Both<br>HCP: 10 | ♣ QJ106<br>♥ A1053<br>♦ K953<br>♣ 2                                 | The opponents are silent.  Partner bids first.                          |
|---|---|---|
| Board: 421<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♠ 96</li><li>♥ AJ75</li><li>♦ J10</li><li>♠ AQ963</li></ul> | East Doubles Pass if possible. West Bids 2♠ if possible. You bid first. |
| Board: 422<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>★ K64</li><li>▼ J9853</li><li>◆ A732</li><li>◆ Q</li></ul>  | The opponents are silent.  Partner bids first.                          |
| Board: 423<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ KJ96</li><li>♥ 98</li><li>★ A2</li><li>★ KJ1085</li></ul> | The opponents are silent. You bid first.                                |
| Board: 424<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ A643</li><li>▼ K4</li><li>◆ J106</li><li>◆ K984</li></ul> | The opponents are silent.  Partner bids first.                          |

| Board: 420 Dealer: N Vul: Both North HCP: 14 | North:<br>♠ 83<br>♥ K987<br>♠ A2 | South:  ♠ QJ106  ♥ A1053  ♠ K953 | Pass   | North 1♣ 3♥ |      | 1♥         |
|--|----------------------------------|----------------------------------|--------|-------------|------|------------|
| South HCP: 10<br>Contract: 4♥ S              | ♣ AK1097                         | <b>♣</b> 2                       | AP     |             |      |            |
| Board: 421<br>Dealer: S                      | North:<br>♠ Q82                  | South:<br>♠ 96                   | West   | North       | East | South 1♣   |
| Vul: NS<br>North HCP: 10                     | <b>♥</b> Q1086                   | <b>♥</b> AJ75                    | Pass   | 1♥          | Pass | 2♥         |
| South HCP: 12                                | ◆ AQ75                           | <b>♦</b> J10                     | Pass   | Pass        | X    | Pass       |
| Contract: 3♥ N                               | <b>♣</b> 107                     | <b>♣</b> AQ963                   | 2♠     | 3♥          | AP   |            |
| Board: 422<br>Dealer: N                      | North:                           | South:                           | West   | North       | Fast | South      |
| Vul: EW                                      | <b>♣</b> J5                      | <b>★</b> K64                     | ,, 020 | 1♣          |      | 1 <b>y</b> |
| North HCP: 12                                | <b>♥</b> AK107<br>• 96           | ♥ J9853<br>♦ A732                | Pass   | 3♥          | Pass | 4♥         |
| South HCP: 10<br>Contract: 4♥ S              | ♣ A9854                          | <b>♣</b> Q                       | AP     |             |      |            |
| Board: 423<br>Dealer: S                      | North:                           | South:                           | West   | North       | East | South      |
| Vul: Both                                    | <b>♦</b> A843                    | <b>♦</b> KJ96                    |        |             |      | 1♣         |
| North HCP: 9                                 | ♥ Q104<br>♦ K763                 | ♥ 98<br>♦ A2                     | Pass   | 1♠          | Pass | 2♠         |
| South HCP: 12<br>Contract: 2♠ N              | <b>♣</b> 73                      | ♣ KJ1085                         | AP     |             |      |            |
| Board: 424                                   | North:                           | South:                           |        |             |      |            |
| Dealer: N                                    | 1 J875                           | <b>♦</b> A643                    | West   | North       | East | South      |
| Vul: None<br>North HCP: 14                   | <b>v</b> 2                       | <b>♥</b> K4                      |        | 1♣          | Pass | 1♠         |
| South HCP: 11                                | ◆ AK8<br><b>♣</b> AQ1076         | ♦ J106<br>♣ K984                 | Pass   | 4♠          | AP   |            |

| Board: 425<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ A94</li><li>▼ 10862</li><li>◆ KQJ62</li><li>◆ 9</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 426<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQ42</li><li>▼ 8</li><li>◆ AK5</li><li>◆ Q8632</li></ul>   | The opponents are silent. You bid first.       |
| Board: 427<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>▲ J4</li><li>♥ K9864</li><li>◆ A63</li><li>◆ K98</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 428<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>Q865</li><li>♥ 2</li><li>★ K87</li><li>★ AK976</li></ul>     | The opponents are silent. You bid first.       |
| Board: 429<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ K1062</li><li>▼ K65</li><li>◆ QJ10</li><li>◆ 764</li></ul> | The opponents are silent.  Partner bids first. |
|   |  |  |

| Board: 425 Dealer: S Vul: EW North HCP: 10       | North:  ♠ A94  ♥ 10862  ♦ KQJ62 | South:<br>♠ Q62<br>♥ AQ54<br>♦ 10 | Pass       | North  1                  | Pass | South 1♣   |
|--|---------------------------------|-----------------------------------|------------|---------------------------|------|------------|
| South HCP: 13<br>Contract: 3♥ S                  | <b>♣</b> 9                      | ♣ AJ742                           | Pass       | 3♥                        | AP   |            |
| Board: 426<br>Dealer: N                          | North:                          | South:                            | West       | Nouth                     | Foot | Conth      |
| Vul: Both  | <b>♦</b> KQ42<br><b>♥</b> 8     | <b>▲</b> 10873 <b>♥</b> A43       | West       | North 1♣                  | Pass | Soum<br>1♠ |
| North HCP: 14<br>South HCP: 9<br>Contract: 2♠ S  | ◆ AK5<br>◆ Q8632                | ◆ 1062<br>◆ AJ10                  | Pass       | 24                        | AP   | 12         |
| Board: 427<br>Dealer: S<br>Vul: None             | North:<br>♠ J4                  | South:<br>♠ Q10                   | West       | North                     | East | South 1♣   |
| North HCP: 11                                    | ♥ K9864<br>♦ A63                | <b>♥</b> AJ53 <b>♦</b> 98         | Pass       | 1♥                        | Pass | 2          |
| South HCP: 12<br>Contract: 4♥ N                  | ◆ K98                           | ◆ AJ752                           | Pass       | 4♥                        | AP   |            |
| Board: 428<br>Dealer: N                          | North:                          | South:<br><b>♠</b> A1074          | West       | North                     | Fact | South      |
| Vul: NS  | <b>♠</b> Q865<br><b>♥</b> 2     | ♥ A1074                           | West       | 1 <b>\o</b> 1 <b>\o</b> 1 | Pass | 1 <b>♠</b> |
| North HCP: 12<br>South HCP: 10<br>Contract: 2♠ S | ◆ K87<br><b>◆</b> AK976         | ◆ A943<br>◆ Q5                    | Pass       | 2♠                        | AP   |            |
| Board: 429<br>Dealer: S                          | North:<br>♠ K1062               | South:<br>♠ QJ93                  | West       | North                     | East |            |
| Vul: Both  | ♥ K65                           | <b>♥</b> AJ7                      | n.         | 1 A                       | D    | 1 <b>♣</b> |
| North HCP: 9<br>South HCP: 13<br>Contract: 2♠ N  | ◆ QJ10<br><b>◆</b> 764          | ◆ 2<br>◆ AJ1092                   | Pass<br>AP | 1♠                        | Pass | <b>∠</b> • |

| <ul><li>♣ Q62</li><li>♥ AQ54</li><li>♦ 10</li><li>♣ AJ742</li></ul>   | The opponents are silent. You bid first.  |
|---|---|
| <ul><li>▲ 10873</li><li>♥ A43</li><li>◆ 1062</li><li>♣ AJ10</li></ul> | The opponents are silent.  Partner bids first.  |
| <ul><li>♣ Q10</li><li>♥ AJ53</li><li>◆ 98</li><li>♣ AJ752</li></ul>   | The opponents are silent. You bid first.  |
| <ul><li>★ A1074</li><li>♥ 986</li><li>★ A943</li><li>♣ Q5</li></ul>   | The opponents are silent.  Partner bids first.  |
| <ul><li>♣ QJ93</li><li>♥ AJ7</li><li>◆ 2</li><li>♣ AJ1092</li></ul>   | The opponents are silent. You bid first.  |
|   | <ul> <li>AQ54</li> <li>10</li> <li>AJ742</li> <li>10873</li> <li>A43</li> <li>1062</li> <li>AJ10</li> <li>Q10</li> <li>AJ53</li> <li>98</li> <li>AJ752</li> <li>A1074</li> <li>986</li> <li>A943</li> <li>Q5</li> <li>QJ93</li> <li>AJ7</li> <li>2</li> </ul> |

| Board: 425 Dealer: S Vul: EW North HCP: 10       | North:  ♠ A94  ♥ 10862  ♦ KQJ62 | South:<br>♠ Q62<br>♥ AQ54<br>♦ 10 | Pass       | North  1                  | Pass | South 1♣   |
|--|---------------------------------|-----------------------------------|------------|---------------------------|------|------------|
| South HCP: 13<br>Contract: 3♥ S                  | <b>♣</b> 9                      | ♣ AJ742                           | Pass       | 3♥                        | AP   |            |
| Board: 426<br>Dealer: N                          | North:                          | South:                            | West       | Nouth                     | Foot | Conth      |
| Vul: Both  | <b>♦</b> KQ42<br><b>♥</b> 8     | <b>▲</b> 10873 <b>♥</b> A43       | West       | North 1♣                  | Pass | Soum<br>1♠ |
| North HCP: 14<br>South HCP: 9<br>Contract: 2♠ S  | ◆ AK5<br>◆ Q8632                | ◆ 1062<br>◆ AJ10                  | Pass       | 24                        | AP   | 12         |
| Board: 427<br>Dealer: S<br>Vul: None             | North:<br>♠ J4                  | South:<br>♠ Q10                   | West       | North                     | East | South 1♣   |
| North HCP: 11                                    | ♥ K9864<br>♦ A63                | <b>♥</b> AJ53 <b>♦</b> 98         | Pass       | 1♥                        | Pass | 2          |
| South HCP: 12<br>Contract: 4♥ N                  | ◆ K98                           | ◆ AJ752                           | Pass       | 4♥                        | AP   |            |
| Board: 428<br>Dealer: N                          | North:                          | South:<br><b>♠</b> A1074          | West       | North                     | Fact | South      |
| Vul: NS  | <b>♠</b> Q865<br><b>♥</b> 2     | ♥ A1074                           | West       | 1 <b>\o</b> 1 <b>\o</b> 1 | Pass | 1 <b>♠</b> |
| North HCP: 12<br>South HCP: 10<br>Contract: 2♠ S | ◆ K87<br><b>◆</b> AK976         | ◆ A943<br>◆ Q5                    | Pass       | 2♠                        | AP   |            |
| Board: 429<br>Dealer: S                          | North:<br>♠ K1062               | South:<br>♠ QJ93                  | West       | North                     | East |            |
| Vul: Both  | ♥ K65                           | <b>♥</b> AJ7                      | n.         | 1 A                       | D    | 1 <b>♣</b> |
| North HCP: 9<br>South HCP: 13<br>Contract: 2♠ N  | ◆ QJ10<br><b>◆</b> 764          | ◆ 2<br>◆ AJ1092                   | Pass<br>AP | 1♠                        | Pass | <b>∠</b> • |

| Board: 430<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♣ Q3</li><li>♥ AJ42</li><li>♦ Q6</li><li>♣ KJ1053</li></ul> | The opponents are silent. You bid first.  |
|---|---|---|
| Board: 431<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▲ AJ106432</li><li>♥ J8</li><li>◆ KJ</li><li>▲ J9</li></ul> | East Bids 2♣ if possible. West Bids 4♥ if possible. West Bids 5♥ if possible. Partner bids first. |
| Board: 432<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♠ 62</li><li>♥ A9</li><li>♦ KQ83</li><li>♠ AJ953</li></ul>  | The opponents are silent. You bid first.  |
| Board: 433<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♦ 98765</li><li>♥ A105</li><li>♦ QJ72</li><li>♠ A</li></ul> | The opponents are silent.  Partner bids first.  |
| Board: 434<br>Dealer: N<br>Vul: NS<br>HCP: 14   | ♣ J<br>♥ A954<br>♦ 1094<br>♣ AKQ62                                  | West Bids 3♠ if possible.  You bid first.   |

| Board: 430<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 3 \( \mathbf{N} \) | North:  ♠ Q3  ♥ AJ42  ♠ Q6  ♠ KJ1053 | South:                                 | West Pass AP         | North<br>1♣<br>1♥           | East<br>Pass<br>Pass | 1♦               |
|--|--------------------------------------|--|----------------------|-----------------------------|----------------------|------------------|
| Board: 431 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 5 W                                 | North:  ♠ AJ106432  ♥ J8  ♠ KJ  ♣ J9 | South:  ♠ KQ75  ♥ K6  ♠ A10  ♣ 108643  | Pass<br>4♥<br>5♥     | North  1♣  4♠  AP  naels Cu | 2♣¹<br>Pass          | South 1♣ 2♠ Pass |
| Board: 432<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 2 S                  | North:  ♠ 62  ♥ A9  ♦ KQ83  ♣ AJ953  | South:  ♠ K3  ♥ 85  ♠ AJ1054  ♠ K862   | West<br>Pass         | North 1♣ 2◆                 | East<br>Pass<br>AP   |                  |
| Board: 433 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N                              | North:                               | South:  ♠ AK 103  ♥ Q8  ♠ 65  ♠ KJ1086 | West<br>Pass<br>Pass | North 1♣ 4♠                 | East<br>Pass<br>AP   | 1♣               |
| Board: 434 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3♠ W                                 | North:  ♣ J  ♥ A954  • 1094  ♣ AKQ62 | South:  ♠ Q8  ♥ Q732  ♠ AJ73  ♣ 1053   | West 3♣              | North<br>1♣<br>AP           | East<br>Pass         |                  |

| Board: 430<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♦</b> 85<br><b>∀</b> KQ105<br><b>♦</b> A9842<br><b>♣</b> Q9       | The opponents are silent.  Partner bids first.   |
|---|--|--|
| Board: 431<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <b>★</b> KQ75 <b>★</b> K6 <b>♦</b> A10 <b>♣</b> 108643               | East Bids 2♣ if possible. West Bids 4♥ if possible. West Bids 5♥ if possible. You bid first. |
| Board: 432<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ K3</li><li>♥ 85</li><li>◆ AJ1054</li><li>◆ K862</li></ul>  | The opponents are silent.  Partner bids first.   |
| Board: 433<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♠ AK103</li><li>♥ Q8</li><li>♦ 65</li><li>♠ KJ1086</li></ul> | The opponents are silent. You bid first.   |
| Board: 434<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q8</li><li>♥ Q732</li><li>◆ AJ73</li><li>♣ 1053</li></ul>  | West Bids 3♠ if possible.  Partner bids first.   |

| Board: 430<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 3 \( \mathbf{N} \) | North:  ♠ Q3  ♥ AJ42  ♠ Q6  ♠ KJ1053 | South:                                 | West Pass AP         | North<br>1♣<br>1♥           | East<br>Pass<br>Pass | 1♦               |
|--|--------------------------------------|--|----------------------|-----------------------------|----------------------|------------------|
| Board: 431 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 5 W                                 | North:  ♠ AJ106432  ♥ J8  ♠ KJ  ♣ J9 | South:  ♠ KQ75  ♥ K6  ♠ A10  ♣ 108643  | Pass<br>4♥<br>5♥     | North  1♣  4♠  AP  naels Cu | 2♣¹<br>Pass          | South 1♣ 2♠ Pass |
| Board: 432<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 2 S                  | North:  ♠ 62  ♥ A9  ♦ KQ83  ♣ AJ953  | South:  ♠ K3  ♥ 85  ♠ AJ1054  ♠ K862   | West<br>Pass         | North 1♣ 2◆                 | East<br>Pass<br>AP   |                  |
| Board: 433 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N                              | North:                               | South:  ♠ AK 103  ♥ Q8  ♠ 65  ♠ KJ1086 | West<br>Pass<br>Pass | North 1♣ 4♠                 | East<br>Pass<br>AP   | 1♣               |
| Board: 434 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3♠ W                                 | North:  ♣ J  ♥ A954  • 1094  ♣ AKQ62 | South:  ♠ Q8  ♥ Q732  ♠ AJ73  ♣ 1053   | West 3♣              | North<br>1♣<br>AP           | East<br>Pass         |                  |

| Board: 435<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>1043</li><li>✓ QJ5</li><li>✓ KJ762</li><li>✓ K4</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 436<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>AQ92</li><li>Q9</li><li>74</li><li>AQ1075</li></ul>         | The opponents are silent. You bid first.       |
| Board: 437<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>J103</li><li>✓ QJ9754</li><li>✓ KQ4</li><li>✓ Q</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 438<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ K984</li><li>★ KJ</li><li>★ A7</li><li>★ K10983</li></ul> | The opponents are silent. You bid first.       |
| Board: 439<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ AQJ</li><li>♥ QJ1093</li><li>◆ J752</li><li>◆ 2</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 435<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 12<br>Contract: 1N S    | North:  • 1043  • QJ5  • KJ762  • K4 | South:  ♣ J7  ♥ 62  ♠ AQ43  ♣ AJ985          | West<br>Pass<br>AP   | North 1           |                            | South 1♣ 1NT |
|---|--------------------------------------|--|----------------------|-------------------|----------------------------|--------------|
| Board: 436 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♠ S                 | North:  ♠ AQ92  ♥ Q9  ♠ 74  ♣ AQ1075 | South:  ◆ J6543  ◆ KJ  ◆ AQ3  ◆ 632          | West<br>Pass<br>AP   | North<br>1♣<br>2♠ |                            | 1♠           |
| Board: 437 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N                    | North:  ♣ J103  ♥ QJ9754  ♠ KQ4  ♣ Q | South:  ♠ A9  ♥ AK108  ♦ 96  ♣ J10953        | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣           |
| Board: 438 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S                   | North:  ♠ K984  ♥ KJ  ♠ A7  ♠ K10983 | South:  ♠ AJ62  ♥ Q107  ♠ KJ64  ♣ 72         | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    | East<br>Pass<br>Pass<br>AP | 1♠           |
| Board: 439 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AQJ  ♥ QJ1093  ♦ J752  ♣ 2 | South:<br>♠ 987<br>♥ K872<br>♦ Q<br>♠ AKQ108 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣           |

| Board: 435<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣ J7</li><li>♥ 62</li><li>♦ AQ43</li><li>♣ AJ985</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 436<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J6543</li><li>♥ KJ</li><li>◆ AQ3</li><li>♣ 632</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 437<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♠ A9</li><li>♥ AK108</li><li>♦ 96</li><li>♠ J10953</li></ul> | The opponents are silent. You bid first.       |
| Board: 438<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♣ AJ62</li><li>♥ Q107</li><li>♦ KJ64</li><li>♣ 72</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 439<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>◆987</li><li>▼ K872</li><li>◆ Q</li><li>◆ AKQ108</li></ul>   | The opponents are silent. You bid first.       |

| Board: 435<br>Dealer: S<br>Vul: EW<br>North HCP: 10<br>South HCP: 12<br>Contract: 1N S    | North:  • 1043  • QJ5  • KJ762  • K4 | South:  ♣ J7  ♥ 62  ♠ AQ43  ♣ AJ985          | West<br>Pass<br>AP   | North 1           |                            | South 1♣ 1NT |
|---|--------------------------------------|--|----------------------|-------------------|----------------------------|--------------|
| Board: 436 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♠ S                 | North:  ♠ AQ92  ♥ Q9  ♠ 74  ♣ AQ1075 | South:  ◆ J6543  ◆ KJ  ◆ AQ3  ◆ 632          | West<br>Pass<br>AP   | North<br>1♣<br>2♠ |                            | 1♠           |
| Board: 437 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N                    | North:  ♣ J103  ♥ QJ9754  ♠ KQ4  ♣ Q | South:  ♠ A9  ♥ AK108  ♦ 96  ♣ J10953        | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣           |
| Board: 438 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S                   | North:  ♠ K984  ♥ KJ  ♠ A7  ♠ K10983 | South:  ♠ AJ62  ♥ Q107  ♠ KJ64  ♣ 72         | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    | East<br>Pass<br>Pass<br>AP | 1♠           |
| Board: 439 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ AQJ  ♥ QJ1093  ♦ J752  ♣ 2 | South:<br>♠ 987<br>♥ K872<br>♦ Q<br>♠ AKQ108 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP         | 1♣           |

| Board: 440<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>A72</li><li>♥ Q985</li><li>♦ 9</li><li>AK984</li></ul>     | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 441<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣ J972</li><li>♥ KQ5</li><li>♦ J32</li><li>♣ Q43</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 442<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ32</li><li>♥ QJ</li><li>◆ 52</li><li>◆ A8653</li></ul> | The opponents are silent. You bid first.       |
| Board: 443<br>Dealer: S<br>Vul: None<br>HCP: 9  | ◆ QJ104<br>▼ AQ10<br>◆ 96432<br>◆ 5                                | The opponents are silent.  Partner bids first. |
| Board: 444<br>Dealer: N<br>Vul: NS<br>HCP: 13   | ◆ QJ104<br>▼ K9<br>◆ 53<br>◆ AK1062                                | The opponents are silent. You bid first.       |

| Board: 440 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 \( \bar{V} \) N | North:  ♠ A72  ♥ Q985  ♦ 9  ♣ AK984   | South:  ♠ Q8  ♥ KJ63  ♠ KQ875  ♣ 102 | West<br>Pass<br>AP   | North<br>1♣<br>1♥       | East<br>Pass<br>Pass | 1♦              |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------------|----------------------|-----------------|
| Board: 441 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 3♠ N                 | North:  ◆ J972  ◆ KQ5  ◆ J32  ◆ Q43   | South:  ♠ K654  ♥ A7  ♦ 98  ♣ AK762  | West<br>Pass<br>AP   | North<br>1♠             | East<br>Pass         | 1♣              |
| Board: 442 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S              | North:  ♠ KQ32  ♥ QJ  ♦ 52  ♣ A8653   | South:  ♠ A98764  ♥ AK953  ♦ 98  ♣ — | Pass<br>Pass<br>AP   | North 1♣ 2♠ 3♠ bid, a ♥ | Pass<br>Pass<br>Pass | 1♠<br>3♥¹<br>4♠ |
| Board: 443 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♠ S               | North:  ♠ QJ104  ♥ AQ10  ♦ 96432  ♣ 5 | South:  ♠ K975  ♥ J74  ♦ Q  ♣ AQJ86  | West<br>Pass<br>Pass | North  1  3  ♣          | East<br>Pass<br>AP   | South 1♣ 1♠     |
| Board: 444 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 24 N                | North:  ♠ QJ104  ♥ K9  ♦ 53  ♠ AK1062 | South:                               | West Pass AP         | North<br>1♣<br>1♠       | East<br>Pass<br>Pass | 1♦              |

| Board: 440<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>◆ Q8</li><li>◆ KJ63</li><li>◆ KQ875</li><li>◆ 102</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 441<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ K654</li><li>★ A7</li><li>◆ 98</li><li>◆ AK762</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 442<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>▲ A98764</li><li>♥ AK953</li><li>◆ 98</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 443<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K975</li><li>♥ J74</li><li>◆ Q</li><li>◆ AQJ86</li></ul>  | The opponents are silent. You bid first.       |
| Board: 444<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>◆ 9872</li><li>♥ A10</li><li>◆ KQJ87</li><li>◆ 54</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 440 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 \( \bar{V} \) N | North:  ♠ A72  ♥ Q985  ♦ 9  ♣ AK984   | South:  ♠ Q8  ♥ KJ63  ♠ KQ875  ♣ 102 | West<br>Pass<br>AP   | North<br>1♣<br>1♥       | East<br>Pass<br>Pass | 1♦              |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------------|----------------------|-----------------|
| Board: 441 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 3♠ N                 | North:  ◆ J972  ◆ KQ5  ◆ J32  ◆ Q43   | South:  ♠ K654  ♥ A7  ♦ 98  ♣ AK762  | West<br>Pass<br>AP   | North<br>1♠             | East<br>Pass         | 1♣              |
| Board: 442 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S              | North:  ♠ KQ32  ♥ QJ  ♦ 52  ♣ A8653   | South:  ♠ A98764  ♥ AK953  ♦ 98  ♣ — | Pass<br>Pass<br>AP   | North 1♣ 2♠ 3♠ bid, a ♥ | Pass<br>Pass<br>Pass | 1♠<br>3♥¹<br>4♠ |
| Board: 443 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♠ S               | North:  ♠ QJ104  ♥ AQ10  ♦ 96432  ♣ 5 | South:  ♠ K975  ♥ J74  ♦ Q  ♣ AQJ86  | West<br>Pass<br>Pass | North  1  3  ♣          | East<br>Pass<br>AP   | South 1♣ 1♠     |
| Board: 444 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 24 N                | North:  ♠ QJ104  ♥ K9  ♦ 53  ♠ AK1062 | South:                               | West Pass AP         | North<br>1♣<br>1♠       | East<br>Pass<br>Pass | 1♦              |

| Board: 445<br>Dealer: S<br>Vul: Both<br>HCP: 10 | ♠ QJ107<br>♥ A83<br>♦ QJ54<br>♠ 94                                  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 446<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>▲ A963</li><li>✔ A2</li><li>◆ 86</li><li>▲ AJ1042</li></ul> | The opponents are silent. You bid first.       |
| Board: 447<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ 43</li><li>★ AK63</li><li>★ KJ652</li><li>★ 62</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 448<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>AQ2</li><li>♥ 9652</li><li>A</li><li>A A8532</li></ul>      | The opponents are silent. You bid first.       |
| Board: 449<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ KJ97</li><li>▼ J9</li><li>◆ 109853</li><li>◆ A6</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 445 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N | North:  ♠ QJ107  ♥ A83  ♠ QJ54  ♣ 94 | South:  ♠ K962  ♥ Q10  ♦ 98  ♣ AKJ86  | West<br>Pass<br>AP           | North 1♣                                       | East<br>Pass                 | 1♣          |
|---|--------------------------------------|---------------------------------------|------------------------------|--|------------------------------|-------------|
| Board: 446 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ S | North:  ♠ A963  ♥ A2  ♦ 86  ♠ AJ1042 | South:  ♠ KQJ2  ♥ J53  ♠ A1092  ♣ 76  | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♠ 4♣² 4♠ bid, surp bid, a ♣ bid, a ♠ | Pass Pass Pass AP plus stopp | 1♠ 3NT¹ 4♠³ |
| Board: 447 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3▼ S   | North:                               | South:  ♠ AQ2  ♥ J872  ♦ 7  ♠ AQ1094  | West Pass Pass               | North  1  3 ▼                                  | East<br>Pass<br>AP           | South 1♣ 1♥ |
| Board: 448 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 2♥ S   | North:  ♠ AQ2  ♥ 9652  ♠ A  ♣ A8532  | South:                                | West<br>Pass                 | North<br>1♣<br>2♥                              |                              |             |
| Board: 449 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ S  | North:  ♠ KJ97  ▼ J9  • 109853  ♣ A6 | South:  ♠ AQ86  ♥ 1074  ♠ 7  ♣ KQJ105 | West Pass Pass               | North 1  | East Pass AP                 | South 1♣ 1♠ |

| Board: 445<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ K962</li><li>♥ Q10</li><li>◆ 98</li><li>◆ AKJ86</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 446<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ KQJ2</li><li>▼ J53</li><li>◆ A1092</li><li>◆ 76</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 447<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>AQ2</li><li>✓ J872</li><li>✓ 7</li><li>AQ1094</li></ul>     | The opponents are silent. You bid first.       |
| Board: 448<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♠ 93</li><li>♥ AJ107</li><li>♦ J64</li><li>♠ KQ97</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 449<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>AQ86</li><li>▼ 1074</li><li>◆ 7</li><li>◆ KQJ105</li></ul>  | The opponents are silent. You bid first.       |

| Board: 445 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N | North:  ♠ QJ107  ♥ A83  ♠ QJ54  ♣ 94 | South:  ♠ K962  ♥ Q10  ♦ 98  ♣ AKJ86  | West<br>Pass<br>AP           | North 1♣                                       | East<br>Pass                 | 1♣          |
|---|--------------------------------------|---------------------------------------|------------------------------|--|------------------------------|-------------|
| Board: 446 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ S | North:  ♠ A963  ♥ A2  ♦ 86  ♠ AJ1042 | South:  ♠ KQJ2  ♥ J53  ♠ A1092  ♣ 76  | Pass Pass Pass 1. Cue 2. Cue | North 1♣ 3♠ 4♣² 4♠ bid, surp bid, a ♣ bid, a ♠ | Pass Pass Pass AP plus stopp | 1♠ 3NT¹ 4♠³ |
| Board: 447 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3▼ S   | North:                               | South:  ♠ AQ2  ♥ J872  ♦ 7  ♠ AQ1094  | West Pass Pass               | North  1  3 ▼                                  | East<br>Pass<br>AP           | South 1♣ 1♥ |
| Board: 448 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 2♥ S   | North:  ♠ AQ2  ♥ 9652  ♠ A  ♣ A8532  | South:                                | West<br>Pass                 | North<br>1♣<br>2♥                              |                              |             |
| Board: 449 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ S  | North:  ♠ KJ97  ▼ J9  • 109853  ♣ A6 | South:  ♠ AQ86  ♥ 1074  ♠ 7  ♣ KQJ105 | West Pass Pass               | North 1  | East Pass AP                 | South 1♣ 1♠ |

| Board: 450<br>Dealer: N<br>Vul: NS              | <b>★</b> K1042 <b>∀</b> J2 <b>♦</b> Q6                             | The opponents are silent.                      |
|---|--|--|
| HCP: 14 Board: 451                              | ♣ AKJ64<br>♠ A10   | You bid first.                                 |
| Dealer: S<br>Vul: EW<br>HCP: 11                 | <ul><li>✓ A10964</li><li>✓ J982</li><li>✓ Q6</li></ul>             | The opponents are silent.  Partner bids first. |
| Board: 452<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li> J853</li><li> ✓ AJ2</li><li> 4</li><li> ♠ AKJ96</li></ul> | East Bids 3♥ if possible.  You bid first.      |
| Board: 453<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>◆ Q54</li><li>◆ 9652</li><li>◆ AKJ3</li><li>◆ 94</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 454<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ AKJ9</li><li>♥ 76</li><li>♦ K4</li><li>♠ J7643</li></ul> | The opponents are silent. You bid first.       |

| Board: 450<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 3♠ S  | North:  ♠ K1042  ♥ J2  • Q6  ♣ AKJ64  | South:  ♠ Q973  ♥ AQ5  ♦ J107  ♠ Q98   | West<br>Pass<br>AP   | North<br>1♣<br>2♠ | East<br>Pass<br>Pass | 1♠          |
|---|---------------------------------------|--|----------------------|-------------------|----------------------|-------------|
| Board: 451 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 N                  | North:  ♠ A10  ♥ A10964  ♦ J982  ♣ Q6 | South:  ♠ K7  ▼ K752  ♦ 65  ♣ AK843    | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | 1♣          |
| Board: 452<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 9<br>Contract: 3♥ E | North:                                | South:  ♠ A1076  ♥ —  ♠ KQ10983  ♣ 832 | West                 | North<br>1♣       | East 3♥              | South<br>AP |
| Board: 453 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 N                  | North:  ♠ Q54  ♥ 9652  ♠ AKJ3  ♣ 94   | South:  ♣ 73  ✔ AK107  • 105  ♣ AQ1072 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | 1♣          |
| Board: 454 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S                 | North:  ♠ AKJ9  ♥ 76  ♠ K4  ♣ J7643   | South:  ♣ 7653  ♥ J32  ♣ AJ3  ♣ A92    | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP   |             |

| Board: 450<br>Dealer: N<br>Vul: NS<br>HCP: 11  | <ul><li>♣ Q973</li><li>♥ AQ5</li><li>◆ J107</li><li>♣ Q98</li></ul>   | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 451<br>Dealer: S<br>Vul: EW<br>HCP: 13  | <ul><li>★ K7</li><li>▼ K752</li><li>◆ 65</li><li>◆ AK843</li></ul>    | The opponents are silent. You bid first.       |
| Board: 452<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li>★ A1076</li><li>▼ —</li><li>★ KQ10983</li><li>★ 832</li></ul> | East Bids 3♥ if possible.  Partner bids first. |
| Board: 453<br>Dealer: S<br>Vul: NS<br>HCP: 13  | <ul><li>★ 73</li><li>★ AK107</li><li>★ 105</li><li>★ AQ1072</li></ul> | The opponents are silent. You bid first.       |
| Board: 454<br>Dealer: N<br>Vul: EW<br>HCP: 10  | <ul><li>★ 7653</li><li>♥ J32</li><li>◆ AJ3</li><li>★ A92</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 450<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 3♠ S  | North:  ♠ K1042  ♥ J2  • Q6  ♣ AKJ64  | South:  ♠ Q973  ♥ AQ5  ♦ J107  ♠ Q98   | West<br>Pass<br>AP   | North<br>1♣<br>2♠ | East<br>Pass<br>Pass | 1♠          |
|---|---------------------------------------|--|----------------------|-------------------|----------------------|-------------|
| Board: 451 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 N                  | North:  ♠ A10  ♥ A10964  ♦ J982  ♣ Q6 | South:  ♠ K7  ▼ K752  ♦ 65  ♣ AK843    | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | 1♣          |
| Board: 452<br>Dealer: N<br>Vul: Both<br>North HCP: 14<br>South HCP: 9<br>Contract: 3♥ E | North:                                | South:  ♠ A1076  ♥ —  ♠ KQ10983  ♣ 832 | West                 | North<br>1♣       | East 3♥              | South<br>AP |
| Board: 453 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 N                  | North:  ♠ Q54  ♥ 9652  ♠ AKJ3  ♣ 94   | South:  ♣ 73  ✔ AK107  • 105  ♣ AQ1072 | West<br>Pass<br>Pass | North 1♥ 4♥       | East<br>Pass<br>AP   | 1♣          |
| Board: 454 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S                 | North:  ♠ AKJ9  ♥ 76  ♠ K4  ♣ J7643   | South:  ♣ 7653  ♥ J32  ♣ AJ3  ♣ A92    | West<br>Pass         | North<br>1♣<br>2♠ | East<br>Pass<br>AP   |             |

| Board: 455<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♦ 9653</li><li>♥ Q7</li><li>♦ QJ104</li><li>♣ AJ5</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 456<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>A53</li><li>✓ AK109</li><li>✓ J</li><li>✓ J10962</li></ul>   | The opponents are silent. You bid first.       |
| Board: 457<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ K1062</li><li>♥ J1063</li><li>◆ AJ9</li><li>◆ 72</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 458<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <b>♠</b> Q<br><b>♥</b> QJ107<br><b>♦</b> AQ2<br><b>♣</b> K8752       | The opponents are silent. You bid first.       |
| Board: 459<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ K1053</li><li>★ KJ8</li><li>◆ 842</li><li>◆ Q104</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 455<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 14<br>Contract: 3♠ N | North:                                | South:  ♠ KQ74  ♥ A102  ♦ 6  ♣ KQ764 |                    | North<br>1♠       | East<br>Pass       | 1♣       |
|--|---------------------------------------|--------------------------------------|--------------------|-------------------|--------------------|----------|
| Board: 456<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S  | North:  ♣ A53  ✔ AK109  ♣ J  ♣ J10962 | South:  ♠ K102  ♥ QJ73  ♠ K874  ♣ 74 | West<br>Pass       | North 1♣ 2♥       | East<br>Pass<br>AP |          |
| Board: 457 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♥ N                   | North:  ★ K1062  ▼ J1063  ◆ AJ9  ♣ 72 | South:  ♠ 3  ♥ AK84  ♠ 874  ♣ KQ963  | West Pass AP       | North<br>1♥       | East<br>Pass       | 1♣       |
| Board: 458 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2 S                 | North:  ♠ Q  ♥ QJ107  ♠ AQ2  ♠ K8752  | South:  ◆ A854  ▼ K932  ◆ K743  ◆ 3  | West<br>Pass       | North<br>1♣<br>2♥ |                    | South 1♥ |
| Board: 459 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N                 | North:  ♠ K1053  ♥ KJ8  ♠ 842  ♣ Q104 | South:  ♠ A984  ♥ Q5  ♠ A6  ♣ K8653  | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass       | 1♣       |

| Board: 455<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQ74</li><li>★ A102</li><li>★ 6</li><li>★ KQ764</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 456<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ K102</li><li>♥ QJ73</li><li>◆ K874</li><li>★ 74</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 457<br>Dealer: S<br>Vul: EW<br>HCP: 12   | ♣3<br>♥ AK84<br>♦ 874<br>♣ KQ963                                    | The opponents are silent. You bid first.       |
| Board: 458<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ A854</li><li>★ K932</li><li>★ K743</li><li>★ 3</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 459<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>A984</li><li>♥ Q5</li><li>A6</li><li>★ K8653</li></ul>      | The opponents are silent. You bid first.       |

| Board: 455<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 14<br>Contract: 3♠ N | North:                                | South:  ♠ KQ74  ♥ A102  ♦ 6  ♣ KQ764 |                    | North<br>1♠       | East<br>Pass       | 1♣       |
|--|---------------------------------------|--------------------------------------|--------------------|-------------------|--------------------|----------|
| Board: 456<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 9<br>Contract: 2♥ S  | North:  ♣ A53  ✔ AK109  ♣ J  ♣ J10962 | South:  ♠ K102  ♥ QJ73  ♠ K874  ♣ 74 | West<br>Pass       | North 1♣ 2♥       | East<br>Pass<br>AP |          |
| Board: 457 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♥ N                   | North:  ★ K1062  ▼ J1063  ◆ AJ9  ♣ 72 | South:  ♠ 3  ♥ AK84  ♠ 874  ♣ KQ963  | West Pass AP       | North<br>1♥       | East<br>Pass       | 1♣       |
| Board: 458 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2 S                 | North:  ♠ Q  ♥ QJ107  ♠ AQ2  ♠ K8752  | South:  ◆ A854  ▼ K932  ◆ K743  ◆ 3  | West<br>Pass       | North<br>1♣<br>2♥ |                    | South 1♥ |
| Board: 459 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N                 | North:  ♠ K1053  ♥ KJ8  ♠ 842  ♣ Q104 | South:  ♠ A984  ♥ Q5  ♠ A6  ♣ K8653  | West<br>Pass<br>AP | North<br>1♠       | East<br>Pass       | 1♣       |

| Board: 460<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <b>♦</b> 5<br><b>♥</b> K865<br><b>♦</b> Q98<br><b>♣</b> AK1072         | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 461<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>★ 85</li><li>▼ KJ52</li><li>◆ J10864</li><li>◆ A5</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 462<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ K953</li><li>★ A83</li><li>→ J</li><li>★ KQ832</li></ul>     | The opponents are silent. You bid first.       |
| Board: 463<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>AQ62</li><li>✓ J9742</li><li>◆ 84</li><li>◆ Q7</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 464<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ KJ103</li><li>★ A109</li><li>★ 10</li><li>★ AQ1085</li></ul> | The opponents are silent. You bid first.       |

| Board: 460<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 10<br>Contract: 2♥ S   | North:                                  | South:  ♠ K1062  ♥ Q432  ♠ A32  ♣ J8  | West<br>Pass         | North<br>1♣<br>2♥ |                      | South 1♥         |
|--|---|---------------------------------------|----------------------|-------------------|----------------------|------------------|
| Board: 461 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4♥ S                 | North:  ♠ 85  ♥ KJ52  ♦ J10864  ♣ A5    | South:  ♠ AJ3  ♥ A764  ♠ 2  ♣ KQ943   | West Pass Pass AP    | North  1 →  3 ▼   | East<br>Pass<br>Pass | 1 <b>♣</b><br>1♥ |
| Board: 462<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ K953  ♥ A83  ♦ J  ♣ KQ832     | South:  ♠ AQ108  ♥ KQ2  ♦ 98  ♣ 9754  | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    |                      | 1♠               |
| Board: 463 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N                    | North:  ♠ AQ62  ♥ J9742  ♠ 84  ♣ Q7     | South:  ♠ K105  ♥ Q1053  ♦ J  ♣ AKJ54 | West Pass AP         | North<br>1♥       | East<br>Pass         | 1♣               |
| Board: 464 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 44 S                  | North:  ♠ KJ103  ♥ A109  ♠ 10  ♣ AQ1085 | South:  ♠ AQ752  ♥ Q75  ♠ Q9  ♠ 432   | West<br>Pass<br>AP   | North<br>1♣<br>3♠ |                      | 1♠               |

| Board: 460<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ K1062</li><li>★ Q432</li><li>★ A32</li><li>★ J8</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 461<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AJ3</li><li>✓ A764</li><li>✓ 2</li><li>✓ KQ943</li></ul>    | The opponents are silent. You bid first.       |
| Board: 462<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>AQ108</li><li>KQ2</li><li>98</li><li>9754</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 463<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★K105</li><li>♥Q1053</li><li>↓J</li><li>★AKJ54</li></ul>    | The opponents are silent. You bid first.       |
| Board: 464<br>Dealer: N<br>Vul: EW<br>HCP: 10   | <ul><li>AQ752</li><li>♥ Q75</li><li>Q9</li><li>432</li></ul>        | The opponents are silent.  Partner bids first. |

| Board: 460<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 10<br>Contract: 2♥ S   | North:                                  | South:  ♠ K1062  ♥ Q432  ♠ A32  ♣ J8  | West<br>Pass         | North<br>1♣<br>2♥ |                      | South 1♥         |
|--|---|---------------------------------------|----------------------|-------------------|----------------------|------------------|
| Board: 461 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4♥ S                 | North:  ♠ 85  ♥ KJ52  ♦ J10864  ♣ A5    | South:  ♠ AJ3  ♥ A764  ♠ 2  ♣ KQ943   | West Pass Pass AP    | North  1 →  3 ▼   | East<br>Pass<br>Pass | 1 <b>♣</b><br>1♥ |
| Board: 462<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ K953  ♥ A83  ♦ J  ♣ KQ832     | South:  ♠ AQ108  ♥ KQ2  ♦ 98  ♣ 9754  | West<br>Pass<br>Pass | North 1♣ 2♠ 4♠    |                      | 1♠               |
| Board: 463 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N                    | North:  ♠ AQ62  ♥ J9742  ♠ 84  ♣ Q7     | South:  ♠ K105  ♥ Q1053  ♦ J  ♣ AKJ54 | West Pass AP         | North<br>1♥       | East<br>Pass         | 1♣               |
| Board: 464 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 44 S                  | North:  ♠ KJ103  ♥ A109  ♠ 10  ♣ AQ1085 | South:  ♠ AQ752  ♥ Q75  ♠ Q9  ♠ 432   | West<br>Pass<br>AP   | North<br>1♣<br>3♠ |                      | 1♠               |

| Board: 465 Dealer: S Vul: None HCP: 11  Board: 466 Dealer: N Vul: NS HCP: 14  Board: 467 Dealer: S Vul: NS HCP: 14  Board: 467 Dealer: N Vul: NS HCP: 14  Board: 467 Dealer: S Vul: EW HCP: 11  Board: 468 Dealer: S Vul: EW HCP: 11  Board: 468 Dealer: N Vul: Both HCP: 13  Board: 469 Dealer: S Vul: Board: 469 Dealer: S Vul: NS HCP: 13  Board: 469 Dealer: S Vul: NS HCP: 10  AQ5  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first. |                        |                            |    |
|--|------------------------|----------------------------|----|
| Dealer: N  | Dealer: S<br>Vul: None | <b>∨</b> KQ94 <b>→</b> Q32 | •• |
| Dealer: S Vul: EW HCP: 11  AJ64  Partner bids first.  Board: 468 Dealer: N Vul: Both HCP: 13  AJ83  Dealer: N Vul: Both HCP: 13  AV9432  The opponents are silent.  You bid first.  You bid first.  Board: 469 Dealer: S VAQ5 Vul: NS  AQ5  Vul: NS  Partner bids first.   | Dealer: N<br>Vul: NS   | ▼ K4<br>◆ K10              | 11 |
| Dealer: N  | Dealer: S<br>Vul: EW   | <b>♥</b> 10742 <b>♦</b> AJ |    |
| Dealer: S  | Dealer: N<br>Vul: Both | ♥ QJ<br>♦ Q5               | •• |
|  | Dealer: S<br>Vul: NS   | <b>♥</b> AQ5 <b>•</b> K3   | •• |

| Board: 465 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 N               | North:  ♠ Q74  ♥ KQ94  ♠ Q32  ♠ Q53                           | South:  ♣ J83  ♥ A1063  ♠ K  ♣ A10976 | West<br>Pass<br>Pass | North  1♥ 3♥ | East Pass AP       | 1♣       |
|--|---|---------------------------------------|----------------------|--------------|--------------------|----------|
| Board: 466<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | North:  ◆ J942  ▼ K4  ◆ K10  ◆ AK1053                         | South:  ♠ Q10753  ♥ QJ7  ♠ A75  ♠ J9  | West<br>Pass         | North 1♣ 2♠  | East<br>Pass<br>AP | South 1♠ |
| Board: 467 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 N                 | North:  ♠ J62  ♥ 10742  ♠ AJ  ♠ AJ64                          | South:  ♠ 10  ♥ AKQ3  ♠ K54  ♣ 98752  | West<br>Pass<br>Pass | North  1♥ 3♥ | East<br>Pass<br>AP | 1♣       |
| Board: 468 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♠ S              | North:  ♠ AJ83  ♥ QJ  ♠ Q5  ♠ K9432                           | South:  ♠ KQ76  ♥ 832  ♠ K74  ♣ Q76   | West<br>Pass         | North 1♣ 2♠  | East<br>Pass<br>AP | South 1♠ |
| Board: 469 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3 \( \) N           | North: <b>▲</b> J1054 <b>♥</b> AQ5 <b>♦</b> K3 <b>♣</b> 10953 | South:  ♠ A982  ♥ 82  ♠ A7  ♠ KQ764   | West Pass Pass       | North 1♠ 3♠  | East<br>Pass<br>AP | 1♣       |

| Board: 465<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li></li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 466<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>♣ Q10753</li><li>♥ QJ7</li><li>◆ A75</li><li>♣ J9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 467<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>▲ 10</li><li>♥ AKQ3</li><li>◆ K54</li><li>♣ 98752</li></ul> | The opponents are silent. You bid first.       |
| Board: 468<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <b>♦</b> KQ76<br><b>♥</b> 832<br><b>♦</b> K74<br><b>♣</b> Q76       | The opponents are silent.  Partner bids first. |
| Board: 469<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>A982</li><li>♥82</li><li>A7</li><li>KQ764</li></ul>         | The opponents are silent. You bid first.       |

| Board: 465 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 N               | North:  ♠ Q74  ♥ KQ94  ♠ Q32  ♠ Q53                           | South:  ♣ J83  ♥ A1063  ♠ K  ♣ A10976 | West<br>Pass<br>Pass | North  1♥ 3♥ | East Pass AP       | 1♣       |
|--|---|---------------------------------------|----------------------|--------------|--------------------|----------|
| Board: 466<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 10<br>Contract: 2♠ S | North:  ◆ J942  ▼ K4  ◆ K10  ◆ AK1053                         | South:  ♠ Q10753  ♥ QJ7  ♠ A75  ♠ J9  | West<br>Pass         | North 1♣ 2♠  | East<br>Pass<br>AP | South 1♠ |
| Board: 467 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 N                 | North:  ♠ J62  ♥ 10742  ♠ AJ  ♠ AJ64                          | South:  ♠ 10  ♥ AKQ3  ♠ K54  ♣ 98752  | West<br>Pass<br>Pass | North  1♥ 3♥ | East<br>Pass<br>AP | 1♣       |
| Board: 468 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♠ S              | North:  ♠ AJ83  ♥ QJ  ♠ Q5  ♠ K9432                           | South:  ♠ KQ76  ♥ 832  ♠ K74  ♣ Q76   | West<br>Pass         | North 1♣ 2♠  | East<br>Pass<br>AP | South 1♠ |
| Board: 469 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3 \( \) N           | North: <b>▲</b> J1054 <b>♥</b> AQ5 <b>♦</b> K3 <b>♣</b> 10953 | South:  ♠ A982  ♥ 82  ♠ A7  ♠ KQ764   | West Pass Pass       | North 1♠ 3♠  | East<br>Pass<br>AP | 1♣       |

| Board: 470<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ A92</li><li>★ A983</li><li>★ K</li><li>★ Q10962</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 471<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>10854</li><li>✓ AQ9</li><li>✓ J973</li><li>✓ K5</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 472<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★73</li><li>▼ KJ72</li><li>★ K2</li><li>★ AQ982</li></ul>    | The opponents are silent. You bid first.       |
| Board: 473<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ A3</li><li>▼ 10632</li><li>★ KJ652</li><li>★ K10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 474<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <b>♣</b> 7 <b>♥</b> AJ104 <b>♦</b> KQ4 <b>♣</b> A9642                | The opponents are silent. You bid first.       |

| Board: 470 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S    | North:  ♠ A92  ♥ A983  ♠ K  ♣ Q10962  | South:                                | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 471 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♠ N | North:  • 10854  • AQ9  • J973 • K5   | South:  ♠ AK72  ♥ K  ♦ 1062  ♣ Q10864 | West<br>Pass<br>AP   | North<br>1♠       | East<br>Pass         | 1♣          |
| Board: 472 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2 S  | North:  ♣ 73  ♥ KJ72  ♠ K2  ♣ AQ982   | South:  ♠ A84  ♥ A653  ♠ Q864  ♠ 106  | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP   | South 1♥    |
| Board: 473 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 S    | North:  ♠ A3  ♥ 10632  ♠ KJ652  ♠ K10 | South:  ♠ QJ  ♥ A974  ♠ Q3  ♠ A9432   | West<br>Pass<br>Pass | North 1           | East Pass AP         | South 1♣ 1♥ |
| Board: 474 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4♥ S  | North:  ♣ 7  ✔ AJ104  ♣ KQ4  ♣ A9642  | South:  ♠ KQ54  ♥ K752  ♠ J72  ♣ 73   | West<br>Pass<br>AP   | North 1♣ 3♥       | East<br>Pass<br>Pass | 1♥          |

| Board: 470<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ 54</li><li>▼ KJ652</li><li>★ A952</li><li>★ K3</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 471<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ AK72</li><li>▼ K</li><li>★ 1062</li><li>★ Q10864</li></ul> | The opponents are silent. You bid first.       |
| Board: 472<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ A84</li><li>▼ A653</li><li>◆ Q864</li><li>★ 106</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 473<br>Dealer: S<br>Vul: EW<br>HCP: 13   | ♣ QJ<br>♥ A974<br>♦ Q3<br>♣ A9432                                    | The opponents are silent. You bid first.       |
| Board: 474<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ KQ54</li><li>▼ K752</li><li>◆ J72</li><li>◆ 73</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 470 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S    | North:  ♠ A92  ♥ A983  ♠ K  ♣ Q10962  | South:                                | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥          |
|---|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|-------------|
| Board: 471 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♠ N | North:  • 10854  • AQ9  • J973 • K5   | South:  ♠ AK72  ♥ K  ♦ 1062  ♣ Q10864 | West<br>Pass<br>AP   | North<br>1♠       | East<br>Pass         | 1♣          |
| Board: 472 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2 S  | North:  ♣ 73  ♥ KJ72  ♠ K2  ♣ AQ982   | South:  ♠ A84  ♥ A653  ♠ Q864  ♠ 106  | West<br>Pass         | North<br>1♣<br>2♥ | East<br>Pass<br>AP   | South 1♥    |
| Board: 473 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 S    | North:  ♠ A3  ♥ 10632  ♠ KJ652  ♠ K10 | South:  ♠ QJ  ♥ A974  ♠ Q3  ♠ A9432   | West<br>Pass<br>Pass | North 1           | East Pass AP         | South 1♣ 1♥ |
| Board: 474 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4♥ S  | North:  ♣ 7  ✔ AJ104  ♣ KQ4  ♣ A9642  | South:  ♠ KQ54  ♥ K752  ♠ J72  ♣ 73   | West<br>Pass<br>AP   | North 1♣ 3♥       | East<br>Pass<br>Pass | 1♥          |

| Board: 475<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ K743</li><li>★ A104</li><li>◆ Q852</li><li>★ 53</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 476<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>▲ A983</li><li>♥ 42</li><li>◆ QJ</li><li>◆ AK964</li></ul>  | The opponents are silent. You bid first.       |
| Board: 477<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q432</li><li>♥ J5</li><li>♦ AK64</li><li>♣ J98</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 478<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ K76</li><li>★ AK75</li><li>★ 10</li><li>★ KJ942</li></ul> | The opponents are silent. You bid first.       |
| Board: 479<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ AJ10</li><li>♥ K52</li><li>♦ K532</li><li>♣ 852</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 475<br>Dealer: S<br>Vul: None                          | North:<br>♠ K743                                     | South:<br>♠ AQJ10                    | West   | North                    | East       | South 1♣               |
|---|--|--------------------------------------|--|--------------------------|------------|------------------------|
| North HCP: 9<br>South HCP: 14<br>Contract: 2♠ N               | <ul><li>★ A104</li><li>◆ Q852</li><li>◆ 53</li></ul> | ♥ 83<br>♦ KJ<br>♣ QJ874              | Pass<br>AP   | 1♠                       | Pass       | 2♠                     |
| Board: 476<br>Dealer: N<br>Vul: NS                            | North:<br>♠ A983<br>♥ 42                             | South:<br><b>♠</b> J754 <b>♥</b> A98 | West   | North                    |            | South                  |
| North HCP: 14<br>South HCP: 9<br>Contract: 2♠ S               | <b>♦</b> QJ<br><b>♣</b> AK964                        | ◆ K862<br>◆ J10                      | Pass   | 2♠                       | AP         |                        |
|   |  |                                      | West   | North                    | East       | South 1♣               |
| Board: 477<br>Dealer: S                                       | North:   | South:                               | Pass   | 1♠                       | Pass       | 3♠                     |
| Vul: Both   | <b>♦</b> Q432  | <b>♠</b> AJ108                       | Pass   | 3NT <sup>1</sup>         | Pass       | <b>4♣</b> <sup>2</sup> |
| North HCP: 11<br>South HCP: 13                                | <ul><li>✓ J5</li><li>◆ AK64</li><li>◆ AG6</li></ul>  | ♥ 98<br>♦ J7<br>♣ AK1074             | Pass<br>AP   | <b>4</b> ♦ <sup>3</sup>  | Pass       | 4♠                     |
| Contract: 4♠ N  | <b>♣</b> J98   |                                      | <ol> <li>Cue bid, surplus</li> <li>Cue bid, a ♣ stopper</li> </ol> |                          |            |                        |
|   |  |                                      |  | bid, a ♣<br>bid, a ◆     |            |                        |
| Board: 478<br>Dealer: N                                       | North:<br>♠ K76                                      | South:<br>♠ A943                     | West   | North 1♣                 |            |                        |
| Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | ◆ AK75<br>◆ 10<br>◆ KJ942                            | ♥ Q1098<br>♦ J<br>• A1053            | Pass<br>Pass   | 2 <b>▼</b><br>4 <b>▼</b> | Pass<br>AP | 3♥                     |
| Board: 479<br>Dealer: S                                       | North:   | South:                               | West   | North                    | East       | South 1♣               |
| Dealer: S<br>Vul: NS  | <b>♠</b> AJ10  | <b>♠</b> 2                           | Pass   | 1•                       | Pass       | 3 <b>♦</b>             |
| North HCP: 11   | <ul><li>▼ K52</li><li>◆ K532</li></ul>               | ♥ A104<br>♦ Q876                     | Pass   | <b>4</b> ♠¹              | Pass       | <b>5</b> ♦             |
| South HCP: 13<br>Contract: 5 N                                | <b>♦</b> 852   | ♣ AK764                              | AP   | bid, a ♠                 |            |                        |

| Board: 475<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ AQJ10</li><li>♥ 83</li><li>◆ KJ</li><li>♣ QJ874</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 476<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ J754</li><li>♥ A98</li><li>♦ K862</li><li>♣ J10</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 477<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>▲ AJ108</li><li>♥ 98</li><li>◆ J7</li><li>▲ AK1074</li></ul> | The opponents are silent. You bid first.       |
| Board: 478<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ A943</li><li>♥ Q1098</li><li>◆ J</li><li>★ A1053</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 479<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★2</li><li>★ A104</li><li>★ Q876</li><li>★ AK764</li></ul>   | The opponents are silent.  You bid first.      |

| Board: 475<br>Dealer: S<br>Vul: None                          | North:<br>♠ K743                                     | South:<br>♠ AQJ10                    | West   | North                    | East       | South 1♣               |
|---|--|--------------------------------------|--|--------------------------|------------|------------------------|
| North HCP: 9<br>South HCP: 14<br>Contract: 2♠ N               | <ul><li>★ A104</li><li>◆ Q852</li><li>◆ 53</li></ul> | ♥ 83<br>♦ KJ<br>♣ QJ874              | Pass<br>AP   | 1♠                       | Pass       | 2♠                     |
| Board: 476<br>Dealer: N<br>Vul: NS                            | North:<br>♠ A983<br>♥ 42                             | South:<br><b>♠</b> J754 <b>♥</b> A98 | West   | North                    |            | South                  |
| North HCP: 14<br>South HCP: 9<br>Contract: 2♠ S               | <b>♦</b> QJ<br><b>♣</b> AK964                        | ◆ K862<br>◆ J10                      | Pass   | 2♠                       | AP         |                        |
|   |  |                                      | West   | North                    | East       | South 1♣               |
| Board: 477<br>Dealer: S                                       | North:   | South:                               | Pass   | 1♠                       | Pass       | 3♠                     |
| Vul: Both   | <b>♦</b> Q432  | <b>♠</b> AJ108                       | Pass   | 3NT <sup>1</sup>         | Pass       | <b>4♣</b> <sup>2</sup> |
| North HCP: 11<br>South HCP: 13                                | <ul><li>✓ J5</li><li>◆ AK64</li><li>◆ J98</li></ul>  | ♥ 98<br>♦ J7<br>♣ AK1074             | Pass<br>AP   | <b>4</b> ♦ <sup>3</sup>  | Pass       | 4♠                     |
| Contract: 4♠ N  |  |                                      | <ol> <li>Cue bid, surplus</li> <li>Cue bid, a ♣ stopper</li> </ol> |                          |            |                        |
|   |  |                                      |  | bid, a ♣<br>bid, a ◆     |            |                        |
| Board: 478<br>Dealer: N                                       | North:<br>♠ K76                                      | South:<br>♠ A943                     | West   | North 1♣                 |            |                        |
| Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♥ S | ◆ AK75<br>◆ 10<br>◆ KJ942                            | ♥ Q1098<br>♦ J<br>• A1053            | Pass<br>Pass   | 2 <b>▼</b><br>4 <b>▼</b> | Pass<br>AP | 3♥                     |
| Board: 479<br>Dealer: S                                       | North:   | South:                               | West   | North                    | East       | South 1♣               |
| Dealer: S<br>Vul: NS  | <b>♠</b> AJ10  | <b>♠</b> 2                           | Pass   | 1•                       | Pass       | 3 <b>♦</b>             |
| North HCP: 11   | <ul><li>▼ K52</li><li>◆ K532</li></ul>               | ♥ A104<br>♦ Q876                     | Pass   | <b>4</b> ♠¹              | Pass       | <b>5</b> ♦             |
| South HCP: 13<br>Contract: 5 N                                | <b>♦</b> 852   | ♣ AK764                              | AP   | bid, a ♠                 |            |                        |

| Board: 480<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>102</li><li>✓ A4</li><li>✓ AQ76</li><li>✓ QJ1092</li></ul>  | The opponents are silent. You bid first.                                 |
|---|---|--|
| Board: 481<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ J76</li><li>♥ 108</li><li>♦ AK87</li><li>♣ QJ63</li></ul> | East Bids 2♣ if possible. West Bids 4♥ if possible.  Partner bids first. |
| Board: 482<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>▲ A9</li><li>▼ J954</li><li>◆ AK</li><li>◆ Q9743</li></ul>  | East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.       |
| Board: 483<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♣73</li><li>♥ A632</li><li>♦ AQ8763</li><li>♣ 5</li></ul>   | The opponents are silent.  Partner bids first.                           |
| Board: 484<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>◆96</li><li>▼ AJ53</li><li>◆ 32</li><li>◆ AQJ94</li></ul>   | The opponents are silent. You bid first.                                 |

| Board: 480<br>Dealer: N<br>Vul: EW<br>North HCP: 13 | North:<br><b>♠</b> 102<br><b>♥</b> A4                 | South:<br>♠ 754<br>♥ K53                              | West         | North<br>1♣              | East<br>Pass   |          |
|---|---|---|--------------|--------------------------|----------------|----------|
| South HCP: 9<br>Contract: 2 S                       | ◆ AQ76<br>◆ QJ1092                                    | ◆ K1043<br>◆ K54                                      | Pass         | 2♦                       | AP             |          |
| Board: 481<br>Dealer: S<br>Vul: None                | North:<br>♠ J76                                       | South:<br>♠ K5  | West         | North                    | East           | South 1♣ |
| North HCP: 11                                       | <b>♥</b> 108  | <b>♥</b> J4   | Pass         | 1♦                       | 2 <b>♣</b> ¹   | 2♦       |
| South HCP: 14                                       | ◆ AK87  | • QJ32  | 4♥           | AP                       |                |          |
| Contract: 4♥ W                                      | <b>♣</b> QJ63   | ♣ AK852   | 1. Mich      | naels Cu                 | ebid           |          |
| Board: 482<br>Dealer: N<br>Vul: NS                  | North:<br>♠ A9<br>♥ J954                              | South:<br>♠ K7<br>♥ Q10632                            | West         | North 1♣                 | East 2♠        | South X  |
| North HCP: 14<br>South HCP: 11<br>Contract: 3♠ E    | ◆ AK<br>◆ Q9743                                       | ◆ J84<br>◆ AJ6  | 3♠           | AP                       | 2 <del>4</del> | Λ        |
| Board: 483<br>Dealer: S<br>Vul: EW                  | North:<br>♠ 73  | South:<br>♠ A82                                       | West         | North                    | East           | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 4♥ S    | <ul><li>★ A632</li><li>★ AQ8763</li><li>★ 5</li></ul> | <ul><li>▼ J1087</li><li>◆ J</li><li>◆ AK732</li></ul> | Pass<br>Pass | 1 <b>♦</b><br>4 <b>♥</b> | Pass<br>AP     | 1♥       |
| Board: 484  | North:  | South:  | Wast         | North                    | Foot           | South    |
| Dealer: N<br>Vul: Both                              | <b>♦</b> 96   | <b>♠</b> AQ75   | west         | Norun<br>1♣              | Pass           | Soun 1   |
| North HCP: 12                                       | <b>♥</b> AJ53   | ♥ Q872  | Pass         | 2 🗸                      | Pass           |          |
| South HCP: 11                                       | <ul><li>◆ 32</li><li>◆ AQJ94</li></ul>                | ♦ K1065<br>• 8  | AP           |                          |                |          |

| Board: 480 Dealer: N Vk53 Vul: EW K1043 HCP: 9 K54  Board: 481 Dealer: S Vul: None Vu |                        |   |                           |
|---|------------------------|---|---------------------------|
| Dealer: S Vul: None Vul: None HCP: 14  AK852  AK852  You bid first.  Board: 482 Dealer: N Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: EW HCP: 13  AK7  Board: 484  AK7  East Bids 2♠ if possible. West Bids 3♠ if possible. West Bids 3♠ if possible. West Bids 3♠ if possible.  Fartner bids first.  The opponents are silent. You bid first.  Board: 484 AK732  AK732  The opponents are silent. You bid first.  Board: 484 AK732  AK732  The opponents are silent. You bid first.  Partner bids first   | Dealer: N<br>Vul: EW   | <ul><li>▼ K53</li><li>◆ K1043</li></ul> | ••                        |
| Dealer: N Vul: NS Vul: NS HCP: 11  Board: 483 Dealer: S Vul: EW HCP: 13  Board: 484 Dealer: N Vul: Both  Partner bids first.  West Bids 3♠ if possible.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.  | Dealer: S<br>Vul: None | <ul><li>▼ J4</li><li>◆ QJ32</li></ul>   | West Bids 4♥ if possible. |
| Dealer: S Vul: EW HCP: 13  AK732  The opponents are silent.  You bid first.  You bid first.  You bid first.  The opponents are silent.  You bid first.  You bid first.  Partner bids first  | Dealer: N<br>Vul: NS   | ♥ Q10632<br>♦ J84                       | West Bids 3♠ if possible. |
| Dealer: N Vul: Both V1065  The opponents are silent.  Partner bids first  | Dealer: S<br>Vul: EW   | ♥ J1087<br>♦ J                          | ••                        |
|   | Dealer: N<br>Vul: Both | ♥ Q872<br>♦ K1065                       | ••                        |

| Board: 480<br>Dealer: N<br>Vul: EW<br>North HCP: 13 | North:<br><b>♠</b> 102<br><b>♥</b> A4                 | South:<br>♠ 754<br>♥ K53                              | West         | North<br>1♣              | East<br>Pass   |          |
|---|---|---|--------------|--------------------------|----------------|----------|
| South HCP: 9<br>Contract: 2 S                       | ◆ AQ76<br>◆ QJ1092                                    | ◆ K1043<br>◆ K54                                      | Pass         | 2♦                       | AP             |          |
| Board: 481<br>Dealer: S<br>Vul: None                | North:<br>♠ J76                                       | South:<br>♠ K5  | West         | North                    | East           | South 1♣ |
| North HCP: 11                                       | <b>♥</b> 108  | <b>♥</b> J4   | Pass         | 1♦                       | 2 <b>♣</b> ¹   | 2♦       |
| South HCP: 14                                       | ◆ AK87  | • QJ32  | 4♥           | AP                       |                |          |
| Contract: 4♥ W                                      | <b>♣</b> QJ63   | ♣ AK852   | 1. Mich      | naels Cu                 | ebid           |          |
| Board: 482<br>Dealer: N<br>Vul: NS                  | North:<br>♠ A9<br>♥ J954                              | South:<br>♠ K7<br>♥ Q10632                            | West         | North 1♣                 | East 2♠        | South X  |
| North HCP: 14<br>South HCP: 11<br>Contract: 3♠ E    | ◆ AK<br>◆ Q9743                                       | ◆ J84<br>◆ AJ6  | 3♠           | AP                       | 2 <del>4</del> | Λ        |
| Board: 483<br>Dealer: S<br>Vul: EW                  | North:<br>♠ 73  | South:<br>♠ A82                                       | West         | North                    | East           | South 1♣ |
| North HCP: 10<br>South HCP: 13<br>Contract: 4♥ S    | <ul><li>★ A632</li><li>★ AQ8763</li><li>★ 5</li></ul> | <ul><li>▼ J1087</li><li>◆ J</li><li>◆ AK732</li></ul> | Pass<br>Pass | 1 <b>♦</b><br>4 <b>♥</b> | Pass<br>AP     | 1♥       |
| Board: 484  | North:  | South:  | Wast         | North                    | Foot           | South    |
| Dealer: N<br>Vul: Both                              | <b>♦</b> 96   | <b>♠</b> AQ75   | west         | Norun<br>1♣              | Pass           | Soun 1   |
| North HCP: 12                                       | <b>♥</b> AJ53   | ♥ Q872  | Pass         | 2 🗸                      | Pass           |          |
| South HCP: 11                                       | <ul><li>◆ 32</li><li>◆ AQJ94</li></ul>                | ♦ K1065<br>• 8  | AP           |                          |                |          |

| Board: 485<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KJ864</li><li>♥ Q62</li><li>◆ Q954</li><li>◆ K</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 486<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>10542</li><li>♥ Q7</li><li>★ K10</li><li>♣ AQJ64</li></ul>   | The opponents are silent. You bid first.       |
| Board: 487<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 488<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ AKQ8</li><li>▼ 1054</li><li>◆ A</li><li>◆ J10986</li></ul> | The opponents are silent. You bid first.       |
| Board: 489<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★K1062</li><li>♥Q106</li><li>◆A1054</li><li>◆43</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 485 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 44 N   | North:  ♠ KJ864  ♥ Q62  ♠ Q954  ♣ K    | South:  ♠ AQ92  ♥ A5  • 106  ♣ A9742  | Pass Pass Pass 1. Cue | North  1♠  3NT¹  4♠  bid, surj  bid, a ♣ | Pass<br>Pass<br>AP         | 1♣<br>3♠<br>4♣ <sup>2</sup> |
|---|--|---------------------------------------|-----------------------|--|----------------------------|-----------------------------|
| Board: 486 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ S   | North:  ♠ 10542  ♥ Q7  ♦ K10  ♠ AQJ64  | South:  ♠ AQJ87  ♥ A106  ♦ 9854  ♣ 5  | West<br>Pass<br>AP    | North<br>1♣<br>2♠                        | East<br>Pass<br>Pass       | 1♠                          |
| Board: 487 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♥ N  | North:                                 | South:  ♠ K103  ♥ AQ62  ♠ 8  ♣ QJ1062 | West Pass AP          | North<br>1♥                              |                            | South 1♣ 2♥                 |
| Board: 488 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 44 N | North:  ♠ AKQ8  ▼ 1054  ♠ A  ♣ J10986  | South:  ◆ 9763  ▼ AQ3  ◆ KQ10972  ◆ — | West Pass Pass        | North 1♣ 1♠ 4♠                           | East<br>Pass<br>Pass<br>AP | 1♦                          |
| Board: 489 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ N    | North:  ♠ K1062  ♥ Q106  ♠ A1054  ♣ 43 | South:  ♠ AQJ9  ♥ J9  ♦ J2  ♣ KJ1065  | West Pass AP          | North<br>1♣                              | East<br>Pass               | 1♣                          |

| Board: 485<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>AQ92</li><li>✓ A5</li><li>106</li><li>A9742</li></ul>        | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 486<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>AQJ87</li><li>✓ A106</li><li>◆ 9854</li><li>◆ 5</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 487<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ K103</li><li>▼ AQ62</li><li>◆ 8</li><li>◆ QJ1062</li></ul> | The opponents are silent. You bid first.       |
| Board: 488<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♦ 9763</li><li>♥ AQ3</li><li>♦ KQ10972</li><li>♠ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 489<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♠ AQJ9</li><li>♥ J9</li><li>♦ J2</li><li>♠ KJ1065</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 485 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 44 N   | North:  ♠ KJ864  ♥ Q62  ♠ Q954  ♣ K    | South:  ♠ AQ92  ♥ A5  • 106  ♣ A9742  | Pass Pass Pass 1. Cue | North  1♠  3NT¹  4♠  bid, surj  bid, a ♣ | Pass<br>Pass<br>AP         | 1♣<br>3♠<br>4♣ <sup>2</sup> |
|---|--|---------------------------------------|-----------------------|--|----------------------------|-----------------------------|
| Board: 486 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ S   | North:  ♠ 10542  ♥ Q7  ♦ K10  ♠ AQJ64  | South:  ♠ AQJ87  ♥ A106  ♦ 9854  ♣ 5  | West<br>Pass<br>AP    | North<br>1♣<br>2♠                        | East<br>Pass<br>Pass       | 1♠                          |
| Board: 487 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♥ N  | North:                                 | South:  ♠ K103  ♥ AQ62  ♠ 8  ♣ QJ1062 | West Pass AP          | North<br>1♥                              |                            | South 1♣ 2♥                 |
| Board: 488 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 44 N | North:  ♠ AKQ8  ▼ 1054  ♠ A  ♣ J10986  | South:  ◆ 9763  ▼ AQ3  ◆ KQ10972  ◆ — | West Pass Pass        | North 1♣ 1♠ 4♠                           | East<br>Pass<br>Pass<br>AP | 1♦                          |
| Board: 489 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ N    | North:  ♠ K1062  ♥ Q106  ♠ A1054  ♣ 43 | South:  ♠ AQJ9  ♥ J9  ♦ J2  ♣ KJ1065  | West Pass AP          | North<br>1♣                              | East<br>Pass               | 1♣                          |

| Board: 490<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ K7</li><li>♥ QJ75</li><li>◆ 72</li><li>◆ AK842</li></ul>   | The opponents are silent. You bid first.                                 |
|---|--|--|
| Board: 491<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♠ 62</li><li>♥ Q83</li><li>♦ J10842</li><li>♠ AK6</li></ul>  | West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first. |
| Board: 492<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <b>♠</b> Q<br><b>♥</b> K852<br><b>♦</b> K52<br><b>♣</b> KQ876        | The opponents are silent. You bid first.                                 |
| Board: 493<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ A1096</li><li>♥ 87</li><li>◆ J72</li><li>◆ AQ105</li></ul> | The opponents are silent.  Partner bids first.                           |
| Board: 494<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>◆ 94</li><li>♥ AKQ10</li><li>◆ 106</li><li>◆ A9765</li></ul> | The opponents are silent. You bid first.                                 |
|   |  |  |

| Board: 490 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S    | North:  ♠ K7  ♥ QJ75  ♦ 72  ♣ AK842   | South:                                | West<br>Pass         | North<br>1♣<br>2♥ |              | South 1♥      |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------|---------------|
| Board: 491 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4•X W | North:  ♠ 62  ♥ Q83  ♦ J10842  ♣ AK6  | South:  ♠ K  ♥ A107  ♠ AQ73  ♣ J10872 | West 2♣ Pass         | North Pass X      | East 4♠ AP   | South 1♣ Pass |
| Board: 492 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S     | North:  ♠ Q  ♥ K852  ♦ K52  ♣ KQ876   | South:  ♠ AK3  ♥ Q763  ♦ Q963  ♣ 109  | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥    |              | 1♥            |
| Board: 493 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2 N   | North:  ♠ A1096  ♥ 87  ♦ J72  ♠ AQ105 | South:  ♣ J754  ♥ KQ10  ♠ A  ♣ KJ974  | West Pass AP         | North 1♠          | East<br>Pass | South 1♣ 2♠   |
| Board: 494 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4 S   | North:                                | South:  ♠ AJ7  ♥ 95432  ♠ AJ842  ♣ —  | West<br>Pass<br>AP   | North<br>1♣<br>2♥ |              | 1♥            |

| Board: 490<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>♣ J95</li><li>♥ 10943</li><li>◆ AQ9</li><li>♣ Q53</li></ul>  | The opponents are silent.  Partner bids first.                     |
|---|--|--|
| Board: 491<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K</li><li>★ A107</li><li>★ AQ73</li><li>★ J10872</li></ul> | West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 492<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♠ AK3</li><li>♥ Q763</li><li>♠ Q963</li><li>♠ 109</li></ul>  | The opponents are silent.  Partner bids first.                     |
| Board: 493<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>▶ J754</li><li>♥ KQ10</li><li>♦ A</li><li>♣ KJ974</li></ul>  | The opponents are silent. You bid first.                           |
| Board: 494<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ AJ7</li><li>♥ 95432</li><li>◆ AJ842</li><li>◆ —</li></ul>  | The opponents are silent.  Partner bids first.                     |

| Board: 490 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S    | North:  ♠ K7  ♥ QJ75  ♦ 72  ♣ AK842   | South:                                | West<br>Pass         | North<br>1♣<br>2♥ |              | South 1♥      |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|--------------|---------------|
| Board: 491 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4•X W | North:  ♠ 62  ♥ Q83  ♦ J10842  ♣ AK6  | South:  ♠ K  ♥ A107  ♠ AQ73  ♣ J10872 | West 2♣ Pass         | North Pass X      | East 4♠ AP   | South 1♣ Pass |
| Board: 492 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S     | North:  ♠ Q  ♥ K852  ♦ K52  ♣ KQ876   | South:  ♠ AK3  ♥ Q763  ♦ Q963  ♣ 109  | West<br>Pass<br>Pass | North 1♣ 2♥ 4♥    |              | 1♥            |
| Board: 493 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2 N   | North:  ♠ A1096  ♥ 87  ♦ J72  ♠ AQ105 | South:  ♣ J754  ♥ KQ10  ♠ A  ♣ KJ974  | West Pass AP         | North 1♠          | East<br>Pass | South 1♣ 2♠   |
| Board: 494 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4 S   | North:                                | South:  ♠ AJ7  ♥ 95432  ♠ AJ842  ♣ —  | West<br>Pass<br>AP   | North<br>1♣<br>2♥ |              | 1♥            |

| Board: 495<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>AQ102</li><li>▼ 1082</li><li>★ KJ6</li><li>♣ J87</li></ul> | The opponents are silent.  Partner bids first.                                |
|---|--|---|
| Board: 496<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K982</li><li>★ KJ</li><li>★ K5</li><li>★ Q9765</li></ul> | The opponents are silent.  You bid first.                                     |
| Board: 497<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ A987</li><li>▼ KJ42</li><li>◆ 862</li><li>★ K2</li></ul> | The opponents are silent.  Partner bids first.                                |
| Board: 498<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ K854</li><li>♥ Q6</li><li>◆ AQ</li><li>◆ QJ832</li></ul> | The opponents are silent. You bid first.                                      |
| Board: 499<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>J54</li><li>✓ A107</li><li>✓ K8754</li><li>✓ Q6</li></ul>  | East Doubles Pass if possible. West Bids 2♠ if possible.  Partner bids first. |

| Board: 495<br>Dealer: S<br>Vul: NS                          | North:<br>♠ AQ102                                    | South:<br>♠ K976                                       |                    | North                    |                 | 1♣         |
|---|--|--|--------------------|--------------------------|-----------------|------------|
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N            | <ul><li>▼ 1082</li><li>◆ KJ6</li><li>◆ J87</li></ul> | <ul><li>★ K3</li><li>◆ Q5</li><li>◆ KQ953</li></ul>    | Pass<br>Pass<br>AP | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>Pass    |            |
| Board: 496<br>Dealer: N<br>Vul: EW                          | North:<br>♠ K982<br>♥ KJ                             | South:<br>♠ Q653<br>♥ A82                              | West               | North<br>1♣              | East<br>Pass    |            |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♠ S            | ◆ K5<br>◆ Q9765                                      | ◆ Q103<br>◆ K84  | Pass<br>AP         | 2♠                       | Pass            | 3♠         |
| Board: 497<br>Dealer: S<br>Vul: None                        | North:<br>♠ A987                                     | South:<br>♠ Q3   | West               | North                    | East            | South 1♣   |
| North HCP: 11 South HCP: 14 Contract: 4 \( \varphi \) N     | <ul><li>✓ KJ42</li><li>◆ 862</li><li>◆ K2</li></ul>  | ♥ Q1065<br>♦ A10<br>♣ AQ865                            | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>Pass    |            |
| Board: 498<br>Dealer: N<br>Vul: NS                          | North:<br><b>★</b> K854 <b>♥</b> Q6                  | South:<br>♠ AQ109<br>♥ 52                              | West               | North<br>1♣              | East<br>Pass    |            |
| North HCP: 14<br>South HCP: 11<br>Contract: 4♠ S            | ◆ AQ<br>◆ QJ832                                      | ◆ J976<br>◆ A105                                       | Pass<br>Pass       | 2♠<br>4♠                 | Pass<br>AP      | 3♠         |
| Board: 499<br>Dealer: S                                     | North:<br>◆ J54                                      | South:<br>♠ 7  | West               | North                    | East            | South 1♣   |
| Vul: EW<br>North HCP: 10<br>South HCP: 13<br>Contract: 3♦ N | <b>∨</b> A107<br><b>♦</b> K8754<br><b>♣</b> Q6       | <ul><li>♥ 986</li><li>♦ AQ96</li><li>♦ AK832</li></ul> | Pass Pass 2♠       | 1♦<br>Pass<br>3♦         | Pass<br>X<br>AP | 2♦<br>Pass |

| Board: 495<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ K976</li><li>★ K3</li><li>◆ Q5</li><li>◆ KQ953</li></ul>   | The opponents are silent. You bid first.                                |
|---|--|---|
| Board: 496<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♠ Q653</li><li>♥ A82</li><li>♦ Q103</li><li>♠ K84</li></ul>  | The opponents are silent.  Partner bids first.                          |
| Board: 497<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ Q3</li><li>♥ Q1065</li><li>◆ A10</li><li>♣ AQ865</li></ul> | The opponents are silent. You bid first.                                |
| Board: 498<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>AQ109</li><li>✓ 52</li><li>J976</li><li>A105</li></ul>       | The opponents are silent.  Partner bids first.                          |
| Board: 499<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♠ 7</li><li>♥ 986</li><li>♠ AQ96</li><li>♠ AK832</li></ul>   | East Doubles Pass if possible. West Bids 2♠ if possible. You bid first. |

| Board: 495<br>Dealer: S<br>Vul: NS                          | North:<br>♠ AQ102                                    | South:<br>♠ K976                                       |                    | North                    |                 | 1♣         |
|---|--|--|--------------------|--------------------------|-----------------|------------|
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N            | <ul><li>▼ 1082</li><li>◆ KJ6</li><li>◆ J87</li></ul> | <ul><li>★ K3</li><li>◆ Q5</li><li>◆ KQ953</li></ul>    | Pass<br>Pass<br>AP | 1 <b>♠</b><br>3 <b>♠</b> | Pass<br>Pass    |            |
| Board: 496<br>Dealer: N<br>Vul: EW                          | North:<br>♠ K982<br>♥ KJ                             | South:<br>♠ Q653<br>♥ A82                              | West               | North<br>1♣              | East<br>Pass    |            |
| North HCP: 12<br>South HCP: 11<br>Contract: 3♠ S            | ◆ K5<br>◆ Q9765                                      | ◆ Q103<br>◆ K84  | Pass<br>AP         | 2♠                       | Pass            | 3♠         |
| Board: 497<br>Dealer: S<br>Vul: None                        | North:<br>♠ A987                                     | South:<br>♠ Q3   | West               | North                    | East            | South 1♣   |
| North HCP: 11 South HCP: 14 Contract: 4 \( \varphi \) N     | <ul><li>✓ KJ42</li><li>◆ 862</li><li>◆ K2</li></ul>  | ♥ Q1065<br>♦ A10<br>♣ AQ865                            | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♥</b>    | Pass<br>Pass    |            |
| Board: 498<br>Dealer: N<br>Vul: NS                          | North:<br><b>★</b> K854 <b>♥</b> Q6                  | South:<br>♠ AQ109<br>♥ 52                              | West               | North<br>1♣              | East<br>Pass    |            |
| North HCP: 14<br>South HCP: 11<br>Contract: 4♠ S            | ◆ AQ<br>◆ QJ832                                      | ◆ J976<br>◆ A105                                       | Pass<br>Pass       | 2♠<br>4♠                 | Pass<br>AP      | 3♠         |
| Board: 499<br>Dealer: S                                     | North:<br>◆ J54                                      | South:<br>♠ 7  | West               | North                    | East            | South 1♣   |
| Vul: EW<br>North HCP: 10<br>South HCP: 13<br>Contract: 3♦ N | <b>∨</b> A107<br><b>♦</b> K8754<br><b>♣</b> Q6       | <ul><li>♥ 986</li><li>♦ AQ96</li><li>♦ AK832</li></ul> | Pass Pass 2♠       | 1♦<br>Pass<br>3♦         | Pass<br>X<br>AP | 2♦<br>Pass |

#### **Last Train Game Try**

Board: 500 **♠** J3

Dealer: N ♥ K1084

The opponents are silent.

Vul: Both

**♦** K4

You bid first.

HCP: 13

♣ AQ874

Board: 500 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♥ S

North: **♦** J3 **♥** K1084 **♦** K4 ♣ AQ874 South: **♦** A975 **♥** AQ92 **♦** J98

**♣** 53

West North East South 1♣ Pass 1♥

Pass 2 Pass 3♥

Pass 4♥ AP

#### **Last Train Game Try**

Board: 500 ♠ A975

 The opponents are silent.

Partner bids first.

Board: 500 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♥ S

North: **♦** J3 **♥** K1084 **♦** K4 ♣ AQ874 South: **♦** A975 **♥** AQ92 **♦** J98

**♣** 53

West North East South 1♣ Pass 1♥

Pass 2 Pass 3♥

Pass 4♥ AP