### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 1 ♠ AQ94 East Bids 1♥ if possible.

Dealer: N ♥ K6 West Bids 2♦ if possible.

Vul: None ♦ AK

HCP: 19 ♣ K10862 You bid first.

Vul: NS → 7654 HCP: 5 → Partner bids first.

Board: 3 ♠ KJ97
Dealer: N ▼ AQJ
The opponents are silent.

Vul: Both HCP: 7 ★ 974 Partner bids first.

Board: 1 Dealer: N Vul: None North HCP: 19 South HCP: 2 Contract: 3♠ N	North:  ♠ AQ94  ♥ K6  ♠ AK  ♠ K10862	South:  ♠ 10763  ♥ Q1093  ♠ 642  ♠ 74	West Pass 2 AP	North 1♣ 1♠ 3♣	East 1♥ Pass Pass	Pass Pass
Board: 2 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 5♠ N	North:  ♠ KQ109653  ♥ 74  ♠ 7654  ♣ —	South:  ♣ J7  ✔ AQJ86  ♠ A3  ♣ AK96	Pass Pass Pass AP 1. Blace	North  1♠  4♠  5♠²  kwood 0  /5 or 4/5	Pass Pass Pass	1♥ 3♣ 4NT <sup>1</sup> 5♠
Board: 3 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 4♠ S	North:  ♠ KJ97  ♥ AQJ  ♠ K5  ♣ KQ32	South:  ♠ AQ82  ♥ 98  ♦ 10863  ♣ 987	West Pass	North 1♣ 4♠	East Pass AP	
Board: 4 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 4♠ N	North:  ♠ K954  ♥ A1043  ♠ 82  ♣ 974	South:  ♠ AQ102  ♥ Q85  ♠ AJ105  ♣ AQ		North  1♥ 3♠		1 <b>♦</b> 2NT
Board: 5 Dealer: N Vul: NS North HCP: 18 South HCP: 13 Contract: 3N S	North:  ♠ Q10  ♥ AKQ5  ♠ AQ962  ♣ J4	South:  ♠ AK63  ♥ 6  ♦ J5  ♠ KQ8653	West Pass Pass AP	North 1 → 2 ▼ 3 →	Pass Pass	2♣

#### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 1 Dealer: N Vul: None HCP: 2	<ul><li>10763</li><li>✓ Q1093</li><li>642</li><li>74</li></ul>	East Bids 1♥ if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 2 Dealer: S Vul: NS HCP: 19	<ul><li>♣ J7</li><li>♥ AQJ86</li><li>♦ A3</li><li>♣ AK96</li></ul>	The opponents are silent.  You bid first.
Board: 3 Dealer: N	<b>♠</b> AQ82 <b>♥</b> 98	The opponents are silent.

Vul: EW **♦** 10863 Partner bids first. HCP: 6 **♣** 987

Board: 4 **♠** AQ102 The opponents are silent. Dealer: S **♥** Q85

Vul: Both ◆ AJ105 You bid first. HCP: 19 ♣ AQ

Board: 5 **♦** AK63 The opponents are silent. Dealer: N **7** 6

Vul: NS **♦** J5 Partner bids first. HCP: 13 **♣** KQ8653

Board: 1 Dealer: N Vul: None North HCP: 19 South HCP: 2 Contract: 3♠ N	North:  ♠ AQ94  ♥ K6  ♠ AK  ♠ K10862	South:  ♠ 10763  ♥ Q1093  ♠ 642  ♠ 74	West Pass 2 AP	North 1♣ 1♠ 3♣	East 1♥ Pass Pass	Pass Pass
Board: 2 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 5♠ N	North:  ♠ KQ109653  ♥ 74  ♠ 7654  ♣ —	South:  ♣ J7  ✔ AQJ86  ♠ A3  ♣ AK96	Pass Pass Pass AP 1. Blace	North  1♠  4♠  5♠²  kwood 0  /5 or 4/5	Pass Pass Pass	1♥ 3♣ 4NT <sup>1</sup> 5♠
Board: 3 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 4♠ S	North:  ♠ KJ97  ♥ AQJ  ♠ K5  ♣ KQ32	South:  ♠ AQ82  ♥ 98  ♦ 10863  ♣ 987	West Pass	North 1♣ 4♠	East Pass AP	
Board: 4 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 4♠ N	North:  ♠ K954  ♥ A1043  ♠ 82  ♣ 974	South:  ♠ AQ102  ♥ Q85  ♠ AJ105  ♣ AQ		North  1♥ 3♠		1 <b>♦</b> 2NT
Board: 5 Dealer: N Vul: NS North HCP: 18 South HCP: 13 Contract: 3N S	North:  ♠ Q10  ♥ AKQ5  ♠ AQ962  ♣ J4	South:  ♠ AK63  ♥ 6  ♦ J5  ♠ KQ8653	West Pass Pass AP	North 1 → 2 ▼ 3 →	Pass Pass	2♣

Board: 6 Dealer: S Vul: EW HCP: 0	<ul><li>1092</li><li>10873</li><li>1092</li><li>1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: N Vul: Both HCP: 19	<ul><li>★ AK974</li><li>▼ A632</li><li>◆ A7</li><li>♣ A5</li></ul>	West Doubles Pass if possible. You bid first.
Board: 8 Dealer: S Vul: None HCP: 7	<ul><li>4</li><li>✓ AQ10852</li><li>✓ 3</li><li>✓ J10942</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: N Vul: EW HCP: 18	<ul><li>★ K9</li><li>♥ Q108</li><li>◆ AKQ852</li><li>◆ A10</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 10 Dealer: S Vul: Both HCP: 10	<ul><li>10</li><li>KQ1076</li><li>Q972</li><li>K105</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 6 Dealer: S Vul: EW North HCP: 0 South HCP: 18 Contract: 1  S	North:	South:  ♣ J763  ♥ A6  ♠ AK3  ♣ AQ63	West AP	North	East	South 1♣
Board: 7 Dealer: N Vul: Both North HCP: 19 South HCP: 3 Contract: 2♠ N	North:  ♠ AK974  ♥ A632  ♠ A7  ♣ A5	South:  ♦ 8532  ♥ Q  • 95  • J106432	West X AP	North 1♠ 2♥		Pass
Board: 8 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 3♠ S	North:  ♣ 4  ▼ AQ10852  ◆ 3  ♣ J10942	South:  ♠ AK10952  ♥ K7  ♠ KQ9  ♠ K3	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 9 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ K9  ♥ Q108  ♠ AKQ852  ♠ A10	South:  ♣ 4  ▼ AK954  • 1097  ♣ K764	West 3♣	North 1♦ 3NT	East 2♠ AP	South X
Board: 10 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 3•X E	North:	South:  ♠ AK6  ♥ J54  ♠ A1054  ♣ AQ2	West Pass 3♣	North 1♥ X	East 2♣ AP	South 1 • X

I	Board: 6 Dealer: S Vul: EW HCP: 18	<ul><li>♣ J763</li><li>♥ A6</li><li>♦ AK3</li><li>♣ AQ63</li></ul>	The opponents are silent. You bid first.
I	Board: 7 Dealer: N Vul: Both HCP: 3	♦ 8532 ♥ Q ♦ 95 ♣ J106432	West Doubles Pass if possible.  Partner bids first.
I	Board: 8 Dealer: S Vul: None HCP: 18	<ul><li>★ AK10952</li><li>♥ K7</li><li>♦ KQ9</li><li>♠ K3</li></ul>	The opponents are silent. You bid first.
I	Board: 9 Dealer: N Vul: EW HCP: 10	<ul><li>★ 4</li><li>▼ AK954</li><li>★ 1097</li><li>★ K764</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Z	Board: 10 Dealer: S Vul: Both HCP: 18	<ul><li>★ AK6</li><li>♥ J54</li><li>★ A1054</li><li>★ AQ2</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

Board: 6 Dealer: S Vul: EW North HCP: 0 South HCP: 18 Contract: 1  S	North:	South:  ♣ J763  ♥ A6  ♠ AK3  ♣ AQ63	West AP	North	East	South 1♣
Board: 7 Dealer: N Vul: Both North HCP: 19 South HCP: 3 Contract: 2♠ N	North:  ♠ AK974  ♥ A632  ♠ A7  ♣ A5	South:  ♦ 8532  ♥ Q  • 95  • J106432	West X AP	North 1♠ 2♥		Pass
Board: 8 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 3♠ S	North:  ♣ 4  ▼ AQ10852  ◆ 3  ♣ J10942	South:  ♠ AK10952  ♥ K7  ♠ KQ9  ♠ K3	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 9 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ K9  ♥ Q108  ♠ AKQ852  ♠ A10	South:  ♣ 4  ▼ AK954  • 1097  ♣ K764	West 3♣	North 1♦ 3NT	East 2♠ AP	South X
Board: 10 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 3•X E	North:	South:  ♠ AK6  ♥ J54  ♠ A1054  ♣ AQ2	West Pass 3♣	North 1♥ X	East 2♣ AP	South 1 • X

Vul: NS

HCP: 18

◆ AJ107

**♣** 86

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 11 Dealer: N Vul: None HCP: 19	<ul><li>★ A742</li><li>▼ KQJ</li><li>◆ Q6</li><li>◆ AK98</li></ul>	East Doubles 1♣ if possible.  You bid first.
Board: 12 Dealer: S Vul: NS HCP: 3	<b>♦</b> Q42 <b>♥</b> 43 <b>♦</b> 64 <b>♣</b> J109832	East Doubles Pass if possible. West Bids 1♠ if possible.  Partner bids first.
Board: 13 Dealer: N Vul: Both HCP: 19	<ul><li>AQ86</li><li>✓ AJ85</li><li>A8</li><li>A74</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: S Vul: None HCP: 4	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: N	<b>♠</b> A5 <b>♥</b> AKQ82	East Bids 2♦ if possible.

You bid first.

Board: 11 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ A742  ♥ KQJ  ♠ Q6  ♠ AK98	South:  ♠ QJ5  ♥ 97  ♠ KJ42  ♣ J762	West Pass AP	North 1♣ 2NT	X	South 1   3NT
Board: 12 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 2 S	North:  ♠ Q42  ♥ 43  ♦ 64  ♣ J109832	South:  ♠ AJ7  ♥ J762  ♠ AQ  ♠ AK74	West Pass 1♠	North Pass 2♣	East X AP	South 1♣ XX
Board: 13 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 1♣ N	North:  ♠ AQ86  ♥ AJ85  ♠ A8  ♣ A74	South:  ♣ J32  ♥ K103  ♣ Q10  ♣ KQ653	West	North 1♣	East AP	South
Board: 14 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 2N S	North:	South:  ♣ 753  ▼ AQJ5  ♣ AK95  ♣ A8	West Pass AP	North 1♠		South  1   2NT
Board: 15 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 4 \( \bar{V} \) N	North:  ♠ A5  ♥ AKQ82  ♠ AJ107  ♣ 86	South:  ♣ 74  ♥ J109643  ♦ 4  ♣ A542	West AP	North 1♥	East 2♦	South 4♥

Board: 11	<b>♠</b> QJ5	East Doubles 1.4 if possible
Dealer: N	<b>♥</b> 97	East Doubles 1♣ if possible.
Vul: None	<b>♦</b> KJ42	Partner bids first.
HCP: 8	<b>♣</b> J762	rattici bius ilist.

Board: 12	<b>♠</b> AJ7	East Doubles Pass if possible.
Dealer: S	<b>♥</b> J762	West Bids 1♠ if possible.
Vul: NS	♦ AQ	

HCP: 19 ♣ AK74 You bid first	1 41. 1 10	, 11 <del>4</del>	
	HCP: 19	<b>♣</b> AK74	You bid first.

Board: 13	<b>♦</b> J32	The engage of silent
Dealer: N	<b>♥</b> K103	The opponents are silent.

Vul: Both	<b>♦</b> Q10	Partner bids first.
HCP: 11	<b>♣</b> KQ653	i artifer olds first.

Board: 14	<b>★</b> 753	
	• AOI5	The opponents are silent.
Dealer: S	<b>♥</b> AQJ5	The opponents are sitem.

Vul: None	♦ AK95	
HCP: 18	<b>♣</b> A8	You bid first.

Board: 15	<b>★</b> 74	East Dida 24 if pagaible
Dealer: N	<b>♥</b> J109643	East Bids 2♦ if possible.

Vul: NS	<b>♦</b> 4	Doute on hide finat
HCP: 5	♣ A542	Partner bids first.

Board: 11 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ A742  ♥ KQJ  ♠ Q6  ♠ AK98	South:  ♠ QJ5  ♥ 97  ♠ KJ42  ♣ J762	West Pass AP	North 1♣ 2NT	X	South 1   3NT
Board: 12 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 2 S	North:  ♠ Q42  ♥ 43  ♦ 64  ♣ J109832	South:  ♠ AJ7  ♥ J762  ♠ AQ  ♠ AK74	West Pass 1♠	North Pass 2♣	East X AP	South 1♣ XX
Board: 13 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 1♣ N	North:  ♠ AQ86  ♥ AJ85  ♠ A8  ♣ A74	South:  ♣ J32  ♥ K103  ♣ Q10  ♣ KQ653	West	North 1♣	East AP	South
Board: 14 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 2N S	North:	South:  ♣ 753  ▼ AQJ5  ♣ AK95  ♣ A8	West Pass AP	North 1♠		South  1   2NT
Board: 15 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 4 \( \bar{V} \) N	North:  ♠ A5  ♥ AKQ82  ♠ AJ107  ♣ 86	South:  ♣ 74  ♥ J109643  ♦ 4  ♣ A542	West AP	North 1♥	East 2◆	South 4♥

Board: 16 Dealer: S Vul: EW HCP: 6	<b>♣</b> 85 <b>♥</b> KQ6432 <b>♦</b> 765 <b>♣</b> J6	The opponents are silent.  Partner bids first.
Board: 17 Dealer: N Vul: None HCP: 18	<ul><li>★ KQ3</li><li>▼ AQ10</li><li>◆ AJ85</li><li>◆ Q86</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: S Vul: NS HCP: 9	<ul><li>★ AJ872</li><li>▼ 7</li><li>◆ 873</li><li>◆ KJ109</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 19 Dealer: N Vul: EW HCP: 19	<ul><li>★ KQ104</li><li>♥ QJ</li><li>◆ A532</li><li>◆ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: S Vul: Both HCP: 6	<ul><li>♣ Q865</li><li>♥ 32</li><li>♦ A5</li><li>♣ 98763</li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 16 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 4 \( \mathbb{N} \)	North:	South:  ♠ QJ92  ♥ AJ5  ♠ AKJ9  ♠ Q4	West Pass Pass AP	North  1♥  3♥		1 <b>♦</b> 2NT
Board: 17 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 5N N	North:  ♠ KQ3  ♥ AQ10  ♠ AJ85  ♣ Q86	South:  ♠ AJ2  ♥ K4  ♠ K643  ♣ J1075	Pass Pass Pass AP 1. Inver	North 1  3NT  4  2  5  rted min bid, a   ✓	Pass Pass Pass Pass	2♦¹ 4♦ 5♣ 5NT
Board: 18 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 3N N	North:  ♠ AJ872  ♥ 7  ♦ 873  ♣ KJ109	South:  ♠ Q9  ♥ KQJ6  ♠ KQ  ♣ AQ652	2♠ Pass	North Pass 3NT agth cue	Pass AP	1♣
Board: 19 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 6♥ S	North:  ♠ KQ104  ♥ QJ  ♠ A532  ♣ AQJ	South:  ♠ A973  ♥ K1097653  ←—  ♣ 85	Pass Pass Pass AP	North  1 →  2NT  4 ▼  5 ♠  2  kwood 0  /5 or 5/5	Pass Pass Pass Pass	1♥ 3♥ 4NT¹ 6♥

Board: 20 North: South: West North East South Dealer: S **♠** Q865 **♦** KJ104 1• Vul: Both **¥** 32 ♥ AK9 North HCP: 6 **2**♥ Pass Pass 2NT ◆ Q1084 **♦** A5 South HCP: 18 AP **♣** 98763 **♣** AJ Contract: 2N S

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Vul: EW → AKJ9 HCP: 18 → Q4 You bid first.

Vul: EW ←— Partner bids first.

Board: 20 ♠ KJ104 West Bids 2♥ if possible.

VAK9

Board: 16 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 4 \( \mathbb{N} \)	North:	South:  ♠ QJ92  ♥ AJ5  ♠ AKJ9  ♠ Q4	West Pass Pass AP	North  1♥  3♥		1 <b>♦</b> 2NT
Board: 17 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 5N N	North:  ♠ KQ3  ♥ AQ10  ♠ AJ85  ♣ Q86	South:  ♠ AJ2  ♥ K4  ♠ K643  ♣ J1075	Pass Pass Pass AP 1. Inver	North 1  3NT  4  2  5  rted min bid, a   ✓	Pass Pass Pass Pass	2♦¹ 4♦ 5♣ 5NT
Board: 18 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 3N N	North:  ♠ AJ872  ♥ 7  ♦ 873  ♣ KJ109	South:  ♠ Q9  ♥ KQJ6  ♠ KQ  ♣ AQ652	2♠ Pass	North Pass 3NT agth cue	Pass AP	1♣
Board: 19 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 6♥ S	North:  ♠ KQ104  ♥ QJ  ♠ A532  ♣ AQJ	South:  ♠ A973  ♥ K1097653  ←—  ♣ 85	Pass Pass Pass AP	North  1 →  2NT  4 ▼  5 ♠  2  kwood 0  /5 or 5/5	Pass Pass Pass Pass	1♥ 3♥ 4NT¹ 6♥

Board: 20 North: South: West North East South Dealer: S **♠** Q865 **♦** KJ104 1• Vul: Both **¥** 32 ♥ AK9 North HCP: 6 **2**♥ Pass Pass 2NT ◆ Q1084 **♦** A5 South HCP: 18 AP **♣** 98763 **♣** AJ Contract: 2N S

Board: 21 Dealer: N Vul: NS HCP: 18	<ul><li>★ K7</li><li>▼ A9542</li><li>◆ AK6</li><li>◆ A96</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 22 Dealer: S Vul: EW HCP: 8	<ul><li>1093</li><li>✓ Q642</li><li>✓ J106</li><li>▲ AJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: N Vul: Both HCP: 19	<ul><li>★ KQ107</li><li>▼ K93</li><li>◆ AK2</li><li>◆ A43</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: S Vul: None HCP: 6	<ul><li>◆ Q432</li><li>▼ 72</li><li>◆ K5</li><li>◆ J10752</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 3 S	North:  ♠ K7  ▼ A9542  ♠ AK6  ♣ A96	South:  ♠ 1065  ♥ K3  ♠ Q8543  ♠ 542	West  1♣  Pass  AP	North 1♥ X X	East Pass 2♠ Pass	Pass Pass
Board: 22 Dealer: S Vul: EW North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ 1093  ♥ Q642  ♦ J106  ♠ AJ4	South:  ♠ AKJ2  ♥ AK5  ♠ Q84  ♣ Q62	West Pass Pass	North 1♥ 3NT		South 1♣ 2NT
Board: 23 Dealer: N Vul: Both North HCP: 19 South HCP: 13 Contract: 7♠ S	North:  ♠ KQ107  ♥ K93  ♠ AK2  ♣ A43	South:  ♠ AJ863  ♥ AQJ2  ♠ J109  ♠ 10	Pass Pass Pass Pass AP 1. Blac 2. A=0 3. ♠ qu	5♣² 5♥³ 6♥⁵  kwood 0/5 or 3/5 een and gask by	Pass Pass Pass Pass Pass Pass Visit (1) Visit	1♠ 4NT¹ 5♦ 5NT⁴ 7♠
Board: 24 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N S	North:  ♠ Q432  ♥ 72  ♦ K5  ♣ J10752	South: <b>♠</b> J87 <b>♥</b> AKQJ <b>♠</b> A8 <b>♠</b> K864	West Pass Pass Pass	North  1♠  3♠  3NT		1 <b>♣</b> 2NT

Board: 21	
Vul: NS	
Board: 22	
Board: 23	
Board: 24 Dealer: S Vul: None HCP: 18	

Board: 21 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 3 S	North:  ♠ K7  ▼ A9542  ♠ AK6  ♣ A96	South:  ♠ 1065  ♥ K3  ♠ Q8543  ♠ 542	West  1♣  Pass  AP	North 1♥ X X	East Pass 2♠ Pass	Pass Pass
Board: 22 Dealer: S Vul: EW North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ 1093  ♥ Q642  ♦ J106  ♠ AJ4	South:  ♠ AKJ2  ♥ AK5  ♠ Q84  ♣ Q62	West Pass Pass	North 1♥ 3NT		South 1♣ 2NT
Board: 23 Dealer: N Vul: Both North HCP: 19 South HCP: 13 Contract: 7♠ S	North:  ♠ KQ107  ♥ K93  ♠ AK2  ♣ A43	South:  ♠ AJ863  ♥ AQJ2  ♠ J109  ♠ 10	Pass Pass Pass Pass AP 1. Blac 2. A=0 3. ♠ qu	5♣² 5♥³ 6♥⁵  kwood 0/5 or 3/5 een and gask by	Pass Pass Pass Pass Pass Pass Visit (1) Visit	1♠ 4NT¹ 5♦ 5NT⁴ 7♠
Board: 24 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N S	North:  ♠ Q432  ♥ 72  ♦ K5  ♣ J10752	South: <b>♠</b> J87 <b>♥</b> AKQJ <b>♠</b> A8 <b>♠</b> K864	West Pass Pass Pass	North  1♠  3♠  3NT		1 <b>♣</b> 2NT

Board: 25 Dealer: N Vul: EW HCP: 18	<ul><li>AQ7</li><li>KJ32</li><li>A1085</li><li>A4</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: S Vul: Both HCP: 9	<ul><li>J5</li><li>✓ KJ1098</li><li>A974</li><li>84</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: N Vul: None HCP: 18	<ul><li>★ KQ2</li><li>▼ AKQ7</li><li>◆ A43</li><li>◆ 862</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: S Vul: NS HCP: 4	<ul><li>▲ A1075</li><li>♥ 987</li><li>◆ 8752</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: N Vul: Both HCP: 18	<ul><li>★ KJ1073</li><li>★ K73</li><li>★ KJ</li><li>★ AQJ</li></ul>	The opponents are silent. You bid first.

Board: 25 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ AQ7  ♥ KJ32  ♠ A1085  ♣ A4	South:  ♠ 10653  ♥ Q4  ♠ K763  ♠ K52	West Pass AP	North 1♦ 2NT	Pass	
Board: 26 Dealer: S Vul: Both North HCP: 9 South HCP: 19 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ K108  ✔ AQ72  ♠ KQ  ♣ AJ97	West Pass AP	North 1♥	East Pass	1♣
Board: 27 Dealer: N Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North:  ♠ KQ2  ♥ AKQ7  ♠ A43  ♣ 862	South:  ♠ AJ104  ♥ J102  ♠ 1062  ♣ AKQ	Pass Pass		Pass Pass AP	
Board: 28 Dealer: S Vul: NS North HCP: 4 South HCP: 18 Contract: 3♠ N	North:  ♠ A1075  ♥ 987  ♦ 8752  ♣ 105	South:  ♠ KQ64  ♥ KJ  ♠ KQ6  ♣ KJ84		North 1♠	East Pass	1♣
Board: 29 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3♠ N	North:  ♠ KJ1073  ♥ K73  ♠ KJ  ♣ AQJ	South:  ♠ Q65  ♥ 1054  ♦ 93  ♠ K10943	West Pass	North 1♣ 3♠	East Pass AP	

Board: 25 Dealer: N Vul: EW HCP: 8	<ul><li>10653</li><li>Q4</li><li>K763</li><li>K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: S Vul: Both HCP: 19	<ul><li>★ K108</li><li>★ AQ72</li><li>★ KQ</li><li>★ AJ97</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: N Vul: None HCP: 15	<ul><li>▲ AJ104</li><li>♥ J102</li><li>◆ 1062</li><li>◆ AKQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQ64</li><li>★ KJ</li><li>◆ KQ6</li><li>◆ KJ84</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: N Vul: Both HCP: 5	♣ Q65 ♥ 1054 ♦ 93 ♣ K10943	The opponents are silent.  Partner bids first.

Board: 25 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ AQ7  ♥ KJ32  ♠ A1085  ♣ A4	South:  ♠ 10653  ♥ Q4  ♠ K763  ♠ K52	West Pass AP	North 1♦ 2NT	Pass	
Board: 26 Dealer: S Vul: Both North HCP: 9 South HCP: 19 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ K108  ✔ AQ72  ♠ KQ  ♣ AJ97	West Pass AP	North 1♥	East Pass	1♣
Board: 27 Dealer: N Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North:  ♠ KQ2  ♥ AKQ7  ♠ A43  ♣ 862	South:  ♠ AJ104  ♥ J102  ♠ 1062  ♣ AKQ	Pass Pass		Pass Pass AP	
Board: 28 Dealer: S Vul: NS North HCP: 4 South HCP: 18 Contract: 3♠ N	North:  ♠ A1075  ♥ 987  ♦ 8752  ♣ 105	South:  ♠ KQ64  ♥ KJ  ♠ KQ6  ♣ KJ84		North 1♠	East Pass	1♣
Board: 29 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3♠ N	North:  ♠ KJ1073  ♥ K73  ♠ KJ  ♣ AQJ	South:  ♠ Q65  ♥ 1054  ♦ 93  ♠ K10943	West Pass	North 1♣ 3♠	East Pass AP	

### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

West Bids 2♠ if possible.

Dealer: S ♥ KJ8

Vul: None → J7632 HCP: 9 → A5 Partner bids first.

Board: 31 • A10

Dealer: N ♥ K752 East Bids 1♥ if possible.

Dealer: S ♥ QJ1052 The opponents are sheft.

Dealer: N ♥ Q94

Vul: None ♦ K2

HCP: 19 ♣ AQ You bid first.

			West	North	East	South 1♠
			2 <b>♠</b> ¹	<b>3</b> ♥ <sup>2</sup>	Pass	3NT <sup>3</sup>
Board: 30	North:	South:	Pass	4 <b>♣</b> <sup>4</sup>	Pass	4NT <sup>5</sup>
Dealer: S Vul: None North HCP: 9	<b>♦</b> 875 <b>∀</b> KJ8	<b>♠</b> AKQJ104 <b>♥</b> A76	Pass AP	<b>5</b> ♦ <sup>6</sup>	Pass	6♠
South HCP: 18	◆ J7632	◆ A4	1. Mich	naels Cu	ebid	
Contract: 6♠ S	<b>♣</b> A5	<b>♣</b> 94		raise or		
				bid, a ♥ bid, a ♣		
			5. Blac	kwood ( /5 or 4/5	0314,	
Board: 31 Dealer: N	North: ♠ A10	South: <b>♠</b> J8742	West	North	East	South
Vul: NS North HCP: 18 South HCP: 6 Contract: 2N N	<b>♦</b> AQJ10	♥ Q84 ♦ K4 • 952	Pass	1 <b>♦</b> 2NT	1♥ AP	1♠
Board: 32 Dealer: S Vul: EW	North: ♣ 75	South: ♣ J2	West	North	East	South
North HCP: 7	♥ QJ1052	<b>♥</b> AK6	Pass	1♥	Pass	2NT
South HCP: 19 Contract: 3N S	◆ A832 ◆ 92	◆ KQ106 ◆ KQJ7	Pass	3NT	AP	
Board: 33	North:	0.1	West	North	East	South
Dealer: N	Norui. <b>♠</b> AKJ1097	South: ♠ 32		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 19	<b>♥</b> Q94	♥ K65	Pass	3♠	Pass	4♠
South HCP: 10	♦ K2	♦ A9765	AP	13.75		
Contract: 4♠ N	<b>♣</b> AQ	<b>♣</b> K98	1. forci	ng 1NT		

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

			West	North	East	South 1♠
			2 <b>♠</b> ¹	<b>3</b> ♥ <sup>2</sup>	Pass	3NT <sup>3</sup>
Board: 30	North:	South:	Pass	4 <b>♣</b> <sup>4</sup>	Pass	4NT <sup>5</sup>
Dealer: S Vul: None North HCP: 9	<b>♦</b> 875 <b>∀</b> KJ8	<b>♠</b> AKQJ104 <b>♥</b> A76	Pass AP	<b>5</b> ♦ <sup>6</sup>	Pass	6♠
South HCP: 18	◆ J7632	◆ A4	1. Mich	naels Cu	ebid	
Contract: 6♠ S	<b>♣</b> A5	<b>♣</b> 94		raise or		
				bid, a ♥ bid, a ♣		
			5. Blac	kwood ( /5 or 4/5	0314,	
Board: 31 Dealer: N	North: ♠ A10	South: <b>♠</b> J8742	West	North	East	South
Vul: NS North HCP: 18 South HCP: 6 Contract: 2N N	<b>♦</b> AQJ10	♥ Q84 ♦ K4 • 952	Pass	1 <b>♦</b> 2NT	1♥ AP	1♠
Board: 32 Dealer: S Vul: EW	North: ♣ 75	South: ♣ J2	West	North	East	South
North HCP: 7	♥ QJ1052	<b>♥</b> AK6	Pass	1♥	Pass	2NT
South HCP: 19 Contract: 3N S	◆ A832 ◆ 92	◆ KQ106 ◆ KQJ7	Pass	3NT	AP	
Board: 33	North:	0.1	West	North	East	South
Dealer: N	Norui. <b>♠</b> AKJ1097	South: ♠ 32		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 19	<b>♥</b> Q94	♥ K65	Pass	3♠	Pass	4♠
South HCP: 10	♦ K2	♦ A9765	AP	13.75		
Contract: 4♠ N	<b>♣</b> AQ	<b>♣</b> K98	1. forci	ng 1NT		

Board: 34 Dealer: S Vul: NS HCP: 7	<ul><li>★ 763</li><li>♥ J4</li><li>◆ A1092</li><li>◆ Q1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: N Vul: EW HCP: 18	<ul><li>♣ AQ76</li><li>♥ J8</li><li>◆ AQJ8</li><li>♣ A109</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: S Vul: Both HCP: 3	<ul><li>★762</li><li>♥2</li><li>★109832</li><li>★K1095</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 37 Dealer: N Vul: NS HCP: 19	<ul><li>★ K10975</li><li>▼ KQ</li><li>◆ AK106</li><li>◆ KJ</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: S Vul: EW HCP: 4	<ul><li>1098543</li><li>5</li><li>KJ632</li><li>10</li></ul>	The opponents are silent.  Partner bids first.

Board: 34 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♣ 763  ♥ J4  ♣ A1092  ♣ Q1074	South:  ♠ AQ82  ♥ 52  ♠ KQ86  ♠ AK8	West Pass Pass	North 1NT 3NT	East Pass AP	1♦
Board: 35 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 4♠ S	North:  ♠ AQ76  ♥ J8  ♠ AQJ8  ♠ A109	South:	West Pass	North 1♦ 4♠	East Pass AP	South 1♠
Board: 36 Dealer: S Vul: Both North HCP: 3 South HCP: 19 Contract: 3 N	North:  ♣ 762  ♥ 2  ♦ 109832  ♣ K1095	South:  ♠ K103  ♥ KQ4  ♠ AQ5  ♣ AJ76	West Pass 2♥ Pass	North Pass Pass 3	East  1NT 2♠ AP	1♣
Board: 37 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 44 N	North:  ♠ K10975  ♥ KQ  ♠ AK106  ♠ KJ	South:	West Pass	North 1♣ 4♠	East Pass AP	
Board: 38 Dealer: S Vul: EW North HCP: 4 South HCP: 19 Contract: 4 S	North:  • 1098543  • 5  • KJ632  • 10	South:  ♠ AKQJ  ♥ AJ9  ♠ A1075  ♣ 87	West Pass	North 4	East AP	South 1+

Board: 34 Dealer: S Vul: NS HCP: 18	<ul><li>AQ82</li><li>✓ 52</li><li>KQ86</li><li>AK8</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 9832</li><li>♥ KQ6</li><li>♦ 97</li><li>♦ 8653</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: S Vul: Both HCP: 19	<ul><li>★ K103</li><li>★ KQ4</li><li>★ AQ5</li><li>★ AJ76</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 37 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: S Vul: EW HCP: 19	<ul><li>★ AKQJ</li><li>▼ AJ9</li><li>★ A1075</li><li>★ 87</li></ul>	The opponents are silent. You bid first.

Board: 34 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♣ 763  ♥ J4  ♣ A1092  ♣ Q1074	South:  ♠ AQ82  ♥ 52  ♠ KQ86  ♠ AK8	West Pass Pass	North 1NT 3NT	East Pass AP	1♦
Board: 35 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 4♠ S	North:  ♠ AQ76  ♥ J8  ♠ AQJ8  ♠ A109	South:	West Pass	North 1♦ 4♠	East Pass AP	South 1♠
Board: 36 Dealer: S Vul: Both North HCP: 3 South HCP: 19 Contract: 3 N	North:  ♣ 762  ♥ 2  ♦ 109832  ♣ K1095	South:  ♠ K103  ♥ KQ4  ♠ AQ5  ♣ AJ76	West Pass 2♥ Pass	North Pass Pass 3	East  1NT 2♠ AP	1♣
Board: 37 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 44 N	North:  ♠ K10975  ♥ KQ  ♠ AK106  ♠ KJ	South:	West Pass	North 1♣ 4♠	East Pass AP	
Board: 38 Dealer: S Vul: EW North HCP: 4 South HCP: 19 Contract: 4 S	North:  • 1098543  • 5  • KJ632  • 10	South:  ♠ AKQJ  ♥ AJ9  ♠ A1075  ♣ 87	West Pass	North 4	East AP	South 1+

Board: 39 Dealer: N Vul: Both HCP: 18	<ul><li>AQ7</li><li>K5</li><li>Q76</li><li>AK765</li></ul>	East Bids 1♦ if possible.  You bid first.
Board: 40 Dealer: S Vul: None HCP: 5	<ul><li>♦ 953</li><li>♥ 752</li><li>♦ 1086</li><li>♠ AJ97</li></ul>	West Bids 1♥ if possible.  Partner bids first.
Board: 41 Dealer: N Vul: EW HCP: 19	<ul><li>AQ42</li><li>KQ102</li><li>A94</li><li>A9</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 42 Dealer: S Vul: Both HCP: 6	<ul><li>1086</li><li>✓ A98</li><li>63</li><li>Q7632</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: N Vul: None HCP: 19	<ul><li>★ KQ9</li><li>▼ AQ95</li><li>◆ AJ9</li><li>◆ QJ5</li></ul>	The opponents are silent.  You bid first.

Board: 39 Dealer: N Vul: Both North HCP: 18 South HCP: 3 Contract: 1N N	North:  ♠ AQ7  ♥ K5  ♠ Q76  ♣ AK765	South:  ♠ 63  ♥ 86432  ♠ K103  ♣ 843	West Pass	North 1♣ 1NT	East 1♦ AP	South Pass
Board: 40 Dealer: S Vul: None North HCP: 5 South HCP: 18 Contract: 2♣ N	North:  ◆ 953  ▼ 752  ◆ 1086  ◆ AJ97	South:  ♠ AKQ  ♥ Q6  ♠ AK42  ♣ 10642	West  1♥ Pass	North Pass 2♣	East Pass AP	1♦
Board: 41 Dealer: N Vul: EW North HCP: 19 South HCP: 4 Contract: 3♥ E	North:  ♠ AQ42  ♥ KQ102  ♠ A94  ♣ A9	South:	2♦	North  1  Pass er accep	1NT 3♥¹	South Pass AP affer NT
Board: 42 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 2N N	North:	South:  ♠ AK3  ♥ K104  ♠ AJ98  ♣ K54	West Pass AP	North 1NT		South  1   2NT
Board: 43 Dealer: N Vul: None North HCP: 19 South HCP: 14 Contract: 3N S	North:  ♠ KQ9  ♥ AQ95  ♠ AJ9  ♣ QJ5	South:  ♠ AJ6  ♥ 108  ♦ Q43  ♣ AK986	Pass AP	North 1♣ 2♦ rted min	Pass Pass	

Board: 39 Dealer: N Vul: Both HCP: 3	<b>★</b> 63 <b>★</b> 86432 <b>★</b> K103 <b>♣</b> 843	East Bids 1♦ if possible.  Partner bids first.
Board: 40 Dealer: S Vul: None HCP: 18	<ul><li>♠ AKQ</li><li>♥ Q6</li><li>♦ AK42</li><li>♠ 10642</li></ul>	West Bids 1♥ if possible.  You bid first.
Board: 41 Dealer: N Vul: EW HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 42 Dealer: S Vul: Both HCP: 18	<ul><li>★ AK3</li><li>▼ K104</li><li>◆ AJ98</li><li>◆ K54</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: N Vul: None HCP: 14	<ul><li>♣ AJ6</li><li>♥ 108</li><li>◆ Q43</li><li>♣ AK986</li></ul>	The opponents are silent.  Partner bids first.

Board: 39 Dealer: N Vul: Both North HCP: 18 South HCP: 3 Contract: 1N N	North:  ♠ AQ7  ♥ K5  ♠ Q76  ♣ AK765	South:  ♠ 63  ♥ 86432  ♠ K103  ♣ 843	West Pass	North 1♣ 1NT	East 1♦ AP	South Pass
Board: 40 Dealer: S Vul: None North HCP: 5 South HCP: 18 Contract: 2♣ N	North:  ◆ 953  ▼ 752  ◆ 1086  ◆ AJ97	South:  ♠ AKQ  ♥ Q6  ♠ AK42  ♣ 10642	West  1♥ Pass	North Pass 2♣	East Pass AP	1♦
Board: 41 Dealer: N Vul: EW North HCP: 19 South HCP: 4 Contract: 3 F	North:  ♠ AQ42  ♥ KQ102  ♠ A94  ♣ A9	South:	2♦	North 1 Pass er accep	1NT 3♥¹	South Pass AP affer NT
Board: 42 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 2N N	North: <b>▲</b> 1086 <b>♥</b> A98 <b>♦</b> 63 <b>♣</b> Q7632	South:  ♠ AK3  ♥ K104  ♠ AJ98  ♣ K54	West Pass AP	North 1NT		South  1   2NT
Board: 43 Dealer: N Vul: None North HCP: 19 South HCP: 14 Contract: 3N S	North:  ♠ KQ9  ♥ AQ95  ♠ AJ9  ♣ QJ5	South:  ♠ AJ6  ♥ 108  ♦ Q43  ♣ AK986	Pass AP	North 1♣ 2♦ rted min	Pass Pass	

Board: 44 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 45 Dealer: N Vul: Both HCP: 19	<b>★</b> KJ <b>♥</b> K83 <b>♦</b> KQ10 <b>♣</b> AK982	The opponents are silent. You bid first.
Board: 46 Dealer: S Vul: None HCP: 0	<b>♦</b> 863 <b>♥</b> 953 <b>♦</b> 108632 <b>♣</b> 54	East Bids 1♠ if possible.  East Bids 2♠ if possible.  West Bids 2NT if possible.  East Bids 4♠ if possible.  Partner bids first.
Board: 47 Dealer: N Vul: NS HCP: 19	<ul><li>◆ 543</li><li>♥ AJ</li><li>◆ AQ4</li><li>◆ AKJ98</li></ul>	East Bids 1♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 48 Dealer: S Vul: EW HCP: 8	<ul><li>♣ AJ102</li><li>♥ J1085</li><li>♦ J5</li><li>♣ J92</li></ul>	The opponents are silent.  Partner bids first.

Board: 44 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 4♥ S	North:	South:  ♠ AK9  ♥ AJ862  ♠ A10  ♣ K108	West 3♦ Pass	North Pass 4♥	East Pass AP	1♥
Board: 45 Dealer: N Vul: Both North HCP: 19 South HCP: 14 Contract: 6N N	North:  ♠ KJ  ♥ K83  ♠ KQ10  ♣ AK982	South:  ♠ A632  ♥ A65  ♠ A83  ♣ Q76	West Pass AP	North 1♣ 2NT	Pass	South 1♣ 6NT
Board: 46 Dealer: S Vul: None North HCP: 0 South HCP: 18 Contract: 4•X E	North:	South:  ♠ K7  ♥ KQ107  ♠ AQ  ♣ A9732	West Pass Pass 2NT AP	North Pass Pass Pass	East  1♠  2♠  4♠	South 1♣ 2♥ Pass X
Board: 47 Dealer: N Vul: NS North HCP: 19 South HCP: 2 Contract: 44 N	North:	South:  ♣ J106  ♥ 64  ♦ J975  ♣ 7632	West 3♥ AP	North 1♣ X	East 1♥ Pass	South Pass 4
Board: 48 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4♠ S	North:  ♠ AJ102  ♥ J1085  ♦ J5  ♣ J92	South:  ♠ Q943  ♥ K3  ♠ AK986  ♠ AQ	Pass Pass Pass	North  1♥  3♠  4♠  bid, a ♣	Pass Pass AP	1

Board: 44 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK9</li><li>▼ AJ862</li><li>◆ A10</li><li>◆ K108</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 45 Dealer: N Vul: Both HCP: 14	<ul><li>A632</li><li>✓ A65</li><li>A83</li><li>Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: S Vul: None HCP: 18	<ul><li>★ K7</li><li>▼ KQ107</li><li>◆ AQ</li><li>◆ A9732</li></ul>	East Bids 1♠ if possible.  East Bids 2♠ if possible.  West Bids 2NT if possible.  East Bids 4♠ if possible.  You bid first.
Board: 47 Dealer: N Vul: NS HCP: 2	<ul><li>♣ J106</li><li>♥ 64</li><li>◆ J975</li><li>♣ 7632</li></ul>	East Bids 1♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 48 Dealer: S Vul: EW HCP: 18	<ul><li>♣ Q943</li><li>♥ K3</li><li>◆ AK986</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.

Board: 44 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 4♥ S	North:	South:  ♠ AK9  ♥ AJ862  ♠ A10  ♣ K108	West 3♦ Pass	North Pass 4♥	East Pass AP	1♥
Board: 45 Dealer: N Vul: Both North HCP: 19 South HCP: 14 Contract: 6N N	North:  ♠ KJ  ♥ K83  ♠ KQ10  ♣ AK982	South:  ♠ A632  ♥ A65  ♠ A83  ♣ Q76	West Pass AP	North 1♣ 2NT	Pass	South 1♣ 6NT
Board: 46 Dealer: S Vul: None North HCP: 0 South HCP: 18 Contract: 4•X E	North:	South:  ♠ K7  ♥ KQ107  ♠ AQ  ♣ A9732	West Pass Pass 2NT AP	North Pass Pass Pass	East  1♠  2♠  4♠	South 1♣ 2♥ Pass X
Board: 47 Dealer: N Vul: NS North HCP: 19 South HCP: 2 Contract: 44 N	North:	South:  ♣ J106  ♥ 64  ♦ J975  ♣ 7632	West 3♥ AP	North 1♣ X	East 1♥ Pass	South Pass 4
Board: 48 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4♠ S	North:  ♠ AJ102  ♥ J1085  ♦ J5  ♣ J92	South:  ♠ Q943  ♥ K3  ♠ AK986  ♠ AQ	Pass Pass Pass	North  1♥  3♠  4♠  bid, a ♣	Pass Pass AP	1

Board: 49 Dealer: N Vul: None HCP: 18	<ul><li>♠ AKJ2</li><li>♥ KQ83</li><li>♠ AJ</li><li>♠ 984</li></ul>	The opponents are silent.  You bid first.
Board: 50 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ93</li><li>✔ A5</li><li>◆ AK72</li><li>◆ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: N Vul: EW HCP: 19	<ul><li>★ KQ</li><li>▼ AK8</li><li>◆ AQ75</li><li>◆ J543</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: S Vul: Both HCP: 9	<ul><li>10</li><li>✓ AQ865</li><li>✓ 9843</li><li>✓ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: N Vul: NS HCP: 18	<b>♠</b> KJ <b>♥</b> A95 <b>♦</b> Q64 <b>♣</b> AKJ63	West Doubles Pass if possible. East Bids 1♠ if possible. You bid first.

Board: 49 Dealer: N Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North:  ♠ AKJ2  ♥ KQ83  ♠ AJ  ♣ 984	South:  ♠ Q6  ♥ A94  ♠ Q982  ♠ AK62	Pass AP	North  1  3NT	Pass Pass	
Board: 50 Dealer: S Vul: NS North HCP: 16 South HCP: 18 Contract: 6N S	North:  ♠ AJ93  ♥ A5  ♠ AK72  ♠ 652	South:  ♠ KQ4  ♥ QJ108  ♠ QJ  ♣ AQJ9	Pass Pass Pass Pass 1. Blac	North  1  3  4NT <sup>1</sup> 6NT  kwood 0  /5 or 4/5	Pass Pass Pass AP 0314,	1♣ 2NT 3♥ 5♠ <sup>2</sup>
Board: 51 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 2N N	North:  ♠ KQ  ♥ AK8  ♠ AQ75  ♣ J543	South:	West Pass	North 1♦ 2NT	East Pass AP	South 1♥
Board: 52 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N S	North:	South:  ♠ KQ8  ♥ KJ9  ♠ QJ2  ♣ AQ97	West Pass Pass AP	North  1♥ 3◆	Pass	South 1♣ 2NT 3NT
Board: 53 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 2 N	North:  ♠ KJ  ♥ A95  ♦ Q64  ♣ AKJ63	South:  ♠ Q8  ♥ Q7432  ♦ 752  ♠ 954	West X Pass	North 1♣ XX 2♣		South Pass 1NT

Board: 49 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q6</li><li>♥ A94</li><li>◆ Q982</li><li>♣ AK62</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQ4</li><li>♥ QJ108</li><li>◆ QJ</li><li>◆ AQJ9</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 92</li><li>♥ J9632</li><li>♦ J10</li><li>♠ K1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: S Vul: Both HCP: 18	<ul><li>★ KQ8</li><li>▼ KJ9</li><li>◆ QJ2</li><li>◆ AQ97</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: N Vul: NS HCP: 4	<b>♦</b> Q8 <b>♥</b> Q7432 <b>♦</b> 752 <b>♣</b> 954	West Doubles Pass if possible. East Bids 1♠ if possible.  Partner bids first.

Board: 49 Dealer: N Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North:  ♠ AKJ2  ♥ KQ83  ♠ AJ  ♣ 984	South:  ♠ Q6  ♥ A94  ♠ Q982  ♠ AK62	Pass AP	North  1  3NT	Pass Pass	
Board: 50 Dealer: S Vul: NS North HCP: 16 South HCP: 18 Contract: 6N S	North:  ♠ AJ93  ♥ A5  ♠ AK72  ♠ 652	South:  ♠ KQ4  ♥ QJ108  ♠ QJ  ♣ AQJ9	Pass Pass Pass Pass 1. Blac	North  1  3  4NT <sup>1</sup> 6NT  kwood 0  /5 or 4/5	Pass Pass Pass AP 0314,	1♣ 2NT 3♥ 5♠ <sup>2</sup>
Board: 51 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 2N N	North:  ♠ KQ  ♥ AK8  ♠ AQ75  ♣ J543	South:	West Pass	North 1♦ 2NT	East Pass AP	South 1♥
Board: 52 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N S	North:  ♠ 10  ▼ AQ865  ◆ 9843  ♠ K104	South:  ♠ KQ8  ♥ KJ9  ♠ QJ2  ♣ AQ97	West Pass Pass AP	North  1♥ 3◆	Pass	South 1♣ 2NT 3NT
Board: 53 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 2 N	North:  ♠ KJ  ♥ A95  • Q64  ♣ AKJ63	South:  ♠ Q8  ♥ Q7432  ♦ 752  ♠ 954	West X Pass	North 1♣ XX 2♣		South Pass 1NT

Board: 54 Dealer: S Vul: EW HCP: 14	<ul><li>105</li><li>★ K103</li><li>★ AKQ</li><li>♣ Q10943</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: N Vul: Both HCP: 18	<ul><li>▲ A9</li><li>▼ 1085</li><li>◆ AKQ107</li><li>◆ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: S Vul: None HCP: 6	<ul><li>★ K742</li><li>▼ 752</li><li>◆ QJ975</li><li>◆ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: N Vul: EW HCP: 18	<ul><li>♣ Q93</li><li>♥ KQ8</li><li>◆ K106</li><li>♣ AKJ8</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 54 Dealer: S Vul: EW North HCP: 14 South HCP: 19 Contract: 7N S	North:  ♠ 105  ♥ K103  ♠ AKQ  ♠ Q10943	South:  ♠ AKJ86  ♥ A94  ♦ 96  ♣ AK8	Pass Pass AP	North  2♣  4NT¹  intitative	Pass Pass	1 <b>♠</b> 3NT
Board: 55 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 2 \( \) N	North:  ♠ A9  ♥ 1085  ♠ AKQ107  ♣ KQ4	South:  ♠ K63  ♥ Q7  ♦ J96  ♣ J9763	West Pass	North 1		South 1NT
Board: 56 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 2N S	North:  ♠ K742  ♥ 752  ♦ QJ975  ♣ 3	South:  ♠ AJ10  ♥ 93  ♠ A86  ♠ AKQ106		North 1◆		South 1♣ 2NT
Board: 57 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 2N N	North:  ♠ Q93  ♥ KQ8  ♠ K106  ♠ AKJ8	South:  • 10742  • 6  • A9873  • Q62	West Pass	North 1♣ 2NT	East Pass AP	
Board: 58 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ J853  ♥ J7  ♦ J3  ♠ AJ872	South:  ♠ AK  ♥ A10986  ♠ K4  ♣ KQ109	Pass Pass AP	North  1♣  3◆¹  th suit g	Pass Pass	1♥ 3♣ 3NT

Board: 54 Dealer: S Vul: EW HCP: 19	<ul><li>★ AKJ86</li><li>▼ A94</li><li>◆ 96</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: N Vul: Both HCP: 7	<ul><li>★ K63</li><li>♥ Q7</li><li>◆ J96</li><li>◆ J9763</li></ul>	The opponents are silent.  Partner bids first.
Board: 56 Dealer: S Vul: None HCP: 18	<ul><li>▲ AJ10</li><li>♥ 93</li><li>◆ A86</li><li>▲ AKQ106</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: N Vul: EW HCP: 6	<ul><li>10742</li><li>6</li><li>A9873</li><li>Q62</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: S Vul: Both HCP: 19	<ul><li>★ AK</li><li>▼ A10986</li><li>◆ K4</li><li>◆ KQ109</li></ul>	The opponents are silent. You bid first.

Board: 54 Dealer: S Vul: EW North HCP: 14 South HCP: 19 Contract: 7N S	North:  ♠ 105  ♥ K103  ♠ AKQ  ♠ Q10943	South:  ♠ AKJ86  ♥ A94  ♦ 96  ♣ AK8	Pass Pass AP	North  2♣  4NT¹  intitative	Pass Pass	1 <b>♠</b> 3NT
Board: 55 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 2 \( \) N	North:  ♠ A9  ♥ 1085  ♠ AKQ107  ♣ KQ4	South:  ♠ K63  ♥ Q7  ♦ J96  ♣ J9763	West Pass	North 1		South 1NT
Board: 56 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 2N S	North:  ♠ K742  ♥ 752  ♦ QJ975  ♣ 3	South:  ♠ AJ10  ♥ 93  ♠ A86  ♠ AKQ106		North 1◆		South 1♣ 2NT
Board: 57 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 2N N	North:  ♠ Q93  ♥ KQ8  ♠ K106  ♠ AKJ8	South:  • 10742  • 6  • A9873  • Q62	West Pass	North 1♣ 2NT	East Pass AP	
Board: 58 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ J853  ♥ J7  ♦ J3  ♠ AJ872	South:  ♠ AK  ♥ A10986  ♠ K4  ♣ KQ109	Pass Pass AP	North  1♣  3◆¹  th suit g	Pass Pass	1♥ 3♣ 3NT

Board: 59 Dealer: N Vul: None HCP: 18	<ul><li>♠ AQ</li><li>♥ Q53</li><li>♦ KQJ8</li><li>♠ A1098</li></ul>	West Doubles 1♠ if possible.  You bid first.
Board: 60 Dealer: S Vul: NS HCP: 2	<ul><li>♦ 8654</li><li>♥ Q6</li><li>♦ 73</li><li>♠ 95432</li></ul>	East Bids 1NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 61 Dealer: N Vul: Both HCP: 19	<ul><li>AQ82</li><li>✓ AJ6</li><li>K7</li><li>AJ74</li></ul>	West Bids 1♥ if possible.  You bid first.
Board: 62 Dealer: S Vul: None HCP: 9	<ul><li>10876</li><li>✓ A5</li><li>4</li><li>AJ5432</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: N Vul: NS HCP: 18	<ul><li>★ AK</li><li>▼ K7642</li><li>★ A863</li><li>★ A10</li></ul>	The opponents are silent. You bid first.

Board: 59 Dealer: N Vul: None North HCP: 18 South HCP: 4 Contract: 4♠ S	North:  ♠ AQ  ♥ Q53  ♠ KQJ8  ♣ A1098	South:  ♠ 10876543  ♥ A9  ♦ 92  ♣ 72	West X AP	North 1♦ 2NT		1♠
Board: 60 Dealer: S Vul: NS North HCP: 2 South HCP: 19 Contract: 4♥ S	North:  ◆ 8654  ▼ Q6  ◆ 73  ◆ 95432	South:  ♠ A10  ♥ K7532  ♠ K2  ♣ AKQ10	West Pass Pass Pass	North Pass 2♣ 4♥	East  1NT 3  AP	South 1♥ X 4♣
Board: 61 Dealer: N Vul: Both North HCP: 19 South HCP: 12 Contract: 3N N	North:  ♠ AQ82  ♥ AJ6  ♠ K7  ♣ AJ74	South:  ♠ KJ95  ♥ Q10  ♠ AQ1043  ♣ 105	West 1♥	North 1♣ 3NT		South 1♦
Board: 62 Dealer: S Vul: None North HCP: 9 South HCP: 19 Contract: 4♠ N	North:	South:  ♠ AKJ2  ♥ K109  ♠ AQ96  ♣ Q8	West Pass AP	North 1♠	East Pass	1♦
Board: 63 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ K7642  ♠ A863  ♣ A10	South:	West Pass	North 1♥ 3NT		South 1♣

Board: 59 Dealer: N Vul: None HCP: 4	<ul><li>10876543</li><li>✓ A9</li><li>92</li><li>72</li></ul>	West Doubles 1♠ if possible.  Partner bids first.
Board: 60 Dealer: S Vul: NS HCP: 19	<ul><li>★ A10</li><li>▼ K7532</li><li>★ K2</li><li>★ AKQ10</li></ul>	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 61 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ95</li><li>♥ Q10</li><li>◆ AQ1043</li><li>◆ 105</li></ul>	West Bids 1♥ if possible.  Partner bids first.
Board: 62 Dealer: S Vul: None HCP: 19	<ul><li>★ AKJ2</li><li>▼ K109</li><li>★ AQ96</li><li>★ Q8</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: N Vul: NS HCP: 9	<ul><li>♦ 9732</li><li>♥ A</li><li>♦ J9754</li><li>♠ KJ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 59 Dealer: N Vul: None North HCP: 18 South HCP: 4 Contract: 4♠ S	North:  ♠ AQ  ♥ Q53  ♠ KQJ8  ♣ A1098	South:  ♠ 10876543  ♥ A9  ♦ 92  ♣ 72	West X AP	North 1♦ 2NT		1♠
Board: 60 Dealer: S Vul: NS North HCP: 2 South HCP: 19 Contract: 4♥ S	North:  ◆ 8654  ▼ Q6  ◆ 73  ◆ 95432	South:  ♠ A10  ♥ K7532  ♠ K2  ♣ AKQ10	West Pass Pass Pass	North Pass 2♣ 4♥	East  1NT 3  AP	South 1♥ X 4♣
Board: 61 Dealer: N Vul: Both North HCP: 19 South HCP: 12 Contract: 3N N	North:  ♠ AQ82  ♥ AJ6  ♠ K7  ♣ AJ74	South:  ♠ KJ95  ♥ Q10  ♠ AQ1043  ♣ 105	West 1♥	North 1♣ 3NT		South 1♦
Board: 62 Dealer: S Vul: None North HCP: 9 South HCP: 19 Contract: 4♠ N	North:	South:  ♠ AKJ2  ♥ K109  ♠ AQ96  ♣ Q8	West Pass AP	North 1♠	East Pass	1♦
Board: 63 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ K7642  ♠ A863  ♣ A10	South:	West Pass	North 1♥ 3NT		South 1♣

Board: 64 Dealer: S Vul: EW HCP: 7	<ul><li>AQ7653</li><li>✓ J1054</li><li>✓ 5</li><li>✓ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: N Vul: None HCP: 19	<ul><li>★ AK</li><li>▼ KJ7</li><li>◆ J53</li><li>◆ AK1074</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 66 Dealer: S Vul: NS HCP: 5	<b>♦</b> QJ8 <b>♥</b> 1042 <b>♦</b> 9763 <b>♣</b> Q64	The opponents are silent.  Partner bids first.
Board: 67 Dealer: N Vul: EW HCP: 18	<ul><li>★ KJ</li><li>★ K532</li><li>★ KJ</li><li>★ AQJ95</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 68 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ43</li><li>♥ Q65</li><li>◆ KJ5</li><li>◆ Q76</li></ul>	The opponents are silent.  Partner bids first.

Board: 64 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 4♠ N	North:  ♠ AQ7653  ♥ J1054  ♦ 5  ♣ 87	South:  ♠ K1082  ♥ KQ86  ♠ A3  ♠ AK10	West Pass AP	North 1♣	East Pass	1♣
Board: 65 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ AK  ♥ KJ7  ♦ J53  ♣ AK1074	South:  • 1098  • Q986  • K94  • Q83	West Pass	North 1♣ 3NT	East 1♠ AP	South X
Board: 66 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 1 S	North:  ♠ QJ8  ♥ 1042  ♦ 9763  ♠ Q64	South:  ♠ 10532  ♥ KJ  ♠ AKQJ  ♣ AJ9	West AP	North	East	South 1♦
Board: 67 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 4♠ S	North:  ♠ KJ  ♥ K532  ♠ KJ  ♣ AQJ95	South:  ♠ 1076532  ♥ A1094  ♠ Q104  ♣ —	2♦ Pass AP	North 1♣ 2NT 4♦¹ raise or	Pass Pass Pass	1♠ 3♠ 4♠
Board: 68 Dealer: S Vul: Both North HCP: 12 South HCP: 19 Contract: 3N S	North:  ♠ KJ43  ♥ Q65  ♠ KJ5  ♣ Q76	South:  ♠ AQ  ♥ AK3  ♠ Q6  ♣ KJ5432	West Pass Pass	North 1♣ 3NT	East Pass AP	South 1♣ 2NT

Dealer: S Vul: EW	K1082 KQ86 A3 AK10	The opponents are silent.  You bid first.
Board: 65 Dealer: N Vul: None	1098 Q986 K94 Q83	East Bids 1♠ if possible.  Partner bids first.
Dealer: S Vul: NS	10532 KJ AKQJ AJ9	The opponents are silent. You bid first.
Dealer: N Vul: EW	1076532 A1094 Q104	West Bids 2♦ if possible.  Partner bids first.
Dealer: S Vul: Both	AQ AK3 Q6 KJ5432	The opponents are silent.  You bid first.

Board: 64 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 4♠ N	North:  ♠ AQ7653  ♥ J1054  ♦ 5  ♣ 87	South:  ♠ K1082  ♥ KQ86  ♠ A3  ♠ AK10	West Pass AP	North 1♣	East Pass	1♣
Board: 65 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ AK  ♥ KJ7  ♦ J53  ♣ AK1074	South:  • 1098  • Q986  • K94  • Q83	West Pass	North 1♣ 3NT	East 1♠ AP	South X
Board: 66 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 1 S	North:  ♠ QJ8  ♥ 1042  ♦ 9763  ♠ Q64	South:  ♠ 10532  ♥ KJ  ♠ AKQJ  ♣ AJ9	West AP	North	East	South 1♦
Board: 67 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 4♠ S	North:  ♠ KJ  ♥ K532  ♠ KJ  ♣ AQJ95	South:  ♠ 1076532  ♥ A1094  ♠ Q104  ♣ —	2♦ Pass AP	North 1♣ 2NT 4♦¹ raise or	Pass Pass Pass	1♠ 3♠ 4♠
Board: 68 Dealer: S Vul: Both North HCP: 12 South HCP: 19 Contract: 3N S	North:  ♠ KJ43  ♥ Q65  ♠ KJ5  ♣ Q76	South:  ♠ AQ  ♥ AK3  ♠ Q6  ♣ KJ5432	West Pass Pass	North 1♣ 3NT	East Pass AP	South 1♣ 2NT

Board: 69 Dealer: N Vul: NS HCP: 18	<ul><li>★ A107</li><li>★ K62</li><li>★ AJ532</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: S Vul: EW HCP: 6	<ul><li>★ K743</li><li>♥ Q872</li><li>♦ 107</li><li>♣ J54</li></ul>	West Bids 1♦ if possible.  Partner bids first.
Board: 71 Dealer: N Vul: Both HCP: 18	<ul><li>★ A3</li><li>▼ A8</li><li>◆ K109</li><li>◆ AK10965</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: S Vul: None HCP: 7	<ul><li>1054</li><li>✓ QJ1092</li><li>✓ A10</li><li>№ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: N Vul: EW HCP: 18	<ul><li>★ AKQ3</li><li>▼ KJ42</li><li>◆ J10</li><li>★ A87</li></ul>	The opponents are silent. You bid first.

Board: 69 Dealer: N Vul: NS North HCP: 18 South HCP: 14 Contract: 6N N	North:  ♠ A107  ♥ K62  ♠ AJ532  ♣ AQ	South:  ♠ KQJ8  ♥ AJ7  ♠ Q9  ♣ J643	Pass Pass Pass	North  1   2NT  3NT  6NT  ntitative	Pass Pass Pass AP	1♠
Board: 70 Dealer: S Vul: EW North HCP: 6 South HCP: 19 Contract: 4 S	North:  ♠ K743  ♥ Q872  • 107  ♣ J54	South:  ♠ AJ  ♥ AK65  ♠ K32  ♣ A932	West 1♦ AP	North X	East Pass	1♣
Board: 71 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3 N	North:  ♠ A3  ♥ A8  ♠ K109  ♠ AK10965	South:	West Pass	North 1♣ 3♣	East Pass AP	
Board: 72 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 3N S	North:  • 1054  • QJ1092  • A10 • 864	South:  ♠ AK3  ♥ 84  ♠ KQJ96  ♠ AJ3	West Pass Pass	North 1♥ 3NT	East Pass AP	South 1   2NT
Board: 73 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N N	North:  ♠ AKQ3  ♥ KJ42  ♦ J10  ♣ A87	South:  ♣ J76  ♥ Q5  ♠ AK984  ♣ J104	West Pass AP	North 1♣ 2NT	Pass	South  1   3NT

Board: 69 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQJ8</li><li>▼ AJ7</li><li>◆ Q9</li><li>◆ J643</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: S Vul: EW HCP: 19	<ul><li>▲ AJ</li><li>✔ AK65</li><li>◆ K32</li><li>▲ A932</li></ul>	West Bids 1♦ if possible.  You bid first.
Board: 71 Dealer: N Vul: Both HCP: 8	<ul><li>J10872</li><li>✓ Q4</li><li>AJ432</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: S Vul: None HCP: 18	<ul><li>♠ AK3</li><li>♥ 84</li><li>♠ KQJ96</li><li>♠ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: N Vul: EW HCP: 11	<ul><li>♣ J76</li><li>♥ Q5</li><li>◆ AK984</li><li>♣ J104</li></ul>	The opponents are silent.  Partner bids first.

Board: 69 Dealer: N Vul: NS North HCP: 18 South HCP: 14 Contract: 6N N	North:  ♠ A107  ♥ K62  ♠ AJ532  ♣ AQ	South:  ♠ KQJ8  ♥ AJ7  ♠ Q9  ♣ J643	Pass Pass Pass	North  1   2NT  3NT  6NT  ntitative	Pass Pass Pass AP	1♠
Board: 70 Dealer: S Vul: EW North HCP: 6 South HCP: 19 Contract: 4 S	North:  ♠ K743  ♥ Q872  • 107  ♣ J54	South:  ♠ AJ  ♥ AK65  ♠ K32  ♣ A932	West 1♦ AP	North X	East Pass	1♣
Board: 71 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3 N	North:  ♠ A3  ♥ A8  ♠ K109  ♠ AK10965	South:	West Pass	North 1♣ 3♣	East Pass AP	
Board: 72 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 3N S	North:  • 1054  • QJ1092  • A10 • 864	South:  ♠ AK3  ♥ 84  ♠ KQJ96  ♠ AJ3	West Pass Pass	North 1♥ 3NT	East Pass AP	South 1   2NT
Board: 73 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N N	North:  ♠ AKQ3  ♥ KJ42  ♦ J10  ♣ A87	South:  ♣ J76  ♥ Q5  ♠ AK984  ♣ J104	West Pass AP	North 1♣ 2NT	Pass	South  1   3NT

### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 74
Dealer: S ♥ 9653

West Bids 1♥ if possible.

Doord, 75 A 100

Board: 76 ♦ 105 West Bids 1♠ if possible.

Dealer: S ♥ Q10754 East Bids 3♠ if possible.

Vul: None 

+ Q84
HCP: 5 

+ 2095

Partner bids first.

Board: 74 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 44 S	North:	South:  ♠ AJ63  ♥ KQJ  ♠ A94  ♣ QJ4	West 1♥	North 4♣	East AP	South 1♣
Board: 75 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 4♠ S	North:  • 108  • AK96  • K4  • AKJ42	South:  ♠ QJ9752  ♥ Q2  ♦ 97  ♠ Q76	Pass AP	North 1♣ 3♠ (1Y)-2Z	1♥ Pass	2♠¹ 4♠
Board: 76 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 4 N	North:  ♠ 105  ♥ Q10754  ♠ 62  ♠ K865	South:  ♠ KJ  ♥ A93  ♠ AKJ109  ♣ QJ7	West 1♣ Pass	North Pass 4  V	East 3♠ AP	South 1 → X
Board: 77 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 2N N	North:  ♠ A95  ♥ A2  ♠ A32  ♣ AQJ105	South:  ♠ KJ42  ♥ J974  ♦ 1094  ♣ 63	West Pass	North 1♣ 2NT	East Pass AP	South 1♥
Board: 78 Dealer: S Vul: None North HCP: 5 South HCP: 19 Contract: 2N S	North:  ♠ K1097  ♥ 1063  • Q84  ♣ 1095	South:  ◆ J52  ◆ A7  ◆ A73  ◆ AKQJ2	West Pass AP	North 1♠		South 1♣ 2NT

Board: 74 Dealer: S Vul: Both HCP: 18	<ul><li>▲ AJ63</li><li>♥ KQJ</li><li>◆ A94</li><li>◆ QJ4</li></ul>	West Bids 1♥ if possible.  You bid first.
Board: 75 Dealer: N Vul: None HCP: 7	<ul><li>♣ QJ9752</li><li>♥ Q2</li><li>◆ 97</li><li>♣ Q76</li></ul>	East Bids 1♥ if possible.  Partner bids first.
Board: 76 Dealer: S Vul: NS HCP: 19	<ul><li>★ KJ</li><li>▼ A93</li><li>◆ AKJ109</li><li>◆ QJ7</li></ul>	West Bids 1♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 77 Dealer: N Vul: Both HCP: 5	<ul><li>★ KJ42</li><li>▼ J974</li><li>◆ 1094</li><li>◆ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: S Vul: None HCP: 19	<ul><li>♣ J52</li><li>♥ A7</li><li>♦ A73</li><li>♣ AKQJ2</li></ul>	The opponents are silent. You bid first.

Board: 74 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 44 S	North:	South:  ♠ AJ63  ♥ KQJ  ♠ A94  ♣ QJ4	West 1♥	North 4♣	East AP	South 1♣
Board: 75 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 4♠ S	North:  • 108  • AK96  • K4  • AKJ42	South:  ♠ QJ9752  ♥ Q2  ♦ 97  ♠ Q76	Pass AP	North 1♣ 3♠ (1Y)-2Z	1♥ Pass	2♠¹ 4♠
Board: 76 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 4 N	North:  ♠ 105  ♥ Q10754  ♠ 62  ♠ K865	South:  ♠ KJ  ♥ A93  ♠ AKJ109  ♣ QJ7	West 1♣ Pass	North Pass 4  V	East 3♠ AP	South 1 → X
Board: 77 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 2N N	North:  ♠ A95  ♥ A2  ♠ A32  ♣ AQJ105	South:  ♠ KJ42  ♥ J974  ♦ 1094  ♣ 63	West Pass	North 1♣ 2NT	East Pass AP	South 1♥
Board: 78 Dealer: S Vul: None North HCP: 5 South HCP: 19 Contract: 2N S	North:  ♠ K1097  ♥ 1063  • Q84  ♣ 1095	South:  ◆ J52  ◆ A7  ◆ A73  ◆ AKQJ2	West Pass AP	North 1♠		South 1♣ 2NT

Board: 79 Dealer: N Vul: NS HCP: 18	<ul><li>♣ QJ</li><li>♥ AKJ7</li><li>◆ J3</li><li>♣ AQ843</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: S Vul: EW HCP: 3	<ul><li>★83</li><li>▼8763</li><li>◆J105</li><li>◆Q864</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 81 Dealer: N Vul: None HCP: 18	<ul><li>★ AK62</li><li>★ A32</li><li>★ KQ5</li><li>★ Q108</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: S Vul: NS HCP: 6	<ul><li>♣ Q109</li><li>♥ A86</li><li>♦ 6</li><li>♣ 1086532</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: N Vul: EW HCP: 18	<ul><li>★ A1062</li><li>▼ A975</li><li>◆ A105</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.

Board: 79 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 4♥ S	North:  ♠ QJ  ♥ AKJ7  ♦ J3  ♣ AQ843	South:  ♠ K962  ♥ Q1042  ♠ 82  ♣ KJ7	West Pass AP	North 1♣ 3♥	East Pass Pass	1♥
Board: 80 Dealer: S Vul: EW North HCP: 3 South HCP: 19 Contract: 4♠ W	North:  ♠ 83  ♥ 8763  ♦ J105  ♠ Q864	South:  ♣ J7  ♥ AKQ  ♠ Q42  ♣ AK1072	West 4♠	North AP	East	South 1♣
Board: 81 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 4♠ S	North:  ♠ AK62  ♥ A32  ♠ KQ5  ♣ Q108	South:  ♠ QJ104  ♥ K9  ♠ A62  ♠ 9764	West Pass AP	North 1♣ 3♠	East Pass Pass	1♠
Board: 82 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 4 S	North:  ♠ Q109  ♥ A86  ♠ 6  ♣ 1086532	South:  ♠ AKJ4  ♥ KQ73  ♠ K53  ♣ QJ	West Pass Pass Pass	North  1NT  3♣  4♥		South 1 → 2NT 3 ▼
Board: 83 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 1 \cdot N	North:  ♠ A1062  ♥ A975  ♠ A105  ♣ AQ	South:  ♠ KJ9  ▼ 10  ◆ K764  ♣ K10763	West	North 1◆	East AP	South

Board: 83

Dealer: N Vul: EW

HCP: 10

**♦** KJ9

**♦** K764

**♣** K10763

**v** 10

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 79 Dealer: N Vul: NS HCP: 9	<ul><li>★ K962</li><li>♥ Q1042</li><li>◆ 82</li><li>◆ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: S Vul: EW HCP: 19	<b>♣</b> J7 <b>♥</b> AKQ <b>♦</b> Q42 <b>♣</b> AK1072	West Bids 4♠ if possible.  You bid first.
Board: 81 Dealer: N Vul: None HCP: 10	<ul><li>◆ QJ104</li><li>♥ K9</li><li>◆ A62</li><li>◆ 9764</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: S Vul: NS HCP: 19	<ul><li>♠ AKJ4</li><li>♥ KQ73</li><li>♦ K53</li><li>♠ QJ</li></ul>	The opponents are silent. You bid first.

The opponents are silent.

Partner bids first.

Board: 79 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 4♥ S	North:  ♠ QJ  ♥ AKJ7  ♦ J3  ♣ AQ843	South:  ♠ K962  ♥ Q1042  ♠ 82  ♣ KJ7	West Pass AP	North 1♣ 3♥	East Pass Pass	1♥
Board: 80 Dealer: S Vul: EW North HCP: 3 South HCP: 19 Contract: 4♠ W	North:  ♠ 83  ♥ 8763  ♦ J105  ♠ Q864	South:  ♣ J7  ♥ AKQ  ♠ Q42  ♣ AK1072	West 4♠	North AP	East	South 1♣
Board: 81 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 4♠ S	North:  ♠ AK62  ♥ A32  ♠ KQ5  ♣ Q108	South:  ♠ QJ104  ♥ K9  ♠ A62  ♠ 9764	West Pass AP	North 1♣ 3♠	East Pass Pass	1♠
Board: 82 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 4 S	North:  ♠ Q109  ♥ A86  ♠ 6  ♣ 1086532	South:  ♠ AKJ4  ♥ KQ73  ♠ K53  ♣ QJ	West Pass Pass Pass	North  1NT  3♣  4♥		South 1 → 2NT 3 ▼
Board: 83 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 1 \cdot N	North:  ♠ A1062  ♥ A975  ♠ A105  ♣ AQ	South:  ♠ KJ9  ▼ 10  ◆ K764  ♣ K10763	West	North 1◆	East AP	South

Board: 84 Dealer: S Vul: Both HCP: 2	<ul><li>♦ 98643</li><li>♥ 1082</li><li>♦ J2</li><li>♣ J52</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: N Vul: NS HCP: 18	<ul><li>♣ Q2</li><li>♥ AK954</li><li>◆ K874</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: S Vul: EW HCP: 4	<ul><li>10932</li><li>8642</li><li>65</li><li>A102</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: N Vul: Both HCP: 19	<ul><li>AQ53</li><li>K95</li><li>K63</li><li>AK5</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: S Vul: None HCP: 2	<ul><li>10732</li><li>8432</li><li>J7</li><li>J83</li></ul>	East Bids 1♠ if possible.  East Doubles Pass if possible.  West Bids 2♥ if possible.  West Bids 2♠ if possible.  Partner bids first.

Board: 84 Dealer: S Vul: Both North HCP: 2 South HCP: 19 Contract: 1 ◆ S	North:	South:  ♠ K1072  ♥ AQJ9  ♠ AQ6  ♠ K9	West AP	North	East	South 1♦
Board: 85 Dealer: N Vul: NS North HCP: 18 South HCP: 10 Contract: 4♥ N	North:  ♠ Q2  ♥ AK954  ♠ K874  ♣ AQ	South:  ♠ J543  ♥ QJ87  ♠ AQ  ♠ 952	West AP	North 1♥	East Pass	
Board: 86 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 2N S	North:	South:  ♠ KQ7  ♥ Q103  ♠ AKQJ  ♣ J74		North 1♥		South 1  2NT
Board: 87 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ AQ53  ♥ K95  ♠ K63  ♣ AK5	South:  ♠ K8  ♥ A10832  • 1052  • 1092	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 88 Dealer: S Vul: None North HCP: 2 South HCP: 18 Contract: 3♠ S	North:	South:  ♠ A5  ♥ Q10  ♠ KQ10984  ♣ AK6	West Pass Pass 2♥ 2♠ Pass	North Pass Pass Pass Pass 3	1♠ X Pass	1♦ 2♦ Pass X

Board: 84 Dealer: S Vul: Both HCP: 19	<ul><li>★ K1072</li><li>★ AQJ9</li><li>★ AQ6</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: N Vul: NS HCP: 10	<ul><li>↓ J543</li><li>♥ QJ87</li><li>↓ AQ</li><li>♠ 952</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: S Vul: EW HCP: 18	<ul><li>★ KQ7</li><li>♥ Q103</li><li>◆ AKQJ</li><li>♣ J74</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: N Vul: Both HCP: 7	<b>★</b> K8 <b>▼</b> A10832 <b>◆</b> 1052 <b>♣</b> 1092	The opponents are silent.  Partner bids first.
Board: 88 Dealer: S Vul: None HCP: 18	<ul><li>A5</li><li>♥ Q10</li><li>★ KQ10984</li><li>★ AK6</li></ul>	East Bids 1♠ if possible.  East Doubles Pass if possible.  West Bids 2♥ if possible.  West Bids 2♠ if possible.  You bid first.

Board: 84 Dealer: S Vul: Both North HCP: 2 South HCP: 19 Contract: 1 ◆ S	North:	South:  ♠ K1072  ♥ AQJ9  ♠ AQ6  ♠ K9	West AP	North	East	South 1♦
Board: 85 Dealer: N Vul: NS North HCP: 18 South HCP: 10 Contract: 4♥ N	North:  ♠ Q2  ♥ AK954  ♠ K874  ♠ AQ	South:  ♠ J543  ♥ QJ87  ♠ AQ  ♠ 952	West AP	North 1♥	East Pass	
Board: 86 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 2N S	North:  ♠ 10932  ♥ 8642  ♠ 65  ♣ A102	South:  ♠ KQ7  ♥ Q103  ♠ AKQJ  ♣ J74	West Pass AP	North 1♥		South  1   2NT
Board: 87 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ AQ53  ♥ K95  ♠ K63  ♣ AK5	South:  ♠ K8  ▼ A10832  • 1052  ♣ 1092	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 88 Dealer: S Vul: None North HCP: 2 South HCP: 18 Contract: 3 S	North:  ♠ 10732  ♥ 8432  ♦ J7  ♣ J83	South:  ♠ A5  ♥ Q10  ♠ KQ10984  ♣ AK6	West Pass Pass 2▼ 2♠ Pass	North  Pass Pass Pass Pass 3	East  1♠ X Pass Pass AP	1 ◆ 2 ◆ Pass X

Board: 89 Dealer: N Vul: EW HCP: 18	<ul><li>♠ Q8</li><li>♥ AJ3</li><li>♦ A108</li><li>♠ AK854</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 90 Dealer: S Vul: Both HCP: 6	<ul><li>↑75432</li><li>↑K94</li><li>↑K97</li><li>↑75</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: N Vul: None HCP: 19	<ul><li>★ K8</li><li>▼ KQ7</li><li>◆ A1085</li><li>◆ AK62</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 92 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ864</li><li>▼ J</li><li>◆ J2</li><li>◆ AJ984</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: N Vul: Both HCP: 18	<ul><li>♣ Q109</li><li>★ A852</li><li>◆ AK6</li><li>♣ AJ4</li></ul>	West Bids 1♠ if possible.  You bid first.

Board: 89 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 44 S	North:  ♠ Q8  ♥ AJ3  ♠ A108  ♠ AK854	South:  ♠ KJ10732  ♥ K98  ♠ Q  ♠ J103	2♣¹ Pass AP 1. Mich	North 1♣ 2NT 4•² naels Curaise or	Pass Pass Pass	1♠ 3♠ 4♠
Board: 90 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♠ N	North:  ♠ 75432  ♥ K94  ♠ K97  ♣ 75	South:  ♠ AJ108  ♥ Q8  ♠ AJ5  ♣ AQ86	West Pass AP	North 1♠	East Pass	1♣
Board: 91 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 3 N	North:  ♠ K8  ♥ KQ7  ♠ A1085  ♣ AK62	South:	West  1♣  Pass  AP	North 1  X 3  ♣		Pass Pass
Board: 92 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 3N S	North:  ♠ KQ864  ♥ J  ♦ J2  ♠ AJ984	South:  ♠ 72  ♥ AKQ53  ♠ KQ3  ♣ KQ5	West Pass Pass AP	North 1♠ 3♣	Pass	South  1 v  2NT  3NT
Board: 93 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 3N N	North:  ♠ Q109  ✔ A852  ♠ AK6  ♣ AJ4	South:  ♠ K2  ♥ 7  ♦ 97543  ♠ K10732	1♠ Pass AP	North 1♣ 1NT 3♥ agth cue	Pass Pass Pass	Pass

Board: 89 Dealer: N Vul: EW HCP: 10	<ul><li>★KJ10732</li><li>▼K98</li><li>◆ Q</li><li>◆J103</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 90 Dealer: S Vul: Both HCP: 18	<ul><li>AJ108</li><li>♥ Q8</li><li>AJ5</li><li>AQ86</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: N Vul: None HCP: 4	<ul><li>♦ 962</li><li>♥ 9853</li><li>♦ KJ74</li><li>♣ 54</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 92 Dealer: S Vul: NS HCP: 19	<ul><li>♣ 72</li><li>♥ AKQ53</li><li>♦ KQ3</li><li>♣ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: N Vul: Both HCP: 6	<ul><li>★K2</li><li>▼ 7</li><li>◆ 97543</li><li>◆ K10732</li></ul>	West Bids 1♠ if possible.  Partner bids first.

Board: 89 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 44 S	North:  ♠ Q8  ♥ AJ3  ♠ A108  ♠ AK854	South:  ♠ KJ10732  ♥ K98  ♠ Q  ♠ J103	2♣¹ Pass AP 1. Mich	North 1♣ 2NT 4•² naels Curaise or	Pass Pass Pass	1♠ 3♠ 4♠
Board: 90 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♠ N	North:  ♠ 75432  ♥ K94  ♠ K97  ♣ 75	South:  ♠ AJ108  ♥ Q8  ♠ AJ5  ♣ AQ86	West Pass AP	North 1♠	East Pass	1♣
Board: 91 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 3 N	North:  ♠ K8  ♥ KQ7  ♠ A1085  ♣ AK62	South:	West  1♣  Pass  AP	North 1  X 3  ♣		Pass Pass
Board: 92 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 3N S	North:  ♠ KQ864  ♥ J  ♦ J2  ♠ AJ984	South:  ♠ 72  ♥ AKQ53  ♠ KQ3  ♣ KQ5	West Pass Pass AP	North 1♠ 3♣	Pass	South  1 v  2NT  3NT
Board: 93 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 3N N	North:  ♠ Q109  ✔ A852  ♠ AK6  ♣ AJ4	South:  ♠ K2  ♥ 7  ♦ 97543  ♠ K10732	1♠ Pass AP	North 1♣ 1NT 3♥ agth cue	Pass Pass Pass	Pass

Board: 94 Dealer: S Vul: None HCP: 4	<ul><li>◆ 974</li><li>♥ 65</li><li>◆ J1084</li><li>◆ K954</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: N Vul: NS HCP: 18	<ul><li>104</li><li>✓ AKQ63</li><li>✓ A96</li><li>✓ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: S Vul: EW HCP: 4	<ul><li>◆96</li><li>♥ J762</li><li>◆ J762</li><li>◆ Q103</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 97 Dealer: N Vul: None HCP: 18	<ul><li>AQ109</li><li>Q76</li><li>KQJ</li><li>KJ4</li></ul>	East Bids 1♦ if possible.  You bid first.
Board: 98 Dealer: S Vul: NS HCP: 8	<ul><li>♠ 654</li><li>♥ Q5</li><li>♦ K65</li><li>♠ QJ965</li></ul>	The opponents are silent.  Partner bids first.

Board: 94 Dealer: S Vul: None North HCP: 4 South HCP: 19 Contract: 1 ◆ S	North:	South:  ♠ AKQJ  ♥ KQ93  ♠ A95  ♣ 63	West Nor	th East	South 1♦
Board: 95 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4♥ N	North:  • 104  • AKQ63  • A96  • AJ5	South:  ♣ J752  ♥ 852  ♣ Q105  ♣ KQ4	West Nor 1♥ Pass 4♥	th East Pass AP	
Board: 96 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 2♥ S	North:	South:  ♠ KQ7  ♥ AKQ85  ♠ A105  ♣ 92	West Nor Pass Pass Pass 2		South 1♥ X
Board: 97 Dealer: N Vul: None North HCP: 18 South HCP: 3 Contract: 44 N	North:  ♠ AQ109  ♥ Q76  ♠ KQJ  ♣ KJ4	South:  ♠ K53  ▼ 102  ♠ 65  ♣ 1097632	West Nor 1♣ AP	th East 1◆	South 4♣
Board: 98 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 4♠ S	North:	South:  ♠ AJ1087  ♥ 42  ♠ AQJ10  ♣ AK	West Nor  Pass 2♠  Pass 3♠²  Pass 4♠  1. Cue bid, s  2. Cue bid, a  3. Cue bid, a	Pass Pass AP urplus  stopp	1♠ 2NT¹ 3♥³

Board: 94 Dealer: S Vul: None HCP: 19	<ul><li>★ AKQJ</li><li>▼ KQ93</li><li>◆ A95</li><li>◆ 63</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: N Vul: NS HCP: 8	<ul><li>♣ J752</li><li>♥ 852</li><li>◆ Q105</li><li>♣ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: S Vul: EW HCP: 18	<ul><li>★ KQ7</li><li>▼ AKQ85</li><li>◆ A105</li><li>◆ 92</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 97 Dealer: N Vul: None HCP: 3	<ul> <li>★ K53</li> <li>▼ 102</li> <li>◆ 65</li> <li>◆ 1097632</li> </ul>	East Bids 1♦ if possible.  Partner bids first.
Board: 98 Dealer: S Vul: NS HCP: 19	<ul><li>AJ1087</li><li>✓ 42</li><li>AQJ10</li><li>AK</li></ul>	The opponents are silent. You bid first.

Board: 94 Dealer: S Vul: None North HCP: 4 South HCP: 19 Contract: 1 ◆ S	North:	South:  ♠ AKQJ  ♥ KQ93  ♠ A95  ♣ 63	West Nor	th East	South 1♦
Board: 95 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4♥ N	North:  • 104  • AKQ63  • A96  • AJ5	South:  ♣ J752  ♥ 852  ♣ Q105  ♣ KQ4	West Nor 1♥ Pass 4♥	th East Pass AP	
Board: 96 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 2♥ S	North:	South:  ♠ KQ7  ♥ AKQ85  ♠ A105  ♣ 92	West Nor Pass Pass Pass 2		South 1♥ X
Board: 97 Dealer: N Vul: None North HCP: 18 South HCP: 3 Contract: 44 N	North:  ♠ AQ109  ♥ Q76  ♠ KQJ  ♣ KJ4	South:  ♠ K53  ▼ 102  ♠ 65  ♣ 1097632	West Nor 1♣ AP	th East 1◆	South 4♣
Board: 98 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 4♠ S	North:	South:  ♠ AJ1087  ♥ 42  ♠ AQJ10  ♣ AK	West Nor  Pass 2♠  Pass 3♠²  Pass 4♠  1. Cue bid, s  2. Cue bid, a  3. Cue bid, a	Pass Pass AP urplus  stopp	1♠ 2NT¹ 3♥³

Board: 99 Dealer: N Vul: EW HCP: 18	<ul><li>★ AK75</li><li>▼ A853</li><li>◆ K108</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: S Vul: Both HCP: 11	♦ 863 ♥ A10 ♦ AQ843 ♣ J43	The opponents are silent.  Partner bids first.
Board: 101 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AK</li><li>♥ AQJ6</li><li>♦ J7642</li><li>♠ K10</li></ul>	East Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 102 Dealer: S Vul: EW HCP: 13	<ul><li>AQ9864</li><li>✓ J87</li><li>✓ J2</li><li>✓ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: N Vul: Both HCP: 18	<ul><li>★ AK10</li><li>▼ AQ532</li><li>◆ KQ6</li><li>★ 72</li></ul>	The opponents are silent. You bid first.

Board: 99 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 4 S	North:  ♠ AK75  ♥ A853  ♠ K108  ♣ A10	South:  ♠ 642  ♥ KQJ4  ♠ AQ2  ♠ 862	West Pass	North 1◆ 4♥	East Pass AP	South 1♥
Board: 100 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 3N N	North:  ♠ 863  ♥ A10  ♠ AQ843  ♣ J43	South:  ♠ AK9  ♥ KQJ64  ♦ J107  ♣ A5	Pass AP	North  1NT <sup>1</sup> ing 1NT	Pass	1♥
Board: 101 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 4 S	North:  ♠ AK  ♥ AQJ6  ♦ J7642  ♠ K10	South:	West Pass AP	North 1♦ 1NT	East 1♠ 2♠	South Pass 4♥
Board: 102 Dealer: S Vul: EW North HCP: 13 South HCP: 19 Contract: 7♠ N	North:  ♠ AQ9864  ♥ J87  ♦ J2  ♣ KQ	South:  ♠ KJ3  ♥ A104  ♠ AK4  ♣ A1085	Pass Pass Pass Pass 1. Blac	North  1♣  3♠  4NT¹  7♠  kwood 0  /5 or 4/5	Pass Pass Pass AP 0314,	1♣ 2NT 4♣ 5♦²
Board: 103 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 4♥ N	North:  ♠ AK10  ♥ AQ532  ♠ KQ6  ♣ 72	South:  ◆ 832  ▼ 1097  ◆ J1072  ◆ AK3	West Pass	North 1♥ 4♥	East Pass AP	

Board: 99 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 642</li><li>♥ KQJ4</li><li>♠ AQ2</li><li>♠ 862</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: S Vul: Both HCP: 18	<ul><li>★ AK9</li><li>▼ KQJ64</li><li>◆ J107</li><li>◆ A5</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: N Vul: NS HCP: 4	<ul><li>★ 1072</li><li>▼ K98732</li><li>◆ —</li><li>★ J964</li></ul>	East Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 102 Dealer: S Vul: EW HCP: 19	<ul><li>★ KJ3</li><li>▼ A104</li><li>◆ AK4</li><li>◆ A1085</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: N Vul: Both HCP: 8	<ul><li>★832</li><li>▼1097</li><li>◆J1072</li><li>★AK3</li></ul>	The opponents are silent.  Partner bids first.

Board: 99 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 4 S	North:  ♠ AK75  ♥ A853  ♠ K108  ♣ A10	South:  ♠ 642  ♥ KQJ4  ♠ AQ2  ♠ 862	West Pass	North 1◆ 4♥	East Pass AP	South 1♥
Board: 100 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 3N N	North:  ♠ 863  ♥ A10  ♠ AQ843  ♣ J43	South:  ♠ AK9  ♥ KQJ64  ♦ J107  ♣ A5	Pass AP	North  1NT <sup>1</sup> ing 1NT	Pass	1♥
Board: 101 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 4 S	North:  ♠ AK  ♥ AQJ6  ♦ J7642  ♠ K10	South:	West Pass AP	North 1♦ 1NT	East 1♠ 2♠	South Pass 4♥
Board: 102 Dealer: S Vul: EW North HCP: 13 South HCP: 19 Contract: 7♠ N	North:  ♠ AQ9864  ♥ J87  ♦ J2  ♣ KQ	South:  ♠ KJ3  ♥ A104  ♠ AK4  ♣ A1085	Pass Pass Pass Pass 1. Blac	North  1♣  3♠  4NT¹  7♠  kwood 0  /5 or 4/5	Pass Pass Pass AP 0314,	1♣ 2NT 4♣ 5♦²
Board: 103 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 4♥ N	North:  ♠ AK10  ♥ AQ532  ♠ KQ6  ♣ 72	South:  ◆ 832  ▼ 1097  ◆ J1072  ◆ AK3	West Pass	North 1♥ 4♥	East Pass AP	

Board: 104 Dealer: S Vul: None HCP: 8	<ul><li>♣ J32</li><li>♥ J8753</li><li>♦ Q</li><li>♣ A986</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: N Vul: EW HCP: 18	<ul><li>★ AKQJ4</li><li>★ KQJ2</li><li>◆ Q7</li><li>★ 65</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: S Vul: Both HCP: 4	<ul><li></li></ul>	West Bids 1♦ if possible. West Bids 1♠ if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 107 Dealer: N Vul: None HCP: 19	<ul><li>♠ AQ</li><li>♥ AK42</li><li>♠ A9</li><li>♠ Q9754</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: S Vul: NS HCP: 3	<ul><li>◆ 985</li><li>▼ 109</li><li>◆ Q764</li><li>◆ J1096</li></ul>	East Bids 1♠ if possible.  Partner bids first.

Board: 104 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♣ J32  ♥ J8753  ♦ Q  ♣ A986	South:  ♠ A7  ♥ AK6  ♠ AKJ109  ♣ 1042	West Pass Pass AP	North  1♥  3♣	Pass	South  1   2NT  3NT
Board: 105 Dealer: N Vul: EW North HCP: 18 South HCP: 13 Contract: 5♥ N	North:  ♠ AKQJ4  ♥ KQJ2  ♠ Q7  ♣ 65	South:	Pass Pass AP 1. Blac	_	Pass Pass Pass	2♣ 4♥ 5♥ <sup>2</sup> for ♥
Board: 106 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 3 S	North:	South:  ♠ K73  ✔ A82  ♠ A74  ♣ AKJ6	West  1  1  Pass	North Pass Pass 3♣	East Pass 2 AP	South 1♣ X X
Board: 107 Dealer: N Vul: None North HCP: 19 South HCP: 10 Contract: 4 S	North:  ♠ AQ  ♥ AK42  ♠ A9  ♠ Q9754	South:  ♠ K1076  ♥ J9853  • Q75  ♠ A	West Pass	North 1♣ 4♥	East Pass AP	South 1♥
Board: 108 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 3 S	North:  ◆ 985  ▼ 109  ◆ Q764  ◆ J1096	South:  ♠ Q3  ♥ AQ53  ♠ AJ853  ♣ AQ	Pass Pass	North Pass 3  gth cue	1♠ AP	South 1

Board: 104 Dealer: S Vul: None HCP: 19	<ul><li>▲ A7</li><li>▼ AK6</li><li>◆ AKJ109</li><li>▲ 1042</li></ul>	The opponents are silent.  You bid first.
Board: 105 Dealer: N Vul: EW HCP: 13	<ul><li>◆ 5</li><li>♥ 10974</li><li>◆ AK62</li><li>◆ AQ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: S Vul: Both HCP: 19	<ul><li>★ K73</li><li>★ A82</li><li>★ A74</li><li>★ AKJ6</li></ul>	West Bids 1♦ if possible. West Bids 1♠ if possible. East Bids 2♦ if possible. You bid first.
Board: 107 Dealer: N Vul: None HCP: 10	<ul><li>★ K1076</li><li>▼ J9853</li><li>◆ Q75</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: S Vul: NS HCP: 19	<ul><li>♣ Q3</li><li>♥ AQ53</li><li>◆ AJ853</li><li>♣ AQ</li></ul>	East Bids 1♠ if possible.  You bid first.

Board: 104 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♣ J32  ♥ J8753  ♦ Q  ♣ A986	South:  ♠ A7  ♥ AK6  ♠ AKJ109  ♣ 1042	West Pass Pass AP	North  1♥  3♣	Pass	South  1  2NT  3NT
Board: 105 Dealer: N Vul: EW North HCP: 18 South HCP: 13 Contract: 5♥ N	North:  ♠ AKQJ4  ♥ KQJ2  ♠ Q7  ♣ 65	South:	Pass Pass AP 1. Blac	_	Pass Pass Pass	2♣ 4♥ 5♥ <sup>2</sup> for ♥
Board: 106 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 3 S	North:	South:  ♠ K73  ✔ A82  ♠ A74  ♣ AKJ6	West  1  1  Pass	North Pass Pass 3♣	East Pass 2 AP	South 1♣ X X
Board: 107 Dealer: N Vul: None North HCP: 19 South HCP: 10 Contract: 4 S	North:  ♠ AQ  ♥ AK42  ♠ A9  ♠ Q9754	South:  ♠ K1076  ♥ J9853  • Q75  ♠ A	West Pass	North 1♣ 4♥	East Pass AP	South 1♥
Board: 108 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 3 S	North:  ◆ 985  ▼ 109  ◆ Q764  ◆ J1096	South:  ♠ Q3  ♥ AQ53  ♠ AJ853  ♣ AQ	Pass Pass	North Pass 3  gth cue	1♠ AP	South 1

Board: 109 Dealer: N Vul: Both HCP: 19	<ul><li>★ AKQJ7</li><li>★ A6</li><li>★ AJ7</li><li>★ 1082</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: S Vul: None HCP: 8	<b>♦</b> Q3 <b>♥</b> Q97643 <b>♦</b> A97 <b>♣</b> 83	The opponents are silent.  Partner bids first.
Board: 111 Dealer: N Vul: NS HCP: 18	<ul><li>AQJ5</li><li>▼ 104</li><li>◆ A1073</li><li>◆ AK4</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 112 Dealer: S Vul: EW HCP: 7	<ul><li>▶ J75</li><li>♥ K10542</li><li>♦ K4</li><li>▶ 987</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: N Vul: None HCP: 18	<ul><li>AKQ7</li><li>♥ Q52</li><li>◆ Q10</li><li>◆ KQ64</li></ul>	The opponents are silent. You bid first.

Board: 109 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 4♥ S	North:  ♠ AKQJ7  ♥ A6  ♠ AJ7  ♣ 1082	South:	Pass AP	North 1♠ 3NT ng 1NT	Pass Pass	$1NT^1$
Board: 110 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 4♥ N	North:  ♠ Q3  ♥ Q97643  ♠ A97  ♣ 83	South:  ♠ K105  ♥ AK8  ♦ 52  ♣ AKJ104		North  1♥  3♥		1 <b>♣</b> 2NT
Board: 111 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 4♠ S	North:  ♠ AQJ5  ♥ 104  ♠ A1073  ♣ AK4	South:  ♠ K10962  ♥ 9532  ♦ 54  ♣ J2	West 2♥	North 1♦ 4♠	East Pass AP	
Board: 112 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 4♠ S	North:  ♣ J75  ▼ K10542  • K4  ♣ 987	South:  ♠ KQ863  ♥ AQ  ♠ A5  ♣ QJ52	West Pass AP	North 2♣	East Pass	1♠
Board: 113 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 3N N	North:  ♠ AKQ7  ♥ Q52  • Q10  ♣ KQ64	South:	West Pass Pass AP	North 1♣ 2NT 3♣	Pass Pass	1♦

Board: 109 Dealer: N Vul: Both HCP: 8	<b>♦</b> 64 <b>♥</b> KQ98543 <b>♦</b> 2 <b>♣</b> K76	The opponents are silent.  Partner bids first.
Board: 110 Dealer: S Vul: None HCP: 18	<ul><li>★ K105</li><li>★ AK8</li><li>★ 52</li><li>★ AKJ104</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: N Vul: NS HCP: 4	<ul><li>★ K10962</li><li>▼ 9532</li><li>◆ 54</li><li>♣ J2</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 112 Dealer: S Vul: EW HCP: 18	<ul><li>★ KQ863</li><li>★ AQ</li><li>★ A5</li><li>★ QJ52</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: N Vul: None HCP: 12	<ul><li>★32</li><li>▼ KJ109</li><li>◆ KJ983</li><li>◆ A10</li></ul>	The opponents are silent.  Partner bids first.

Board: 109 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 4♥ S	North:  ♠ AKQJ7  ♥ A6  ♠ AJ7  ♣ 1082	South:	Pass AP	North 1♠ 3NT ng 1NT	Pass Pass	$1NT^1$
Board: 110 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 4♥ N	North:  ♠ Q3  ♥ Q97643  ♠ A97  ♣ 83	South:  ♠ K105  ♥ AK8  ♦ 52  ♣ AKJ104		North  1♥  3♥		1 <b>♣</b> 2NT
Board: 111 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 4♠ S	North:  ♠ AQJ5  ♥ 104  ♠ A1073  ♣ AK4	South:  ♠ K10962  ♥ 9532  ♦ 54  ♣ J2	West 2♥	North 1♦ 4♠	East Pass AP	
Board: 112 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 4♠ S	North:  ♣ J75  ▼ K10542  • K4  ♣ 987	South:  ♠ KQ863  ♥ AQ  ♠ A5  ♣ QJ52	West Pass AP	North 2♣	East Pass	1♠
Board: 113 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 3N N	North:  ♠ AKQ7  ♥ Q52  • Q10  ♣ KQ64	South:	West Pass Pass AP	North 1♣ 2NT 3♣	Pass Pass	1♦

Board: 114 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ7</li><li>♥ J952</li><li>◆ 2</li><li>♣ AK643</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: N Vul: EW HCP: 18	<ul><li>★ A54</li><li>♥ KJ8</li><li>★ KQ103</li><li>★ AJ7</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 116 Dealer: S Vul: Both HCP: 4	<ul><li>◆ Q105</li><li>♥ Q109753</li><li>◆ 1072</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: N Vul: NS HCP: 18	<ul><li>♣ QJ652</li><li>♥ KQ</li><li>♦ K632</li><li>♣ AK</li></ul>	West Bids 4NT if possible. You bid first.
Board: 118 Dealer: S Vul: EW HCP: 9	<ul><li>★ A76</li><li>▼ 1092</li><li>★ KQ74</li><li>★ 872</li></ul>	The opponents are silent.  Partner bids first.

Board: 114 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 6♥ S	North:  ♠ QJ7  ▼ J952  ♠ 2  ♣ AK643	South:  ♠ AK6  ♥ AKQ1073  ♠ Q5  ♣ 105	West North East South  1♥  Pass 2NT¹ Pass 3♥  Pass 4♣² Pass 4♠³  Pass 4NT⁴ Pass 5♣⁵  Pass 6♥ AP  1. Jacoby 2NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=0/5 or 3/5
Board: 115 Dealer: N Vul: EW North HCP: 18 South HCP: 3 Contract: 3♥ S	North:  ◆ A54  ▼ KJ8  ◆ KQ103  ◆ AJ7	South:	West North East South  1 → 3 → Pass  Pass X Pass 3 ▼  AP
Board: 116 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 3N S	North:  ♠ Q105  ♥ Q109753  ♦ 1072  ♣ 7	South:  ♠ AJ86  ♥ A6  ♦ 95  ♣ AKQJ8	West North East South  1♣  Pass 1♥ Pass 2♠  Pass 3♥ Pass 3NT  AP
Board: 117 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 5♠ N	North:  ♠ QJ652  ♥ KQ  ♠ K632  ♠ AK	South:  ♠ A10987  ♥ A1097  • 10  ♣ J53	West North East South  1♠ Pass 4♠¹  4NT² 5♠ AP  1. Splinter 2. Unusual 4NT

Board: 118 North: South: West North East South Dealer: S **♦** A76 **♦** K2 **1♥** Vul: EW **♥** A7653 **v** 1092 North HCP: 9 Pass 2♥ Pass 4♥ **♦** KQ74 **♦** AJ5 South HCP: 19 AP **♣** 872 **♣** AQJ Contract: 4♥ S

#### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 114 Dealer: S Vul: NS HCP: 18	<ul><li>★ AK6</li><li>▼ AKQ1073</li><li>◆ Q5</li><li>★ 105</li></ul>	The opponents are silent.  You bid first.
Board: 115 Dealer: N Vul: EW HCP: 3	<ul><li>★73</li><li>♥97432</li><li>★752</li><li>★K95</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 116 Dealer: S Vul: Both HCP: 19	<ul><li>▲ AJ86</li><li>♥ A6</li><li>◆ 95</li><li>▲ AKQJ8</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: N Vul: NS HCP: 9	<ul><li>★ A10987</li><li>▼ A1097</li><li>◆ 10</li><li>◆ J53</li></ul>	West Bids 4NT if possible.  Partner bids first.

**♠** K2 Board: 118 The opponents are silent. Dealer: S **♥** A7653 Vul: EW **♦** AJ5

You bid first. HCP: 19 ♣ AQJ

Board: 114 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 6♥ S	North:  ♠ QJ7  ▼ J952  ♠ 2  ♣ AK643	South:  ♠ AK6  ♥ AKQ1073  ♠ Q5  ♣ 105	West North East South  1 ♥  Pass 2NT¹ Pass 3 ♥  Pass 4♣² Pass 4♣³  Pass 4NT⁴ Pass 5♣⁵  Pass 6♥ AP  1. Jacoby 2NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=0/5 or 3/5
Board: 115 Dealer: N Vul: EW North HCP: 18 South HCP: 3 Contract: 3♥ S	North:  ◆ A54  ▼ KJ8  ◆ KQ103  ◆ AJ7	South:	West North East South  1 → 3 ♣ Pass  Pass X Pass 3 ▼  AP
Board: 116 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 3N S	North:  ♠ Q105  ♥ Q109753  ♦ 1072  ♣ 7	South:  ♠ AJ86  ♥ A6  ♦ 95  ♣ AKQJ8	West North East South  1♣  Pass 1♥ Pass 2♠  Pass 3♥ Pass 3NT  AP
Board: 117 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 5♠ N	North:  ♠ QJ652  ♥ KQ  ♠ K632  ♠ AK	South:  ♠ A10987  ♥ A1097  • 10  ♣ J53	West North East South  1♠ Pass 4♠¹  4NT² 5♠ AP  1. Splinter 2. Unusual 4NT

Board: 118 North: South: West North East South Dealer: S **♦** A76 **♦** K2 **1♥** Vul: EW **♥** A7653 **v** 1092 North HCP: 9 Pass 2♥ Pass 4♥ **♦** KQ74 **♦** AJ5 South HCP: 19 AP **♣** 872 **♣** AQJ Contract: 4♥ S

Board: 119 Dealer: N Vul: Both HCP: 19	<ul><li>AQ94</li><li>QJ7</li><li>QJ2</li><li>AK6</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: S Vul: None HCP: 2	<ul><li>10876</li><li>7</li><li>107532</li><li>Q103</li></ul>	East Bids 1♥ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 121 Dealer: N Vul: EW HCP: 19	<ul><li>★ AKJ8</li><li>▼ A743</li><li>◆ AQJ</li><li>★ 62</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 122 Dealer: S Vul: Both HCP: 9	<ul><li>J92</li><li>✓ AK108</li><li>✓ 7</li><li>✓ J10983</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 123 Dealer: N Vul: None HCP: 18	<ul><li>▲ AJ</li><li>▼ J74</li><li>◆ AK63</li><li>▲ KQ82</li></ul>	The opponents are silent.  You bid first.

Board: 119 Dealer: N Vul: Both North HCP: 19 South HCP: 9 Contract: 3N N	North:  ♠ AQ94  ♥ QJ7  • QJ2  ♣ AK6	South:  ♠ K10  ♥ 62  ♠ A975  ♣ Q10742	West Pass	North 1♣ 3NT	East Pass AP	
Board: 120 Dealer: S Vul: None North HCP: 2 South HCP: 18 Contract: 2♥ E	North:	South:  ♠ A3  ♥ AKQ3  ♠ AJ  ♣ 98642	West Pass 2♥	North Pass AP	East 1♥	South 1♣ 1NT
Board: 121 Dealer: N Vul: EW North HCP: 19 South HCP: 2 Contract: 1N N	North:	South:  ◆ 95  ▼ Q102  ◆ 10765  ◆ 8754	West Pass	North 1♦ 1NT	East 1♠ AP	South Pass
Board: 122 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 4♠ S	North:  ♣ J92  ♥ AK108  ↑ 7  ♣ J10983	South:  ♠ KQ1084  ♥ Q64  ♠ AJ9  ♣ AQ	West  2 Pass Pass Pass 1. limit 1 2. Cue 1 3. Cue 1 4. Cue 1	bid, a ♦ bid, a ♥	Pass Pass AP better stoppe stopp	1♠ 3NT <sup>2</sup> 4♥ <sup>4</sup> in ♠ er
Board: 123 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ AJ  ♥ J74  ♠ AK63  ♣ KQ82	South:  ♠ Q1096  ♥ 96  ♠ QJ95  ♣ AJ4	West Pass AP	North 1♦ 2NT	Pass	

Board: 119 Dealer: N Vul: Both HCP: 9	<b>★</b> K10 <b>★</b> 62 <b>★</b> A975 <b>♣</b> Q10742	The opponents are silent.  Partner bids first.
Board: 120 Dealer: S Vul: None HCP: 18	<ul><li>★ A3</li><li>▼ AKQ3</li><li>◆ AJ</li><li>◆ 98642</li></ul>	East Bids 1♥ if possible. West Bids 2♥ if possible. You bid first.
Board: 121 Dealer: N Vul: EW HCP: 2	♦ 95 ▼ Q102 ♦ 10765 • 8754	East Bids 1♠ if possible.  Partner bids first.
Board: 122 Dealer: S Vul: Both HCP: 18	<ul><li>★ KQ1084</li><li>♥ Q64</li><li>◆ AJ9</li><li>◆ AQ</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 123 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q1096</li><li>♥ 96</li><li>◆ QJ95</li><li>♣ AJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 119 Dealer: N Vul: Both North HCP: 19 South HCP: 9 Contract: 3N N	North:  ♠ AQ94  ♥ QJ7  • QJ2  ♣ AK6	South:  ♠ K10  ♥ 62  ♠ A975  ♣ Q10742	West Pass	North 1♣ 3NT	East Pass AP	
Board: 120 Dealer: S Vul: None North HCP: 2 South HCP: 18 Contract: 2♥ E	North:	South:  ♠ A3  ♥ AKQ3  ♠ AJ  ♣ 98642	West Pass 2♥	North Pass AP	East 1♥	South 1♣ 1NT
Board: 121 Dealer: N Vul: EW North HCP: 19 South HCP: 2 Contract: 1N N	North:	South:  ◆ 95  ▼ Q102  ◆ 10765  ◆ 8754	West Pass	North 1♦ 1NT	East 1♠ AP	South Pass
Board: 122 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 4♠ S	North:  ♣ J92  ♥ AK108  ↑ 7  ♣ J10983	South:  ♠ KQ1084  ♥ Q64  ♠ AJ9  ♣ AQ	West  2 Pass Pass Pass 1. limit 1 2. Cue 1 3. Cue 1 4. Cue 1	bid, a ♦ bid, a ♥	Pass Pass AP better stoppe stopp	1♠ 3NT <sup>2</sup> 4♥ <sup>4</sup> in ♠ er
Board: 123 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ AJ  ♥ J74  ♠ AK63  ♣ KQ82	South:  ♠ Q1096  ♥ 96  ♠ QJ95  ♣ AJ4	West Pass AP	North 1♦ 2NT	Pass	

Vul: EW

HCP: 3

◆ K1085

**♣** 10952

## 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 124 Dealer: S Vul: NS HCP: 6	<ul><li>109</li><li>97</li><li>K643</li><li>K9762</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: N Vul: Both HCP: 18	<ul><li>★ KJ74</li><li>★ 43</li><li>★ AKJ</li><li>★ AQ105</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q7653</li><li>♥ KJ9743</li><li>♦ 5</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: N Vul: NS HCP: 18	<ul><li>★ KQJ6</li><li>♥ QJ5</li><li>◆ A7</li><li>◆ KQ72</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 128 Dealer: S	<b>★</b> 4 <b>▼</b> 10763	West Bids 1NT if possible.

Partner bids first.

Board: 124 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 3 S	North:  ♠ 109  ♥ 97  ♦ K643  ♣ K9762	South:  ♠ K2  ♥ AK5  ♠ AJ10852  ♣ QJ	West Pass AP	North 1NT	East Pass	1♦
Board: 125 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 4♠ S	North:  ♠ KJ74  ♥ 43  ♠ AKJ  ♣ AQ105	South:  ♠ A1082  ♥ K92  ♦ 952  ♣ J93	West Pass	North 1♣ 4♠	East Pass AP	
Board: 126 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ Q7653  ♥ KJ9743  ♦ 5  ♣ 7	South:  ♠ A2  ♥ AQ62  ♠ KJ986  ♠ A8	West Pass AP	North 1♥	East Pass	1♦
Board: 127 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N	North:  ♠ KQJ6  ♥ QJ5  ♠ A7  ♣ KQ72	South:  ♠ A73  ♥ 64  ♦ J32  ♠ A10985	West Pass	North 1♣ 3NT	East 2♥ AP	South 3♣
Board: 128 Dealer: S Vul: EW North HCP: 3 South HCP: 18 Contract: 3 S	North: ♠ 4 ♥ 10763 ♦ K1085 ♠ 10952	South:  ♠ AJ5  ♥ AQ852  ♠ AJ  ♣ Q84	West 1NT	North 3♥	East AP	South 1♥

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 124 Dealer: S Vul: NS HCP: 18	<ul><li>★ K2</li><li>▼ AK5</li><li>◆ AJ10852</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: N Vul: Both HCP: 8	<ul><li>★ A1082</li><li>★ K92</li><li>◆ 952</li><li>◆ J93</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: S Vul: None HCP: 18	<ul><li>A2</li><li>✓ AQ62</li><li>✓ KJ986</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: N Vul: NS HCP: 9	<ul><li>♠ A73</li><li>♥ 64</li><li>♦ J32</li><li>♠ A10985</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 128	<b>♠</b> AJ5	W / D' 1 1NT 'C '11

Board: 124 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 3 S	North:  ♠ 109  ♥ 97  ♦ K643  ♣ K9762	South:  ♠ K2  ♥ AK5  ♠ AJ10852  ♣ QJ	West Pass AP	North 1NT	East Pass	1♦
Board: 125 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 4♠ S	North:  ♠ KJ74  ♥ 43  ♠ AKJ  ♣ AQ105	South:  ♠ A1082  ♥ K92  ♦ 952  ♣ J93	West Pass	North 1♣ 4♠	East Pass AP	
Board: 126 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ Q7653  ♥ KJ9743  ♦ 5  ♣ 7	South:  ♠ A2  ♥ AQ62  ♠ KJ986  ♠ A8	West Pass AP	North 1♥	East Pass	1♦
Board: 127 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N	North:  ♠ KQJ6  ♥ QJ5  ♠ A7  ♣ KQ72	South:  ♠ A73  ♥ 64  ♦ J32  ♠ A10985	West Pass	North 1♣ 3NT	East 2♥ AP	South 3♣
Board: 128 Dealer: S Vul: EW North HCP: 3 South HCP: 18 Contract: 3 S	North: ♠ 4 ♥ 10763 ♦ K1085 ♠ 10952	South:  ♠ AJ5  ♥ AQ852  ♠ AJ  ♣ Q84	West 1NT	North 3♥	East AP	South 1♥

Board: 129	West Doubles Pass if possible. East Bids 1♠ if possible. You bid first.
Board: 130	The opponents are silent.  Partner bids first.
Board: 131	West Bids 2♦ if possible.  You bid first.
Board: 132 Dealer: S Vul: Both HCP: 8	The opponents are silent.  Partner bids first.
Board: 133	The opponents are silent. You bid first.

Board: 129 Dealer: N Vul: None North HCP: 19 South HCP: 3 Contract: 1N S	North:  ♠ KQ3  ♥ AKJ64  ♠ KJ  ♣ Q52	South:  ♣ J10  ♥ 8  • Q97542  ♣ 10863	West X AP	North 1♥ XX		South Pass 1NT
Board: 130 Dealer: S Vul: NS North HCP: 5 South HCP: 18 Contract: 2N S	North:  ◆ 97643  ▼ KQ92  ◆ 87  ◆ 53	South:  ♠ AK10  ♥ 43  ♠ AKQJ104  ♣ J9	West Pass AP	North 1♠		South 1   2NT
Board: 131 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 4♠ S	North:  ♠ AKQ  ♥ K109  ♦ 32  ♣ AK972	South:  ◆ J109532  ◆ 852  ◆ Q64  ◆ Q	2♦ Pass AP	North  1♣  X¹  3NT  port dou	Pass Pass Pass	1♠ 2♠ 4♠
Board: 132 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ AJ952  ♥ 1098  ♠ K52  ♣ 87	South:  ♠ KQ8  ♥ AK6  ♠ QJ1064  ♠ A10	West Pass Pass	North 1♠ 3NT	East Pass AP	South  1   2NT
Board: 133 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 44 N	North:  ♠ AK 1052  ♥ KQ6  ♠ AJ  ♣ J54	South:	Pass Pass AP 1. Cue 2. Cue	North 1♣ 3NT¹ 4♣³ bid, surj bid, a ♣ bid, a ♣	Pass Pass Pass Pass stopp	3♠ 4♣² 4♠ er

Board: 129 Dealer: N Vul: None HCP: 3	<ul><li></li></ul>	West Doubles Pass if possible. East Bids 1♠ if possible.  Partner bids first.
Board: 130 Dealer: S Vul: NS HCP: 18	<ul><li>★ AK10</li><li>▼ 43</li><li>◆ AKQJ104</li><li>◆ J9</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: N Vul: EW HCP: 5	<ul><li></li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 132 Dealer: S Vul: Both HCP: 19	<ul><li>★ KQ8</li><li>▼ AK6</li><li>◆ QJ1064</li><li>◆ A10</li></ul>	The opponents are silent.  You bid first.
Board: 133 Dealer: N Vul: NS HCP: 9	<ul><li>★ 8643</li><li>★ AJ75</li><li>★ 652</li><li>★ A10</li></ul>	The opponents are silent.  Partner bids first.

Board: 129 Dealer: N Vul: None North HCP: 19 South HCP: 3 Contract: 1N S	North:  ♠ KQ3  ♥ AKJ64  ♠ KJ  ♣ Q52	South:  ♣ J10  ♥ 8  • Q97542  ♣ 10863	West X AP	North 1♥ XX		South Pass 1NT
Board: 130 Dealer: S Vul: NS North HCP: 5 South HCP: 18 Contract: 2N S	North:  ◆ 97643  ▼ KQ92  ◆ 87  ◆ 53	South:  ♠ AK10  ♥ 43  ♠ AKQJ104  ♣ J9	West Pass AP	North 1♠		South 1   2NT
Board: 131 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 4♠ S	North:  ♠ AKQ  ♥ K109  ♦ 32  ♣ AK972	South:  ◆ J109532  ◆ 852  ◆ Q64  ◆ Q	2♦ Pass AP	North  1♣  X¹  3NT  port dou	Pass Pass Pass	1♠ 2♠ 4♠
Board: 132 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ AJ952  ♥ 1098  ♠ K52  ♣ 87	South:  ♠ KQ8  ♥ AK6  ♠ QJ1064  ♠ A10	West Pass Pass	North 1♠ 3NT	East Pass AP	South  1   2NT
Board: 133 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 44 N	North:  ♠ AK 1052  ♥ KQ6  ♠ AJ  ♣ J54	South:	Pass Pass AP 1. Cue 2. Cue	North 1♣ 3NT¹ 4♣³ bid, surj bid, a ♣ bid, a ♣	Pass Pass Pass Pass stopp	3♠ 4♣² 4♠ er

Board: 134 Dealer: S Vul: EW HCP: 14	<ul><li>▲ A105</li><li>✓ KQ5</li><li>◆ J642</li><li>▲ A83</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: N Vul: Both HCP: 18	<ul><li>AQ8</li><li>KQJ1076</li><li>Q9</li><li>A8</li></ul>	West Bids 2NT if possible. You bid first.
Board: 136 Dealer: S Vul: None HCP: 10	<ul><li>AQ10762</li><li>♥ Q1092</li><li>82</li><li>₽ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: N Vul: EW HCP: 19	<ul><li>★ AK943</li><li>▼ AQ8</li><li>◆ J52</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: S Vul: Both HCP: 10	<ul><li>◆ Q1054</li><li>♥ J65</li><li>◆ AK96</li><li>◆ 63</li></ul>	The opponents are silent.  Partner bids first.

Board: 134 Dealer: S Vul: EW North HCP: 14 South HCP: 19 Contract: 6N S	North:  ♠ A105  ♥ KQ5  ♦ J642  ♠ A83	South:  ♠ KQ2  ♥ A7  ♠ A95  ♣ KQJ72	West North East South 1♣ Pass 1♦ Pass 2NT Pass 4NT¹ Pass 6NT AP 1. Quantitative 4NT
Board: 135 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3 N	North:  ♠ AQ8  ♥ KQJ1076  ♠ Q9  ♣ A8	South:  ♠ K97532  ♥ 43  ♦ J73  ♣ J2	West North East South  1♥ Pass 1♠  2NT¹ 3♥ AP  1. Unusual 2NT
Board: 136 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 6♠ N	North:  ♠ AQ10762  ♥ Q1092  ♠ 82  ♠ Q	South:  ♠ KJ3  ♥ AJ4  ♠ AQ63  ♣ A83	West North East South  Pass 1♠ Pass 2NT  Pass 3♥ Pass 3♠  Pass 3NT¹ Pass 4♠²  Pass 4NT³ Pass 5♠⁴  Pass 6♠ AP  1. Cue bid, surplus  2. Cue bid, a ♠ stopper  3. Blackwood 0314, for ♠  4. A=1/5 or 4/5
Board: 137 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 3N S	North:  ♠ AK943  ♥ AQ8  ♦ J52  ♠ AJ	South:  ♣ J  ♥ K9632  ♦ A1098  ♣ K64	West North East South 1♠ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT

Board: 138 North: South: West North East South Dealer: S **♠** Q1054 **♠** AK **1**♥ Vul: Both **♥** AK987 **♥** J65 North HCP: 10 Pass 2♥ Pass 4♥ **♦** AK96 **♦** 10842 South HCP: 18 AP **♣** A9 **♣** 63 Contract: 4♥ S

Board: 134 Dealer: S Vul: EW HCP: 19	<ul><li>★ KQ2</li><li>★ A7</li><li>★ A95</li><li>★ KQJ72</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: N Vul: Both HCP: 5	<ul><li>★ K97532</li><li>★ 43</li><li>◆ J73</li><li>♣ J2</li></ul>	West Bids 2NT if possible.  Partner bids first.
Board: 136 Dealer: S Vul: None HCP: 19	<ul><li>★ KJ3</li><li>▼ AJ4</li><li>◆ AQ63</li><li>◆ A83</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: N Vul: EW HCP: 11	♣ J ♥ K9632 ♦ A1098 ♣ K64	The opponents are silent.  Partner bids first.
Board: 138 Dealer: S Vul: Both HCP: 18	<ul><li>★ AK</li><li>▼ AK987</li><li>◆ 10842</li><li>◆ A9</li></ul>	The opponents are silent. You bid first.

Board: 134 Dealer: S Vul: EW North HCP: 14 South HCP: 19 Contract: 6N S	North:  ♠ A105  ♥ KQ5  ♦ J642  ♠ A83	South:  ♠ KQ2  ♥ A7  ♠ A95  ♣ KQJ72	West North East South 1♣ Pass 1♦ Pass 2NT Pass 4NT¹ Pass 6NT AP 1. Quantitative 4NT
Board: 135 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3 N	North:  ♠ AQ8  ♥ KQJ1076  ♠ Q9  ♣ A8	South:  ♠ K97532  ♥ 43  ♦ J73  ♣ J2	West North East South  1♥ Pass 1♠  2NT¹ 3♥ AP  1. Unusual 2NT
Board: 136 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 6♠ N	North:  ♠ AQ10762  ♥ Q1092  ♠ 82  ♠ Q	South:  ♠ KJ3  ♥ AJ4  ♠ AQ63  ♣ A83	West North East South  Pass 1♠ Pass 2NT  Pass 3♥ Pass 3♠  Pass 3NT¹ Pass 4♠²  Pass 4NT³ Pass 5♠⁴  Pass 6♠ AP  1. Cue bid, surplus  2. Cue bid, a ♠ stopper  3. Blackwood 0314, for ♠  4. A=1/5 or 4/5
Board: 137 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 3N S	North:  ♠ AK943  ♥ AQ8  ♦ J52  ♠ AJ	South:  ♣ J  ♥ K9632  ♦ A1098  ♣ K64	West North East South 1♠ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT

Board: 138 North: South: West North East South Dealer: S **♠** Q1054 **♠** AK **1**♥ Vul: Both **♥** AK987 **♥** J65 North HCP: 10 Pass 2♥ Pass 4♥ **♦** AK96 **♦** 10842 South HCP: 18 AP **♣** A9 **♣** 63 Contract: 4♥ S

Board: 139 Dealer: N Vul: None HCP: 18	<ul><li>▲ A52</li><li>▼ KQ2</li><li>◆ KJ73</li><li>▲ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: S Vul: NS HCP: 8	♣ Q6 ♥ J62 ♦ K10843 ♣ Q92	The opponents are silent.  Partner bids first.
Board: 141 Dealer: N Vul: Both HCP: 18	<ul><li>AQ87</li><li>♥ Q93</li><li>K4</li><li>AK54</li></ul>	East Bids 1♦ if possible. West Bids 2♦ if possible. You bid first.
Board: 142 Dealer: S Vul: None HCP: 6	<ul><li>108</li><li>9864</li><li>A1093</li><li>Q32</li></ul>	West Doubles 1♣ if possible.  Partner bids first.
Board: 143 Dealer: N Vul: NS HCP: 19	<ul><li>★ AK75</li><li>▼ KQ102</li><li>◆ A73</li><li>◆ K6</li></ul>	The opponents are silent. You bid first.

Board: 139 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 4♠ S	North:  ♠ A52  ♥ KQ2  ♠ KJ73  ♣ KQ8	South:  ♠ KQJ106  ♥ J8643  ♠ 2  ♣ 74	West Pass Pass	North 1  2NT  4  4  4	East Pass Pass AP	1♠
Board: 140 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 4♥ S	North:  ♠ Q6  ♥ J62  ♠ K10843  ♠ Q92	South:  ♠ A943  ♥ KQ874  ♠ AQ  ♣ K7	West Pass AP	North 2♥	East Pass	1♥
Board: 141 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 3♠ N	North:  ♠ AQ87  ♥ Q93  ♠ K4  ♣ AK54	South:  ◆ 96542  ▼ AJ42  ◆ 7  ♣ J72	West 2◆	North 1♣ 3♠	East 1♦ AP	South X
Board: 142 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 2N S	North:  • 108  • 9864  • A1093  • Q32	South:  ♠ KQ93  ♥ AK  ♠ K52  ♣ KJ85	West X AP	North 1♥		South 1♣ 2NT
Board: 143 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 4♥ S	North:  ♠ AK75  ♥ KQ102  ♠ A73  ♣ K6	South:  ◆ J1042  ▼ A873  ◆ Q109  ◆ 74	West Pass	North 1◆ 4♥	East Pass AP	South 1♥

Board: 139 Dealer: N Vul: None HCP: 7	<ul><li>★KQJ106</li><li>▼J8643</li><li>◆ 2</li><li>◆ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: S Vul: NS HCP: 18	<ul><li>♠ A943</li><li>♥ KQ874</li><li>♠ AQ</li><li>♠ K7</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: N Vul: Both HCP: 6	<ul><li>♦ 96542</li><li>♥ AJ42</li><li>♦ 7</li><li>♣ J72</li></ul>	East Bids 1♦ if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 142 Dealer: S Vul: None HCP: 19	<ul><li>★ KQ93</li><li>★ AK</li><li>★ K52</li><li>★ KJ85</li></ul>	West Doubles 1♣ if possible.  You bid first.
Board: 143 Dealer: N Vul: NS HCP: 7	<ul><li>J1042</li><li>✓ A873</li><li>✓ Q109</li><li>✓ 74</li></ul>	The opponents are silent.  Partner bids first.

Board: 139 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 4♠ S	North:  ♠ A52  ♥ KQ2  ♠ KJ73  ♣ KQ8	South:  ♠ KQJ106  ♥ J8643  ♦ 2  ♣ 74	West Pass Pass	North 1  2NT  4  4  4	East Pass Pass AP	1♠
Board: 140 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 4♥ S	North:  ♠ Q6  ♥ J62  ♠ K10843  ♠ Q92	South:  ♠ A943  ♥ KQ874  ♠ AQ  ♣ K7	West Pass AP	North 2♥	East Pass	1♥
Board: 141 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 3♠ N	North:  ♠ AQ87  ♥ Q93  ♠ K4  ♣ AK54	South:  ◆ 96542  ▼ AJ42  ◆ 7  ♣ J72	West 2◆	North 1♣ 3♠	East 1♦ AP	South X
Board: 142 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 2N S	North:  • 108  • 9864  • A1093  • Q32	South:  ♠ KQ93  ♥ AK  ♠ K52  ♣ KJ85	West X AP	North 1♥		South 1♣ 2NT
Board: 143 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 4♥ S	North:  ♠ AK75  ♥ KQ102  ♠ A73  ♣ K6	South:  ◆ J1042  ▼ A873  ◆ Q109  ◆ 74	West Pass	North 1◆ 4♥	East Pass AP	South 1♥

Board: 144 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q984</li><li>♥ A3</li><li>♦ KQJ8</li><li>♣ K86</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: N Vul: None HCP: 18	<ul><li>A2</li><li>✓ AQ842</li><li>✓ K96</li><li>AJ10</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: S Vul: NS HCP: 10	<ul><li></li></ul>	East Bids 2♦ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 147 Dealer: N Vul: EW HCP: 19	<ul><li>AQ</li><li>✓ AJ6</li><li>✓ A10973</li><li>✓ A107</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 148 Dealer: S Vul: Both HCP: 10	<ul><li>▶ J97</li><li>♥ A5</li><li>◆ J87543</li><li>◆ A4</li></ul>	The opponents are silent.  Partner bids first.

Board: 144 Dealer: S Vul: EW North HCP: 15 South HCP: 18 Contract: 6N S	North:  ♠ Q984  ♥ A3  ♦ KQJ8  ♠ K86	South:  ♠ A105  ♥ QJ4  ♠ A5  ♣ AQJ92	West Pass Pass Pass	North  1♠  3♦  6NT	Pass	South 1♣ 2NT 3NT
Board: 145 Dealer: N Vul: None North HCP: 18 South HCP: 5 Contract: 2N N	North:  ♠ A2  ♥ AQ842  ♠ K96  ♣ AJ10	South:  ♠ Q10953  ♥ —  ♦ QJ1043  ♣ 862	West Pass	North 1♥ 2NT	East Pass AP	South 1♠
Board: 146 Dealer: S Vul: NS North HCP: 10 South HCP: 19 Contract: 4♠X W	North:  ▲ J4  ▼ J10974  ◆ AJ642  ♣ K	South:  ♠ A10  ♥ AK5  ♠ K1073  ♠ AJ86	Pass 4♣ AP 1. Mich	North  1 V  Pass  naels Cu  port dou	2♦¹ Pass	1
Board: 147 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AQ  ♥ AJ6  ♠ A10973  ♣ A107	South:  ♣ 7  ♥ KQ543  • QJ64  ♣ 932	West 3♣	North 1♦ 3NT	Pass	South 1♥
Board: 148 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 5 S	North:  ♠ J97  ♥ A5  ♦ J87543  ♠ A4	South:  ♠ A4  ♥ QJ4  ♠ AKQ2  ♠ Q1095	Pass Pass Pass 1. Inver	North  2♦¹  4♦  5♦  rted min bid, a ♠	Pass Pass AP ors	1 <b>♦</b> 3NT 4 <b>♣</b> <sup>2</sup>

Board: 144 Dealer: S Vul: EW HCP: 18	<ul><li>★ A105</li><li>♥ QJ4</li><li>◆ A5</li><li>◆ AQJ92</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: N Vul: None HCP: 5	◆ Q10953 ▼ — ◆ QJ1043 ◆ 862	The opponents are silent.  Partner bids first.
Board: 146 Dealer: S Vul: NS HCP: 19	<ul><li>★ A10</li><li>★ AK5</li><li>★ K1073</li><li>★ AJ86</li></ul>	East Bids 2♦ if possible. West Bids 4♠ if possible. You bid first.
Board: 147 Dealer: N Vul: EW HCP: 8	<ul><li>♣ 7</li><li>♥ KQ543</li><li>◆ QJ64</li><li>♣ 932</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 148 Dealer: S Vul: Both HCP: 18	<ul><li>★ A4</li><li>♥ QJ4</li><li>◆ AKQ2</li><li>◆ Q1095</li></ul>	The opponents are silent. You bid first.

Board: 144 Dealer: S Vul: EW North HCP: 15 South HCP: 18 Contract: 6N S	North:  ♠ Q984  ♥ A3  ♦ KQJ8  ♠ K86	South:  ♠ A105  ♥ QJ4  ♠ A5  ♣ AQJ92	West Pass Pass Pass	North  1♠  3♦  6NT	Pass	South 1♣ 2NT 3NT
Board: 145 Dealer: N Vul: None North HCP: 18 South HCP: 5 Contract: 2N N	North:  ♠ A2  ♥ AQ842  ♠ K96  ♣ AJ10	South:  ♠ Q10953  ♥ —  ♦ QJ1043  ♣ 862	West Pass	North 1♥ 2NT	East Pass AP	South 1♠
Board: 146 Dealer: S Vul: NS North HCP: 10 South HCP: 19 Contract: 4♠X W	North:  ▲ J4  ▼ J10974  ◆ AJ642  ♣ K	South:  ♠ A10  ♥ AK5  ♠ K1073  ♠ AJ86	Pass 4♣ AP 1. Mich	North  1 V  Pass  naels Cu  port dou	2♦¹ Pass	1
Board: 147 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AQ  ♥ AJ6  ♠ A10973  ♣ A107	South:  ♣ 7  ♥ KQ543  • QJ64  ♣ 932	West 3♣	North 1♦ 3NT	Pass	South 1♥
Board: 148 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 5 S	North:  ♠ J97  ♥ A5  ♦ J87543  ♠ A4	South:  ♠ A4  ♥ QJ4  ♠ AKQ2  ♠ Q1095	Pass Pass Pass 1. Inver	North  2♦¹  4♦  5♦  rted min bid, a ♠	Pass Pass AP ors	1 <b>♦</b> 3NT 4 <b>♣</b> <sup>2</sup>

Board: 149 Dealer: N Vul: NS HCP: 19	<ul><li>▲ AJ6</li><li>♥ K8</li><li>◆ AQ2</li><li>▲ AJ982</li></ul>	West Bids 2♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 150 Dealer: S Vul: EW HCP: 1	<ul><li>1064</li><li>10974</li><li>876</li><li>J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: N Vul: Both HCP: 18	<ul><li>★ AK5</li><li>▼ AK2</li><li>◆ J94</li><li>★ K1072</li></ul>	The opponents are silent.  You bid first.
Board: 152 Dealer: S Vul: None HCP: 9	<ul><li>★ K7652</li><li>▼ J972</li><li>◆ KQ3</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: N Vul: EW HCP: 19	<b>♣</b> KQ <b>♥</b> 52 <b>♦</b> AJ10 <b>♣</b> AKQ1063	The opponents are silent. You bid first.

Board: 149 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 4♥X E	North:  ♠ AJ6  ♥ K8  ♠ AQ2  ♠ AJ982	South:  ♠ Q98754  ♥ Q  ♠ KJ97  ♠ 65	2♣¹ Pass 1. Mich	North 1♣  X²  X  naels Cu port dou	Pass 4 AP ebid	1♠ Pass
Board: 150 Dealer: S Vul: EW North HCP: 1 South HCP: 18 Contract: 1♥ S	North:  • 1064  • 10974  • 876  • J97	South:  ♠ J3  ♥ AKJ62  ♠ AKQ10  ♠ 83	West AP	North	East	South 1♥
Board: 151 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ AK5  ♥ AK2  ♦ J94  ♣ K1072	South:  ♠ QJ2  ♥ 963  ♠ K10763  ♠ Q5	West Pass AP	North 1♣ 2NT	Pass	South  1   3NT
Board: 152 Dealer: S Vul: None North HCP: 9 South HCP: 18 Contract: 3N S	North:  ♠ K7652  ♥ J972  ♠ KQ3  ♣ 9	South:  ◆ 84  ▼ KQ8  ◆ A98  ◆ AKQ73	West Pass Pass AP	North 1♣ 3♥	Pass	South 1♣ 2NT 3NT
Board: 153 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4♠ S	North:  ♠ KQ  ♥ 52  ♠ AJ10  ♣ AKQ1063	South:  ♠ A106542  ♥ 104  ♠ Q874  ♣ J	West Pass Pass AP	North 1♣ 2NT 3NT	East Pass Pass Pass	1 <b>♠</b> 3 <b>♦</b>

Board: 149 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q98754</li><li>♥ Q</li><li>♦ KJ97</li><li>♣ 65</li></ul>	West Bids 2♣ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 150 Dealer: S Vul: EW HCP: 18	<ul><li> ♣ J3</li><li> ♥ AKJ62</li><li> ♠ AKQ10</li><li> ♣ 83</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: N Vul: Both HCP: 8	<ul><li>♣ QJ2</li><li>♥ 963</li><li>◆ K10763</li><li>♣ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: S Vul: None HCP: 18	<ul><li>★84</li><li>★KQ8</li><li>★A98</li><li>★AKQ73</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: N Vul: EW HCP: 7	<ul><li>★ A106542</li><li>▼ 104</li><li>◆ Q874</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 149 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 4♥X E	North:  ♠ AJ6  ♥ K8  ♠ AQ2  ♠ AJ982	South:  ♠ Q98754  ♥ Q  ♠ KJ97  ♠ 65	2♣¹ Pass 1. Mich	North 1♣  X²  X  naels Cu port dou	Pass 4 AP ebid	1♠ Pass
Board: 150 Dealer: S Vul: EW North HCP: 1 South HCP: 18 Contract: 1♥ S	North:  • 1064  • 10974  • 876  • J97	South:  ♠ J3  ♥ AKJ62  ♠ AKQ10  ♠ 83	West AP	North	East	South 1♥
Board: 151 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ AK5  ♥ AK2  ♦ J94  ♣ K1072	South:  ♠ QJ2  ♥ 963  ♠ K10763  ♠ Q5	West Pass AP	North 1♣ 2NT	Pass	South  1   3NT
Board: 152 Dealer: S Vul: None North HCP: 9 South HCP: 18 Contract: 3N S	North:  ♠ K7652  ♥ J972  ♠ KQ3  ♣ 9	South:  ◆ 84  ▼ KQ8  ◆ A98  ◆ AKQ73	West Pass Pass AP	North 1♣ 3♥	Pass	South 1♣ 2NT 3NT
Board: 153 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4♠ S	North:  ♠ KQ  ♥ 52  ♠ AJ10  ♣ AKQ1063	South:  ♠ A106542  ♥ 104  ♠ Q874  ♣ J	West Pass Pass AP	North 1♣ 2NT 3NT	East Pass Pass Pass	1 <b>♠</b> 3 <b>♦</b>

Board: 154 Dealer: S Vul: Both HCP: 3	<ul><li>♦ 98</li><li>▼ 10742</li><li>◆ K843</li><li>♣ 754</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 155 Dealer: N Vul: None HCP: 19	<ul><li>♠ AKJ6</li><li>♥ AJ3</li><li>♦ Q1064</li><li>♠ A7</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 156 Dealer: S Vul: NS HCP: 0	<ul><li>1098742</li><li>65</li><li>93</li><li>1095</li></ul>	East Bids 1♥ if possible.  East Bids 2♠ if possible.  West Bids 4♥ if possible.  Partner bids first.
Board: 157 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AKQJ6</li><li>♥ AQ5</li><li>♦ 109</li><li>♠ QJ8</li></ul>	East Doubles Pass if possible. You bid first.
Board: 158 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 154 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 3 N	North:	South:  ♠ A10  ♥ AJ83  ♠ A75  ♠ KQ83	West 1♣ Pass	North Pass 3♥	East 2♠ AP	South 1♣ X
Board: 155 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AKJ6  ♥ AJ3  ♠ Q1064  ♠ A7	South:	West 3♣	North 1♦ 3NT	East Pass AP	South 1♥
Board: 156 Dealer: S Vul: NS North HCP: 0 South HCP: 18 Contract: 4 VX E	North:  • 1098742  • 65  • 93  • 1095	South:  ♠ KQ3  ♥ AJ7  ♠ AQ82  ♣ Q63	West Pass Pass 4 AP	North  Pass 1♣ Pass	East  1♥  2♣  Pass	South  1   X  Pass  X
Board: 157 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 5•X S	North:  ♠ AKQJ6  ♥ AQ5  ♦ 109  ♠ QJ8	South:  • 108  • KJ76  • J876543  • —	Pass Pass	North  1   3NT  Pass  ng 1NT	Pass Pass X	$1NT^1$
Board: 158 Dealer: S Vul: None North HCP: 9 South HCP: 19 Contract: 6♠ N	North:	South:  ♠ KQ63  ♥ A3  ♠ AQJ54  ♣ QJ	Pass Pass Pass 1. Blac	North  1♣  4NT¹  6♠  kwood 0  /5 or 3/5	Pass Pass AP 0314,	1 ♦ 4 ♠ 5 ♣ <sup>2</sup>

Board: 154  Dealer: S  Vul: Both  HCP: 18  ♣ A1  ♣ A2  ♣ X	East Bids 2♠ if possible.	
Board: 155	West Bids 3. it possible.  Partner bids first	
Board: 156  Dealer: S  Vul: NS  HCP: 18  ♣ K0  ♣ K0  ♣ A0  ♣ Q	West Bids 4 if possible.  West Bids 4 if possible.	
Board: 157 Dealer: N Vul: Both HCP: 5  ♣ 10  ▼ K.  • J8	East Doubles Pass if possible.  76543  Partner bids first	
Board: 158  Dealer: S  Vul: None  HCP: 19  ♣ KC	QJ54 You bid first	

Board: 154 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 3 N	North:	South:  ♠ A10  ♥ AJ83  ♠ A75  ♠ KQ83	West 1♣ Pass	North Pass 3♥	East 2♠ AP	South 1♣ X
Board: 155 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AKJ6  ♥ AJ3  ♠ Q1064  ♠ A7	South:	West 3♣	North 1♦ 3NT	East Pass AP	South 1♥
Board: 156 Dealer: S Vul: NS North HCP: 0 South HCP: 18 Contract: 4 VX E	North:  • 1098742  • 65  • 93  • 1095	South:  ♠ KQ3  ♥ AJ7  ♠ AQ82  ♣ Q63	West Pass Pass 4 AP	North  Pass 1♣ Pass	East  1♥  2♣  Pass	South  1   X  Pass  X
Board: 157 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 5•X S	North:  ♠ AKQJ6  ♥ AQ5  ♦ 109  ♠ QJ8	South:  • 108  • KJ76  • J876543  • —	Pass Pass	North  1   3NT  Pass  ng 1NT	Pass Pass X	$1NT^1$
Board: 158 Dealer: S Vul: None North HCP: 9 South HCP: 19 Contract: 6♠ N	North:	South:  ♠ KQ63  ♥ A3  ♠ AQJ54  ♣ QJ	Pass Pass Pass 1. Blac	North  1♣  4NT¹  6♠  kwood 0  /5 or 3/5	Pass Pass AP 0314,	1 ♦ 4 ♠ 5 ♣ <sup>2</sup>

Board: 159 Dealer: N Vul: NS HCP: 19	<ul><li>★ AKQ</li><li>★ AK8</li><li>★ 102</li><li>★ K10643</li></ul>	West Bids 1♥ if possible.  You bid first.
Board: 160 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q9</li><li>♥ 43</li><li>♦ 7654</li><li>♣ AQ1072</li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 161 Dealer: N Vul: None HCP: 19	<ul><li>♠ AQ</li><li>♥ QJ4</li><li>♦ A102</li><li>♠ AQ1052</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 162 Dealer: S Vul: NS HCP: 3	♦ 9 ▼ 843 ♦ J10643 ♣ Q942	East Bids 1♠ if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 163 Dealer: N Vul: EW HCP: 18	<ul><li>▲ A63</li><li>▼ AQ62</li><li>◆ AKJ6</li><li>▲ 86</li></ul>	The opponents are silent. You bid first.

Board: 159 Dealer: N Vul: NS North HCP: 19	North: ♠ AKQ ♥ AK8 • 102	South:  ♠ 74  ♥ 4  ♦ AKJ8763	West	North 1♣ 3NT	East Pass AP	South 1
South HCP: 8 Contract: 3N N	♣ K10643	<b>♣</b> 975	1 🔻	3111	Al	
Board: 160 Dealer: S Vul: EW	North: ♠ Q9	South: ♠ A54	West	North	East	South
North HCP: 8 South HCP: 19 Contract: 3♦ S	◆ 43 ◆ 7654 ♣ AQ1072	<ul><li>✓ J10</li><li>◆ AKQJ103</li><li>◆ KJ</li></ul>	1♠ AP	2•	Pass	
Board: 161 Dealer: N	North: ♠ AQ	South: ♠ K976	West	North	East	South
Vul: None North HCP: 19	♥ QJ4	<b>v</b> 876		1♣	2♥	X
South HCP: 9 Contract: 3N N	◆ A102 ◆ AQ1052	• QJ4 • K87	Pass	3NT	AP	
Board: 162 Dealer: S	North: ◆ 9	South: ♠ AK8	West	North	East	South
Vul: NS North HCP: 3	♥ 843 ♦ J10643	♥ AQJ6	Pass	Pass	1♠	1NT
South HCP: 18 Contract: 3♠ E	♣ Q942	♦ 82 ♣ KJ106	2 <b>♠</b> 3 <b>♠</b>	3♣ AP	Pass	Pass
			West	North 1◆	East Pass	South
Board: 163	North:	South:	Pass		Pass	
Dealer: N Vul: EW	<b>♦</b> A63	◆ Q8542	Pass	3♥	Pass	3♠
North HCP: 18	<b>♥</b> AQ62	♥ KJ3	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13 Contract: 6♥ N	◆ AKJ6 ◆ 86	<b>◆</b> — <b>♣</b> AQJ73	Pass AP	5 <b>♣</b> <sup>2</sup>	Pass	6♥
				kwood ( )/5 or 3/:		for <b>♠</b>

Board: 159 Dealer: N Vul: NS HCP: 8	<ul><li>★74</li><li>★4</li><li>◆ AKJ8763</li><li>★975</li></ul>	West Bids 1♥ if possible.  Partner bids first.
Board: 160 Dealer: S Vul: EW HCP: 19	<ul><li>▲ A54</li><li>♥ J10</li><li>◆ AKQJ103</li><li>▲ KJ</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 161 Dealer: N Vul: None HCP: 9	<ul><li>★ K976</li><li>▼ 876</li><li>◆ QJ4</li><li>◆ K87</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 162 Dealer: S Vul: NS HCP: 18	<ul><li>♠ AK8</li><li>♥ AQJ6</li><li>♦ 82</li><li>♠ KJ106</li></ul>	East Bids 1♠ if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 163 Dealer: N Vul: EW HCP: 13	<ul><li>◆ Q8542</li><li>♥ KJ3</li><li>◆ —</li><li>◆ AQJ73</li></ul>	The opponents are silent.  Partner bids first.

Board: 159 Dealer: N Vul: NS North HCP: 19	North: ♠ AKQ ♥ AK8 • 102	South:  ♠ 74  ♥ 4  ♦ AKJ8763	West	North 1♣ 3NT	East Pass AP	South 1
South HCP: 8 Contract: 3N N	♣ K10643	<b>♣</b> 975	1 🔻	3111	Al	
Board: 160 Dealer: S Vul: EW	North: ♠ Q9	South: ♠ A54	West	North	East	South
North HCP: 8 South HCP: 19 Contract: 3♦ S	◆ 43 ◆ 7654 ♣ AQ1072	<ul><li>✓ J10</li><li>◆ AKQJ103</li><li>◆ KJ</li></ul>	1♠ AP	2•	Pass	
Board: 161 Dealer: N	North: ♠ AQ	South: ♠ K976	West	North	East	South
Vul: None North HCP: 19	♥ QJ4	<b>v</b> 876		1♣	2♥	X
South HCP: 9 Contract: 3N N	◆ A102 ◆ AQ1052	• QJ4 • K87	Pass	3NT	AP	
Board: 162 Dealer: S	North: ◆ 9	South: ♠ AK8	West	North	East	South
Vul: NS North HCP: 3	♥ 843 ♦ J10643	♥ AQJ6	Pass	Pass	1♠	1NT
South HCP: 18 Contract: 3♠ E	♣ Q942	♦ 82 ♣ KJ106	2 <b>♠</b> 3 <b>♠</b>	3♣ AP	Pass	Pass
			West	North 1◆	East Pass	South
Board: 163	North:	South:	Pass		Pass	
Dealer: N Vul: EW	<b>♦</b> A63	◆ Q8542	Pass	3♥	Pass	3♠
North HCP: 18	<b>♥</b> AQ62	♥ KJ3	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 13 Contract: 6♥ N	◆ AKJ6 ◆ 86	<b>◆</b> — <b>♣</b> AQJ73	Pass AP	5 <b>♣</b> <sup>2</sup>	Pass	6♥
				kwood ( )/5 or 3/:		for <b>♠</b>

#### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 164

**★**32

West Bids 1♠ if possible.

Dealer: S Vul: Both **♥** 987 ♦ A83

Partner bids first.

HCP: 8

Board: 165

**♦** AK852

♣ KJ1084

**♥** AQ

The opponents are silent.

Vul: NS HCP: 18

Dealer: N

♦ K102

♣ Q64

You bid first.

Board: 166

**♠** J2

Dealer: S

**y** 86

Vul: EW

**♦** K92

The opponents are silent.

HCP: 4

**♣** 1095432

Partner bids first.

Board: 167

**♠** AJ9

West Doubles Pass if possible.

Dealer: N

♥ AKQ72

East Bids 1♠ if possible.

Vul: Both

♦ KQ **♣** 873 West Bids 3♣ if possible.

HCP: 19

You bid first.

Board: 164 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 2 N	North:	South:  ♠ K108  ✔ AQ10  ♠ KQ65  ♣ A93	West 1♣ Pass	North Pass 2♣	East Pass AP	South 1 • X
Board: 165 Dealer: N Vul: NS North HCP: 18 South HCP: 10 Contract: 5♠ N	North:  ♠ AK852  ♥ AQ  ♠ K102  ♣ Q64	South:  ♠ QJ1076  ♥ KJ85  ♠ 3  ♠ K53	Pass Pass Pass 1. Splir 2. Cue 3. Blac	North 1♣  4♥²  4NT³  5♠  nter  bid, surn  kwood 0 /5 or 3/5	Pass Pass Pass AP plus 0314,	4 <b>•</b> ¹ 4 <b>•</b> 5 <b>•</b> ⁴
Board: 166 Dealer: S Vul: EW North HCP: 4 South HCP: 19 Contract: 1♥ S	North:  ♣ J2  ♥ 86  ♠ K92  ♣ 1095432	South:  ♠ A95  ♥ KQ1073  ♠ A84  ♠ AQ	West AP	North	East	South 1♥
Board: 167 Dealer: N Vul: Both North HCP: 19 South HCP: 1 Contract: 3 N	North:  ♠ AJ9  ♥ AKQ72  ♠ KQ  ♣ 873	South:	West  X  3. AP	North 1♥ XX Pass		Pass 2♥

Board: 164 Dealer: S Vul: Both HCP: 18	<ul><li>★ K108</li><li>▼ AQ10</li><li>◆ KQ65</li><li>◆ A93</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 165 Dealer: N Vul: NS HCP: 10	<ul><li>◆ QJ1076</li><li>◆ KJ85</li><li>◆ 3</li><li>◆ K53</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: S Vul: EW HCP: 19	<ul><li>★ A95</li><li>▼ KQ1073</li><li>◆ A84</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: N Vul: Both HCP: 1	<ul><li>32</li><li>✓ J10654</li><li>◆ 942</li><li>◆ 1042</li></ul>	West Doubles Pass if possible. East Bids 1♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 164 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 2 N	North:	South:  ♠ K108  ✔ AQ10  ♠ KQ65  ♣ A93	West 1♣ Pass	North Pass 2♣	East Pass AP	South 1 • X
Board: 165 Dealer: N Vul: NS North HCP: 18 South HCP: 10 Contract: 5♠ N	North:  ♠ AK852  ♥ AQ  ♠ K102  ♣ Q64	South:  ♠ QJ1076  ♥ KJ85  ♠ 3  ♠ K53	Pass Pass Pass 1. Splir 2. Cue 3. Blac	North 1♣  4♥²  4NT³  5♠  nter  bid, surn  kwood 0 /5 or 3/5	Pass Pass Pass AP plus 0314,	4 <b>•</b> ¹ 4 <b>•</b> 5 <b>•</b> ⁴
Board: 166 Dealer: S Vul: EW North HCP: 4 South HCP: 19 Contract: 1♥ S	North:  ♣ J2  ♥ 86  ♠ K92  ♣ 1095432	South:  ♠ A95  ♥ KQ1073  ♠ A84  ♠ AQ	West AP	North	East	South 1♥
Board: 167 Dealer: N Vul: Both North HCP: 19 South HCP: 1 Contract: 3 N	North:  ♠ AJ9  ♥ AKQ72  ♠ KQ  ♣ 873	South:	West  X  3. AP	North 1♥ XX Pass		Pass 2♥

Dealer: N

Vul: None

HCP: 18

#### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 168 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q82</li><li>♥ A94</li><li>◆ A873</li><li>♣ A43</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: N Vul: EW HCP: 19	<ul><li>▲ A10</li><li>✓ A10432</li><li>◆ AK4</li><li>◆ KJ7</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: S Vul: Both HCP: 3	<ul><li>10654</li><li>6</li><li>976542</li><li>K9</li></ul>	West Bids 1♥ if possible.  Partner bids first.
Board: 171	♠ AQ2 ♥ K105	The opponents are silent.

You bid first.

**♥** K105

**♦** J1042

**♣** AKJ

			West	North	East	South 1	
D 1.160	North:		Pass	3NT	Pass	<b>4♣</b> ¹	
Board: 168 Dealer: S		South:	Pass	4♥	Pass	$4NT^2$	
Vul: None	♠ Q82	<b>♦</b> AK53	Pass	5 <b>♣</b> <sup>3</sup>	Pass	<b>5</b> ♦	
North HCP: 14	<ul><li>★ A94</li><li>★ A873</li></ul>	♥ KJ532 ♦ K4	Pass	5 <b>♥</b> <sup>4</sup>	Pass	<b>6♥</b>	
South HCP: 18	◆ A43	VK4 ♣KJ	AP				
Contract: 6♥ S			1. Cue bid, a ♣ stopper 2. Blackwood 0314, for ♥ 3. A=0/5 or 3/5 4. no ♥ queen				
Board: 169 Dealer: N Vul: EW North HCP: 19	North: ♠ A10  ▼ A10432	South: ♠ KQ8  ♥ Q97	West	North 1♥	East Pass		
North HCP: 19 South HCP: 7 Contract: 4♥ N	◆ AK4 ◆ KJ7	<ul><li>1083</li><li>◆ 9542</li></ul>	Pass	4♥	AP		
Board: 170 Dealer: S Vul: Both	North: <b>♠</b> 10654	South: ♠ AJ3	West	North	East	South 1♣	
North HCP: 3	<b>V</b> 6	<b>♥</b> AQ73	1♥	Pass	Pass	1NT	
South HCP: 19	♦ 976542 ♣ K9	<b>♦</b> QJ <b>♣</b> AJ73	Pass	2•		2NT	
Contract: 3♦ N	<b>₹</b> K9	<b>♠</b> AJ/3	Pass	3♦	AP		
Board: 171	North:	South:	West	North			
Dealer: N	♠ AQ2	<b>★</b> K987	-	1•	Pass	1♥	
Vul: None North HCP: 18	▼ K105	<b>♥</b> AJ73	Pass	2NT	Pass	_	
South HCP: 14 Contract: 6N N	<ul><li>J1042</li><li>♠ AKJ</li></ul>	◆ AQ83 ◆ 6	Pass AP	3NT	Pass	6NT	

Board: 168 Dealer: S Vul: None HCP: 18	<ul><li>★ AK53</li><li>▼ KJ532</li><li>◆ K4</li><li>◆ KJ</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: N Vul: EW HCP: 7	<b>♦</b> KQ8 <b>♥</b> Q97 <b>♦</b> 1083 <b>♣</b> 9542	The opponents are silent.  Partner bids first.
Board: 170 Dealer: S Vul: Both HCP: 19	<ul><li>▲ AJ3</li><li>♥ AQ73</li><li>◆ QJ</li><li>◆ AJ73</li></ul>	West Bids 1♥ if possible.  You bid first.
Board: 171 Dealer: N Vul: None HCP: 14	<ul><li>★ K987</li><li>♥ AJ73</li><li>◆ AQ83</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1
D 1.160			Pass	3NT	Pass	<b>4♣</b> ¹
Board: 168 Dealer: S	North:	South:	Pass	4♥	Pass	$4NT^2$
Vul: None	◆ Q82	<b>♦</b> AK53	Pass	5 <b>♣</b> <sup>3</sup>	Pass	<b>5</b> ♦
North HCP: 14	<ul><li>★ A94</li><li>★ A873</li></ul>	♥ KJ532 ♦ K4	Pass	5 <b>♥</b> <sup>4</sup>	Pass	<b>6♥</b>
South HCP: 18	◆ A43	VK4 ♣KJ	AP			
Contract: 6♥ S			2. Blac	bid, a & kwood (/5 or 3/5) queen	0314, 1	
Board: 169 Dealer: N Vul: EW North HCP: 19	North: ♠ A10  ▼ A10432	South: ♠ KQ8  ♥ Q97	West	North 1♥	East Pass	
South HCP: 7 Contract: 4♥ N	◆ AK4 ◆ KJ7		Pass	4♥	AP	
Board: 170 Dealer: S Vul: Both	North: <b>★</b> 10654	South: ♠ AJ3	West	North	East	South 1♣
North HCP: 3	<b>V</b> 6	<b>♥</b> AQ73	1♥	Pass	Pass	1NT
South HCP: 19	♦ 976542 ♣ K9	◆ QJ <b>◆</b> AJ73	Pass	2•		2NT
Contract: 3♦ N	<b>₹</b> K9	<b>♠</b> AJ/3	Pass	3♦	AP	
Board: 171	North:	South:	West	North		
Dealer: N	♠ AQ2	<b>★</b> K987	-	1•	Pass	<b>1♥</b>
Vul: None North HCP: 18	▼ K105	<b>♥</b> AJ73	Pass	2NT	Pass	_
South HCP: 14 Contract: 6N N	<ul><li>J1042</li><li>♠ AKJ</li></ul>	◆ AQ83 ◆ 6	Pass AP	3NT	Pass	6NT

Board: 172 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ63</li><li>▼ KJ9</li><li>★ K53</li><li>◆ QJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: N Vul: Both HCP: 19	<ul><li>★ AKJ5</li><li>▼ KJ10</li><li>★ K8</li><li>★ A874</li></ul>	West Bids 3♦ if possible. East Bids 4♠ if possible.  You bid first.
Board: 174 Dealer: S Vul: None HCP: 4	<ul><li></li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 175 Dealer: N Vul: NS HCP: 18	<ul><li>★ KQ</li><li>▼ AKJ32</li><li>◆ KJ74</li><li>◆ J7</li></ul>	The opponents are silent. You bid first.
Board: 176 Dealer: S Vul: EW HCP: 8	<ul><li>★ A10972</li><li>♥ Q8</li><li>◆ J42</li><li>◆ J76</li></ul>	The opponents are silent.  Partner bids first.

Board: 172 Dealer: S Vul: NS North HCP: 15 South HCP: 18 Contract: 6♠ S	North:  ♠ KQ63  ♥ KJ9  ♠ K53  ♣ QJ3	South:  ♠ AJ975  ♥ A6  ♠ Q108  ♣ AK5	West North East South  1♠  Pass 2NT¹ Pass 3♠  Pass 3NT² Pass 4♣³  Pass 4NT⁴ Pass 5♣⁵  Pass 6♠ AP  1. Jacoby 2NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Blackwood 0314, for ♠  5. A=0/5 or 3/5
Board: 173 Dealer: N Vul: Both North HCP: 19 South HCP: 2 Contract: 4AX E	North:  ♠ AKJ5  ♥ KJ10  ♠ K8  ♠ A874	South:	West North East South  1♣ Pass 1♥  3♦ 3NT 4♣ Pass  Pass X Pass¹ Pass  Pass  1. denies a ♣ stopper
Board: 174 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 2♣ N	North:	South:  ♠ AK5  ♥ KQ9  ♠ KJ54  ♣ Q75	West North East South  1  1  Pass Pass X  Pass 2  AP
Board: 175 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 4 N	North:  ♠ KQ  ♥ AKJ32  ♠ KJ74  ♣ J7	South:	West North East South  1♥ Pass 3♥  Pass 3NT¹ Pass 4♥  AP  1. Cue bid, surplus

Board: 176 Dealer: S Vul: EW North HCP: 8	North: ♠ A10972 ♥ Q8	South: ♠ KQJ ▼ A643	West	North	East Pass	1♣
South HCP: 19 Contract: 3N S	<ul><li>J42</li><li>J76</li></ul>	◆ K98 <b>♣</b> AQ3	1 0000	3NT		2111

Board: 172 Dealer: S Vul: NS HCP: 18	<ul><li>AJ975</li><li>✓ A6</li><li>✓ Q108</li><li>AK5</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: N Vul: Both HCP: 2	<ul><li>◆9876</li><li>♥97654</li><li>◆Q976</li><li>◆—</li></ul>	West Bids 3♦ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 174 Dealer: S Vul: None HCP: 18	<ul><li>♠ AK5</li><li>♥ KQ9</li><li>♠ KJ54</li><li>♠ Q75</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 175 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: S Vul: EW HCP: 19	<ul><li>★ KQJ</li><li>★ A643</li><li>★ K98</li><li>★ AQ3</li></ul>	The opponents are silent. You bid first.

Board: 172 Dealer: S Vul: NS North HCP: 15 South HCP: 18 Contract: 6♠ S	North:  ♠ KQ63  ♥ KJ9  ♠ K53  ♣ QJ3	South:  ♠ AJ975  ♥ A6  ♠ Q108  ♣ AK5	West North East South  1♠  Pass 2NT¹ Pass 3♠  Pass 3NT² Pass 4♣³  Pass 4NT⁴ Pass 5♣⁵  Pass 6♠ AP  1. Jacoby 2NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Blackwood 0314, for ♠  5. A=0/5 or 3/5
Board: 173 Dealer: N Vul: Both North HCP: 19 South HCP: 2 Contract: 4AX E	North:  ♠ AKJ5  ♥ KJ10  ♠ K8  ♠ A874	South:	West North East South  1♣ Pass 1♥  3♦ 3NT 4♣ Pass  Pass X Pass¹ Pass  Pass  1. denies a ♣ stopper
Board: 174 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 2♣ N	North:	South:  ♠ AK5  ♥ KQ9  ♠ KJ54  ♣ Q75	West North East South  1  1  Pass Pass X  Pass 2  AP
Board: 175 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 4 N	North:  ♠ KQ  ♥ AKJ32  ♠ KJ74  ♣ J7	South:	West North East South  1♥ Pass 3♥  Pass 3NT¹ Pass 4♥  AP  1. Cue bid, surplus

Board: 176 Dealer: S Vul: EW North HCP: 8	North: ♠ A10972 ♥ Q8	South: ♠ KQJ ▼ A643	West	North	East Pass	1♣
South HCP: 19 Contract: 3N S	<ul><li>J42</li><li>J76</li></ul>	◆ K98 <b>♣</b> AQ3	1 0000	3NT		2111

Board: 177 Dealer: N Vul: None HCP: 18	<b>♣</b> 83 <b>♥</b> AQ4 <b>♦</b> AJ <b>♣</b> AK10872	East Bids 1♠ if possible. West Bids 1NT if possible. You bid first.
Board: 178 Dealer: S Vul: NS HCP: 5	<ul><li>♦ 98543</li><li>♥ QJ10</li><li>♦ 73</li><li>♠ Q107</li></ul>	West Bids 2♥ if possible. West Doubles Pass if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 179 Dealer: N Vul: EW HCP: 19	<ul><li>★ AK63</li><li>▼ A86</li><li>◆ J6</li><li>◆ AK74</li></ul>	East Bids 1♦ if possible.  You bid first.
Board: 180 Dealer: S Vul: Both HCP: 6	<ul><li>◆94</li><li>▼ A7432</li><li>◆ Q3</li><li>◆ 8654</li></ul>	The opponents are silent.  Partner bids first.
Board: 181 Dealer: N Vul: NS HCP: 18	<ul><li>★ KQ52</li><li>♥ Q7</li><li>◆ AJ1085</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.

Board: 177 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 2♠ N	North:	South:	West 1NT	North 1♣ 2♣	East 1♠ AP	South Pass
Board: 178 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 3 W	North:	South:  ♠ AKJ10  ♥ 74  ♠ AK98  ♣ A95	West  2♥ Pass X	North Pass 2♣ Pass	Pass	South  1   X  Pass  AP
Board: 179 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 4 S	North:  ♠ AK63  ♥ A86  ♦ J6  ♠ AK74	South:  ♠ QJ107542  ♥ 10  ♦ Q108  ♠ 62	Pass AP	North 1♣ 4◆¹ raise or	1♦ Pass	3♠ 4♠
Board: 180 Dealer: S Vul: Both North HCP: 6 South HCP: 19 Contract: 2N S	North:	South:  ♠ AQ6  ♥ KJ5  ♠ K972  ♠ AQ7	West Pass AP	North 1♥		South 1 • 2NT
Board: 181 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 1 \cdot N	North:  ♠ KQ52  ♥ Q7  ♠ AJ1085  ♣ AQ	South:	West	North 1◆	East AP	South

Board: 177 Dealer: N Vul: None HCP: 2	<ul><li></li></ul>	East Bids 1♠ if possible. West Bids 1NT if possible.  Partner bids first.
Board: 178 Dealer: S Vul: NS HCP: 19	<ul><li>★ AKJ10</li><li>▼ 74</li><li>◆ AK98</li><li>◆ A95</li></ul>	West Bids 2♥ if possible. West Doubles Pass if possible. East Bids 3♥ if possible. You bid first.
Board: 179 Dealer: N Vul: EW HCP: 5	<ul><li>♣ QJ107542</li><li>♥ 10</li><li>◆ Q108</li><li>♣ 62</li></ul>	East Bids 1♦ if possible.  Partner bids first.
Board: 180 Dealer: S Vul: Both HCP: 19	<ul><li>AQ6</li><li>KJ5</li><li>K972</li><li>AQ7</li></ul>	The opponents are silent. You bid first.
Board: 181 Dealer: N Vul: NS HCP: 3	◆— ♥ 98632 ◆ 3 ◆ K1076542	The opponents are silent.  Partner bids first.

Board: 177 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 2♠ N	North:	South:	West 1NT	North 1♣ 2♣	East 1♠ AP	South Pass
Board: 178 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 3 W	North:	South:  ♠ AKJ10  ♥ 74  ♠ AK98  ♣ A95	West  2♥ Pass X	North Pass 2♠ Pass	Pass	South  1   X  Pass  AP
Board: 179 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 4 S	North:  ♠ AK63  ♥ A86  ♦ J6  ♠ AK74	South:  ♠ QJ107542  ♥ 10  ♦ Q108  ♠ 62	Pass AP	North 1♣ 4◆¹ raise or	1♦ Pass	3♠ 4♠
Board: 180 Dealer: S Vul: Both North HCP: 6 South HCP: 19 Contract: 2N S	North:	South:  ♠ AQ6  ♥ KJ5  ♠ K972  ♠ AQ7	West Pass AP	North 1♥		South 1 • 2NT
Board: 181 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 1 \cdot N	North:  ♠ KQ52  ♥ Q7  ♠ AJ1085  ♣ AQ	South:	West	North 1◆	East AP	South

Board: 182 Dealer: S Vul: EW HCP: 8	<ul><li>109</li><li>✓ J32</li><li>✓ Q985</li><li>✓ AJ87</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 183 Dealer: N Vul: Both HCP: 18	<ul><li>AKQJ2</li><li>✓ A52</li><li>54</li><li>A85</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: S Vul: None HCP: 13	<ul><li>♠ AK543</li><li>♥ Q42</li><li>♦ 84</li><li>♠ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: N Vul: EW HCP: 18	<ul><li>A2</li><li>✓ 65</li><li>AQ852</li><li>AKJ8</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 186 Dealer: S Vul: Both HCP: 4	<ul><li>♦ Q864</li><li>♥ Q862</li><li>♦ 105</li><li>♦ 432</li></ul>	The opponents are silent.  Partner bids first.

Board: 182 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3 N	North:  ♠ 109  ♥ J32  ♦ Q985  ♣ AJ87	South:	Pass Pass AP	North  1   3    gth cue	1♠ Pass	1 <b>♣</b> 2 <b>♠</b> <sup>1</sup>
Board: 183 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AKQJ2  ♥ A52  ♦ 54  ♣ A85	South:  ♠ 87  ♥ QJ8  ♠ AJ982  ♣ 1063	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 184 Dealer: S Vul: None North HCP: 13 South HCP: 19 Contract: 6N S	North:  ♠ AK 543  ♥ Q42  ♠ 84  ♣ KJ5	South:  ♠ Q102  ♥ AJ85  ♠ AQ105  ♠ AQ	Pass Pass AP	North  1♣  4NT¹  entitative	Pass Pass	1 <b>♦</b> 2NT
Board: 185 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 N	North:  ♠ A2  ♥ 65  ♠ AQ852  ♣ AKJ8	South:  ♠ K84  ♥ A10984  • 109  ♣ 1054	West Pass	North 1  3  ♣	East 2♠ AP	South Pass
Board: 186 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 2N S	North:	South:  ♠ KJ97  ▼ A43  ♠ KJ84  ♣ AQ	West Pass AP	North 1♥		South 1   2NT

Board: 182 Dealer: S Vul: EW HCP: 18	<ul><li>♦ 8643</li><li>♥ AK7</li><li>♦ AKJ</li><li>♠ K96</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 183 Dealer: N Vul: Both HCP: 8	<ul><li>♣87</li><li>♥QJ8</li><li>◆AJ982</li><li>♣1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: S Vul: None HCP: 19	<ul><li>♣ Q102</li><li>♥ AJ85</li><li>◆ AQ105</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: N Vul: EW HCP: 7	<b>♦</b> K84 <b>♥</b> A10984 <b>♦</b> 109 <b>♣</b> 1054	East Bids 2♠ if possible.  Partner bids first.
Board: 186 Dealer: S Vul: Both HCP: 18	<ul><li>★ KJ97</li><li>★ A43</li><li>★ KJ84</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.

Board: 182 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3 N	North:  ♠ 109  ♥ J32  ♦ Q985  ♣ AJ87	South:	Pass Pass AP	North  1   3    gth cue	1♠ Pass	1 <b>♣</b> 2 <b>♠</b> <sup>1</sup>
Board: 183 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AKQJ2  ♥ A52  ♦ 54  ♣ A85	South:  ♠ 87  ♥ QJ8  ♠ AJ982  ♣ 1063	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 184 Dealer: S Vul: None North HCP: 13 South HCP: 19 Contract: 6N S	North:  ♠ AK 543  ♥ Q42  ♠ 84  ♣ KJ5	South:  ♠ Q102  ♥ AJ85  ♠ AQ105  ♠ AQ	Pass Pass AP	North  1♣  4NT¹  entitative	Pass Pass	1 <b>♦</b> 2NT
Board: 185 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 N	North:  ♠ A2  ♥ 65  ♠ AQ852  ♣ AKJ8	South:  ♠ K84  ♥ A10984  • 109  ♣ 1054	West Pass	North 1  3  ♣	East 2♠ AP	South Pass
Board: 186 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 2N S	North:	South:  ♠ KJ97  ▼ A43  ♠ KJ84  ♣ AQ	West Pass AP	North 1♥		South 1   2NT

Board: 187 Dealer: N Vul: None HCP: 18	<ul><li>★ K875</li><li>♥ Q3</li><li>◆ AQ742</li><li>◆ AK</li></ul>	The opponents are silent.  You bid first.
Board: 188 Dealer: S Vul: NS HCP: 8	<ul><li>◆ Q9852</li><li>♥ Q98</li><li>◆ KJ85</li><li>◆ 5</li></ul>	West Doubles 1♥ if possible.  Partner bids first.
Board: 189 Dealer: N Vul: Both HCP: 18	<ul><li>♣ 87</li><li>♥ A75</li><li>◆ AJ72</li><li>♣ AKQ2</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: S Vul: None HCP: 4	<ul><li>10852</li><li>1064</li><li>K8</li><li>J962</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 191 Dealer: N Vul: NS HCP: 18	<ul><li>★ K2</li><li>★ A8</li><li>★ A987</li><li>★ AK943</li></ul>	The opponents are silent. You bid first.

Board: 187 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 4♠ N	North:  ♠ K875  ♥ Q3  ♠ AQ742  ♣ AK	South:  ♠ QJ93  ♥ J1094  ♠ KJ  ♠ J82	Pass Pass Pass 1. Cue	North 1 ◆ 2 ◆ 4 ♣ ¹ 4 ◆ bid, a ◆	Pass Pass Pass AP stopp	1♥ 3♠ 4♦² er
Board: 188 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 4 S	North:  ♠ Q9852  ♥ Q98  ♠ KJ85  ♣ 5	South:  ♠ A1074  ♥ AK654  ♠ A6  ♠ A8		North 3♥		South 1
Board: 189 Dealer: N Vul: Both North HCP: 18 South HCP: 10 Contract: 6♠ S	North:  ♠ 87  ♥ A75  ♠ AJ72  ♠ AKQ2	South:  ♠ AKJ1092  ♥ 92  ♠ Q1054  ♣ 8	Pass Pass Pass Pass AP 1. Blace	North  1 ◆  2NT  4 ◆  5 ◆ 2  5 ◆ 3  kwood 0  /5 or 3/5 queen	Pass Pass Pass Pass Pass	1♠ 3♠ 4NT¹ 5♦ 6♠
Board: 190 Dealer: S Vul: None North HCP: 4 South HCP: 19 Contract: 3♠ N	North:  ♠ 10852  ♥ 1064  ♠ K8  ♣ J962	South:  ♠ KQ4  ♥ AK  ♠ AQJ72  ♣ 874	2♣ Pass	North Pass 34 agth cue	Pass AP	1♦

Board: 191 Dealer: N Vul: NS North HCP: 18

South HCP: 6 Contract: 2N N North:

**★** K2

**∨** A8 **♦** A987

♣ AK943

South: **♠** J1084

**♥** KJ10

**◆** 1052

♣ J72

West North East South

1**♣** Pass 1**♠** 

Pass 2NT AP

Board: 187 Dealer: N Vul: None HCP: 9	<ul><li>◆ QJ93</li><li>◆ J1094</li><li>◆ KJ</li><li>◆ J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: S Vul: NS HCP: 19	<ul><li>A1074</li><li>✓ AK654</li><li>A6</li><li>A8</li></ul>	West Doubles 1♥ if possible. You bid first.
Board: 189 Dealer: N Vul: Both HCP: 10	<ul><li>♠ AKJ1092</li><li>♥ 92</li><li>♦ Q1054</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: S Vul: None HCP: 19	<ul><li>★ KQ4</li><li>★ AK</li><li>◆ AQJ72</li><li>◆ 874</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 191 Dealer: N Vul: NS HCP: 6	<ul><li>J1084</li><li>✓ KJ10</li><li>1052</li><li>✓ J72</li></ul>	The opponents are silent.  Partner bids first.

Board: 187 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 4♠ N	North:  ♠ K875  ♥ Q3  ♠ AQ742  ♣ AK	South:  ♠ QJ93  ♥ J1094  ♠ KJ  ♠ J82	Pass Pass Pass 1. Cue	North 1 ◆ 2 ◆ 4 ♣ ¹ 4 ◆ bid, a ◆	Pass Pass Pass AP stopp	1♥ 3♠ 4♦² er
Board: 188 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 4 S	North:  ♠ Q9852  ♥ Q98  ♠ KJ85  ♣ 5	South:  ♠ A1074  ♥ AK654  ♠ A6  ♠ A8		North 3♥		South 1
Board: 189 Dealer: N Vul: Both North HCP: 18 South HCP: 10 Contract: 6♠ S	North:  ♠ 87  ♥ A75  ♠ AJ72  ♠ AKQ2	South:  ♠ AKJ1092  ♥ 92  ♠ Q1054  ♣ 8	Pass Pass Pass Pass AP 1. Blace	North  1 ◆  2NT  4 ◆  5 ◆ 2  5 ◆ 3  kwood 0  /5 or 3/5 queen	Pass Pass Pass Pass Pass	1♠ 3♠ 4NT¹ 5♦ 6♠
Board: 190 Dealer: S Vul: None North HCP: 4 South HCP: 19 Contract: 3♠ N	North:  ♠ 10852  ♥ 1064  ♠ K8  ♣ J962	South:  ♠ KQ4  ♥ AK  ♠ AQJ72  ♣ 874	2♣ Pass	North Pass 34 agth cue	Pass AP	1♦

Board: 191 Dealer: N Vul: NS North HCP: 18

South HCP: 6 Contract: 2N N North:

**★** K2

**∨** A8 **♦** A987

♣ AK943

South: **♠** J1084

**♥** KJ10

**◆** 1052

♣ J72

West North East South

1**♣** Pass 1**♠** 

Pass 2NT AP

#### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 192

**♦**4

The opponents are silent.

Dealer: S

**♥** QJ

Vul: EW HCP: 8

◆ AJ10982 **♣** 10754

Partner bids first.

Board: 193

**♦** A64

The opponents are silent.

Dealer: N Vul: None

HCP: 19

**♦** 103

**♣** KQ10

**♥** AKQJ9

You bid first.

Board: 194

**♦** A762

♥J10763

West Doubles 1♥ if possible.

Dealer: S Vul: NS

HCP: 7

**♦** Q73

**♣** 10

Partner bids first.

Board: 195

**★** 108

East Bids 1♠ if possible.

West Bids 1♥ if possible.

Dealer: N Vul: EW

♥ AK2 ♦ AK

♣ KJ10852

You bid first.

HCP: 18

**★**874

**4** 

Board: 196 Dealer: S

**♥** K104

Vul: Both

◆ J98532

Partner bids first.

HCP: 4

Board: 192 Dealer: S Vul: EW North HCP: 8 South HCP: 19 Contract: 6 N	North:	South:  ♠ AJ8  ♥ AK1073  ♠ K5  ♠ A93		North  1NT <sup>1</sup> 6  ng 1NT		1♥
Board: 193 Dealer: N Vul: None North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ A64  ♥ AKQJ9  ♦ 103  ♠ KQ10	South:  ♠ K87  ▼ 107  ♦ AK964  ♣ 865	West Pass 1. forcin			South 1NT <sup>1</sup>
Board: 194 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4♥ S	North:  ♠ A762  ♥ J10763  ♠ Q73  ♣ 10	South:  ♠ KJ  ♥ AKQ854  ♠ AJ2  ♣ 74	West X AP	North 2♥	East Pass	1♥
Board: 195 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 24 N	North:  ♠ 108  ♥ AK2  ♠ AK  ♣ KJ10852	South:  ♠ Q732  ♥ Q1084  ♠ QJ85  ♠ Q	West Pass	North 1♣ 2♣	East 1♠ AP	South X
Board: 196 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 1♠ S	North:  ◆ 874  ▼ K104  ◆ J98532  ◆ 4	South:  ♠ AQ93  ♥ Q8  ♠ AK  ♠ QJ1063	West  1♥ AP	North Pass	East Pass	1♣

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 192 Dealer: S Vul: EW HCP: 19	<ul><li>AJ8</li><li>✓ AK1073</li><li>✓ K5</li><li>▲ A93</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: N Vul: None HCP: 10	<ul><li>★ K87</li><li>▼ 107</li><li>◆ AK964</li><li>◆ 865</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: S Vul: NS HCP: 18	<ul><li>★ KJ</li><li>★ AKQ854</li><li>★ AJ2</li><li>★ 74</li></ul>	West Doubles 1♥ if possible.  You bid first.
Board: 195 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q732</li><li>♥ Q1084</li><li>◆ QJ85</li><li>♣ Q</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 196 Dealer: S	<b>♠</b> AQ93 <b>♥</b> Q8	West Bids 1♥ if possible.

You bid first.

♦ AK

**♣** QJ1063

Vul: Both

HCP: 18

Board: 192 Dealer: S Vul: EW North HCP: 8 South HCP: 19 Contract: 6 N	North:	South:  ♠ AJ8  ♥ AK1073  ♠ K5  ♠ A93		North  1NT <sup>1</sup> 6  ng 1NT		1♥
Board: 193 Dealer: N Vul: None North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ A64  ♥ AKQJ9  ♦ 103  ♠ KQ10	South:  ♠ K87  ▼ 107  ♦ AK964  ♣ 865	West Pass 1. forcin			South 1NT <sup>1</sup>
Board: 194 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4♥ S	North:  ♠ A762  ♥ J10763  ♠ Q73  ♣ 10	South:  ♠ KJ  ♥ AKQ854  ♠ AJ2  ♣ 74	West X AP	North 2♥	East Pass	1♥
Board: 195 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 24 N	North:  ♠ 108  ♥ AK2  ♠ AK  ♣ KJ10852	South:  ♠ Q732  ♥ Q1084  ♠ QJ85  ♠ Q	West Pass	North 1♣ 2♣	East 1♠ AP	South X
Board: 196 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 1♠ S	North:  ◆ 874  ▼ K104  ◆ J98532  ◆ 4	South:  ♠ AQ93  ♥ Q8  ♠ AK  ♠ QJ1063	West  1♥ AP	North Pass	East Pass	1♣

Board: 197 Dealer: N Vul: NS HCP: 18	<ul><li>♣ Q98</li><li>♥ AK543</li><li>♦ K8</li><li>♣ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: S Vul: EW HCP: 4	<ul><li>109873</li><li>653</li><li>4</li><li>KJ102</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 199 Dealer: N Vul: Both HCP: 19	<ul><li>▲ A6</li><li>♥ AQ108</li><li>◆ KJ105</li><li>◆ KQ6</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: S Vul: None HCP: 6	<ul><li>↓ J4</li><li>♥ 3</li><li>♦ 876542</li><li>♠ KQ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: N Vul: EW HCP: 18	<ul><li>▲ A943</li><li>✔ AK6</li><li>◆ AK96</li><li>▲ 86</li></ul>	The opponents are silent. You bid first.

Board: 197 Dealer: N Vul: NS North HCP: 18 South HCP: 10 Contract: 4♥ N	North:  ♠ Q98  ♥ AK543  ♠ K8  ♠ AQ7	South:  ♠ A3  ♥ J102  ♠ AJ1065  ♣ 1095	Pass AP	North 1♥ 3NT ng 1NT	Pass Pass	$1NT^1$
Board: 198 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 3N S	North:  • 109873  • 653  • 4  • KJ102	South:  ♠ AKQ  ♥ 1074  ♠ AJ1092  ♣ A4	Pass Pass AP	North  1♣  2♠  port dou	2 <b>♣</b> Pass	1
Board: 199 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ A6  ♥ AQ108  ♠ KJ105  ♠ KQ6	South:	West Pass AP	North 1♦ 2NT	Pass	
Board: 200 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N S	North:	South:  ♠ KQ3  ♥ A87  ♠ AJ10  ♣ A1074	West Pass Pass AP	North 1♦ 3♦	Pass	South 1♣ 2NT 3NT
Board: 201 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ A943  ♥ AK6  ♠ AK96  ♣ 86	South:	West Pass AP	North 1  2NT	Pass	South 1NT 3NT

Board: 197 Dealer: N Vul: NS HCP: 10	<ul><li>A3</li><li>▼ J102</li><li>◆ AJ1065</li><li>♣ 1095</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: S Vul: EW HCP: 18	<ul><li>★ AKQ</li><li>▼ 1074</li><li>◆ AJ1092</li><li>◆ A4</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 199 Dealer: N Vul: Both HCP: 7	<ul><li>10987</li><li>✓ J72</li><li>AQ2</li><li>954</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: S Vul: None HCP: 18	<ul><li>★ KQ3</li><li>★ A87</li><li>◆ AJ10</li><li>★ A1074</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: N Vul: EW HCP: 8	<ul><li>1072</li><li>J7</li><li>J75</li><li>KQJ92</li></ul>	The opponents are silent.  Partner bids first.

Board: 197 Dealer: N Vul: NS North HCP: 18 South HCP: 10 Contract: 4♥ N	North:  ♠ Q98  ♥ AK543  ♠ K8  ♠ AQ7	South:  ♠ A3  ♥ J102  ♠ AJ1065  ♣ 1095	Pass AP	North 1♥ 3NT ng 1NT	Pass Pass	$1NT^1$
Board: 198 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 3N S	North:  • 109873  • 653  • 4  • KJ102	South:  ♠ AKQ  ♥ 1074  ♠ AJ1092  ♣ A4	Pass Pass AP	North  1♣  2♠  port dou	2 <b>♣</b> Pass	1
Board: 199 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ A6  ♥ AQ108  ♠ KJ105  ♠ KQ6	South:	West Pass AP	North 1♦ 2NT	Pass	
Board: 200 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N S	North:	South:  ♠ KQ3  ♥ A87  ♠ AJ10  ♣ A1074	West Pass Pass AP	North 1♦ 3♦	Pass	South 1♣ 2NT 3NT
Board: 201 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ A943  ♥ AK6  ♠ AK96  ♣ 86	South:	West Pass AP	North 1  2NT	Pass	South 1NT 3NT

Board: 202 Dealer: S Vul: Both HCP: 4	<ul><li>★—</li><li>✓ KJ86</li><li>◆ 10753</li><li>◆ 87632</li></ul>	East Bids 1♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 203 Dealer: N Vul: None HCP: 18	<ul><li>♠ Q2</li><li>♥ KJ95</li><li>♦ K962</li><li>♠ AKQ</li></ul>	West Bids 1NT if possible. You bid first.
Board: 204 Dealer: S Vul: NS HCP: 10	<ul><li></li></ul>	West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 205 Dealer: N Vul: Both HCP: 19	<ul><li>♣ Q5</li><li>♥ AQJ8</li><li>◆ A105</li><li>♣ AQ105</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: S Vul: None HCP: 7	<ul><li>▲ A754</li><li>♥ 52</li><li>◆ Q1043</li><li>♣ J109</li></ul>	The opponents are silent.  Partner bids first.

Board: 202 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 3♠ E	North:  ♠ —  ▼ KJ86  • 10753  • 87632	South:  ♠ K2  ♥ AQ4  ♠ QJ862  ♣ KQJ	West Pass 2 Pass	North Pass Pass 3.	East 1♠ Pass 3♠	South 1 ◆ X X AP
Board: 203 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 2♠ S	North:  ♠ Q2  ♥ KJ95  ♠ K962  ♠ AKQ	South:  ♠ J98743  ♥ 3  ♠ 854  ♠ J43		North 1◆ X		Pass
Board: 204 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 4♥ W	North:  ♣ J82  ♥ 9  ♣ AQJ93  ♣ Q965	South:  ♠ A763  ♥ A3  ♠ K8  ♣ AK1083	West 2♥	North Pass	East 4♥	South 1♣ AP
Board: 205 Dealer: N Vul: Both North HCP: 19 South HCP: 13 Contract: 7♥ S	North:  ♠ Q5  ♥ AQJ8  ♠ A105  ♠ AQ105	South:  ♠ AK6  ♥ K654  ♠ QJ873  ♠ 4	Pass Pass Pass Pass AP 1. Blacc 2. A=0	North  1♣  2NT  4♥  5♣²  5NT³  kwood 0  /5 or 3/5  ieen no €	Pass Pass Pass Pass Pass	1 ♦ 3 ♥ 4NT¹ 5 ♦ 7 ♥

Board: 206 North: South: West North East South Dealer: S **♠** A754 **♠** J2 1♥ Vul: None ♥ AKJ84 **y** 52 North HCP: 7 Pass 1♠ Pass 2NT **♦** J62 **♦** Q1043 South HCP: 19 3NT AP Pass **♣** J109 **♣** AKQ Contract: 3N S

Board: 202 Dealer: S Vul: Both HCP: 18	<ul><li>★ K2</li><li>▼ AQ4</li><li>◆ QJ862</li><li>◆ KQJ</li></ul>	East Bids 1♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 203 Dealer: N Vul: None HCP: 2	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 204 Dealer: S Vul: NS HCP: 18	<ul><li>♣ A763</li><li>♥ A3</li><li>♦ K8</li><li>♣ AK1083</li></ul>	West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 205 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK6</li><li>▼ K654</li><li>◆ QJ873</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: S Vul: None HCP: 19	<ul><li> ♣ J2</li><li> ♥ AKJ84</li><li> ♦ J62</li><li> ♣ AKQ</li></ul>	The opponents are silent.  You bid first.

Board: 202 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 3♠ E	North:  ♠ —  ▼ KJ86  • 10753  • 87632	South:  ♠ K2  ♥ AQ4  ♠ QJ862  ♣ KQJ	West Pass 2 Pass	North Pass Pass 3.	East 1♠ Pass 3♠	South 1 ◆ X X AP
Board: 203 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 2♠ S	North:  ♠ Q2  ♥ KJ95  ♠ K962  ♠ AKQ	South:  ♠ J98743  ♥ 3  ♠ 854  ♠ J43		North 1◆ X		Pass
Board: 204 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 4♥ W	North:  ♣ J82  ♥ 9  ♣ AQJ93  ♣ Q965	South:  ♠ A763  ♥ A3  ♠ K8  ♣ AK1083	West 2♥	North Pass	East 4♥	South 1♣ AP
Board: 205 Dealer: N Vul: Both North HCP: 19 South HCP: 13 Contract: 7♥ S	North:  ♠ Q5  ♥ AQJ8  ♠ A105  ♠ AQ105	South:  ♠ AK6  ♥ K654  ♠ QJ873  ♠ 4	Pass Pass Pass Pass AP 1. Blacc 2. A=0	North  1♣  2NT  4♥  5♣²  5NT³  kwood 0  /5 or 3/5  ieen no €	Pass Pass Pass Pass Pass	1 ♦ 3 ♥ 4NT¹ 5 ♦ 7 ♥

Board: 206 North: South: West North East South Dealer: S **♠** A754 **♠** J2 1♥ Vul: None ♥ AKJ84 **y** 52 North HCP: 7 Pass 1♠ Pass 2NT **♦** J62 **♦** Q1043 South HCP: 19 3NT AP Pass **♣** J109 **♣** AKQ Contract: 3N S

Board: 207 Dealer: N Vul: NS HCP: 19	<ul><li>★ A86</li><li>★ AJ</li><li>★ K1032</li><li>★ AK74</li></ul>	The opponents are silent.  You bid first.
Board: 208 Dealer: S Vul: EW HCP: 6	<ul><li>♠ 653</li><li>♥ Q9763</li><li>♦ 84</li><li>♠ A52</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 209 Dealer: N Vul: None HCP: 19	<ul><li>★ KQJ2</li><li>★ A98</li><li>★ A32</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q42</li><li>♥ AQ2</li><li>◆ Q82</li><li>♣ KQ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 211 Dealer: N Vul: EW HCP: 19	<ul><li>↓ J5</li><li>↓ KQ</li><li>↓ AQ3</li><li>♠ AK7532</li></ul>	East Bids 1♥ if possible.  You bid first.

Board: 207 Dealer: N Vul: NS North HCP: 19	North:	South:  ♠ Q543  ♥ K986  ♠ AJ95	West Pass	North 1♦ 2NT	East Pass Pass	1♥
South HCP: 10 Contract: 3N N	♣ AK74	<b>♣</b> 8	Pass	3NT	AP	
Board: 208	North:	South:	West	North	East	South 1
Dealer: S Vul: EW	<b>♦</b> 653	<b>♠</b> A7	Pass	1♥	1♠	$X^1$
North HCP: 6	♥ Q9763	<b>♥</b> AK8	Pass	2 <b>♥</b>	Pass	
South HCP: 18	♦ 84 ♣ A52	♦ AQ963 ♣ J73	Pass	<b>4</b> ♥	AP	5 ,
Contract: 4♥ N	¥ 11,52	<b>4</b> 373	1. Supp	ort dou	ble red	louble
Board: 209 Dealer: N Vul: None North HCP: 19	North: ♠ KQJ2 ▼ A98	South: ♠ 10653 ♥ QJ1075	West	North 1♣	East Pass	South 1
South HCP: 3 Contract: 2N N	◆ A32 ◆ KQ3	◆ 1076 ◆ 9	Pass	2NT	AP	
			West	North	East	South 1
Board: 210 Dealer: S	North:	South:	Pass	2♣	Pass	<b>2</b>
Vul: NS	• Q42 • ∧O2	<b>♠</b> A73 <b>♥</b> J76	Pass	2NT	Pass	4NT <sup>1</sup>
North HCP: 15 South HCP: 18	<b>∨</b> AQ2 <b>♦</b> Q82 <b>♣</b> KQ74	◆ AKJ4 ◆ AJ6	Pass AP	<b>5</b> ♠ <sup>2</sup>	Pass	6NT
Contract: 6N N	·			kwood ( /5 or 5/:		
Board: 211 Dealer: N Vul: EW	North: ♠ J5 ♥ KQ	South: ♠ AQ1032 ♥ J96	West	North 1♣	East 1♥	South 1♠
North HCP: 19 South HCP: 9 Contract: 2♠ N	<ul><li>AQ3</li><li>AK7532</li></ul>	◆ J62 ◆ J10	Pass	2♣	AP	

Board: 207 Dealer: N Vul: NS HCP: 10	<ul><li>♠ Q543</li><li>♥ K986</li><li>♦ AJ95</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: S Vul: EW HCP: 18	<ul><li>▲ A7</li><li>▼ AK8</li><li>◆ AQ963</li><li>▲ J73</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 209 Dealer: N Vul: None HCP: 3	<ul><li>10653</li><li>✓ QJ1075</li><li>1076</li><li>9</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: S Vul: NS HCP: 18	<ul><li>▲ A73</li><li>♥ J76</li><li>◆ AKJ4</li><li>▲ AJ6</li></ul>	The opponents are silent. You bid first.
Board: 211 Dealer: N Vul: EW HCP: 9	<ul><li>AQ1032</li><li>J96</li><li>J62</li><li>J10</li></ul>	East Bids 1♥ if possible.  Partner bids first.

Board: 207 Dealer: N Vul: NS North HCP: 19	North:	South:  ♠ Q543  ♥ K986  ♠ AJ95	West Pass	North 1♦ 2NT	East Pass Pass	1♥
South HCP: 10 Contract: 3N N	♣ AK74	<b>♣</b> 8	Pass	3NT	AP	
Board: 208	North:	South:	West	North	East	South 1
Dealer: S Vul: EW	<b>♦</b> 653	<b>♠</b> A7	Pass	1♥	1♠	$X^1$
North HCP: 6	♥ Q9763	<b>♥</b> AK8	Pass	2 <b>♥</b>	Pass	
South HCP: 18	♦ 84 ♣ A52	♦ AQ963 ♣ J73	Pass	<b>4</b> ♥	AP	5 ,
Contract: 4♥ N	¥ 11,52	<b>4</b> 373	1. Supp	ort dou	ble red	louble
Board: 209 Dealer: N Vul: None North HCP: 19	North: ♠ KQJ2 ▼ A98	South: ♠ 10653 ♥ QJ1075	West	North 1♣	East Pass	South 1
South HCP: 3 Contract: 2N N	◆ A32 ◆ KQ3	◆ 1076 ◆ 9	Pass	2NT	AP	
			West	North	East	South 1
Board: 210 Dealer: S	North:	South:	Pass	2♣	Pass	<b>2</b>
Vul: NS	• Q42 • ∧O2	<b>♠</b> A73 <b>♥</b> J76	Pass	2NT	Pass	4NT <sup>1</sup>
North HCP: 15 South HCP: 18	<b>∨</b> AQ2 <b>♦</b> Q82 <b>♣</b> KQ74	◆ AKJ4 ◆ AJ6	Pass AP	<b>5</b> ♠ <sup>2</sup>	Pass	6NT
Contract: 6N N	·			kwood ( /5 or 5/:		
Board: 211 Dealer: N Vul: EW	North: ♠ J5 ♥ KQ	South: ♠ AQ1032 ♥ J96	West	North 1♣	East 1♥	South 1♠
North HCP: 19 South HCP: 9 Contract: 2♠ N	<ul><li>AQ3</li><li>AK7532</li></ul>	◆ J62 ◆ J10	Pass	2♣	AP	

Board: 212 Dealer: S Vul: Both HCP: 6	<ul><li>★ 74</li><li>♥ Q1075</li><li>◆ KJ832</li><li>◆ 98</li></ul>	West Doubles 1♣ if possible.  Partner bids first.
Board: 213 Dealer: N Vul: NS HCP: 18	<ul><li>1082</li><li>✓ AKJ4</li><li>AQ8</li><li>A87</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: N Vul: Both HCP: 19	<ul><li>♠ 65</li><li>♥ AKQ4</li><li>♠ A982</li><li>♠ AQ7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 216 Dealer: S Vul: None HCP: 8	<b>♦</b> KJ76 <b>♥</b> A762 <b>♦</b> 984 <b>♣</b> 43	The opponents are silent.  Partner bids first.

Board: 212 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 3 S	North:  ♠ 74  ♥ Q1075  ♠ KJ832  ♣ 98	South:  ♠ AQ6  ♥ J9  ♠ A4  ♣ AK10743	West X AP	North 1	East Pass	1♣
Board: 213 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N	North:  • 1082  • AKJ4  • AQ8  • A87	South:  ♠ QJ53  ♥ Q  ♦ J6543  ♣ K52	West Pass Pass	North 1♣ 2NT 3NT		1♦
Board: 214 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 2N S	North:	South:  ♠ A4  ♥ KQ4  ♠ KJ105  ♣ AJ42	West Pass AP	North 1♠	East Pass	South 1   2NT
Board: 215 Dealer: N Vul: Both North HCP: 19 South HCP: 2 Contract: 2♠ S	North:  ♠ 65  ♥ AKQ4  ♠ A982  ♣ AQ7	South:  • 1087432  • 108  • Q1074  • 3	West 1NT AP	North 1♦ X		Pass
Board: 216 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 3N S	North:  ♠ KJ76  ♥ A762  ♦ 984  ♣ 43	South:	West Pass Pass AP	North  1♥ 3♠	Pass	1♣ 2NT

### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Vul: Both ♦ A4

Dealer: N ♥ Q The opponents are shen Vul: NS ♦ J6543

HCP: 9 ♣ K52 Partner bids first.

Board: 214 ♠ A4 The opponents are silent.

Dealer: S 

Vul: EW 

KQ4 

KQ4 

Vul: EW 

KJ105 

KQ4 

KI 1:1 

KI 1

Board: 215 • 1087432 West Bids 1NT if possible.

Dealer: N V108

Vul: Both Q1074

HGP 2 Partner bids first.

Board: 216 ♠ 92

**♣** 3

HCP: 2

Board: 212 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 3 S	North:  ♠ 74  ♥ Q1075  ♠ KJ832  ♣ 98	South:  ♠ AQ6  ♥ J9  ♠ A4  ♣ AK10743	West X AP	North 1	East Pass	1♣
Board: 213 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N N	North:  • 1082  • AKJ4  • AQ8  • A87	South:  ♠ QJ53  ♥ Q  ♦ J6543  ♣ K52	West Pass Pass	North 1♣ 2NT 3NT		1♦
Board: 214 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 2N S	North:	South:  ♠ A4  ♥ KQ4  ♠ KJ105  ♣ AJ42	West Pass AP	North 1♠	East Pass	South 1   2NT
Board: 215 Dealer: N Vul: Both North HCP: 19 South HCP: 2 Contract: 2♠ S	North:  ♠ 65  ♥ AKQ4  ♠ A982  ♣ AQ7	South:  • 1087432  • 108  • Q1074  • 3	West 1NT AP	North 1♦ X		Pass
Board: 216 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 3N S	North:  ♠ KJ76  ♥ A762  ♦ 984  ♣ 43	South:	West Pass Pass AP	North  1♥ 3♠	Pass	1♣ 2NT

Board: 217 Dealer: N Vul: EW HCP: 18	<ul><li>♣ Q96</li><li>♥ AK10</li><li>◆ Q96</li><li>♣ AK87</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q7</li><li>♥ A10874</li><li>◆ 92</li><li>♣ K973</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 219 Dealer: N Vul: None HCP: 18	<ul><li>103</li><li>✓ AK2</li><li>✓ KQ543</li><li>✓ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q42</li><li>♥ K103</li><li>◆ J108</li><li>♣ KQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: N Vul: Both HCP: 18	<ul><li>♦ 82</li><li>♥ AK</li><li>◆ KJ98</li><li>◆ AK1052</li></ul>	East Bids 1♥ if possible.  You bid first.

Board: 217 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 6♣ N	North:  ♠ Q96  ♥ AK10  ♠ Q96  ♣ AK87	South:  ♠ AK75  ♥ 97  ♠ J  ♣ Q109643	Pass Pass Pass AP 1. Cue 2. Blace	North  1♣  2NT  4♥¹  5♣³  bid, a ♥ kwood 0 /5 or 3/5	Pass Pass Pass Pass stopp 0314,	1♠ 4♣ 4NT² 6♣ er
Board: 218 Dealer: S Vul: Both North HCP: 9 South HCP: 19 Contract: 3N S	North:  ♠ Q7  ♥ A10874  ♦ 92  ♠ K973	South:  ♠ A95  ♥ QJ  ♠ AJ865  ♣ AQJ	West 2♣ AP	North X		South 1  3NT
Board: 219 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ AK8642  ♥ J93  ♦ 8  ♣ 1062	West Pass Pass	North 1  2NT  4  4  4  4	East Pass Pass AP	1♠
Board: 220 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ Q42  ♥ K103  ♦ J108  ♣ KQ54	South:  ♠ A965  ♥ AQ94  ♠ A52  ♠ AJ	West Pass AP	North 2NT		South 1♦ 3NT
Board: 221 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 2N N	North:  ♠ 82  ♥ AK  ♠ KJ98  ♣ AK1052	South:  ♠ QJ76  ♥ 104  ♠ Q74  ♠ J843	West Pass	North 1♣ 2NT	East 1♥ AP	South X

Board: 217 Dealer: N Vul: EW HCP: 10	<ul><li>AK75</li><li>♥97</li><li>J</li><li>Q109643</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: S Vul: Both HCP: 19	<ul><li>♠ A95</li><li>♥ QJ</li><li>♠ AJ865</li><li>♠ AQJ</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 219 Dealer: N Vul: None HCP: 8	<ul><li>★ AK8642</li><li>♥ J93</li><li>◆ 8</li><li>◆ 1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: S Vul: NS HCP: 19	<ul><li>A965</li><li>✓ AQ94</li><li>A52</li><li>AJ</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: N Vul: Both HCP: 6	◆ QJ76 ▼ 104 ◆ Q74 ◆ J843	East Bids 1♥ if possible.  Partner bids first.

Board: 217 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 6♣ N	North:  ♠ Q96  ♥ AK10  ♠ Q96  ♣ AK87	South:  ♠ AK75  ♥ 97  ♦ J  ♣ Q109643	Pass Pass Pass AP 1. Cue 2. Blace	North  1♣  2NT  4♥¹  5♣³  bid, a ♥ kwood 0 /5 or 3/5	Pass Pass Pass Pass stopp 0314,	1♠ 4♣ 4NT² 6♣ er
Board: 218 Dealer: S Vul: Both North HCP: 9 South HCP: 19 Contract: 3N S	North:  ♠ Q7  ♥ A10874  ♦ 92  ♠ K973	South:  ♠ A95  ♥ QJ  ♠ AJ865  ♣ AQJ	West 2♣ AP	North X		South 1  3NT
Board: 219 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ AK8642  ♥ J93  ♦ 8  ♣ 1062	West Pass Pass	North 1  2NT  4  4  4  4	East Pass Pass AP	1♠
Board: 220 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ Q42  ♥ K103  ♦ J108  ♣ KQ54	South:  ♠ A965  ♥ AQ94  ♠ A52  ♠ AJ	West Pass AP	North 2NT		South 1♦ 3NT
Board: 221 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 2N N	North:  ♠ 82  ♥ AK  ♠ KJ98  ♣ AK1052	South:  ♠ QJ76  ♥ 104  ♠ Q74  ♠ J843	West Pass	North 1♣ 2NT	East 1♥ AP	South X

Board: 222 Dealer: S Vul: None HCP: 11	♣ A1097 ♥ A753 ♦ K10943 ♣ —	The opponents are silent.  Partner bids first.
Board: 223 Dealer: N Vul: NS HCP: 19	<ul><li>AJ87</li><li>✓ AQ8</li><li>A1062</li><li>A4</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: S Vul: EW HCP: 5	<ul><li>◆ 983</li><li>♥ Q1064</li><li>◆ K764</li><li>◆ 72</li></ul>	West Doubles 1♦ if possible. East Bids 1♠ if possible.  Partner bids first.
Board: 225 Dealer: N Vul: None HCP: 18	<ul><li>▲ A95</li><li>✓ AK3</li><li>◆ Q1073</li><li>◆ KQ9</li></ul>	East Bids 1♥ if possible.  You bid first.
Board: 226 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q10</li><li>♥ AQJ105</li><li>◆ 975</li><li>♣ Q104</li></ul>	West Bids 1♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 222 Dealer: S Vul: None North HCP: 11	North:  ♠ A1097  ♥ A753  ♠ K10943	South: ♠ KJ6 ♥ Q10984 ♦ AQ	Pass Pass Pass Pass 1. Splin	North  4♣¹  4NT³  6♥	East Pass Pass AP	1 <b>♥</b> 4 <b>♦</b> <sup>2</sup>
South HCP: 18 Contract: 6♥ S	<b>♣</b> —	`			plus 0314, : 5, Q(H	
Board: 223 Dealer: N	North: ♠ AJ87	South: ♠ Q10	West	North 1♦	East Pass	
Vul: NS North HCP: 19 South HCP: 12	<b>♥</b> AQ8 <b>♦</b> A1062	<b>♥</b> J7 <b>♦</b> KJ75	Pass Pass	4 <b>♦</b> 6 <b>♦</b>	Pass AP	
Contract: 6♦ N	<b>♣</b> A4	<b>♣</b> KQ1072	1. Inver	rted min	ors	
Board: 224 Dealer: S	North: <b>♠</b> 983	South: ♠ KJ5	West	North	East	South 1
Vul: EW North HCP: 5	♥ Q1064	<b>♥</b> K2	X	Pass	1♠	2♦
South HCP: 19 Contract: 5♦ S	◆ K764 ◆ 72	◆ AQ10952 ◆ AQ	Pass Pass	3 <b>♦</b> 5 <b>♦</b>	Pass AP	3NT
Board: 225 Dealer: N	North: ♠ A95	South: ♠ Q63	West	North 1♦		South 1NT
Vul: None North HCP: 18 South HCP: 9 Contract: 3N S	▼ AK3 • Q1073 • KQ9	♦ Q03 ♦ 82 ♦ AK8 ♣ 106432	Pass AP	2NT		3NT
Board: 226 Dealer: S	North: ♠ Q10	South: ♠ K2	West	North	East	South 1♣
Vul: NS North HCP: 11	<b>♥</b> AQJ105	<b>♥</b> K632	1♠	2 <b>▼</b> ¹	3♠	4♥
South HCP: 18	♦ 975 ♣ 0104	♦ AJ10 ♠ AK87	AP	an 2=		
Contract: 4♥ N	<b>♣</b> Q104	<b>♣</b> AK87	1. 1X-(	(Y)-2 $Z$ 1	forcing	

Board: 222 Dealer: S Vul: None HCP: 18	<b>♣</b> KJ6 <b>♥</b> Q10984 <b>♦</b> AQ <b>♣</b> AQ7	The opponents are silent.  You bid first.
Board: 223 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q10</li><li>♥ J7</li><li>♦ KJ75</li><li>♣ KQ1072</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: S Vul: EW HCP: 19	<ul><li>★ KJ5</li><li>★ K2</li><li>★ AQ10952</li><li>★ AQ</li></ul>	West Doubles 1♦ if possible. East Bids 1♠ if possible. You bid first.
Board: 225 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q63</li><li>♥ 82</li><li>♦ AK8</li><li>♣ 106432</li></ul>	East Bids 1♥ if possible.  Partner bids first.
Board: 226 Dealer: S Vul: NS HCP: 18	<ul><li>★ K2</li><li>★ K632</li><li>★ AJ10</li><li>★ AK87</li></ul>	West Bids 1♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 222 Dealer: S Vul: None North HCP: 11	North:  ♠ A1097  ♥ A753  ♠ K10943	South: ♠ KJ6 ♥ Q10984 ♦ AQ	Pass Pass Pass Pass 1. Splin	North  4♣¹  4NT³  6♥	East Pass Pass AP	1 <b>♥</b> 4 <b>♦</b> <sup>2</sup>
South HCP: 18 Contract: 6♥ S	<b>♣</b> —	`			plus 0314, : 5, Q(H	
Board: 223 Dealer: N	North: ♠ AJ87	South: ♠ Q10	West	North 1♦	East Pass	
Vul: NS North HCP: 19 South HCP: 12	<b>♥</b> AQ8 <b>♦</b> A1062	<b>♥</b> J7 <b>♦</b> KJ75	Pass Pass	4 <b>♦</b> 6 <b>♦</b>	Pass AP	
Contract: 6♦ N	<b>♣</b> A4	<b>♣</b> KQ1072	1. Inver	rted min	ors	
Board: 224 Dealer: S	North: <b>♠</b> 983	South: ♠ KJ5	West	North	East	South 1
Vul: EW North HCP: 5	♥ Q1064	<b>♥</b> K2	X	Pass	1♠	2♦
South HCP: 19 Contract: 5♦ S	◆ K764 ◆ 72	◆ AQ10952 ◆ AQ	Pass Pass	3 <b>♦</b> 5 <b>♦</b>	Pass AP	3NT
Board: 225 Dealer: N	North: ♠ A95	South: ♠ Q63	West	North 1♦		South 1NT
Vul: None North HCP: 18 South HCP: 9 Contract: 3N S	▼ AK3 • Q1073 • KQ9	♦ Q03 ♦ 82 ♦ AK8 ♣ 106432	Pass AP	2NT		3NT
Board: 226 Dealer: S	North: ♠ Q10	South: ♠ K2	West	North	East	South 1♣
Vul: NS North HCP: 11	<b>♥</b> AQJ105	<b>♥</b> K632	1♠	2 <b>▼</b> ¹	3♠	4♥
South HCP: 18	♦ 975 ♣ 0104	♦ AJ10 ♠ AK87	AP	an 2=		
Contract: 4♥ N	<b>♣</b> Q104	<b>♣</b> AK87	1. 1X-(	(Y)-2 $Z$ 1	forcing	

Board: 227	<b>♠</b> AQ10	West Bids 1♥ if possible.
Dealer: N Vul: EW	♥ Q54 ♦ AQ983	East Bids 2♥ if possible.
HCP: 18	<ul><li>AQ763</li><li>♣ A9</li></ul>	You bid first.
Board: 228 Dealer: S	<b>♦</b> J64 <b>♥</b> 1083	West Bids 2♦ if possible.
Vul: Both	♦ AK	Partner bids first.
HCP: 9	<b>♣</b> J10643	Turther olds first.
Board: 229	<b>♠</b> AQ10	
Dealer: N	<b>v</b> 103	The opponents are silent.
Vul: NS	◆ AKJ10	You bid first.
HCP: 18	♣ A1093	
Board: 230	<b>♦</b> 5	East Doubles Pass if possible.
Dealer: S	<b>♥</b> 853	Last Doubles I ass II possible.
Vul: EW HCP: 2	♦ 654 <b>♣</b> Q98762	Partner bids first.
1101.2	¥ Q70702	
Board: 231	<b>♦</b> AK102	The opponents are silent.
Dealer: N Vul: Both	<b>♥</b> K65 <b>♦</b> AJ92	rr
HCP: 18	<b>♦</b> K6	You bid first.

Board: 227 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 4 S	North:  ♠ AQ10  ♥ Q54  ♠ AQ983  ♣ A9	South:	West 1♥ AP	North 1♦ X		South Pass 4♣
Board: 228 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 5♣ S	North:	South:  ♠ AK  ♥ QJ94  ♠ Q4  ♣ AQ872	2 Pass Pass Pass 1. asks 2. Cue	North  3♣  4♦²  5♣  a stopp bid, a ♦ bid, a ♠	Pass Pass AP er stoppe	1♣ 3♦¹ 4♠³
Board: 229 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ 103  ♠ AKJ10  ♣ A1093	South:  ♣ 732  ♥ A9862  ♦ 6  ♣ K642	West Pass Pass	North  1   2NT  3NT		1♥
Board: 230 Dealer: S Vul: EW North HCP: 2 South HCP: 18 Contract: 2 S	North:  ◆ 5  ▼ 853  ◆ 654  ◆ Q98762	South:  ♠ AKJ84  ♥ A942  ♠ K10  ♣ K10		North Pass		South 1♣ 2♥
Board: 231 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 2N S	North:  ♠ AK102  ♥ K65  ♠ AJ92  ♣ K6	South:  ♠ Q8  ♥ Q2  ♦ 10764  ♣ Q10954	West Pass	North 1♦ 2NT	East Pass AP	South 1NT

HCP: 7

### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

HCP: 8 ♣ KQ107432 Partner bids first.

Board: 228 ♠ AK
Dealer: S ♥ OJ94 West Bids 2♦ if possible.

Vul: Both ♦ Q4

Board: 229 ♠ 732
Dealer: N ♥ A9862

The opponents are silent.

Vul: NS • 6 Partner bids first.

**♣** K642

Dealer: N ♥ Q2

Vul: Both ♦ 10764

HCP: 6 ♣ Q10954 Partner bids first.

Board: 227 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 4 S	North:  ♠ AQ10  ♥ Q54  ♠ AQ983  ♣ A9	South:	West 1♥ AP	North 1♦ X		South Pass 4♣
Board: 228 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 5♣ S	North:	South:  ♠ AK  ♥ QJ94  ♠ Q4  ♣ AQ872	2 Pass Pass Pass 1. asks 2. Cue	North  3♣  4♦²  5♣  a stopp bid, a ♦ bid, a ♠	Pass Pass AP er stoppe	1♣ 3♦¹ 4♠³
Board: 229 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ 103  ♠ AKJ10  ♣ A1093	South:  ♣ 732  ♥ A9862  ♦ 6  ♣ K642	West Pass Pass	North  1   2NT  3NT		1♥
Board: 230 Dealer: S Vul: EW North HCP: 2 South HCP: 18 Contract: 2 S	North:  ◆ 5  ▼ 853  ◆ 654  ◆ Q98762	South:  ♠ AKJ84  ♥ A942  ♠ K10  ♣ K10		North Pass		South 1♣ 2♥
Board: 231 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 2N S	North:  ♠ AK102  ♥ K65  ♠ AJ92  ♣ K6	South:  ♠ Q8  ♥ Q2  ♦ 10764  ♣ Q10954	West Pass	North 1♦ 2NT	East Pass AP	South 1NT

Board: 232 Dealer: S Vul: None HCP: 12	<ul><li>★ A1064</li><li>♥ AQ75</li><li>◆ Q93</li><li>◆ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: N Vul: EW HCP: 18	<ul><li>♠ A6</li><li>♥ Q3</li><li>♦ Q1097</li><li>♠ AKQJ3</li></ul>	The opponents are silent.  You bid first.
Board: 234 Dealer: S Vul: Both HCP: 6	<ul><li>10965</li><li>✓ AJ74</li><li>65</li><li>✓ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: N Vul: None HCP: 18	<ul><li>♣ QJ2</li><li>♥ J2</li><li>♦ AQJ</li><li>♣ AK952</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: S Vul: NS HCP: 6	<ul><li>◆ 94</li><li>♥ 1083</li><li>◆ J987</li><li>◆ KQ95</li></ul>	West Bids 1♠ if possible.  East Bids 3♠ if possible.  West Doubles Pass if possible.  Partner bids first.

Board: 232 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 3N S	North:  ♠ A1064  ♥ AQ75  ♠ Q93  ♣ 102	South:  ◆ 97  ▼ KJ10  ◆ AK107  ♣ AK73	West Pass Pass AP	North  1♥ 3♠	Pass	South 1 → 2NT 3NT
Board: 233 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ A6  ♥ Q3  ♦ Q1097  ♠ AKQJ3	South:	West Pass Pass	North 1♣ 2NT 3NT	East Pass Pass AP	1♥
Board: 234 Dealer: S Vul: Both North HCP: 6 South HCP: 19 Contract: 44 S	North:  • 10965  • AJ74  • 65  • J64	South:  ♠ AKJ84  ♥ 98  ♠ AK  ♣ A1083	Pass Pass AP 1. Cue	North  2♠  3♥²  bid, surj bid, a ♥	Pass Pass plus	1♠ 2NT¹ 4♠
Board: 235 Dealer: N Vul: None North HCP: 18 South HCP: 4 Contract: 1♣ N	North:  ♠ QJ2  ♥ J2  ♠ AQJ  ♣ AK952	South:  ♠ K875  ♥ 93  • 10953  ♣ J107	West	North 1♣	East AP	South
Board: 236 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 4•X S	North:	South:  ♠ A2  ♥ AKQ4  ♠ AQ106  ♣ 873	West  1♣  Pass  X	North Pass 4 AP	3♠	South  1   X  Pass

Board: 232 Dealer: S Vul: None HCP: 18	<ul><li>♣ 97</li><li>♥ KJ10</li><li>◆ AK107</li><li>♣ AK73</li></ul>	The opponents are silent.  You bid first.
Board: 233 Dealer: N Vul: EW HCP: 8	<ul><li>♣ J1094</li><li>♥ KJ942</li><li>♦ K5</li><li>♣ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: S Vul: Both HCP: 19	<ul><li>♠ AKJ84</li><li>♥ 98</li><li>♠ AK</li><li>♠ A1083</li></ul>	The opponents are silent. You bid first.
Board: 235 Dealer: N Vul: None HCP: 4	<b>♦</b> K875 <b>♥</b> 93 <b>♦</b> 10953 <b>♣</b> J107	The opponents are silent.  Partner bids first.
Board: 236 Dealer: S Vul: NS HCP: 19	<ul><li>A2</li><li>✓ AKQ4</li><li>AQ106</li><li>873</li></ul>	West Bids 1♠ if possible. East Bids 3♠ if possible. West Doubles Pass if possible. You bid first.

Board: 232 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 3N S	North:  ♠ A1064  ♥ AQ75  ♠ Q93  ♣ 102	South:  ◆ 97  ▼ KJ10  ◆ AK107  ♣ AK73	West Pass Pass AP	North  1♥ 3♠	Pass	South 1 → 2NT 3NT
Board: 233 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ A6  ♥ Q3  ♦ Q1097  ♠ AKQJ3	South:	West Pass Pass	North 1♣ 2NT 3NT	East Pass Pass AP	1♥
Board: 234 Dealer: S Vul: Both North HCP: 6 South HCP: 19 Contract: 44 S	North:  • 10965  • AJ74  • 65  • J64	South:  ♠ AKJ84  ♥ 98  ♠ AK  ♣ A1083	Pass Pass AP 1. Cue	North  2♠  3♥²  bid, surj bid, a ♥	Pass Pass plus	1♠ 2NT¹ 4♠
Board: 235 Dealer: N Vul: None North HCP: 18 South HCP: 4 Contract: 1♣ N	North:  ♠ QJ2  ♥ J2  ♠ AQJ  ♣ AK952	South:  ♠ K875  ♥ 93  • 10953  ♣ J107	West	North 1♣	East AP	South
Board: 236 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 4•X S	North:	South:  ♠ A2  ♥ AKQ4  ♠ AQ106  ♣ 873	West  1♣  Pass  X	North Pass 4 AP	3♠	South  1   X  Pass

Board: 237 Dealer: N Vul: Both HCP: 18	<ul><li>♠ 83</li><li>♥ AKQJ2</li><li>♠ AKJ10</li><li>♠ 53</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: S Vul: None HCP: 6	<ul><li>◆ Q10654</li><li>◆ A862</li><li>◆ 873</li><li>◆ 10</li></ul>	West Bids 1♥ if possible.  Partner bids first.
Board: 239 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AKQJ4</li><li>♥ AJ</li><li>♦ 963</li><li>♠ K92</li></ul>	East Bids 2♣ if possible. East Bids 3♣ if possible.  You bid first.
Board: 240 Dealer: S Vul: EW HCP: 2	<ul><li>★852</li><li>▼ J4</li><li>◆ J976</li><li>◆ 9863</li></ul>	West Bids 1♠ if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 241 Dealer: N Vul: None HCP: 19	<ul><li>★ AKQ9</li><li>♥ 95</li><li>★ K10</li><li>★ AQJ82</li></ul>	East Bids 1♦ if possible.  You bid first.

Board: 237 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ 83  ♥ AKQJ2  ♠ AKJ10  ♣ 53	South:  ♠ AJ4  ♥ 76  ♦ 9743  ♣ Q1074	Pass AP	North 1♥ 3♦ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 238 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ Q10654  ♥ A862  ♠ 873  ♣ 10	South:  ♠ KJ7  ♥ KJ  ♠ AQJ104  ♣ QJ2	1♥ Pass Pass 1. stren	North  1♠  2♠  4♠  agth cue raise or	Pass Pass AP bid	1 ♦ 2 ▼ ¹ 3 ▼ ²
Board: 239 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 3 N	North:  ♠ AKQJ4  ♥ AJ  ♦ 963  ♣ K92	South:	West Pass AP	North 1♠ 2NT	East 2♣ 3♣	South Pass 3♠
Board: 240 Dealer: S Vul: EW North HCP: 2 South HCP: 18 Contract: 3♠ W	North:	South:  ♠ A74  ♥ Q103  ♠ KQ8  ♣ AK104	West  1♠  2♠  3♠	North Pass Pass AP	East Pass Pass	1 <b>♣</b> X
Board: 241 Dealer: N Vul: None North HCP: 19 South HCP: 3 Contract: 3♣ N	North:  ♠ AKQ9  ♥ 95  ♠ K10  ♣ AQJ82	South:	West AP	North 1♣	East 1♦	South 3♣

Board: 237 Dealer: N Vul: Both HCP: 7	<ul><li>★ AJ4</li><li>▼ 76</li><li>◆ 9743</li><li>◆ Q1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: S Vul: None HCP: 18	<ul><li>★ KJ7</li><li>♥ KJ</li><li>◆ AQJ104</li><li>◆ QJ2</li></ul>	West Bids 1♥ if possible.  You bid first.
Board: 239 Dealer: N Vul: NS HCP: 3	<ul><li>★ 863</li><li>▼ K10762</li><li>◆ 752</li><li>★ 43</li></ul>	East Bids 2♣ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 240 Dealer: S Vul: EW HCP: 18	<ul><li>★ A74</li><li>♥ Q103</li><li>♦ KQ8</li><li>★ AK104</li></ul>	West Bids 1♠ if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 241 Dealer: N Vul: None HCP: 3	♦ 862 ♥ K7 ♦ 842 ♣ 109743	East Bids 1♦ if possible.  Partner bids first.

Board: 237 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ 83  ♥ AKQJ2  ♠ AKJ10  ♣ 53	South:  ♠ AJ4  ♥ 76  ♦ 9743  ♣ Q1074	Pass AP	North 1♥ 3♦ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 238 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ Q10654  ♥ A862  ♠ 873  ♣ 10	South:  ♠ KJ7  ♥ KJ  ♠ AQJ104  ♣ QJ2	1♥ Pass Pass 1. stren	North  1♠  2♠  4♠  agth cue raise or	Pass Pass AP bid	1 ♦ 2 ▼ ¹ 3 ▼ ²
Board: 239 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 3 N	North:  ♠ AKQJ4  ♥ AJ  ♦ 963  ♣ K92	South:	West Pass AP	North 1♠ 2NT	East 2♣ 3♣	South Pass 3♠
Board: 240 Dealer: S Vul: EW North HCP: 2 South HCP: 18 Contract: 3♠ W	North:	South:  ♠ A74  ♥ Q103  ♠ KQ8  ♣ AK104	West  1♠  2♠  3♠	North Pass Pass AP	East Pass Pass	1 <b>♣</b> X
Board: 241 Dealer: N Vul: None North HCP: 19 South HCP: 3 Contract: 3♣ N	North:  ♠ AKQ9  ♥ 95  ♠ K10  ♣ AQJ82	South:	West AP	North 1♣	East 1♦	South 3♣

Board: 242 Dealer: S Vul: NS HCP: 1	<ul><li>★832</li><li>▼J2</li><li>◆986432</li><li>◆95</li></ul>	West Doubles 1♣ if possible. East Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 243 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AKJ</li><li>♥ Q92</li><li>♦ J10</li><li>♠ AK643</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 244 Dealer: S Vul: Both HCP: 10	<ul><li>★ K104</li><li>★ 862</li><li>◆ AK753</li><li>★ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: N Vul: NS HCP: 19	<ul><li>★ AKQ3</li><li>★ K9</li><li>★ AK104</li><li>★ 842</li></ul>	The opponents are silent. You bid first.
Board: 246 Dealer: S Vul: EW HCP: 11	<ul><li>108</li><li>J42</li><li>KQ1043</li><li>KQ10</li></ul>	The opponents are silent.  Partner bids first.

Board: 242 Dealer: S Vul: NS North HCP: 1 South HCP: 19 Contract: 3♥ E	North:	South:  ♠ AK6  ♥ 76  ♠ A5  ♣ AKJ642	West X Pass	North Pass Pass	East 2♥ 3♥	South 1♣ 3♣ AP
Board: 243 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 2•X W	North:  ♠ AKJ  ♥ Q92  ♦ J10  ♠ AK643	South:	1NT 2♠	North 1♣ X¹ X port dou	Pass 2♥ AP	1♥ Pass
Board: 244 Dealer: S Vul: Both North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ K104  ♥ 862  ♠ AK753  ♣ 63	South:  ♠ AQ9  ♥ AK74  ♠ Q1082  ♣ A7	Pass AP	North  2•¹  rted min	Pass	South 1+ 3NT
Board: 245 Dealer: N Vul: NS North HCP: 19 South HCP: 9 Contract: 5♥ S	North:  ♠ AKQ3  ♥ K9  ♠ AK104  ♣ 842	South:	Pass Pass Pass Pass 1. Black	North  1 ◆  2NT  3 ◆  4NT <sup>1</sup> 5 ♥  kwood 0  /5 or 4/5	Pass Pass Pass Pass AP 0314,	1♥ 3♣ 4♥ 5♦²
Board: 246 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 3N S	North:	South:  ♠ AJ5  ♥ AKQ8  ♠ A9  ♣ J864	West Pass Pass	North  1   3NT		South 1♣ 2NT

Board: 242 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK6</li><li>▼ 76</li><li>◆ A5</li><li>◆ AKJ642</li></ul>	West Doubles 1♣ if possible. East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 243 Dealer: N Vul: EW HCP: 5	♦ 8 ♥ A8654 ♦ 9852 ♣ J75	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 244 Dealer: S Vul: Both HCP: 19	<ul><li>AQ9</li><li>✓ AK74</li><li>✓ Q1082</li><li>A7</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: N Vul: NS HCP: 9	♣9 ♥ AQ10632 ♦ 86 ♣ QJ75	The opponents are silent.  Partner bids first.
Board: 246 Dealer: S Vul: EW HCP: 19	<ul><li>▲ AJ5</li><li>♥ AKQ8</li><li>◆ A9</li><li>▲ J864</li></ul>	The opponents are silent. You bid first.

Board: 242 Dealer: S Vul: NS North HCP: 1 South HCP: 19 Contract: 3♥ E	North:	South:  ♠ AK6  ♥ 76  ♠ A5  ♣ AKJ642	West X Pass	North Pass Pass	East 2♥ 3♥	South 1♣ 3♣ AP
Board: 243 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 2•X W	North:  ♠ AKJ  ♥ Q92  ♦ J10  ♠ AK643	South:	1NT 2♠	North 1♣ X¹ X port dou	Pass 2♥ AP	1♥ Pass
Board: 244 Dealer: S Vul: Both North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ K104  ♥ 862  ♠ AK753  ♣ 63	South:  ♠ AQ9  ♥ AK74  ♠ Q1082  ♣ A7	Pass AP	North  2•¹  rted min	Pass	South 1+ 3NT
Board: 245 Dealer: N Vul: NS North HCP: 19 South HCP: 9 Contract: 5♥ S	North:  ♠ AKQ3  ♥ K9  ♠ AK104  ♣ 842	South:	Pass Pass Pass Pass 1. Black	North  1 ◆  2NT  3 ◆  4NT <sup>1</sup> 5 ♥  kwood 0  /5 or 4/5	Pass Pass Pass Pass AP 0314,	1♥ 3♣ 4♥ 5♦²
Board: 246 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 3N S	North:	South:  ♠ AJ5  ♥ AKQ8  ♠ A9  ♣ J864	West Pass Pass	North  1   3NT		South 1♣ 2NT

Board: 247 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AKQ53</li><li>♥ Q8</li><li>◆ QJ9</li><li>♠ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: S Vul: None HCP: 14	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: N Vul: EW HCP: 18	<ul><li>★ AKQ75</li><li>★ K3</li><li>★ A104</li><li>★ Q83</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: S Vul: Both HCP: 8	<ul><li>★ K8</li><li>▼ J96543</li><li>◆ A7</li><li>◆ 973</li></ul>	The opponents are silent.  Partner bids first.

Board: 247 Dealer: N Vul: Both North HCP: 19 South HCP: 4 Contract: 1♠ N	North:  ♠ AKQ53  ♥ Q8  ♦ QJ9  ♣ KQ5	South:	West North East South 1♠ AP
Board: 248 Dealer: S Vul: None North HCP: 14 South HCP: 19 Contract: 6 N	North:  ♣ J3  ♥ KQJ73  • K2  ♣ KJ65	South:  ♠ AKQ108  ♥ A982  ♠ AQ  ♣ 42	West North East South  1♠  Pass 2♥ Pass 3♥  Pass 4♠¹ Pass 4♠²  Pass 4NT³ Pass 5♠⁴  Pass 6♥ AP  1. Cue bid, a ♠ stopper  2. Cue bid, surplus  3. Blackwood 0314, for ♥  4. A=0/5 or 3/5
Board: 249 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 1♠ N	North:  ♠ AKQ75  ♥ K3  ♠ A104  ♠ Q83	South:	West North East South 1♠ AP
Board: 250 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ K8  ♥ J96543  ♠ A7  ♣ 973	South:  ♠ AJ1094  ♥ A7  ♠ KQ94  ♣ KJ	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3NT AP  1. forcing 1NT

#### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 247 **★** 10864 The opponents are silent. Dealer: N **♥** K542

Vul: Both **♦** 763 Partner bids first. HCP: 4 **♣** J4

**♦** AKQ108 Board: 248 The opponents are silent. Dealer: S **♥** A982

Vul: None ♦ AQ You bid first. HCP: 19 **4** 42

Board: 249 **♦** J86 The opponents are silent. Dealer: N **9**765

Vul: EW **♦** 953 Partner bids first. **♣** K95 HCP: 4

Board: 250 **♦** AJ1094 The opponents are silent. Dealer: S **♥** A7

Vul: Both **♦** KQ94 You bid first.

HCP: 18 ♣ KJ

Board: 247 Dealer: N Vul: Both North HCP: 19 South HCP: 4 Contract: 1♠ N	North:  ♠ AKQ53  ♥ Q8  ♦ QJ9  ♣ KQ5	South:	West North East South 1♠ AP
Board: 248 Dealer: S Vul: None North HCP: 14 South HCP: 19 Contract: 6 N	North:  ♣ J3  ♥ KQJ73  • K2  ♣ KJ65	South:  ♠ AKQ108  ♥ A982  ♠ AQ  ♣ 42	West North East South  1♠  Pass 2♥ Pass 3♥  Pass 4♠¹ Pass 4♠²  Pass 4NT³ Pass 5♠⁴  Pass 6♥ AP  1. Cue bid, a ♠ stopper  2. Cue bid, surplus  3. Blackwood 0314, for ♥  4. A=0/5 or 3/5
Board: 249 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 1♠ N	North:  ♠ AKQ75  ♥ K3  ♠ A104  ♠ Q83	South:	West North East South 1♠ AP
Board: 250 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ K8  ♥ J96543  ♠ A7  ♣ 973	South:  ♠ AJ1094  ♥ A7  ♠ KQ94  ♣ KJ	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3NT AP  1. forcing 1NT

Board: 251 Dealer: N Vul: None HCP: 18	<ul><li>★ AK6</li><li>▼ K93</li><li>★ A984</li><li>★ A74</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: S Vul: NS HCP: 6	<ul><li></li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 253 Dealer: N Vul: Both HCP: 19	<ul><li>♣ Q4</li><li>♥ AKQ10</li><li>◆ J1093</li><li>♣ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: S Vul: None HCP: 3	<ul><li>J54</li><li>✓ J8643</li><li>10</li><li>✓ J842</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 255 Dealer: N Vul: NS HCP: 18	<ul><li>AQ7</li><li>✓ A8</li><li>AK64</li><li>✓ J953</li></ul>	The opponents are silent. You bid first.

Board: 251 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 6♥ S	North:  ♠ AK6  ♥ K93  ♠ A984  ♣ A74	South:	Pass Pass Pass Pass AP 1. Blac	5 <b>♠</b> kwood ( /5 or 4/5	Pass Pass Pass Pass Pass	1♥ 3♣ 4♥ 5♠² 6♥³
Board: 252 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 \( \bar{V} \) N	North:  ♣ J1032  ♥ Q8654  ←—  ♣ QJ65	South:  ♠ Q6  ♥ AK10  ♠ KQJ93  ♣ K97	1♠ Pass Pass AP	North  X 3♣ 3♥  gth cue	Pass Pass Pass	1♦ 2♠¹ 3♦
Board: 253 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ Q4  ♥ AKQ10  ♦ J1093  ♣ AQJ	South:  ♠ AJ987  ♥ 42  ♠ Q6  ♠ 10874	West Pass Pass Pass	North 1  2NT 3  3  3  3  3  3  3  3  3  3  3  3  3	Pass Pass	1♠
Board: 254 Dealer: S Vul: None North HCP: 3 South HCP: 18 Contract: 2♠ S	North:  ♣ J54  ♥ J8643  ♦ 10  ♣ J842	South:  ♠ AQ1098  ♥ A7  ♠ AQ42  ♠ Q6	West Pass Pass	North Pass 2♠	East 1NT AP	1♠

Board: 255 Dealer: N Vul: NS North HCP: 18

North HCP: 18 South HCP: 5 Contract: 1 ◆ N North: ♠ AQ7 ▼ A8

**♦** AK64

**♣** J953

th: South: Q7 ♠ K109 8 ♥ 743

♦ 1053

**♣** Q1087

West North East South

1♦ AP

### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 253 ♠ AJ987 The opponents are silent.

Dealer: N ♥ 42

Vul: Both ♦ Q6

HCP: 7 ♣ 10874 Partner bids first.

Board: 255
Dealer: N ★ K109
The opponents are silent.

Vul: NS 

+ 1053

HCP: 5

Partner bids first.

Board: 251 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 6♥ S	North:  ♠ AK6  ♥ K93  ♠ A984  ♣ A74	South:	Pass Pass Pass Pass AP 1. Blac	5 <b>♠</b> kwood ( /5 or 4/5	Pass Pass Pass Pass Pass	1♥ 3♣ 4♥ 5♠² 6♥³
Board: 252 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 \( \bar{V} \) N	North:  ♣ J1032  ♥ Q8654  ←—  ♣ QJ65	South:  ♠ Q6  ♥ AK10  ♠ KQJ93  ♣ K97	1♠ Pass Pass AP	North  X 3♣ 3♥  gth cue	Pass Pass Pass	1♦ 2♠¹ 3♦
Board: 253 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ Q4  ♥ AKQ10  ♦ J1093  ♣ AQJ	South:  ♠ AJ987  ♥ 42  ♠ Q6  ♠ 10874	West Pass Pass Pass	North 1  2NT 3  3  3  3  3  3  3  3  3  3  3  3  3	Pass Pass	1♠
Board: 254 Dealer: S Vul: None North HCP: 3 South HCP: 18 Contract: 2♠ S	North:  ♣ J54  ♥ J8643  ♦ 10  ♣ J842	South:  ♠ AQ1098  ♥ A7  ♠ AQ42  ♠ Q6	West Pass Pass	North Pass 2♠	East 1NT AP	1♠

Board: 255 Dealer: N Vul: NS North HCP: 18

North HCP: 18 South HCP: 5 Contract: 1 ◆ N North: ♠ AQ7 ▼ A8

**♦** AK64

**♣** J953

th: South: Q7 ♠ K109 8 ♥ 743

♦ 1053

**♣** Q1087

West North East South

1♦ AP

Board: 256 Dealer: S Vul: EW HCP: 10	<ul><li>♣ Q986</li><li>♥ A5</li><li>◆ Q5</li><li>♣ Q7542</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: N Vul: None HCP: 18	<ul><li>♠ A7</li><li>♥ Q64</li><li>♦ AQ92</li><li>♠ AQ62</li></ul>	West Doubles Pass if possible. You bid first.
Board: 258 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q5</li><li>▼ AJ108</li><li>◆ A432</li><li>♣ 865</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: N Vul: EW HCP: 19	<ul><li>★ AJ82</li><li>★ AKJ</li><li>★ KQ6</li><li>★ J103</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: S Vul: Both HCP: 10	<ul><li>♠ 652</li><li>♥ K73</li><li>♦ AJ653</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.

Board: 256 Dealer: S Vul: EW North HCP: 10 South HCP: 19	North:  ♠ Q986  ♥ A5  ♠ Q5  ♠ Q7542	South:  ♠ AK  ♥ 106  ♠ KJ1072  ♣ AKJ10	Pass Pass	North  1♠  3♣	Pass Pass	1 <b>♦</b> 2NT
Contract: 3N S	¥ Q1342	& AKJ10	Pass	3NT	AP	C 41-
Board: 257 Dealer: N	North:	South:	Pass	North 1♦ 2NT	Pass Pass	1♥
Vul: None	<b>♠</b> A7 <b>♥</b> Q64	<b>♠</b> QJ82 <b>♥</b> A953	Pass	3NT		4NT <sup>1</sup>
North HCP: 18 South HCP: 13 Contract: 6NX N	◆ AQ92 ◆ AQ62	◆ K73 ◆ K5	Pass X	6NT AP	Pass	
Contract, on A in				ntitative	4NT	
Board: 258 Dealer: S	North: ♠ Q5	South: ♠ AKJ973	West	North	East	South 1♠
Vul: NS North HCP: 11	<b>♥</b> AJ108	<b>♥</b> K7	Pass	1NT <sup>1</sup>	Pass	3♠
South HCP: 18 Contract: 4 S	◆ A432 ◆ 865	◆ K87 <b>◆</b> A4	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 259 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 2N N	North:  ♠ AJ82  ♥ AKJ  ♠ KQ6  ♠ J103	South:	West	North 1♣ 2NT		South 1♥
Board: 260 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 3N S	North:	South:  ♠ KQ8  ♥ AQ104  ♠ K10  ♣ KJ85	West Pass Pass	North  1  3NT		South 1♣ 2NT

Board: 256 Dealer: S Vul: EW HCP: 19	<ul><li>♠ AK</li><li>♥ 106</li><li>♦ KJ1072</li><li>♠ AKJ10</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: N Vul: None HCP: 13	<ul><li>♣ QJ82</li><li>♥ A953</li><li>♦ K73</li><li>♣ K5</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 258 Dealer: S Vul: NS HCP: 18	<ul><li>★ AKJ973</li><li>♥ K7</li><li>★ K87</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: N Vul: EW HCP: 5	<ul><li>◆ 94</li><li>♥ 106532</li><li>◆ J854</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: S Vul: Both HCP: 18	<ul><li>★ KQ8</li><li>▼ AQ104</li><li>◆ K10</li><li>◆ KJ85</li></ul>	The opponents are silent.  You bid first.

Board: 256 Dealer: S Vul: EW North HCP: 10 South HCP: 19	North:  ♠ Q986  ♥ A5  ♠ Q5  ♠ Q7542	South:  ♠ AK  ♥ 106  ♠ KJ1072  ♣ AKJ10	Pass Pass	North  1♠  3♣	Pass Pass	1 <b>♦</b> 2NT
Contract: 3N S	¥ Q1342	& AKJ10	Pass	3NT	AP	C 41-
Board: 257 Dealer: N	North:	South:	Pass	North 1♦ 2NT	Pass Pass	1♥
Vul: None	<b>♠</b> A7 <b>♥</b> Q64	<b>♠</b> QJ82 <b>♥</b> A953	Pass	3NT		4NT <sup>1</sup>
North HCP: 18 South HCP: 13 Contract: 6NX N	◆ AQ92 ◆ AQ62	◆ K73 ◆ K5	Pass X	6NT AP	Pass	
Contract, on A in				ntitative	4NT	
Board: 258 Dealer: S	North: ♠ Q5	South: ♠ AKJ973	West	North	East	South 1♠
Vul: NS North HCP: 11	<b>♥</b> AJ108	<b>♥</b> K7	Pass	1NT <sup>1</sup>	Pass	3♠
South HCP: 18 Contract: 4 S	◆ A432 ◆ 865	◆ K87 <b>◆</b> A4	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 259 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 2N N	North:  ♠ AJ82  ♥ AKJ  ♠ KQ6  ♠ J103	South:	West	North 1♣ 2NT		South 1♥
Board: 260 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 3N S	North:  ♠ 652  ♥ K73  ♠ AJ653  ♠ Q3	South:  ♠ KQ8  ♥ AQ104  ♠ K10  ♣ KJ85	West Pass Pass	North  1  3NT		South 1♣ 2NT

Board: 261 Dealer: N Vul: NS HCP: 18	<ul><li>★ K1032</li><li>★ A42</li><li>◆ AK108</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: S Vul: EW HCP: 12	<ul><li>1063</li><li>★ K62</li><li>AQ7</li><li>★ K752</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: N Vul: Both HCP: 19	♣ QJ ♥ AK63 ♦ AKQ76 ♣ 106	East Bids 1♠ if possible.  You bid first.
Board: 264 Dealer: S Vul: None HCP: 12	<ul><li>AQ10</li><li>K86</li><li>Q632</li><li>J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AK5</li><li>♥ AK4</li><li>♦ J76</li><li>♠ QJ54</li></ul>	The opponents are silent. You bid first.

Board: 261 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ K1032  ♥ A42  ♠ AK108  ♣ A5	South:  ♠ A8  ♥ Q105  ♦ J762  ♣ 10842	West North East South  1 → Pass 1NT  Pass 2NT Pass 3NT  AP
Board: 262 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 4 S	North:  ♠ 1063  ♥ K62  ♠ AQ7  ♠ K752	South:  ♠ AK2  ♥ A10543  ♦ J10  ♣ AQ8	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♥ AP  1. forcing 1NT
Board: 263 Dealer: N Vul: Both North HCP: 19 South HCP: 6 Contract: 4 S	North:  ♠ QJ  ♥ AK63  ♠ AKQ76  ♣ 106	South:  ♠ K32  ♥ J1052  ♦ 832  ♣ Q87	West North East South  1
Board: 264 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 4♠ S	North:  ♠ AQ10  ♥ K86  ♠ Q632  ♣ J94	South:  ♠ K6543  ♥ J7  ♠ AJ  ♣ AKQ5	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3♠ Pass 4♠²  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a♠ stopper
Board: 265 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 3N N	North:  ♠ AK5  ♥ AK4  ♦ J76  ♣ QJ54	South:  ♠ Q432  ♥ QJ73  ♦ 9  ♣ A1093	West North East South  1♣ Pass 1♥  Pass 2NT Pass 3♠  Pass 3NT AP

Board: 261 Dealer: N Vul: NS HCP: 7	<ul><li>★ A8</li><li>♥ Q105</li><li>◆ J762</li><li>★ 10842</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: S Vul: EW HCP: 18	<ul><li>★ AK2</li><li>▼ A10543</li><li>◆ J10</li><li>◆ AQ8</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: N Vul: Both HCP: 6	<ul><li>★ K32</li><li>♥ J1052</li><li>◆ 832</li><li>◆ Q87</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 264 Dealer: S Vul: None HCP: 18	<ul><li>★ K6543</li><li>♥ J7</li><li>◆ AJ</li><li>◆ AKQ5</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: N Vul: EW HCP: 9	<ul><li>♠ Q432</li><li>♥ QJ73</li><li>♦ 9</li><li>♠ A1093</li></ul>	The opponents are silent.  Partner bids first.

Board: 261 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ K1032  ♥ A42  ♠ AK108  ♣ A5	South:  ♠ A8  ♥ Q105  ♦ J762  ♣ 10842	West North East South  1 → Pass 1NT  Pass 2NT Pass 3NT  AP
Board: 262 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 4 S	North:  ♠ 1063  ♥ K62  ♠ AQ7  ♠ K752	South:  ♠ AK2  ♥ A10543  ♦ J10  ♣ AQ8	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♥ AP  1. forcing 1NT
Board: 263 Dealer: N Vul: Both North HCP: 19 South HCP: 6 Contract: 4 S	North:  ♠ QJ  ♥ AK63  ♠ AKQ76  ♣ 106	South:  ♠ K32  ♥ J1052  ♦ 832  ♣ Q87	West North East South  1
Board: 264 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 4♠ S	North:  ♠ AQ10  ♥ K86  ♠ Q632  ♣ J94	South:  ♠ K6543  ♥ J7  ♠ AJ  ♣ AKQ5	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3♠ Pass 4♠²  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a♠ stopper
Board: 265 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 3N N	North:  ♠ AK5  ♥ AK4  ♦ J76  ♣ QJ54	South:  ♠ Q432  ♥ QJ73  ♦ 9  ♣ A1093	West North East South  1♣ Pass 1♥  Pass 2NT Pass 3♠  Pass 3NT AP

Board: 266 Dealer: S Vul: Both HCP: 5	<ul><li> ♣ J52</li><li> ♥ A532</li><li> ♦ 10763</li><li> ♠ 104</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: N Vul: None HCP: 19	<ul><li>★ K853</li><li>★ AQ9</li><li>★ K5</li><li>★ AK63</li></ul>	East Bids 1♦ if possible. West Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 268 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ2</li><li>▼ AQ9765</li><li>◆ QJ</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: N Vul: Both HCP: 19	<ul><li>★ AK9</li><li>★ KJ865</li><li>◆ Q5</li><li>★ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: S Vul: None HCP: 10	<b>♣</b> Q <b>♥</b> 10984 <b>♦</b> AKJ86 <b>♣</b> 643	West Bids 2♠ if possible.  Partner bids first.

Board: 266 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 4 S	North:  ♣ J52  ♥ A532  • 10763  ♣ 104	South:  ♠ AQ86  ♥ KQ964  ♠ A4  ♣ A2	West Pass AP	North 2♥	East Pass	1♥
Board: 267 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 4♥ S	North:  ♠ K853  ♥ AQ9  ♠ K5  ♠ AK63	South:	1♠ Pass AP	North 1♣ X¹ 3NT	1♦ 2♠ Pass	1♥ Pass 4♥
Board: 268 Dealer: S Vul: NS North HCP: 13 South HCP: 18 Contract: 4 N	North:  ♠ KJ2  ♥ AQ9765  ♠ QJ  ♣ 65	South:  ♠ A3  ♥ J1042  ♠ AK9  ♣ AQ43	West Pass AP	North 1♥	East Pass	1♣
Board: 269 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 3N N	North:  ♠ AK9  ♥ KJ865  ♠ Q5  ♠ KQJ	South:	West Pass Pass	North 1♥ 2NT 3NT	East Pass Pass AP	1♠
Board: 270 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4 S	North:  ♠ Q  ♥ 10984  ♠ AKJ86  ♠ 643	South:  ♠ K63  ♥ AKQJ6  ♠ Q105  ♣ KJ	West 2♠	North 4♥	East AP	South 1♥

Board: 266 Dealer: S Vul: Both HCP: 19	<ul><li>AQ86</li><li>KQ964</li><li>A4</li><li>A2</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: N Vul: None HCP: 6	<ul><li>10</li><li>✓ J8762</li><li>✓ Q1074</li><li>✓ QJ8</li></ul>	East Bids 1♦ if possible. West Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 268 Dealer: S Vul: NS HCP: 18	<ul><li>★ A3</li><li>▼ J1042</li><li>◆ AK9</li><li>★ AQ43</li></ul>	The opponents are silent.  You bid first.
Board: 269 Dealer: N Vul: Both HCP: 11	<ul><li>10732</li><li>✓ —</li><li>AK109</li><li>A10965</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: S Vul: None HCP: 19	<ul><li>★ K63</li><li>★ AKQJ6</li><li>◆ Q105</li><li>★ KJ</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 266 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 4 S	North:  ♣ J52  ♥ A532  • 10763  ♣ 104	South:  ♠ AQ86  ♥ KQ964  ♠ A4  ♣ A2	West Pass AP	North 2♥	East Pass	1♥
Board: 267 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 4♥ S	North:  ♠ K853  ♥ AQ9  ♠ K5  ♠ AK63	South:	1♠ Pass AP	North 1♣ X¹ 3NT	1♦ 2♠ Pass	1♥ Pass 4♥
Board: 268 Dealer: S Vul: NS North HCP: 13 South HCP: 18 Contract: 4 N	North:  ♠ KJ2  ♥ AQ9765  ♠ QJ  ♣ 65	South:  ♠ A3  ♥ J1042  ♠ AK9  ♣ AQ43	West Pass AP	North 1♥	East Pass	1♣
Board: 269 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 3N N	North:  ♠ AK9  ♥ KJ865  ♠ Q5  ♠ KQJ	South:	West Pass Pass	North 1♥ 2NT 3NT	East Pass Pass AP	1♠
Board: 270 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4 S	North:  ♠ Q  ♥ 10984  ♠ AKJ86  ♠ 643	South:  ♠ K63  ♥ AKQJ6  ♠ Q105  ♣ KJ	West 2♠	North 4♥	East AP	South 1♥

Board: 271 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AKQ8</li><li>♥ QJ3</li><li>♦ J65</li><li>♠ KQ4</li></ul>	East Bids 1♦ if possible. West Bids 5♦ if possible. You bid first.
Board: 272 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q3</li><li>♥ 1052</li><li>◆ Q32</li><li>♣ KQ1043</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 273 Dealer: N Vul: None HCP: 19	<ul><li>★ K2</li><li>★ A65</li><li>★ A76</li><li>★ AKJ43</li></ul>	East Bids 1♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 274 Dealer: S Vul: NS HCP: 3	<ul><li>J74</li><li>108654</li><li>J4</li><li>J75</li></ul>	West Bids 1♦ if possible. East Bids 1♥ if possible.  Partner bids first.
Board: 275 Dealer: N Vul: EW HCP: 18	<ul><li>★ AKQ7</li><li>★ K6</li><li>◆ KQ87</li><li>★ J92</li></ul>	The opponents are silent. You bid first.

Board: 271 Dealer: N Vul: NS North HCP: 18 South HCP: 6 Contract: 5•X E	North:  ♠ AKQ8  ♥ QJ3  ♠ J65  ♣ KQ4	South:  ♣ J65  ♥ A1076542  ♠ 7  ♣ J5	Pass 5	North 1♣ 4•¹ X raise or	1♦ Pass AP	3♥ 4♥
Board: 272 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 3♠ N	North:  ♠ Q3  ♥ 1052  ♠ Q32  ♠ KQ1043	South:  ♠ A74  ♥ AK  ♠ K1087  ♣ AJ75	West 2♥ Pass	North Pass 3♣	East Pass AP	1♦
Board: 273 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ K2  ♥ A65  ♠ A76  ♣ AKJ43	South:  ♠ Q854  ♥ 8  ♠ KQJ94  ♠ 1095	West 3♥	North 1♣ 3NT	East 1♥ AP	South X
Board: 274 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 1N S	North:	South:  ♠ A9  ♥ AQ  ♠ A852  ♠ KQ1094	West  1  AP	North Pass	East 1♥	South 1♣ 1NT
Board: 275 Dealer: N Vul: EW North HCP: 18 South HCP: 16 Contract: 7 N	North:  ♠ AKQ7  ♥ K6  ♠ KQ87  ♣ J92	South:  ♠ 6  ♥ AQ73  ♠ A1093  ♠ AQ73	Pass Pass Pass AP 1. Blac	North  1 ◆  2NT  3 ◆  5 ◆  2  kwood 0  /5 or 5/5	Pass Pass Pass Pass	1♥ 3♣ 4NT¹ 7♦

Board: 271 Dealer: N Vul: NS HCP: 6	<ul><li>J65</li><li>✓ A1076542</li><li>✓ 7</li><li>✓ J5</li></ul>	East Bids 1♦ if possible. West Bids 5♦ if possible.  Partner bids first.
Board: 272 Dealer: S Vul: EW HCP: 19	<ul><li>A74</li><li>✓ AK</li><li>✓ K1087</li><li>AJ75</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 273 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q854</li><li>♥ 8</li><li>♦ KQJ94</li><li>♣ 1095</li></ul>	East Bids 1♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 274 Dealer: S Vul: NS HCP: 19	<ul><li>♠ A9</li><li>♥ AQ</li><li>♦ A852</li><li>♠ KQ1094</li></ul>	West Bids 1♦ if possible. East Bids 1♥ if possible. You bid first.
Board: 275 Dealer: N Vul: EW HCP: 16	<ul><li>♠ 6</li><li>♥ AQ73</li><li>♠ A1093</li><li>♠ AQ73</li></ul>	The opponents are silent.  Partner bids first.

Board: 271 Dealer: N Vul: NS North HCP: 18 South HCP: 6 Contract: 5•X E	North:  ♠ AKQ8  ♥ QJ3  ♠ J65  ♣ KQ4	South:  ♣ J65  ♥ A1076542  ♠ 7  ♣ J5	Pass 5	North 1♣ 4•¹ X raise or	1♦ Pass AP	3♥ 4♥
Board: 272 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 3♠ N	North:  ♠ Q3  ♥ 1052  ♠ Q32  ♠ KQ1043	South:  ♠ A74  ♥ AK  ♠ K1087  ♣ AJ75	West 2♥ Pass	North Pass 3♣	East Pass AP	1♦
Board: 273 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ K2  ♥ A65  ♠ A76  ♣ AKJ43	South:  ♠ Q854  ♥ 8  ♠ KQJ94  ♠ 1095	West 3♥	North 1♣ 3NT	East 1♥ AP	South X
Board: 274 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 1N S	North:	South:  ♠ A9  ♥ AQ  ♠ A852  ♠ KQ1094	West  1  AP	North Pass	East 1♥	South 1♣ 1NT
Board: 275 Dealer: N Vul: EW North HCP: 18 South HCP: 16 Contract: 7 N	North:  ♠ AKQ7  ♥ K6  ♠ KQ87  ♣ J92	South:  ♠ 6  ♥ AQ73  ♠ A1093  ♠ AQ73	Pass Pass Pass AP 1. Blac	North  1 ◆  2NT  3 ◆  5 ◆  2  kwood 0  /5 or 5/5	Pass Pass Pass Pass	1♥ 3♣ 4NT¹ 7♦

Board: 276 Dealer: S Vul: Both HCP: 11	<ul><li>◆98</li><li>✓ J874</li><li>◆ AK43</li><li>◆ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: N Vul: NS HCP: 18	<ul><li>1074</li><li>✓ AKJ4</li><li>AQ4</li><li>A92</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 278 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 94</li><li>♥ Q53</li><li>♦ K1095</li><li>♠ A1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: N Vul: Both HCP: 19	<ul><li>★ AKJ972</li><li>★ K85</li><li>★ A9</li><li>★ A3</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 280 Dealer: S Vul: None HCP: 6	<ul><li>J94</li><li>✓ 1072</li><li>✓ 10832</li><li>✓ KQ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 276 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 4 \( \vert \)	North:	South:  ♠ AKJ10  ♥ Q965  ♠ Q6  ♣ AQ4	Pass Pass Pass 1. Cue	North  1♥  3NT¹  4♥  bid, surplid, surplid, surplid, surplid	Pass Pass AP plus	1 <b>♣</b> 3 <b>♥</b>
Board: 277 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 3 S	North:  ♠ 1074  ❤ AKJ4  ♠ AQ4  ♣ A92	South:	1♠ AP	North 1♣ 2♠¹ gth cue	Pass Pass	Pass
Board: 278 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 3N N	North:	South:  ♠ KQ1062  ♥ AKJ  ♠ A2  ♣ Q53	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 279 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 44 N	North:  ♠ AKJ972  ♥ K85  ♠ A9  ♣ A3	South:  ♠ Q65  ♥ 104  ♦ 875  ♠ QJ642	Pass Pass	North 1♣ 2NT <sup>1</sup> 4♣ bid, a ♥	2♥ Pass AP	2 <b>♠</b> 3 <b>♠</b>
Board: 280 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 3N N	North:	South:  ♠ AQ10  ♥ KQ93  ♠ A7  ♣ A872	West Pass Pass	North 1NT 3NT	East Pass AP	South 1♣ 2NT

Board: 276 Dealer: S Vul: Both HCP: 18	<ul><li>♠ AKJ10</li><li>♥ Q965</li><li>♦ Q6</li><li>♠ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: N Vul: NS HCP: 4	<ul><li>★32</li><li>▼1032</li><li>◆J10985</li><li>★K53</li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 278 Dealer: S Vul: EW HCP: 19	<ul><li>★ KQ1062</li><li>★ AKJ</li><li>★ A2</li><li>♣ Q53</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: N Vul: Both HCP: 5	<ul><li>♣ Q65</li><li>♥ 104</li><li>◆ 875</li><li>♣ QJ642</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 280 Dealer: S Vul: None HCP: 19	<ul><li>AQ10</li><li>KQ93</li><li>A7</li><li>A872</li></ul>	The opponents are silent. You bid first.

Board: 276 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 4 \( \vert \)	North:	South:  ♠ AKJ10  ♥ Q965  ♠ Q6  ♣ AQ4	Pass Pass Pass 1. Cue	North  1♥  3NT¹  4♥  bid, surplid, surplid, surplid, surplid	Pass Pass AP plus	1 <b>♣</b> 3 <b>♥</b>
Board: 277 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 3 S	North:  ♠ 1074  ❤ AKJ4  ♠ AQ4  ♣ A92	South:	1♠ AP	North 1♣ 2♠¹ gth cue	Pass Pass	Pass
Board: 278 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 3N N	North:	South:  ♠ KQ1062  ♥ AKJ  ♠ A2  ♣ Q53	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 279 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 44 N	North:  ♠ AKJ972  ♥ K85  ♠ A9  ♣ A3	South:  ♠ Q65  ♥ 104  ♦ 875  ♠ QJ642	Pass Pass	North 1♣ 2NT <sup>1</sup> 4♣ bid, a ♥	2♥ Pass AP	2 <b>♠</b> 3 <b>♠</b>
Board: 280 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 3N N	North:	South:  ♠ AQ10  ♥ KQ93  ♠ A7  ♣ A872	West Pass Pass	North 1NT 3NT	East Pass AP	South 1♣ 2NT

Board: 281 Dealer: N Vul: EW HCP: 18	<ul><li>AQJ8</li><li>✓ A7</li><li>AK63</li><li>✓ 986</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ653</li><li>★ 82</li><li>★ K9</li><li>★ J1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: N Vul: None HCP: 19	<ul><li>★ K943</li><li>★ AK3</li><li>◆ Q7</li><li>★ AK103</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: S Vul: NS HCP: 5	<ul><li>★ 85</li><li>▼ 8763</li><li>◆ 653</li><li>◆ AJ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: N Vul: Both HCP: 19	<ul><li>A8</li><li>✓ AQ53</li><li>✓ AJ1086</li><li>♠ A5</li></ul>	The opponents are silent. You bid first.

Board: 281 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 2N N	North:  ♠ AQJ8  ♥ A7  ♠ AK63  ♣ 986	South:  ◆ 97  ▼ J10832  ◆ 82  ◆ QJ105	West Pass	North 1  2NT		South 1♥
Board: 282 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N S	North:  ♠ KJ653  ♥ 82  ♠ K9  ♣ J1085	South:  ♠ A4  ♥ AK  ♠ A8654  ♣ K643	West Pass Pass AP	North 1♠ 3♣	Pass	South  1   2NT  3NT
Board: 283 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 4 N	North:  ♠ K943  ♥ AK3  ♠ Q7  ♣ AK103	South:	West AP	North 1♣	East Pass	
Board: 284 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 1♣ S	North:	South:  ♠ KJ10  ♥ AQ109  ♠ AQ4  ♣ K105	West AP	North	East	South 1♣
Board: 285 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ A8  ♥ AQ53  ♠ AJ1086  ♣ A5	South:	West Pass Pass	North 1  2  3NT		1NT

Board: 281 Dealer: N Vul: EW HCP: 4	<ul><li>◆97</li><li>▼J10832</li><li>◆82</li><li>◆QJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: S Vul: Both HCP: 18	<ul><li>★ A4</li><li>✓ AK</li><li>◆ A8654</li><li>◆ K643</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: N Vul: None HCP: 4	<ul><li>♣—</li><li>♥ 962</li><li>◆ J8532</li><li>◆ QJ965</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: S Vul: NS HCP: 19	<ul><li>★ KJ10</li><li>▼ AQ109</li><li>◆ AQ4</li><li>◆ K105</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: N Vul: Both HCP: 7	<ul><li>♦ 964</li><li>♥ 974</li><li>♦ Q4</li><li>♦ KQ987</li></ul>	The opponents are silent.  Partner bids first.

Board: 281 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 2N N	North:  ♠ AQJ8  ♥ A7  ♠ AK63  ♣ 986	South:  ◆ 97  ▼ J10832  ◆ 82  ◆ QJ105	West Pass	North 1  2NT		South 1♥
Board: 282 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N S	North:  ♠ KJ653  ♥ 82  ♠ K9  ♣ J1085	South:  ♠ A4  ♥ AK  ♠ A8654  ♣ K643	West Pass Pass AP	North 1♠ 3♣	Pass	South  1   2NT  3NT
Board: 283 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 4 N	North:  ♠ K943  ♥ AK3  ♠ Q7  ♣ AK103	South:	West AP	North 1♣	East Pass	
Board: 284 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 1♣ S	North:	South:  ♠ KJ10  ♥ AQ109  ♠ AQ4  ♣ K105	West AP	North	East	South 1♣
Board: 285 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ A8  ♥ AQ53  ♠ AJ1086  ♣ A5	South:	West Pass Pass	North 1  2  3NT		1NT

Board: 286 Dealer: S Vul: None HCP: 13	<ul><li>★ K9</li><li>★ AQJ94</li><li>★ 64</li><li>★ K753</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: N Vul: NS HCP: 18	<ul><li>★ AK42</li><li>★ AK7</li><li>◆ 987</li><li>★ A106</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: S Vul: EW HCP: 9	<ul><li>\$9843</li><li>▼ AK974</li><li>\$1094</li><li>\$ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: N Vul: None HCP: 19	<ul><li>AKQJ5</li><li>KQ4</li><li>A92</li><li>109</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: S Vul: NS HCP: 7	<ul><li>◆ Q876</li><li>♥ Q1094</li><li>◆ 75</li><li>◆ K92</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 286 Dealer: S Vul: None North HCP: 13 South HCP: 19 Contract: 6 N	North:  ♠ K9  ♥ AQJ94  ♠ 64  ♣ K753	South:  ♠ AJ  ♥ K1083  ♠ AK83  ♣ A82	Pass Pass Pass 1. Blac	North  1♥  4NT¹  6♥  kwood 0  /5 or 4/5	Pass Pass AP 0314,	1 <b>♦</b> 4 <b>♥</b> 5 <b>♦</b> <sup>2</sup>
Board: 287 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ AK42  ♥ AK7  ♦ 987  ♣ A106	South:	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 288 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N S	North: ◆ 9843 ▼ AK974 ◆ 1094 ◆ Q	South:  ♣ J5  ♥ QJ  ♠ AQJ76  ♣ AK85	West Pass Pass AP	North  1♥ 3♠	Pass	South  1   2NT  3NT
Board: 289 Dealer: N Vul: None North HCP: 19 South HCP: 10 Contract: 3N N	North:  ♠ AKQJ5  ♥ KQ4  ♠ A92  ♠ 109	South:	Pass	North 1♠ 3NT ing Jump	Pass AP	<b>3</b> ♣¹
Board: 290 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4♥ S	North:  ♠ Q876  ♥ Q1094  ♦ 75  ♣ K92	South:  ♣ J2  ♥ AK832  ♠ A3  ♣ AQ108	West 3♦ AP	North 3♥	East Pass	1♥

Board: 286 Dealer: S Vul: None HCP: 19	♣ AJ ♥ K1083 ♦ AK83 ♣ A82	The opponents are silent. You bid first.
Board: 287 Dealer: N Vul: NS HCP: 7	<ul><li>♦ 85</li><li>♥ 9862</li><li>♦ K54</li><li>♠ KJ82</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: S Vul: EW HCP: 18	<ul><li>♣ J5</li><li>♥ QJ</li><li>♦ AQJ76</li><li>♣ AK85</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: N Vul: None HCP: 10	<ul><li>♣—</li><li>▼ J982</li><li>◆ Q43</li><li>◆ AQJ752</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: S Vul: NS HCP: 18	<ul><li></li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 286 Dealer: S Vul: None North HCP: 13 South HCP: 19 Contract: 6 N	North:  ♠ K9  ♥ AQJ94  ♠ 64  ♣ K753	South:  ♠ AJ  ♥ K1083  ♠ AK83  ♣ A82	Pass Pass Pass 1. Blac	North  1♥  4NT¹  6♥  kwood 0  /5 or 4/5	Pass Pass AP 0314,	1 <b>♦</b> 4 <b>♥</b> 5 <b>♦</b> <sup>2</sup>
Board: 287 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ AK42  ♥ AK7  ♦ 987  ♣ A106	South:	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 288 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N S	North: ◆ 9843 ▼ AK974 ◆ 1094 ◆ Q	South:  ♣ J5  ♥ QJ  ♠ AQJ76  ♣ AK85	West Pass Pass AP	North  1♥ 3♠	Pass	South  1   2NT  3NT
Board: 289 Dealer: N Vul: None North HCP: 19 South HCP: 10 Contract: 3N N	North:  ♠ AKQJ5  ♥ KQ4  ♠ A92  ♠ 109	South:	Pass	North 1♠ 3NT ing Jump	Pass AP	<b>3</b> ♣¹
Board: 290 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4♥ S	North:  ♠ Q876  ♥ Q1094  ♦ 75  ♣ K92	South:  ♣ J2  ♥ AK832  ♠ A3  ♣ AQ108	West 3♦ AP	North 3♥	East Pass	1♥

### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

HCP: 19 ★ AK9632 You bid first.

Board: 293
Dealer: N 

◆ QJ

▼ AKQ109

The opponents are silent.

Board: 294 ♠ Q109642 East Doubles Pass if possible.

Dealer: S ▼ J8 West Bids 1♥ if possible.

Vul: EW 

Control

C

Dealer: N 

✓ A64

Vul: Both 

✓ A103

Board: 291 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 3N N	North:  ♠ AK  ♥ 72  ♠ AJ8  ♠ AK9632	South:  ♠ QJ8542  ♥ AQ8  ♠ 3  ♣ J104	Pass	North 1♣ 3NT (Y)-2Z1	2♦ AP	2 <b>♠</b> ¹
Board: 292 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 4 N	North:  ♠ A4  ♥ J97632  ♠ Q97  ♣ 76	South:  ♠ Q3  ♥ Q108  ♠ AJ102  ♠ AKQ3	West Pass Pass AP	North  1♥  3♥		1 <b>♦</b> 2NT
Board: 293 Dealer: N Vul: NS North HCP: 19 South HCP: 15 Contract: 7♠ S	North:  ♠ QJ  ♥ AKQ109  ♠ K642  ♣ A5	South:  ♠ AK6542  ♥ 2  ♠ AJ8  ♣ K64	Pass Pass Pass 1. Black	North  1♥  3♦  4NT <sup>1</sup> 7♠  kwood 0  /5 or 3/5	Pass Pass Pass AP 0314,	2♠ 3♠ 5♣ <sup>2</sup>
Board: 294 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 5♣ S	North:  ♠ Q109642  ♥ J8  ♦ 2  ♣ J863	South:  ♠ A7  ♥ A10  ♠ A953  ♣ AQ1092	West  Pass  1♥  Pass  Pass  AP	North  Pass 1♣ 3♣ 3♠	East X Pass Pass Pass	1♣ 1♦ 2NT 3♦
Board: 295 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 2N N	North:  ♠ AKQ  ♥ A64  ♠ A103  ♣ J1064	South:	West Pass	North 1♣ 2NT	East Pass AP	South 1◆

Board: 291 Dealer: N Vul: EW HCP: 10	<ul><li>♣ QJ8542</li><li>♥ AQ8</li><li>♦ 3</li><li>♣ J104</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 292 Dealer: S Vul: Both HCP: 18	<ul><li>♣ Q3</li><li>♥ Q108</li><li>◆ AJ102</li><li>♣ AKQ3</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK6542</li><li>♥ 2</li><li>★ AJ8</li><li>★ K64</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: S Vul: EW HCP: 18	<ul><li>♠ A7</li><li>♥ A10</li><li>♠ A953</li><li>♠ AQ1092</li></ul>	East Doubles Pass if possible. West Bids 1♥ if possible. You bid first.
Board: 295 Dealer: N Vul: Both HCP: 6	<ul><li>J62</li><li>1092</li><li>J9762</li><li>A8</li></ul>	The opponents are silent.  Partner bids first.

Board: 291 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 3N N	North:  ♠ AK  ♥ 72  ♠ AJ8  ♣ AK9632	South:  ♠ QJ8542  ♥ AQ8  ♠ 3  ♣ J104	Pass	North 1♣ 3NT (Y)-2Z1	2♦ AP	2 <b>♠</b> ¹
Board: 292 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 4♥ N	North:  ♠ A4  ♥ J97632  ♠ Q97  ♣ 76	South:  ♠ Q3  ♥ Q108  ♠ AJ102  ♠ AKQ3	West Pass Pass AP	North  1♥  3♥		1 <b>♦</b> 2NT
Board: 293 Dealer: N Vul: NS North HCP: 19 South HCP: 15 Contract: 7♠ S	North:  ♠ QJ  ♥ AKQ109  ♦ K642  ♠ A5	South:  ♠ AK6542  ♥ 2  ♠ AJ8  ♣ K64	Pass Pass Pass 1. Black	North  1♥  3♦  4NT <sup>1</sup> 7♠  kwood 0  /5 or 3/5	Pass Pass Pass AP 0314,	2♠ 3♠ 5♣ <sup>2</sup>
Board: 294 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 5♣ S	North:  ♠ Q109642  ♥ J8  ♦ 2  ♣ J863	South:  ♠ A7  ♥ A10  ♠ A953  ♣ AQ1092	West  Pass  1♥  Pass  Pass  AP	North  Pass 1♣ 3♣ 3♠	East X Pass Pass Pass	1♣ 1♦ 2NT 3♦
Board: 295 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 2N N	North:  ♠ AKQ  ♥ A64  ♠ A103  ♣ J1064	South:  ◆ J62  ◆ 1092  ◆ J9762  ◆ A8	West Pass	North 1♣ 2NT	East Pass AP	South 1

Board: 296 Dealer: S Vul: None HCP: 9	<ul><li>↓ J4</li><li>▼ 1065</li><li>↓ J10762</li><li>♠ AK9</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: N Vul: EW HCP: 18	<ul><li>AKQ76</li><li>▼ 105</li><li>AK85</li><li>♣ Q2</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: S Vul: Both HCP: 11	<ul><li>★ K</li><li>★ K964</li><li>◆ Q762</li><li>◆ QJ97</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: N Vul: None HCP: 19	<ul><li>★ A10</li><li>★ K4</li><li>◆ AKQ54</li><li>★ K872</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: S Vul: NS HCP: 8	<ul><li>♠ 63</li><li>♥ K1064</li><li>♠ A92</li><li>♠ J1052</li></ul>	The opponents are silent.  Partner bids first.

Board: 296 Dealer: S Vul: None North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♣ J4  ♥ 1065  • J10762  ♣ AK9	South:  ♠ AK982  ♥ KQ8  ♠ K53  ♣ QJ	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 297 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 4 N	North:  ♠ AKQ76  ♥ 105  ♠ AK85  ♠ Q2	South:  ♠ 10542  ♥ 96  • QJ1074  ♣ AJ	Pass Pass AP 1. Cue 2. Cue	North 1♠ 3NT¹ 4♠³ bid, surj bid, a ♠ bid, a ♠	Pass Pass Pass Pass stopp	3♠ 4♣² 4♠ er
Board: 298 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N S	North:  ♠ K  ♥ K964  ♠ Q762  ♠ QJ97	South:  ♠ A84  ♥ QJ8  ♠ AJ5  ♣ AK102	West Pass Pass AP	North  1♥ 3◆	Pass	South 1♣ 2NT 3NT
Board: 299 Dealer: N Vul: None North HCP: 19 South HCP: 9 Contract: 3N N	North:  ♠ A10  ♥ K4  ♠ AKQ54  ♣ K872	South:	Pass	North 1  2NT  3NT		1♥
Board: 300 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N S	North:	South:  ♠ AJ8  ♥ A32  ♠ K863  ♣ AQ7	West Pass Pass	North  1♥  3NT		South 1   2NT

Board: 296	The opponents are silent. You bid first.
Board: 297	The opponents are silent.  Partner bids first.
Board: 298	The opponents are silent. You bid first.
Board: 299	The opponents are silent.  Partner bids first.
Board: 300	The opponents are silent. You bid first.

Board: 296 Dealer: S Vul: None North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♣ J4  ♥ 1065  • J10762  ♣ AK9	South:  ♠ AK982  ♥ KQ8  ♠ K53  ♣ QJ	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 297 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 4 N	North:  ♠ AKQ76  ♥ 105  ♠ AK85  ♠ Q2	South:  ♠ 10542  ♥ 96  • QJ1074  ♣ AJ	Pass Pass AP 1. Cue 2. Cue	North 1♠ 3NT¹ 4♠³ bid, surj bid, a ♠ bid, a ♠	Pass Pass Pass Pass stopp	3♠ 4♣² 4♠ er
Board: 298 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N S	North:  ♠ K  ♥ K964  ♠ Q762  ♠ QJ97	South:  ♠ A84  ♥ QJ8  ♠ AJ5  ♣ AK102	West Pass Pass AP	North  1♥ 3◆	Pass	South 1♣ 2NT 3NT
Board: 299 Dealer: N Vul: None North HCP: 19 South HCP: 9 Contract: 3N N	North:  ♠ A10  ♥ K4  ♠ AKQ54  ♣ K872	South:	Pass	North 1  2NT  3NT		1♥
Board: 300 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N S	North:	South:  ♠ AJ8  ♥ A32  ♠ K863  ♣ AQ7	West Pass Pass	North  1♥  3NT		South 1   2NT

Board: 301 Dealer: N Vul: Both HCP: 18	<ul><li>★ KQ</li><li>▼ KJ32</li><li>◆ KJ8</li><li>◆ AJ103</li></ul>	The opponents are silent.  You bid first.
Board: 302 Dealer: S Vul: None HCP: 5	<ul><li>★ 10875</li><li>★ KQ10</li><li>★ 102</li><li>★ 9432</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: N Vul: NS HCP: 18	<ul><li>♣ 82</li><li>♥ AQ94</li><li>◆ AKJ64</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 304 Dealer: S Vul: EW HCP: 10	<ul><li>♣ Q63</li><li>♥ 7</li><li>♦ AK5</li><li>♣ J96542</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: N Vul: None HCP: 18	<ul><li>♣ QJ</li><li>▼ J42</li><li>◆ AK42</li><li>♣ AK32</li></ul>	The opponents are silent. You bid first.

Board: 301 Dealer: N Vul: Both North HCP: 18 South HCP: 4 Contract: 3♥ S	North:  ♠ KQ  ♥ KJ32  ♠ KJ8  ♣ AJ103	South:  • 10942  • Q1098  • 1062  • Q9	West North East South  1♣ Pass 1♥  Pass 3♥ AP
Board: 302 Dealer: S Vul: None North HCP: 5 South HCP: 18 Contract: 3♥ S	North:  ♠ 10875  ♥ KQ10  ♦ 102  ♠ 9432	South:  ♠ Q3  ♥ AJ754  ♠ AK85  ♠ KJ	West North East South  1♥  Pass 2♥ Pass 3♥  AP
Board: 303 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♣ 82  ♥ AQ94  • AKJ64  ♣ A5	South:  ♠ K96  ♥ K10  • 10753  ♣ KQJ2	West North East South  1  Pass 2 1  Pass 4 Pass 4 2  Pass 4NT³ Pass 5 4  Pass 6 AP  1. Inverted minors  2. Cue bid, a ▼ stopper  3. Blackwood 0314, for ◆  4. A=0/5 or 3/5
Board: 304 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ Q63  ♥ 7  ♠ AK5  ♣ J96542	South:  ♠ AK4  ♥ AK1043  ♠ Q87  ♣ K3	West North East South  1♥  Pass 3♣¹ Pass 3NT  AP  1. Inviting Jump Shifts
Board: 305 Dealer: N Vul: None North HCP: 18 South HCP: 14 Contract: 6N N	North:  ♠ QJ  ♥ J42  ♠ AK42  ♣ AK32	South:  ♠ A73  ♥ AQ3  ♠ Q9865  ♣ Q7	West North East South  1 → Pass 2 → 1  Pass 3NT Pass 4 →  Pass 5 → Pass 6NT  AP  1. Inverted minors

Board: 301 Dealer: N Vul: Both HCP: 4	<ul><li>10942</li><li>Q1098</li><li>1062</li><li>Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: S Vul: None HCP: 18	<ul><li>♣ Q3</li><li>♥ AJ754</li><li>♦ AK85</li><li>♣ KJ</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: N Vul: NS HCP: 12	<b>★</b> K96 <b>★</b> K10 <b>★</b> 10753 <b>♣</b> KQJ2	The opponents are silent.  Partner bids first.
Board: 304 Dealer: S Vul: EW HCP: 19	<ul><li>♠ AK4</li><li>♥ AK1043</li><li>♠ Q87</li><li>♠ K3</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: N Vul: None HCP: 14	<ul><li>♠ A73</li><li>♥ AQ3</li><li>♦ Q9865</li><li>♠ Q7</li></ul>	The opponents are silent.  Partner bids first.

Board: 301 Dealer: N Vul: Both North HCP: 18 South HCP: 4 Contract: 3♥ S	North:  ♠ KQ  ♥ KJ32  ♠ KJ8  ♣ AJ103	South:  • 10942  • Q1098  • 1062  • Q9	West North East South  1♣ Pass 1♥  Pass 3♥ AP
Board: 302 Dealer: S Vul: None North HCP: 5 South HCP: 18 Contract: 3♥ S	North:  ♠ 10875  ♥ KQ10  ♦ 102  ♠ 9432	South:  ♠ Q3  ♥ AJ754  ♠ AK85  ♠ KJ	West North East South  1♥  Pass 2♥ Pass 3♥  AP
Board: 303 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♣ 82  ♥ AQ94  • AKJ64  ♣ A5	South:  ♠ K96  ♥ K10  • 10753  ♣ KQJ2	West North East South  1  Pass 2 1  Pass 4 Pass 4 2  Pass 4NT³ Pass 5 4  Pass 6 AP  1. Inverted minors  2. Cue bid, a ▼ stopper  3. Blackwood 0314, for ◆  4. A=0/5 or 3/5
Board: 304 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ Q63  ♥ 7  ♠ AK5  ♣ J96542	South:  ♠ AK4  ♥ AK1043  ♠ Q87  ♣ K3	West North East South  1♥  Pass 3♣¹ Pass 3NT  AP  1. Inviting Jump Shifts
Board: 305 Dealer: N Vul: None North HCP: 18 South HCP: 14 Contract: 6N N	North:  ♠ QJ  ♥ J42  ♠ AK42  ♣ AK32	South:  ♠ A73  ♥ AQ3  ♠ Q9865  ♣ Q7	West North East South  1 → Pass 2 → 1  Pass 3NT Pass 4 →  Pass 5 → Pass 6NT  AP  1. Inverted minors

Board: 306 Dealer: S Vul: NS HCP: 6	<ul><li>♠ 643</li><li>♥ A109643</li><li>♦ —</li><li>♠ Q1074</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 307 Dealer: N Vul: EW HCP: 18	<ul><li>★ A64</li><li>★ AK72</li><li>★ AJ109</li><li>★ Q3</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ4</li><li>♥ 92</li><li>◆ K92</li><li>♣ QJ962</li></ul>	West Bids 1♥ if possible. West Doubles 1♠ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 309 Dealer: N Vul: NS HCP: 19	<ul><li>★ AK985</li><li>▼ AKQ6</li><li>◆ K6</li><li>◆ 75</li></ul>	The opponents are silent. You bid first.
Board: 310 Dealer: S Vul: EW HCP: 9	<ul><li>★ K98</li><li>♥ Q63</li><li>◆ A87432</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 306 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 3 N	North:  ♠ 643  ♥ A109643  ←—  ♠ Q1074	South:  ♠ KJ  ♥ KQJ  ♦ 10982  ♣ AKJ6	West Pass Pass	North 1♥ 3♣	East 2♣ AP	South  1  X
Board: 307 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 6N N	North:  ♠ A64  ♥ AK72  ♠ AJ109  ♠ Q3	South:	Pass Pass Pass 1. Inviti 2. Black	North  1  3  4NT <sup>2</sup> 6NT  ing Jump kwood 6 /5 or 5/3	Pass Pass Pass AP Shifts 0314,	3♣¹ 4♣ 5♥³ for ♣
Board: 308 Dealer: S Vul: Both North HCP: 9 South HCP: 19 Contract: 2 W	North:  ♠ QJ4  ♥ 92  ♠ K92  ♣ QJ962	South:  ♠ AK86  ♥ KQ54  ♠ QJ6  ♣ A10	West  1♥  X	North Pass Pass	East Pass 2  V	South 1  ↑  AP
Board: 309 Dealer: N Vul: NS North HCP: 19 South HCP: 5 Contract: 1♠ N	North:  ♠ AK985  ♥ AKQ6  ♠ K6  ♣ 75	South:	West	North 1♠	East AP	South
Board: 310 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3 S	North:  ♠ K98  ♥ Q63  ♠ A87432  ♣ 7	South:  ♠ AJ4  ♥ AJ4  ♦ KQJ109  ♠ Q10	West Pass	North 3♦	East AP	South 1♦

Board: 306 Dealer: S Vul: NS HCP: 18	<b>♠</b> KJ <b>♥</b> KQJ <b>♦</b> 10982 <b>♣</b> AKJ6	East Bids 2♠ if possible.  You bid first.
Board: 307 Dealer: N Vul: EW HCP: 10	<ul><li>★ 32</li><li>▼ 85</li><li>◆ Q43</li><li>◆ AKJ742</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: S Vul: Both HCP: 19	<ul><li>★ AK86</li><li>♥ KQ54</li><li>◆ QJ6</li><li>◆ A10</li></ul>	West Bids 1♥ if possible. West Doubles 1♠ if possible. East Bids 2♥ if possible. You bid first.
Board: 309 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 310 Dealer: S Vul: EW HCP: 18	<ul><li>▲ AJ4</li><li>♥ AJ4</li><li>◆ KQJ109</li><li>▲ Q10</li></ul>	The opponents are silent. You bid first.

Board: 306 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 3 N	North:  ♠ 643  ♥ A109643  ←—  ♠ Q1074	South:  ♠ KJ  ♥ KQJ  ♦ 10982  ♣ AKJ6	West Pass Pass	North 1♥ 3♣	East 2♣ AP	South 1 • X
Board: 307 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 6N N	North:  ♠ A64  ♥ AK72  ♠ AJ109  ♠ Q3	South:	Pass Pass Pass 1. Inviti 2. Black	North  1  3  4NT <sup>2</sup> 6NT  ing Jump kwood 6 /5 or 5/3	Pass Pass Pass AP Shifts 0314,	3♣¹ 4♣ 5♥³ for ♣
Board: 308 Dealer: S Vul: Both North HCP: 9 South HCP: 19 Contract: 2 W	North:  ♠ QJ4  ♥ 92  ♠ K92  ♣ QJ962	South:  ♠ AK86  ♥ KQ54  ♠ QJ6  ♣ A10	West  1♥  X	North Pass Pass	East Pass 2  V	South 1  ↑  AP
Board: 309 Dealer: N Vul: NS North HCP: 19 South HCP: 5 Contract: 1♠ N	North:  ♠ AK985  ♥ AKQ6  ♠ K6  ♣ 75	South:	West	North 1♠	East AP	South
Board: 310 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3 S	North:  ♠ K98  ♥ Q63  ♠ A87432  ♣ 7	South:  ♠ AJ4  ♥ AJ4  ♦ KQJ109  ♠ Q10	West Pass	North 3♦	East AP	South 1♦

Board: 311 Dealer: N Vul: Both HCP: 19	<ul><li>★ K965</li><li>★ AJ5</li><li>◆ AKJ</li><li>★ K62</li></ul>	West Bids 1NT if possible. You bid first.
Board: 312 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	East Doubles Pass if possible. West Doubles 1♥ if possible. East Bids 1♠ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 313 Dealer: N Vul: EW HCP: 18	<ul><li>AQ92</li><li>Q7</li><li>K86</li><li>AK86</li></ul>	East Bids 1♥ if possible.  You bid first.
Board: 314 Dealer: S Vul: Both HCP: 7	<ul><li>♠ 62</li><li>♥ 1075</li><li>♦ AQJ64</li><li>♠ 543</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: N Vul: None HCP: 18	<ul><li>AQ109</li><li>✓ A84</li><li>✓ KJ7</li><li>A86</li></ul>	The opponents are silent. You bid first.

Board: 311 Dealer: N	North:	South:	West	North	Fast	South
Vul: Both	<b>★</b> K965	<b>▲</b> 10872	West	1 <b>.</b> €		Pass
North HCP: 19	♥ AJ5	<b>♥</b> 843	1NT		Pass	
South HCP: 0	♦ AKJ ♣ K62	♦ 632 ♣ 985	AP			
Contract: 2♠ S	₩ K02	₩ 903				
Board: 312	Nouth.	South:	West	North	East	South
Dealer: S	North: ♠ J62	soun. ♠ AK4	_	_	••	1♣
Vul: None North HCP: 5	<b>♥</b> J84	▼ K1053	Pass	Pass	X	1 <b>♥</b>
South HCP: 18	<b>♦</b> 742	<b>♦</b> KQ10	X Pass	Pass 2 V	1♠ Pogg	X Pass
Contract: 2♠ E	<b>♣</b> K765	<b>♣</b> QJ8	7 ass 2 <b>♠</b>	AP	Гаѕѕ	Газз
Board: 313	North:	South:				
Dealer: N	AQ92	50un. • 4	West	North		
Vul: EW	<b>♥</b> Q7	<b>♥</b> K86	D	1 <b>♣</b>	1 <b>♥</b>	Pass
North HCP: 18 South HCP: 6	<b>♦</b> K86	◆ QJ10543	Pass AP	X	Pass	2♥
Contract: 2♦ S	<b>♣</b> AK86	<b>♣</b> 743	Ar			
Board: 314	NI d	C 4				
Dealer: S Vul: Both	North: ♠ 62	South:  ♠ AQ95	West	North	East	South 1♥
North HCP: 7	<b>▼</b> 1075 <b>♦</b> AQJ64	<ul><li>★ AK963</li><li>★ 103</li></ul>	Pass	2♥	Pass	4♥
South HCP: 18 Contract: 4♥ S	<b>★</b> 543	◆ KQ	AP			
			West	North	East	South
				1♣	Pass	1♥
Board: 315	North:	South:	Pass	2NT	Pass	
Dealer: N	Norui: <b>♠</b> AQ109	Soum: ♠ K654	Pass	4♠	Pass	4NT <sup>1</sup>
Vul: None	♥ A84	▼ K7652	Pass	5 <b>♣</b> <sup>2</sup>	Pass	<b>5♦</b>
North HCP: 18 South HCP: 11	<b>♦</b> KJ7	<b>♦</b> A	Pass	6 <b>♦</b> ³	Pass	6♠
Contract: 6♠ S	♣ A86	<b>♣</b> J93	AP	_		_
				kwood		for <b>♠</b>
				/5 or 3/5 een and		

Board: 311 Dealer: N Vul: Both HCP: 0	<ul><li>10872</li><li>843</li><li>632</li><li>985</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 312 Dealer: S Vul: None HCP: 18	<ul><li>★ AK4</li><li>▼ K1053</li><li>◆ KQ10</li><li>◆ QJ8</li></ul>	East Doubles Pass if possible. West Doubles 1♥ if possible. East Bids 1♠ if possible. West Bids 2♠ if possible.  You bid first.
Board: 313 Dealer: N Vul: EW HCP: 6	<ul><li>4</li><li>✓ K86</li><li>◆ QJ10543</li><li>◆ 743</li></ul>	East Bids 1♥ if possible.  Partner bids first.
Board: 314 Dealer: S Vul: Both HCP: 18	<ul><li>AQ95</li><li>✓ AK963</li><li>103</li><li>✓ KQ</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: N Vul: None HCP: 11	<ul><li>★ K654</li><li>★ K7652</li><li>★ A</li><li>★ J93</li></ul>	The opponents are silent.  Partner bids first.

Board: 311 Dealer: N	North:	South:	West	North	Fast	South
Vul: Both	<b>★</b> K965	<b>▲</b> 10872	West	1 <b>.</b> €		Pass
North HCP: 19	♥ AJ5	<b>♥</b> 843	1NT		Pass	
South HCP: 0	♦ AKJ ♣ K62	♦ 632 ♣ 985	AP			
Contract: 2♠ S	₩ K02	₩ 903				
Board: 312	Nouth.	South:	West	North	East	South
Dealer: S	North: ♠ J62	soun. ♠ AK4	_	_	••	1♣
Vul: None North HCP: 5	<b>♥</b> J84	▼ K1053	Pass	Pass	X	1 <b>♥</b>
South HCP: 18	<b>♦</b> 742	<b>♦</b> KQ10	X Pass	Pass 2 V	1♠ Pogg	X Pass
Contract: 2♠ E	<b>♣</b> K765	<b>♣</b> QJ8	7 ass 2 <b>♠</b>	AP	Гаѕѕ	Газз
Board: 313	North:	South:				
Dealer: N	AQ92	50un. • 4	West	North		
Vul: EW	<b>♥</b> Q7	<b>♥</b> K86	D	1 <b>♣</b>	1 <b>♥</b>	Pass
North HCP: 18 South HCP: 6	<b>♦</b> K86	◆ QJ10543	Pass AP	X	Pass	2♥
Contract: 2♦ S	<b>♣</b> AK86	<b>♣</b> 743	Ar			
Board: 314	NI d	C 4				
Dealer: S Vul: Both	North: ♠ 62	South:  ♠ AQ95	West	North	East	South 1♥
North HCP: 7	<b>▼</b> 1075 <b>♦</b> AQJ64	<ul><li>★ AK963</li><li>★ 103</li></ul>	Pass	2♥	Pass	4♥
South HCP: 18 Contract: 4♥ S	<b>★</b> 543	◆ KQ	AP			
			West	North	East	South
				1♣	Pass	1♥
Board: 315	North:	South:	Pass	2NT	Pass	
Dealer: N	Norui: <b>♠</b> AQ109	Soum: ♠ K654	Pass	4♠	Pass	4NT <sup>1</sup>
Vul: None	♥ A84	▼ K7652	Pass	5 <b>♣</b> <sup>2</sup>	Pass	<b>5♦</b>
North HCP: 18 South HCP: 11	<b>♦</b> KJ7	<b>♦</b> A	Pass	6 <b>♦</b> ³	Pass	6♠
Contract: 6♠ S	♣ A86	<b>♣</b> J93	AP	_		_
				kwood		for <b>♠</b>
				/5 or 3/5 een and		

Board: 316 Dealer: S Vul: NS HCP: 4	<ul><li>★ KJ642</li><li>▼ 9642</li><li>◆ 107</li><li>◆ 32</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: N Vul: Both HCP: 18	<ul><li>A8</li><li>✓ AJ10975</li><li>✓ KQ3</li><li>♠ A2</li></ul>	West Bids 2♣ if possible. East Bids 4♣ if possible.  You bid first.
Board: 318 Dealer: S Vul: None HCP: 10	♣ 73 ♥ AJ764 ♦ KQ10 ♣ 832	The opponents are silent.  Partner bids first.
Board: 319 Dealer: N Vul: NS HCP: 18	<ul><li>◆ Q4</li><li>▼ A9753</li><li>◆ AKJ2</li><li>◆ A2</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 320 Dealer: S Vul: EW HCP: 9	♣ J ♥ K753 ♦ 1053 ♣ AJ732	The opponents are silent.  Partner bids first.

Board: 316 Dealer: S Vul: NS North HCP: 4 South HCP: 18 Contract: 2N S	North:  ♠ KJ642  ♥ 9642  ♦ 107  ♣ 32	South:  • 1087  • KQ3  • A42  • AKQ5	West Pass AP	North 1♣		South 1♣ 2NT
Board: 317 Dealer: N Vul: Both North HCP: 18 South HCP: 1 Contract: 4 W	North:  ♠ A8  ♥ AJ10975  ♠ KQ3  ♣ A2	South:  ◆ J9643  ◆ 862  ◆ 10865  ◆ 8	West 2♣	North 1♥ 2♥	East Pass 4♣	South Pass AP
Board: 318 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  ♣ 73  ♥ AJ764  ♦ KQ10  ♣ 832	South:  ♠ AKQJ42  ♥ Q9  ♠ AJ3  ♣ Q4	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT		1♠
Board: 319 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 3♠ W	North:  ♠ Q4  ♥ A9753  ♠ AKJ2  ♣ A2	South:	3♠	North 1♥ AP naels Cu	2 <b>▼</b> ¹	South Pass
Board: 320 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 5♣ S	North:  ♣ J  ♥ K753  ♦ 1053  ♣ AJ732	South:  ♠ Q1086  ♥ A98  ♠ AK  ♠ KQ64	West Pass Pass	North 1♥ 5♣		South 1♣ 2NT

Board: 316		
	ealer: S	•
Board: 317  ♣ J9643  West Bids 2♣ if possible.  Dealer: N	ealer: N ♥ 862 E ul: Both ♦ 10865	East Bids 4♣ if possible.
Board: 318	ealer: S ♥ Q9 ul: None ♦ AJ3	•
Board: 319 ♠95 East Bids 2♥ if possible.  Dealer: N ♥ K6 West Bids 3♠ if possible.  Vul: NS ♦ 109843  HCP: 5 ♠ Q543 Partner bids first.	ealer: N	Vest Bids 3♠ if possible.
Board: 320	ealer: S ♥ A98 ul: EW • AK	•

Board: 316 Dealer: S Vul: NS North HCP: 4 South HCP: 18 Contract: 2N S	North:  ♠ KJ642  ♥ 9642  ♦ 107  ♣ 32	South:  • 1087  • KQ3  • A42  • AKQ5	West Pass AP	North 1♣		South 1♣ 2NT
Board: 317 Dealer: N Vul: Both North HCP: 18 South HCP: 1 Contract: 4 W	North:  ♠ A8  ♥ AJ10975  ♠ KQ3  ♣ A2	South:  ◆ J9643  ◆ 862  ◆ 10865  ◆ 8	West 2♣	North 1♥ 2♥	East Pass 4♣	South Pass AP
Board: 318 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  ♣ 73  ♥ AJ764  ♦ KQ10  ♣ 832	South:  ♠ AKQJ42  ♥ Q9  ♠ AJ3  ♣ Q4	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT		1♠
Board: 319 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 3♠ W	North:  ♠ Q4  ♥ A9753  ♠ AKJ2  ♣ A2	South:	3♠	North 1♥ AP naels Cu	2 <b>▼</b> ¹	South Pass
Board: 320 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 5♣ S	North:  ♣ J  ♥ K753  ♦ 1053  ♣ AJ732	South:  ♠ Q1086  ♥ A98  ♠ AK  ♠ KQ64	West Pass Pass	North 1♥ 5♣		South 1♣ 2NT

Board: 321 Dealer: N Vul: None HCP: 18	<ul><li>★ K4</li><li>▼ AJ107</li><li>◆ AKQ</li><li>◆ J965</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: S Vul: NS HCP: 0	<ul><li>1096</li><li>9742</li><li>10963</li><li>85</li></ul>	East Doubles Pass if possible. West Bids 2♣ if possible.  Partner bids first.
Board: 323 Dealer: N Vul: EW HCP: 18	<ul><li>♣ QJ82</li><li>♥ A54</li><li>◆ AQ107</li><li>♣ KQ</li></ul>	East Bids 1♥ if possible. West Bids 2♥ if possible. You bid first.
Board: 324 Dealer: S Vul: Both HCP: 8	<ul><li>▲ A9</li><li>▼ J853</li><li>◆ K64</li><li>▲ 10842</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: N Vul: NS HCP: 18	<ul><li>★ K6</li><li>▼ KJ106</li><li>◆ AK95</li><li>◆ A94</li></ul>	The opponents are silent.  You bid first.

Board: 321 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ K4  ♥ AJ107  ♠ AKQ  ♠ J965	South:  ♣ A10  ♥ 542  • 109843  ♣ K82	West Pass AP	North 1♣ 2NT	Pass	
Board: 322 Dealer: S Vul: NS North HCP: 0 South HCP: 19 Contract: 24 S	North:  ♠ 1096  ♥ 9742  ♦ 10963  ♣ 85	South:  ♠ AKQJ8  ♥ J65  ♠ AK4  ♣ J3	West Pass 2♣	North Pass 2♣	East X AP	South 1♠ XX
Board: 323 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 2 E	North:  ♠ QJ82  ♥ A54  ♠ AQ107  ♠ KQ	South:  ♠ 653  ♥ 63  ♠ K6  ♠ A109862	West Pass 2♥	North 1  1  AP	1♥	South Pass Pass
Board: 324 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 4 S	North:  ♠ A9  ♥ J853  ♦ K64  ♣ 10842	South:  ♠ Q53  ♥ AKQ72  ♠ 72  ♣ AK3	Pass Pass	North  3♥  4♥  bid, sur	Pass AP	South 1♥ 3NT <sup>1</sup>
Board: 325 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 4♥ S	North:  ♠ K6  ♥ KJ106  ♠ AK95  ♠ A94	South:  ♠ AJ1097  ♥ Q9832  ♠ 7  ♠ 85	West Pass Pass	North 1  2NT  4  ✓	East Pass Pass AP	1♠

Board: 321 Dealer: N Vul: None HCP: 7	<ul><li>★ A10</li><li>▼ 542</li><li>◆ 109843</li><li>◆ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: S Vul: NS HCP: 19	<ul><li>★ AKQJ8</li><li>♥ J65</li><li>◆ AK4</li><li>♣ J3</li></ul>	East Doubles Pass if possible. West Bids 2♣ if possible. You bid first.
Board: 323 Dealer: N Vul: EW HCP: 7	<ul><li>♠ 653</li><li>♥ 63</li><li>♦ K6</li><li>♠ A109862</li></ul>	East Bids 1♥ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 324 Dealer: S Vul: Both HCP: 18	<ul><li>♣ Q53</li><li>♥ AKQ72</li><li>◆ 72</li><li>♣ AK3</li></ul>	The opponents are silent.  You bid first.
Board: 325 Dealer: N Vul: NS HCP: 7	<ul><li>★ AJ1097</li><li>♥ Q9832</li><li>♦ 7</li><li>★ 85</li></ul>	The opponents are silent.  Partner bids first.

Board: 321 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ K4  ♥ AJ107  ♠ AKQ  ♠ J965	South:  ♣ A10  ♥ 542  • 109843  ♣ K82	West Pass AP	North 1♣ 2NT	Pass	
Board: 322 Dealer: S Vul: NS North HCP: 0 South HCP: 19 Contract: 24 S	North:  ♠ 1096  ♥ 9742  ♦ 10963  ♣ 85	South:  ♠ AKQJ8  ♥ J65  ♠ AK4  ♣ J3	West Pass 2♣	North Pass 2♣	East X AP	South 1♠ XX
Board: 323 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 2 E	North:  ♠ QJ82  ♥ A54  ♠ AQ107  ♠ KQ	South:  ♠ 653  ♥ 63  ♠ K6  ♠ A109862	West Pass 2♥	North 1  1  AP	1♥	South Pass Pass
Board: 324 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 4 S	North:  ♠ A9  ♥ J853  ♦ K64  ♣ 10842	South:  ♠ Q53  ♥ AKQ72  ♠ 72  ♣ AK3	Pass Pass	North  3♥  4♥  bid, sur	Pass AP	South 1♥ 3NT <sup>1</sup>
Board: 325 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 4♥ S	North:  ♠ K6  ♥ KJ106  ♠ AK95  ♠ A94	South:  ♠ AJ1097  ♥ Q9832  ♠ 7  ♠ 85	West Pass Pass	North 1  2NT  4  ✓	East Pass Pass AP	1♠

Board: 326 Dealer: S Vul: EW HCP: 7	<ul><li>AQ109874</li><li>✓ —</li><li>72</li><li>J876</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: N Vul: Both HCP: 19	<ul><li>A5</li><li>✓ AKJ732</li><li>✓ Q4</li><li>✓ KQ10</li></ul>	East Doubles 1♥ if possible. West Bids 1♠ if possible. You bid first.
Board: 328 Dealer: S Vul: None HCP: 7	<ul><li>♣ Q743</li><li>♥ A8</li><li>◆ J32</li><li>♣ 8742</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: N Vul: EW HCP: 19	<ul><li>♣ QJ3</li><li>♥ AK4</li><li>◆ K876</li><li>♣ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: S Vul: Both HCP: 9	<ul><li>★ K108</li><li>♥ J107</li><li>◆ 1095</li><li>◆ AJ32</li></ul>	The opponents are silent.  Partner bids first.

Board: 326 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 4♠ N	North:  ♠ AQ109874  ♥ —  • 72  ♣ J876	South:  ♠ J62  ♥ Q7  ♠ AKQ85  ♣ AK9	West Pass Pass	North 1♣ 4♣		South 1   2NT
Board: 327 Dealer: N Vul: Both North HCP: 19 South HCP: 4 Contract: 4♥ N	North:  ♠ A5  ♥ AKJ732  ♠ Q4  ♣ KQ10	South:	West 1♣ AP	North 1♥ 3♥	East X Pass	Pass
Board: 328 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 3N S	North:  ♠ Q743  ♥ A8  ♦ J32  ♣ 8742	South:  ♠ A92  ♥ QJ7  ♠ AQ975  ♣ AQ	West Pass Pass	North 1♣ 3NT		South 1   2NT
Board: 329 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 2N N	North:  ♠ QJ3  ♥ AK4  ♠ K876  ♣ AQ2	South:  ♠ K1095  ♥ J8  ♦ J95  ♣ J964	West Pass	North 1♦ 2NT	East Pass AP	South 1♠
Board: 330 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ K108  ♥ J107  • 1095  ♣ AJ32	South:  ♠ AJ93  ♥ AK3  ♠ AQ6  ♣ 1084	West Pass Pass	North 1NT 3NT	East Pass AP	South 1♣ 2NT

Board: 326 Dealer: S Vul: EW HCP: 19	<ul><li> ♣ J62</li><li> ♥ Q7</li><li> ♠ AKQ85</li><li> ♠ AK9</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: N Vul: Both HCP: 4	<ul><li>♦ 984</li><li>♥ 10965</li><li>♦ A753</li><li>♠ 62</li></ul>	East Doubles 1♥ if possible. West Bids 1♠ if possible.  Partner bids first.
Board: 328 Dealer: S Vul: None HCP: 19	<ul><li>A92</li><li>✓ QJ7</li><li>AQ975</li><li>AQ</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: N Vul: EW HCP: 6	<ul><li>★ K1095</li><li>♥ J8</li><li>◆ J95</li><li>◆ J964</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: S Vul: Both HCP: 18	<ul><li>♣ AJ93</li><li>♥ AK3</li><li>♦ AQ6</li><li>♣ 1084</li></ul>	The opponents are silent. You bid first.

Board: 326 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 4♠ N	North:  ♠ AQ109874  ♥ —  • 72  ♣ J876	South:  ♠ J62  ♥ Q7  ♠ AKQ85  ♣ AK9	West Pass Pass	North 1♣ 4♣		South 1   2NT
Board: 327 Dealer: N Vul: Both North HCP: 19 South HCP: 4 Contract: 4♥ N	North:  ♠ A5  ♥ AKJ732  ♠ Q4  ♣ KQ10	South:	West 1♣ AP	North 1♥ 3♥	East X Pass	Pass
Board: 328 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 3N S	North:  ♠ Q743  ♥ A8  ♦ J32  ♣ 8742	South:  ♠ A92  ♥ QJ7  ♠ AQ975  ♣ AQ	West Pass Pass	North 1♣ 3NT		South 1   2NT
Board: 329 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 2N N	North:  ♠ QJ3  ♥ AK4  ♠ K876  ♣ AQ2	South:  ♠ K1095  ♥ J8  ♦ J95  ♣ J964	West Pass	North 1♦ 2NT	East Pass AP	South 1♠
Board: 330 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ K108  ♥ J107  • 1095  ♣ AJ32	South:  ♠ AJ93  ♥ AK3  ♠ AQ6  ♣ 1084	West Pass Pass	North 1NT 3NT	East Pass AP	South 1♣ 2NT

Board: 331 Dealer: N Vul: None HCP: 18	<ul><li>♣ QJ842</li><li>♥ A85</li><li>◆ A2</li><li>♣ AK9</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: S Vul: NS HCP: 4	<ul><li>★ KJ954</li><li>▼ 75</li><li>◆ 7</li><li>◆ 109832</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AQ</li><li>♥ AQ65</li><li>♠ AK5</li><li>♠ 8432</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: S Vul: None HCP: 1	<ul><li>109</li><li>✓ J8765</li><li>♦ 63</li><li>♠ 9863</li></ul>	West Doubles 1♣ if possible.  East Bids 1♠ if possible.  West Bids 4♠ if possible.  Partner bids first.
Board: 335 Dealer: N Vul: NS HCP: 18	<ul><li>★ K4</li><li>▼ KQJ108</li><li>◆ AK4</li><li>◆ Q75</li></ul>	East Bids 1♠ if possible. West Bids 4♠ if possible. You bid first.

Board: 331 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ QJ842  ♥ A85  ♠ A2  ♣ AK9	South:  ♠ K3  ♥ KQ103  ♠ K843  ♣ J104	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 332 Dealer: S Vul: NS North HCP: 4 South HCP: 19 Contract: 2N S	North:  ♠ KJ954  ♥ 75  • 7  ♣ 109832	South:  ◆ A87  ▼ A432  ◆ AK109  ♣ A5	West Pass AP	North 1♠		South  1   2NT
Board: 333 Dealer: N Vul: Both North HCP: 19 South HCP: 9 Contract: 5 N	North:  ♠ AQ  ♥ AQ65  ♠ AK5  ♣ 8432	South:  ◆ J9874  ▼ J3  ◆ 10  ◆ AK1076	West Pass AP	North 1♣ 2NT	East Pass Pass	1♠
Board: 334 Dealer: S Vul: None North HCP: 1 South HCP: 19 Contract: 4•X E	North:	South:  ♠ K4  ♥ A9  ♠ AQ107  ♠ KQJ54	West  X  4♣  AP	North Pass Pass	East 1♣ Pass	1 <b>♣</b> 1NT
Board: 335 Dealer: N Vul: NS North HCP: 18 South HCP: 2 Contract: 4 E	North:  ♠ K4  ♥ KQJ108  ♠ AK4  ♣ Q75	South:	West 4♠	North 1♥ AP	East 1♠	South Pass

Board: 331 Dealer: N Vul: None HCP: 12	<b>★</b> K3 <b>♥</b> KQ103 <b>♦</b> K843 <b>♣</b> J104	The opponents are silent.  Partner bids first.
Board: 332 Dealer: S Vul: NS HCP: 19	<ul><li>A87</li><li>✓ A432</li><li>AK109</li><li>A5</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: N Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: S Vul: None HCP: 19	<ul><li>★ K4</li><li>★ A9</li><li>★ AQ107</li><li>★ KQJ54</li></ul>	West Doubles 1♣ if possible. East Bids 1♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 335 Dealer: N Vul: NS HCP: 2	<ul><li>★ 53</li><li>▼ 73</li><li>◆ J10865</li><li>◆ J1086</li></ul>	East Bids 1♠ if possible. West Bids 4♠ if possible.  Partner bids first.

Board: 331 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ QJ842  ♥ A85  ♠ A2  ♣ AK9	South:  ♠ K3  ♥ KQ103  ♠ K843  ♣ J104	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 332 Dealer: S Vul: NS North HCP: 4 South HCP: 19 Contract: 2N S	North:  ♠ KJ954  ♥ 75  • 7  ♣ 109832	South:  ◆ A87  ▼ A432  ◆ AK109  ♣ A5	West Pass AP	North 1♠		South  1   2NT
Board: 333 Dealer: N Vul: Both North HCP: 19 South HCP: 9 Contract: 5 N	North:  ♠ AQ  ♥ AQ65  ♠ AK5  ♣ 8432	South:  ◆ J9874  ▼ J3  ◆ 10  ◆ AK1076	West Pass AP	North 1♣ 2NT	East Pass Pass	1♠
Board: 334 Dealer: S Vul: None North HCP: 1 South HCP: 19 Contract: 4•X E	North:	South:  ♠ K4  ♥ A9  ♠ AQ107  ♠ KQJ54	West  X  4♣  AP	North Pass Pass	East 1♣ Pass	1 <b>♣</b> 1NT
Board: 335 Dealer: N Vul: NS North HCP: 18 South HCP: 2 Contract: 4 E	North:  ♠ K4  ♥ KQJ108  ♠ AK4  ♣ Q75	South:	West 4♠	North 1♥ AP	East 1♠	South Pass

Board: 336 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQ654</li><li>▼ 84</li><li>◆ 105</li><li>◆ AQ97</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: N Vul: None HCP: 19	<ul><li>★ K9</li><li>★ K74</li><li>★ K85</li><li>★ AKQJ6</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 338 Dealer: S Vul: NS HCP: 6	♦ K53 ▼ 963 ◆ 932 ◆ K1092	The opponents are silent.  Partner bids first.
Board: 339 Dealer: N Vul: EW HCP: 19	<ul><li>♣ Q94</li><li>★ A94</li><li>★ K93</li><li>♣ AKQJ</li></ul>	The opponents are silent.  You bid first.
Board: 340 Dealer: S Vul: Both HCP: 7	<ul><li>♠ 632</li><li>♥ J108</li><li>♦ KQ5</li><li>♠ J984</li></ul>	The opponents are silent.  Partner bids first.

				North		1♠
Board: 336	NI d	G 4	Pass	$2NT^1$		
Dealer: S	North: ♠ KQ654	South: <b>♠</b> AJ1032	Pass			•
Vul: EW	♥ 84	<b>♥</b> AQ	Pass	$4NT^4$		5 <b>♣</b> 3
North HCP: 11 South HCP: 19	<b>◆</b> 105	◆ AJ3	Pass	7 <b>♠</b> 12NIT	AP	
Contract: 7♠ S	<b>♣</b> AQ97	<b>♣</b> K65		by 2NT bid, a ♣		er
Commence / 1 S				bid, sur		CI
				kwood (	•	for 🛧
			5. A=0	/5 or 3/5	5	
Board: 337			***	NI 4	ъ.	G 4
Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> K9 <b>∀</b> K74	<b>♦</b> J84 <b>♥</b> AJ63	1♠	1 <b>♣</b> X <sup>1</sup>	Pass 2♠	1♥ Pass
North HCP: 19	V K/4 ♦ K85	◆ A974	Pass	3NT	∠ <b>∓</b> AP	rass
South HCP: 10	♣ AKQJ6	<b>♣</b> 97	- 1100	ort dou		louble
Contract: 3N N			1. Տարբ	ort dou	DIC TCC	OUDIC
Board: 338	North:	South:				
Dealer: S	Norui. ♠ K53	Soun. ♠QJ	West	North	East	
Vul: NS	<b>♥</b> 963	<b>♥</b> AK75	D	1) [[	D	1 <b>♦</b>
North HCP: 6 South HCP: 18	<b>♦</b> 932	♦ AKJ8	Pass	1NT	Pass	2NT
Contract: 2N N	<b>♣</b> K1092	<b>♣</b> 843	AP			
D 1.220						
Board: 339 Dealer: N	North:	South:	West	North	East	Courth
Vul: EW	<b>♦</b> Q94	<b>♦</b> J107	West	Norui 1♣		
North HCP: 19	<b>♥</b> A94	<b>♥</b> KJ6	Pass	2NT		3NT
South HCP: 9	♦ K93	♦ A64 • 8654	AP	2111	1 455	5111
Contract: 3N S	<b>♣</b> AKQJ	2 003 1	111			
Board: 340						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> 632	<b>♦</b> AK875				1♠
North HCP: 7	♥ J108 ♦ KQ5	<b>♥</b> A2 <b>♦</b> J3	Pass	2♠	Pass	4♠
G 4 TTOD 10	▼ KQ3	<b>▼</b> J.3	A D			
South HCP: 18 Contract: 4♠ S	<b>♣</b> J984	<b>♣</b> AQ106	AP			

Board: 336 Dealer: S Vul: EW HCP: 19	<ul><li>AJ1032</li><li>✓ AQ</li><li>AJ3</li><li>K65</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: N Vul: None HCP: 10	<ul><li> J84</li><li> ✓ AJ63</li><li> A974</li><li> 97</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 338 Dealer: S Vul: NS HCP: 18	<ul><li>♣ QJ</li><li>♥ AK75</li><li>♦ AKJ8</li><li>♣ 843</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: N Vul: EW HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: S Vul: Both HCP: 18	<ul><li>★ AK875</li><li>★ A2</li><li>★ J3</li><li>★ AQ106</li></ul>	The opponents are silent. You bid first.

				North		1♠
Board: 336	NI d	G 4	Pass	$2NT^1$		
Dealer: S	North: ♠ KQ654	South: <b>♠</b> AJ1032	Pass			•
Vul: EW	♥ 84	<b>♥</b> AQ	Pass	$4NT^4$		5 <b>♣</b> 3
North HCP: 11 South HCP: 19	<b>◆</b> 105	◆ AJ3	Pass	7 <b>♠</b> 12NIT	AP	
Contract: 7♠ S	<b>♣</b> AQ97	<b>♣</b> K65		by 2NT bid, a ♣		er
Commence / 1 S				bid, sur		CI
				kwood (	•	for 🛧
			5. A=0	/5 or 3/5	5	
Board: 337			***	NI 4	ъ.	G 4
Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> K9 <b>∀</b> K74	<b>♦</b> J84 <b>♥</b> AJ63	1♠	1 <b>♣</b> X <sup>1</sup>	Pass 2♠	1♥ Pass
North HCP: 19	V K/4 ♦ K85	◆ A974	Pass	3NT	∠ <b>∓</b> AP	rass
South HCP: 10	♣ AKQJ6	<b>♣</b> 97	- 1100	ort dou		louble
Contract: 3N N			1. Տարբ	ort dou	DIC TCC	OUDIC
Board: 338	North:	South:				
Dealer: S	Norui. ♠ K53	Soun. ♠QJ	West	North	East	
Vul: NS	<b>♥</b> 963	<b>♥</b> AK75	D	1) [[	D	1 <b>♦</b>
North HCP: 6 South HCP: 18	<b>♦</b> 932	♦ AKJ8	Pass	1NT	Pass	2NT
Contract: 2N N	<b>♣</b> K1092	<b>♣</b> 843	AP			
D 1.220						
Board: 339 Dealer: N	North:	South:	West	North	East	Courth
Vul: EW	<b>♦</b> Q94	<b>♦</b> J107	West	Norui 1♣		
North HCP: 19	<b>♥</b> A94	<b>♥</b> KJ6	Pass	2NT		3NT
South HCP: 9	♦ K93	♦ A64 • 8654	AP	2111	1 455	5111
Contract: 3N S	<b>♣</b> AKQJ	2 003 1	111			
Board: 340						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> 632	<b>♦</b> AK875				1♠
North HCP: 7	♥ J108 ♦ KQ5	<b>♥</b> A2 <b>♦</b> J3	Pass	2♠	Pass	4♠
G 4 TTOD 10	▼ KQ3	<b>▼</b> J.3	A D			
South HCP: 18 Contract: 4♠ S	<b>♣</b> J984	<b>♣</b> AQ106	AP			

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 342 ♠ A72 Dealer: S ♥ Q7 The opponents are silent.

Vul: EW
HCP: 6

♦ 652
• 109654

Partner bids first.

Vul: None ♦ 875 HCP: 10 ♣ A42 Partner bids first.

Board: 341 Dealer: N Vul: NS North HCP: 18 South HCP: 16 Contract: 6N N	North:  ♠ AK  ♥ AJ62  ♠ KQJ6	South:  ♠ QJ10  ♥ Q5  ♠ A108432	Pass Pass Pass Pass AP	North 1 → 3NT 4 → 2 5 → 4 5 → 5	Pass Pass Pass Pass	2◆¹ 4◆ 4NT³
	<b>♣</b> 742	<b>♣</b> AK	<ol> <li>Inverted minors</li> <li>Cue bid, a ♥ stopper</li> <li>Blackwood 0314, for ♦</li> <li>A=0/5 or 3/5</li> <li>• queen and • king</li> </ol>			for 🔸
Board: 342 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 2N N	North:  ♠ A72  ♥ Q7  ♦ 652  ♣ 109654	South:  ◆ 83  ▼ AK63  ◆ AK74  ◆ A32	West Pass AP	North 1NT		South 1♦ 2NT
Board: 343 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3♠ E	North:  ♠ A92  ♥ AK84  ♠ K10  ♣ A763	South:	West	North 1♣	East 3♠	South AP
Board: 344 Dealer: S Vul: None North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ KQJ32  ♥ 87  ♦ 875  ♣ A42	South:  ◆ A8764  ◆ AK3  ◆ A42  ◆ K6	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	1♠

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 342 ♠ 83 The opponents are silent.

AK63

Board: 341 Dealer: N Vul: NS North HCP: 18 South HCP: 16 Contract: 6N N	North:  ♠ AK  ♥ AJ62  ♠ KQJ6	South:  ♠ QJ10  ♥ Q5  ♠ A108432	Pass Pass Pass Pass AP	North 1 → 3NT 4 → 2 5 → 4 5 → 5	Pass Pass Pass Pass	2◆¹ 4◆ 4NT³
	<b>♣</b> 742	<b>♣</b> AK	<ol> <li>Inverted minors</li> <li>Cue bid, a ♥ stopper</li> <li>Blackwood 0314, for ♦</li> <li>A=0/5 or 3/5</li> <li>• queen and • king</li> </ol>			for 🔸
Board: 342 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 2N N	North:  ♠ A72  ♥ Q7  ♦ 652  ♣ 109654	South:  ◆ 83  ▼ AK63  ◆ AK74  ◆ A32	West Pass AP	North 1NT		South 1♦ 2NT
Board: 343 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3♠ E	North:  ♠ A92  ♥ AK84  ♠ K10  ♣ A763	South:	West	North 1♣	East 3♠	South AP
Board: 344 Dealer: S Vul: None North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ KQJ32  ♥ 87  ♦ 875  ♣ A42	South:  ◆ A8764  ◆ AK3  ◆ A42  ◆ K6	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	1♠

Board: 345 Dealer: N Vul: EW HCP: 18	<b>♣</b> KQ4 <b>♥</b> K1074 <b>♦</b> A73 <b>♣</b> AQ9	East Doubles 1♣ if possible.  You bid first.
Board: 346 Dealer: S Vul: Both HCP: 4	<ul><li>★ 754</li><li>▼ 5</li><li>◆ 875</li><li>◆ A108652</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: N Vul: None HCP: 18	<ul><li>★ A83</li><li>★ KQ85</li><li>★ KJ</li><li>★ AJ108</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: S Vul: NS HCP: 6	<ul><li>♣ Q95</li><li>♥ 8762</li><li>◆ A9</li><li>♣ 7652</li></ul>	East Doubles 1♥ if possible.  Partner bids first.
Board: 349 Dealer: N Vul: Both HCP: 18	<ul><li>★ AK98</li><li>▼ A93</li><li>◆ K52</li><li>★ A52</li></ul>	The opponents are silent. You bid first.

Board: 345 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ KQ4  ♥ K1074  ♠ A73  ♣ AQ9	South:  ♣ J  ♥ 6532  ♠ KQ84  ♣ J872	West Pass	North 1♣ 3♥	East X AP	South 1♥
Board: 346 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 1 S	North:  ♣ 754  ♥ 5  ♦ 875  ♣ A108652	South:	West AP	North	East	South 1♦
Board: 347 Dealer: N Vul: None North HCP: 18 South HCP: 13 Contract: 6 N	North:  ♠ A83  ♥ KQ85  ♠ KJ  ♠ AJ108	South:  ♠ KJ96  ♥ —  ♠ A864  ♣ KQ932	West Pass Pass Pass AP	North 1♣ 2NT 3NT 5♣	East Pass Pass Pass Pass	1
Board: 348 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q95  ♥ 8762  ♠ A9  ♣ 7652	South:  ♠ A6  ♥ KQ105  ♠ K107  ♣ AQ109	West Pass AP	North 1♥	East X	South 1♣ 4♥
Board: 349 Dealer: N Vul: Both North HCP: 18 South HCP: 13 Contract: 6N N	North:  ♠ AK98  ♥ A93  ♠ K52  ♣ A52	South:  ♠ Q7  ♥ KJ76  ♠ A64  ♠ K1093	Pass Pass	North 1♣ 2NT 6NT ntitative	Pass Pass AP	South 1♥ 4NT <sup>1</sup>

Board: 345 Dealer: N Vul: EW HCP: 7	♣ J ♥ 6532 ♦ KQ84 ♣ J872	East Doubles 1♣ if possible.  Partner bids first.
Board: 346 Dealer: S Vul: Both HCP: 19	<ul><li>↓ J8</li><li>↓ AKQ7</li><li>↓ AQ94</li><li>♣ K93</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ96</li><li>▼ —</li><li>◆ A864</li><li>★ KQ932</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: S Vul: NS HCP: 18	<ul><li>A6</li><li>KQ105</li><li>K107</li><li>AQ109</li></ul>	East Doubles 1♥ if possible.  You bid first.
Board: 349 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q7</li><li>♥ KJ76</li><li>◆ A64</li><li>♣ K1093</li></ul>	The opponents are silent.  Partner bids first.

Board: 345 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ KQ4  ♥ K1074  ♠ A73  ♣ AQ9	South:  ♣ J  ♥ 6532  ♠ KQ84  ♣ J872	West Pass	North 1♣ 3♥	East X AP	South 1♥
Board: 346 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 1 S	North:  ♣ 754  ♥ 5  ♦ 875  ♣ A108652	South:	West AP	North	East	South 1♦
Board: 347 Dealer: N Vul: None North HCP: 18 South HCP: 13 Contract: 6 N	North:  ♠ A83  ♥ KQ85  ♠ KJ  ♠ AJ108	South:  ♠ KJ96  ♥ —  ♠ A864  ♣ KQ932	West Pass Pass Pass AP	North 1♣ 2NT 3NT 5♣	East Pass Pass Pass Pass	1
Board: 348 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q95  ♥ 8762  ♠ A9  ♣ 7652	South:  ♠ A6  ♥ KQ105  ♠ K107  ♣ AQ109	West Pass AP	North 1♥	East X	South 1♣ 4♥
Board: 349 Dealer: N Vul: Both North HCP: 18 South HCP: 13 Contract: 6N N	North:  ♠ AK98  ♥ A93  ♠ K52  ♣ A52	South:  ♠ Q7  ♥ KJ76  ♠ A64  ♠ K1093	Pass Pass	North 1♣ 2NT 6NT ntitative	Pass Pass AP	South 1♥ 4NT <sup>1</sup>

Board: 350 Dealer: S Vul: None HCP: 9	<ul><li>♦ 982</li><li>♥ KJ10</li><li>♦ 1092</li><li>♠ KQ82</li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: N Vul: NS HCP: 18	<ul><li>★ AKQ104</li><li>♥ Q10</li><li>◆ AK94</li><li>◆ 102</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 352 Dealer: S Vul: EW HCP: 5	<b>♦</b> Q64 <b>♥</b> J74 <b>•</b> Q8 <b>♣</b> 109542	The opponents are silent.  Partner bids first.
Board: 353 Dealer: N Vul: None HCP: 18	<ul><li>♠ AKJ6</li><li>♥ 1096</li><li>♦ A83</li><li>♠ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: S Vul: NS HCP: 10	<ul><li>1086</li><li>✓ K103</li><li>✓ Q63</li><li>▲ AJ104</li></ul>	The opponents are silent.  Partner bids first.

Board: 350 Dealer: S Vul: None	North: <b>♠</b> 982 <b>♥</b> KJ10	South: ♠ QJ1043 ♥ AQ8	West	North	East	South 1♠
North HCP: 9 South HCP: 18 Contract: 4♠ S	◆ 1092 ◆ KQ82	◆ A6 ◆ AJ6	Pass AP	2♠	Pass	4♠
Board: 351 Dealer: N Vul: NS	North: ♠ AKQ104 ♥ Q10	South:  ♠ 32  ♥ 96	West	North 1♠		South Pass
North HCP: 18 South HCP: 2 Contract: 3♥ W	◆ AK94 ◆ 102	◆ Q8652 ◆ 9865	2♥	X	3 <b>♥</b>	AP
Board: 352 Dealer: S Vul: EW	North: ♠ Q64 ▼ J74	South: ♠ AKJ7  ▼ K82	West	North	East	South 1♣
North HCP: 5 South HCP: 19 Contract: 1♣ S	◆ Q8 ◆ 109542	• KJ4 • A87	AP			14
			West	North 1♣	East Pass	South 2
Board: 353 Dealer: N	North:	South:	Pass	4NT <sup>1</sup>		
Vul: None	<b>♠</b> AKJ6 <b>♥</b> 1096	<b>♠</b> Q4 <b>♥</b> AKQ753	Pass Pass	5NT <sup>3</sup> 6♥	Pass AP	6 <b>♣</b> <sup>4</sup>
North HCP: 18 South HCP: 14 Contract: 6♥ S	♦ A83 ♣ AQ2	◆ QJ2 ◆ 63	1. Blac 2. A=2	kwood ( /5 or 5/5 gask by	0314, : 5, Q(H	
Board: 354 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♦</b> 1086 <b>♥</b> K103	<b>♠</b> K75 <b>♥</b> AQJ84	Pass	1NT <sup>1</sup>	Pass	1 <b>♥</b> 3NT
North HCP: 10 South HCP: 18 Contract: 4 S	◆ Q63 ◆ AJ104	◆ AKJ ◆ 52	Pass	4♥ ng 1NT	AP	

Board: 350 Dealer: S Vul: None HCP: 18	<ul><li>♣ QJ1043</li><li>♥ AQ8</li><li>◆ A6</li><li>♣ AJ6</li></ul>	The opponents are silent. You bid first.
Board: 351 Dealer: N Vul: NS HCP: 2	<ul><li>★32</li><li>♥96</li><li>◆Q8652</li><li>★9865</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 352 Dealer: S Vul: EW HCP: 19	<ul><li>★ AKJ7</li><li>▼ K82</li><li>◆ KJ4</li><li>★ A87</li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: N Vul: None HCP: 14	<ul><li>♠ Q4</li><li>♥ AKQ753</li><li>♦ QJ2</li><li>♠ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: S Vul: NS HCP: 18	<ul><li>★ K75</li><li>★ AQJ84</li><li>◆ AKJ</li><li>★ 52</li></ul>	The opponents are silent. You bid first.

Board: 350 Dealer: S Vul: None	North: <b>♠</b> 982 <b>♥</b> KJ10	South: ♠ QJ1043 ♥ AQ8	West	North	East	South 1♠
North HCP: 9 South HCP: 18 Contract: 4♠ S	◆ 1092 ◆ KQ82	◆ A6 ◆ AJ6	Pass AP	2♠	Pass	4♠
Board: 351 Dealer: N Vul: NS	North: ♠ AKQ104 ♥ Q10	South:  ♠ 32  ♥ 96	West	North 1♠		South Pass
North HCP: 18 South HCP: 2 Contract: 3♥ W	◆ AK94 ◆ 102	◆ Q8652 ◆ 9865	2♥	X	3 <b>♥</b>	AP
Board: 352 Dealer: S Vul: EW	North: ♠ Q64 ▼ J74	South: ♠ AKJ7  ▼ K82	West	North	East	South 1♣
North HCP: 5 South HCP: 19 Contract: 1♣ S	◆ Q8 ◆ 109542	• KJ4 • A87	AP			14
			West	North 1♣	East Pass	South 2
Board: 353 Dealer: N	North:	South:	Pass	4NT <sup>1</sup>		
Vul: None	<b>♠</b> AKJ6 <b>♥</b> 1096	<b>♠</b> Q4 <b>♥</b> AKQ753	Pass Pass	5NT <sup>3</sup> 6♥	Pass AP	6 <b>♣</b> <sup>4</sup>
North HCP: 18 South HCP: 14 Contract: 6♥ S	♦ A83 ♣ AQ2	◆ QJ2 ◆ 63	1. Blac 2. A=2	kwood ( /5 or 5/5 gask by	0314, : 5, Q(H	
Board: 354 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♦</b> 1086 <b>♥</b> K103	<b>♠</b> K75 <b>♥</b> AQJ84	Pass	1NT <sup>1</sup>	Pass	1 <b>♥</b> 3NT
North HCP: 10 South HCP: 18 Contract: 4 S	◆ Q63 ◆ AJ104	◆ AKJ ◆ 52	Pass	4♥ ng 1NT	AP	

Board: 355 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AK97</li><li>♥ Q9</li><li>◆ Q103</li><li>♠ AK83</li></ul>	The opponents are silent. You bid first.
Board: 356 Dealer: S Vul: Both HCP: 3	<b>★</b> K953 <b>♥</b> 108643 <b>♦</b> 1032 <b>♣</b> 5	West Doubles 1♣ if possible.  East Bids 1♠ if possible.  West Doubles Pass if possible.  East Bids 3♠ if possible.  Partner bids first.
Board: 357 Dealer: N Vul: NS HCP: 19	<ul><li>★ A109</li><li>★ KQ7</li><li>★ KQ853</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: S Vul: EW HCP: 6	<ul><li>★ K52</li><li>♥ J1095</li><li>◆ 974</li><li>◆ Q52</li></ul>	West Bids 1♥ if possible. East Bids 1♠ if possible.  Partner bids first.
Board: 359 Dealer: N Vul: Both HCP: 18	<b>♠</b> KQ <b>♥</b> 9542 <b>♦</b> AQ <b>♣</b> AK1085	The opponents are silent.  You bid first.

Board: 355 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ AK97  ♥ Q9  ♠ Q103  ♣ AK83	South:  ♠ Q54  ♥ K1052  ♠ A74  ♣ J75	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 356 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 3•X E	North:  ♠ K953  ▼ 108643  • 1032  ♣ 5	South:  ♠ Q8  ♥ Q9  ♠ AKQ6  ♣ KQ843	X Pass X Pass	Pass 3 Pass A pass X agth cue	1♠ Pass 3♠ AP	South 1♣ 2♠¹ Pass Pass
Board: 357 Dealer: N Vul: NS North HCP: 19 South HCP: 14 Contract: 6N N	North:  ♠ A109  ♥ KQ7  ♠ KQ853  ♠ KQ	South:  ♠ KQ76  ♥ J62  ♠ A97  ♣ A108	Pass Pass	North  1   2NT  6NT  ntitative	Pass Pass AP	South 1♠ 4NT <sup>1</sup>
Board: 358 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 3  S	North:  ♠ K52  ♥ J1095  ♦ 974  ♣ Q52	South:  ♠ A3  ♥ 73  ♠ KQJ105  ♠ AKJ9	West  1♥ Pass AP	North Pass 2	East 1♠ Pass	1 <b>♦</b> 2 <b>♣</b>
Board: 359 Dealer: N Vul: Both North HCP: 18 South HCP: 14 Contract: 6N N	North:  ♠ KQ  ♥ 9542  ♠ AQ  ♣ AK1085	South:  ♠ AJ92  ♥ AJ  ♠ KJ1098  ♣ 93	Pass Pass Pass	North 1♣ 2▼ 3NT 6NT ntitative	Pass Pass Pass AP	1♦

Board: 355 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q54</li><li>♥ K1052</li><li>◆ A74</li><li>♣ J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: S Vul: Both HCP: 18	<ul><li>♣ Q8</li><li>♥ Q9</li><li>◆ AKQ6</li><li>♣ KQ843</li></ul>	West Doubles 1♣ if possible.  East Bids 1♠ if possible.  West Doubles Pass if possible.  East Bids 3♠ if possible.  You bid first.
Board: 357 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQ76</li><li>♥ J62</li><li>★ A97</li><li>★ A108</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: S Vul: EW HCP: 18	<ul><li>▲ A3</li><li>♥ 73</li><li>♦ KQJ105</li><li>▲ AKJ9</li></ul>	West Bids 1♥ if possible. East Bids 1♠ if possible. You bid first.
Board: 359 Dealer: N Vul: Both HCP: 14	<ul><li>▲ AJ92</li><li>✔ AJ</li><li>◆ KJ1098</li><li>♣ 93</li></ul>	The opponents are silent.  Partner bids first.

Board: 355 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ AK97  ♥ Q9  ♠ Q103  ♣ AK83	South:  ♠ Q54  ♥ K1052  ♠ A74  ♣ J75	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 356 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 3•X E	North:  ♠ K953  ▼ 108643  • 1032  ♣ 5	South:  ♠ Q8  ♥ Q9  ♠ AKQ6  ♣ KQ843	X Pass X Pass	Pass 3 Pass A pass X agth cue	1♠ Pass 3♠ AP	South 1♣ 2♠¹ Pass Pass
Board: 357 Dealer: N Vul: NS North HCP: 19 South HCP: 14 Contract: 6N N	North:  ♠ A109  ♥ KQ7  ♠ KQ853  ♠ KQ	South:  ♠ KQ76  ♥ J62  ♠ A97  ♣ A108	Pass Pass	North  1   2NT  6NT  ntitative	Pass Pass AP	South 1♠ 4NT <sup>1</sup>
Board: 358 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 3  S	North:  ♠ K52  ♥ J1095  ♦ 974  ♣ Q52	South:  ♠ A3  ♥ 73  ♠ KQJ105  ♠ AKJ9	West  1♥ Pass AP	North Pass 2	East 1♠ Pass	1 <b>♦</b> 2 <b>♣</b>
Board: 359 Dealer: N Vul: Both North HCP: 18 South HCP: 14 Contract: 6N N	North:  ♠ KQ  ♥ 9542  ♠ AQ  ♣ AK1085	South:  ♠ AJ92  ♥ AJ  ♠ KJ1098  ♣ 93	Pass Pass Pass	North 1♣ 2▼ 3NT 6NT ntitative	Pass Pass Pass AP	1♦

Board: 360 Dealer: S Vul: None HCP: 7	<ul><li>J72</li><li>✓ 54</li><li>✓ 7</li><li>AQ87632</li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: N Vul: EW HCP: 19	<ul><li>♣ QJ10</li><li>♥ KQ42</li><li>♦ AQ9</li><li>♣ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: S Vul: Both HCP: 4	<ul><li>♠ Q972</li><li>♥ 1054</li><li>♦ 32</li><li>♠ Q832</li></ul>	East Doubles 1♠ if possible.  Partner bids first.
Board: 363 Dealer: N Vul: None HCP: 18	<ul><li>★ K103</li><li>★ KJ</li><li>◆ AK843</li><li>◆ A75</li></ul>	The opponents are silent.  You bid first.
Board: 364 Dealer: S Vul: NS HCP: 6	<ul><li>★ KQ43</li><li>▼ J6532</li><li>◆ 82</li><li>◆ 103</li></ul>	West Bids 1♦ if possible. East Bids 2♦ if possible.  Partner bids first.

Board: 360 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♣ J72  ▼ 54  ♠ 7  ♣ AQ87632	South:  ♠ K9  ♥ KQJ2  ♠ KQ93  ♣ KJ9	West Pass Pass	North 1NT 3NT		South 1   2NT
Board: 361 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4 N	North:  ♠ QJ10  ♥ KQ42  ♠ AQ9  ♣ AJ10	South:  ♠ A  ▼ 103  ♠ K6542  ♠ 87653	West AP	North 1♣	East Pass	
Board: 362 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 1 XX N	North:  ♠ Q972  ♥ 1054  ♦ 32  ♠ Q832	South:  ♠ KJ6  ♥ A63  ♠ AKQ109  ♣ J6	Pass AP	North 1♣ port dou	X	1 <b>♦</b> XX <sup>1</sup>
Board: 363 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ K103  ♥ KJ  ♠ AK843  ♣ A75	South:  ♠ A652  ♥ 952  ♦ J9  ♣ K1084	West Pass AP	North 1  2NT	Pass	South 1♣ 3NT
Board: 364 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 4 S	North:  ♠ KQ43  ♥ J6532  ♦ 82  ♣ 103	South:  ♠ AJ102  ♥ Q8  ♠ KQ3  ♠ AK98	1♦ Pass AP	North  X 3  ugth cue	2♦ Pass	1 <b>♣</b> 3 <b>♦</b> <sup>1</sup>

Board: 360 Dealer: S Vul: None HCP: 18	<ul><li>★ K9</li><li>★ KQJ2</li><li>★ KQ93</li><li>★ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: N Vul: EW HCP: 7	♣ A ♥ 103 ♦ K6542 ♣ 87653	The opponents are silent.  Partner bids first.
Board: 362 Dealer: S Vul: Both HCP: 18	<ul><li>★ KJ6</li><li>★ A63</li><li>◆ AKQ109</li><li>★ J6</li></ul>	East Doubles 1♠ if possible.  You bid first.
Board: 363 Dealer: N Vul: None HCP: 8	<ul><li>★ A652</li><li>♥ 952</li><li>◆ J9</li><li>★ K1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: S Vul: NS HCP: 19	<ul><li>AJ102</li><li>♥ Q8</li><li>★ KQ3</li><li>★ AK98</li></ul>	West Bids 1♦ if possible. East Bids 2♦ if possible. You bid first.

Board: 360 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♣ J72  ▼ 54  ♠ 7  ♣ AQ87632	South:  ♠ K9  ♥ KQJ2  ♠ KQ93  ♣ KJ9	West Pass Pass	North 1NT 3NT		South 1   2NT
Board: 361 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4 N	North:  ♠ QJ10  ♥ KQ42  ♠ AQ9  ♣ AJ10	South:  ♠ A  ▼ 103  ♠ K6542  ♠ 87653	West AP	North 1♣	East Pass	
Board: 362 Dealer: S Vul: Both North HCP: 4 South HCP: 18 Contract: 1 XX N	North:  ♠ Q972  ♥ 1054  ♦ 32  ♠ Q832	South:  ♠ KJ6  ♥ A63  ♠ AKQ109  ♣ J6	Pass AP	North 1♣ port dou	X	1 <b>♦</b> XX <sup>1</sup>
Board: 363 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ K103  ♥ KJ  ♠ AK843  ♣ A75	South:  ♠ A652  ♥ 952  ♦ J9  ♣ K1084	West Pass AP	North 1  2NT	Pass	South 1♣ 3NT
Board: 364 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 4 S	North:  ♠ KQ43  ♥ J6532  ♦ 82  ♣ 103	South:  ♠ AJ102  ♥ Q8  ♠ KQ3  ♠ AK98	1♦ Pass AP	North  X 3  ugth cue	2♦ Pass	1 <b>♣</b> 3 <b>♦</b> <sup>1</sup>

Board: 365 Dealer: N Vul: Both HCP: 18	<ul><li>▲ A643</li><li>♥ QJ8</li><li>◆ AK9</li><li>▲ A95</li></ul>	The opponents are silent.  You bid first.
Board: 366 Dealer: S Vul: None HCP: 3	<ul><li>★ 32</li><li>♥ 987</li><li>◆ 842</li><li>◆ K9842</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 367 Dealer: N Vul: NS HCP: 19	<ul><li>★ K98</li><li>▼ KJ53</li><li>◆ AK</li><li>◆ KQ93</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 368 Dealer: S Vul: EW HCP: 4	<ul><li>▲ 10653</li><li>♥ 975</li><li>◆ KJ86</li><li>♣ 83</li></ul>	East Bids 1♥ if possible.  Partner bids first.
Board: 369 Dealer: N Vul: None HCP: 18	<ul><li>AQ7</li><li>♥ Q5</li><li>AQJ973</li><li>K5</li></ul>	The opponents are silent. You bid first.

Board: 365 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3♠ S	North:  ♠ A643  ♥ QJ8  ♠ AK9  ♣ A95	South:  ♠ QJ105  ♥ 97  ♦ 1065  ♣ KQ84	West Pass	North 1♣ 3♠	East Pass AP	South 1♣
Board: 366 Dealer: S Vul: None North HCP: 3 South HCP: 18 Contract: 1 XX S	North:	South:  ♠ AK1074  ♥ K64  ♠ A96  ♠ A6	West Pass AP	North Pass	East X	South 1♠ XX
Board: 367 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ K98  ♥ KJ53  ♠ AK  ♠ KQ93	South:  ♣ 753  ♥ 7  • QJ10743  ♣ A72	West 2♠	North 1♣ 3NT	East Pass AP	South 1♦
Board: 368 Dealer: S Vul: EW North HCP: 4 South HCP: 19 Contract: 1N S	North:  • 10653  • 975  • KJ86  • 83	South:  ♠ AQJ  ♥ Q632  ♠ A1053  ♣ AQ	West Pass AP	North Pass	East 1♥	South 1  1  1  1  1  1  1  1  1  1  1  1  1
Board: 369 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 3N S	North:  ♠ AQ7  ♥ Q5  ♠ AQJ973  ♣ K5	South:  ♣ KJ  ♥ K7  ♦ K1086  ♣ 108762	West Pass AP	North 1♦ 3♦	Pass	South 1NT 3NT

Board: 365 Dealer: N Vul: Both HCP: 8	<ul><li>◆ QJ105</li><li>◆ 97</li><li>◆ 1065</li><li>◆ KQ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 366 Dealer: S Vul: None HCP: 18	<ul><li>★ AK1074</li><li>★ K64</li><li>★ A96</li><li>★ A6</li></ul>	East Doubles Pass if possible. You bid first.
Board: 367 Dealer: N Vul: NS HCP: 7	<ul><li>♣ 753</li><li>♥ 7</li><li>◆ QJ10743</li><li>♣ A72</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 368 Dealer: S Vul: EW HCP: 19	<ul><li>♠ AQJ</li><li>♥ Q632</li><li>♦ A1053</li><li>♠ AQ</li></ul>	East Bids 1♥ if possible.  You bid first.
Board: 369 Dealer: N Vul: None HCP: 10	<b>♠</b> KJ <b>♥</b> K7 <b>♦</b> K1086 <b>♣</b> 108762	The opponents are silent.  Partner bids first.

Board: 365 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3♠ S	North:  ♠ A643  ♥ QJ8  ♠ AK9  ♣ A95	South:  ♠ QJ105  ♥ 97  ♦ 1065  ♣ KQ84	West Pass	North 1♣ 3♠	East Pass AP	South 1♣
Board: 366 Dealer: S Vul: None North HCP: 3 South HCP: 18 Contract: 1 XX S	North:	South:  ♠ AK1074  ♥ K64  ♠ A96  ♠ A6	West Pass AP	North Pass	East X	South 1♠ XX
Board: 367 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 3N N	North:  ♠ K98  ♥ KJ53  ♠ AK  ♠ KQ93	South:  ♣ 753  ♥ 7  • QJ10743  ♣ A72	West 2♠	North 1♣ 3NT	East Pass AP	South 1♦
Board: 368 Dealer: S Vul: EW North HCP: 4 South HCP: 19 Contract: 1N S	North:  • 10653  • 975  • KJ86  • 83	South:  ♠ AQJ  ♥ Q632  ♠ A1053  ♣ AQ	West Pass AP	North Pass	East 1♥	South 1  1  1  1  1  1  1  1  1  1  1  1  1
Board: 369 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 3N S	North:  ♠ AQ7  ♥ Q5  ♠ AQJ973  ♣ K5	South:  ♠ KJ  ♥ K7  ♦ K1086  ♣ 108762	West Pass AP	North 1♦ 3♦	Pass	South 1NT 3NT

Board: 370 Dealer: S Vul: NS HCP: 9	<ul><li>★ KJ1092</li><li>▼ 85</li><li>◆ AJ5</li><li>◆ 964</li></ul>	The opponents are silent.  Partner bids first.
Board: 371 Dealer: N Vul: EW HCP: 19	<ul><li>★ A43</li><li>★ AKJ1083</li><li>★ K5</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: S Vul: Both HCP: 2	<ul><li></li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 373 Dealer: N Vul: NS HCP: 19	<ul><li>★ KJ3</li><li>▼ A754</li><li>◆ A7</li><li>◆ AK106</li></ul>	The opponents are silent. You bid first.
Board: 374 Dealer: S Vul: EW HCP: 9	<ul><li>♠ AQ6</li><li>♥ 965</li><li>♦ 43</li><li>♠ K9876</li></ul>	The opponents are silent.  Partner bids first.

Board: 370 Dealer: S Vul: NS North HCP: 9 South HCP: 18 Contract: 3N S	North:  ♠ KJ1092  ♥ 85  ♠ AJ5  ♣ 964	South:  ♠ Q7  ♥ AKQ9  ♠ K1062  ♣ KJ7	West Pass Pass	North 1♠ 3NT		South 1   2NT
Board: 371 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 1♥ N	North:  ♠ A43  ♥ AKJ1083  ♠ K5  ♠ A10	South:  ♠ Q1096  ♥ 74  ♦ 973  ♠ QJ86	West	North 1♥	East AP	South
Board: 372 Dealer: S Vul: Both North HCP: 2 South HCP: 19 Contract: 2♠ W	North:  ♣ J5  ♥ J97642  ♦ 63  ♣ 974	South:  ♠ KQ10  ♥ AKQ  ♠ Q72  ♣ QJ65	1 <b>♠</b> 2 <b>♠</b>	North Pass AP raise or	2 <b>♣</b> ¹	1♣ Pass
Board: 373 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ KJ3  ♥ A754  ♠ A7  ♣ AK106	South:  ♣ 752  ♥ KQJ  • Q10652  ♣ 53	West Pass AP	North 1♣ 2NT	Pass	South 1    3NT
Board: 374 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ AQ6  ♥ 965  ♦ 43  ♣ K9876	South:  ♠ K9  ✔ AQ32  ♠ KQ986  ♣ A5	West Pass Pass	North 1NT 3NT	East Pass AP	1•

Board: 370 Dealer: S Vul: NS HCP: 18	<b>♠</b> Q7 <b>♥</b> AKQ9 <b>♦</b> K1062 <b>♣</b> KJ7	The opponents are silent.  You bid first.
Board: 371 Dealer: N Vul: EW HCP: 5	<ul><li>♣ Q1096</li><li>♥ 74</li><li>◆ 973</li><li>♣ QJ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: S Vul: Both HCP: 19	<ul><li>★ KQ10</li><li>★ AKQ</li><li>◆ Q72</li><li>◆ QJ65</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. You bid first.
Board: 373 Dealer: N Vul: NS HCP: 8	<ul><li>♣ 752</li><li>♥ KQJ</li><li>◆ Q10652</li><li>♣ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 374 Dealer: S Vul: EW HCP: 18	<ul><li>★ K9</li><li>▼ AQ32</li><li>◆ KQ986</li><li>◆ A5</li></ul>	The opponents are silent.  You bid first.

Board: 370 Dealer: S Vul: NS North HCP: 9 South HCP: 18 Contract: 3N S	North:  ♠ KJ1092  ♥ 85  ♠ AJ5  ♣ 964	South:  ♠ Q7  ♥ AKQ9  ♠ K1062  ♣ KJ7	West Pass Pass	North 1♠ 3NT		South 1   2NT
Board: 371 Dealer: N Vul: EW North HCP: 19 South HCP: 5 Contract: 1♥ N	North:  ♠ A43  ♥ AKJ1083  ♠ K5  ♠ A10	South:  ♠ Q1096  ♥ 74  ♦ 973  ♠ QJ86	West	North 1♥	East AP	South
Board: 372 Dealer: S Vul: Both North HCP: 2 South HCP: 19 Contract: 2♠ W	North:  ♣ J5  ♥ J97642  ♦ 63  ♣ 974	South:  ♠ KQ10  ♥ AKQ  ♠ Q72  ♣ QJ65	1 <b>♠</b> 2 <b>♠</b>	North Pass AP raise or	2 <b>♣</b> ¹	1♣ Pass
Board: 373 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ KJ3  ♥ A754  ♠ A7  ♣ AK106	South:  ♣ 752  ♥ KQJ  • Q10652  ♣ 53	West Pass AP	North 1♣ 2NT	Pass	South 1    3NT
Board: 374 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ AQ6  ♥ 965  ♦ 43  ♣ K9876	South:  ♠ K9  ✔ AQ32  ♠ KQ986  ♣ A5	West Pass Pass	North 1NT 3NT	East Pass AP	1•

Board: 375 Dealer: N Vul: Both HCP: 18	<ul><li>★ KQ73</li><li>★ K983</li><li>◆ AK10</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 376 Dealer: S Vul: None HCP: 3	<ul><li></li></ul>	West Doubles 1♣ if possible. East Bids 1♠ if possible.  Partner bids first.
Board: 377 Dealer: N Vul: EW HCP: 19	<ul><li>★ K9743</li><li>★ AK</li><li>◆ AK103</li><li>◆ Q9</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q107</li><li>♥ A95</li><li>◆ J862</li><li>♣ A84</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: N Vul: None HCP: 18	<ul><li>★ KQ6</li><li>▼ A98</li><li>◆ 52</li><li>◆ AKQ65</li></ul>	East Bids 1♦ if possible. East Doubles 2♦ if possible. You bid first.

Board: 375 Dealer: N Vul: Both North HCP: 18 South HCP: 7	North: South:  ♠ KQ73 ♠ A109  ♥ K983 ♥ J  ♠ AK10 ♠ 75  ♠ K9 ♠ Q108754	<b>♠</b> A109 <b>♥</b> J	Pass Pass Pass AP	1 ◆ 2NT 4 ◆ ¹ 5 ▼ ³	Pass Pass Pass	4NT <sup>2</sup>
Contract: 6♣ S		1 (100/3/12	2. Blac	bid, a <b>◆</b> kwood ( /5 or 5/5	0314,	for 🛧
Board: 376 Dealer: S Vul: None	North: <b>▲</b> J87	South:  ♠ AK10	West	North	East	South 1♣
North HCP: 3 South HCP: 18 Contract: 1N S	<ul><li>▼ 1094</li><li>◆ J1097</li><li>◆ J105</li></ul>	<ul><li>★ KQ53</li><li>◆ 863</li><li>◆ AQ3</li></ul>	X AP	Pass	1♠	1NT
Board: 377 Dealer: N	North: ♠ K9743	South: ♠ 10	West	North 1♠		South
Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	<ul><li>★ AK</li><li>◆ AK 103</li><li>◆ Q9</li></ul>	♥ Q643 ♦ QJ764 ♣ K82	Pass AP 1. forci	3♦ ng 1NT	Pass	3NT
Board: 378 Dealer: S Vul: Both	North: ♠ Q107 ♥ A95	South: ♠ AK82 ♥ KQ6	West	North	East	South
North HCP: 11 South HCP: 18 Contract: 3N S	◆ J862 ◆ A84	◆ A104 ◆ Q107	Pass Pass	1 <b>♦</b> 3NT	Pass AP	2NT
Board: 379	N. 4	Q 4	West	North 1 <b>♣</b>	East 1	South
Dealer: N	North: ♠ KQ6	South: ♠ AJ953	Pass	2 <b>♦</b> 1	X	2♠
Vul: None North HCP: 18 South HCP: 7	✓ A98 ◆ 52 ◆ AKQ65	♥ Q3 • 1083 • 873	Pass AP	3 <b>♦</b> <sup>2</sup>	Pass	

Board: 375 Dealer: N Vul: Both HCP: 7	<ul><li>▲ A109</li><li>♥ J</li><li>◆ 75</li><li>◆ Q1087542</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: S Vul: None HCP: 18	<ul><li>★ AK10</li><li>▼ KQ53</li><li>◆ 863</li><li>◆ AQ3</li></ul>	West Doubles 1♣ if possible. East Bids 1♠ if possible. You bid first.
Board: 377 Dealer: N Vul: EW HCP: 8	<ul><li>♠ 10</li><li>♥ Q643</li><li>♦ QJ764</li><li>♠ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: S Vul: Both HCP: 18	<ul><li>★ AK82</li><li>★ KQ6</li><li>★ A104</li><li>★ Q107</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: N Vul: None HCP: 7	<ul><li>▲ AJ953</li><li>♥ Q3</li><li>◆ 1083</li><li>◆ 873</li></ul>	East Bids 1♦ if possible. East Doubles 2♦ if possible. Partner bids first.

Board: 375 Dealer: N Vul: Both North HCP: 18 South HCP: 7	North: South:  ♠ KQ73 ♠ A109  ♥ K983 ♥ J  ♠ AK10 ♠ 75  ♠ K9 ♠ Q108754	<b>♠</b> A109 <b>♥</b> J	Pass Pass Pass AP	1 ◆ 2NT 4 ◆ ¹ 5 ▼ ³	Pass Pass Pass	4NT <sup>2</sup>
Contract: 6♣ S		1 (100/3/12	2. Blac	bid, a <b>◆</b> kwood ( /5 or 5/5	0314,	for 🛧
Board: 376 Dealer: S Vul: None	North: <b>▲</b> J87	South:  ♠ AK10	West	North	East	South 1♣
North HCP: 3 South HCP: 18 Contract: 1N S	<ul><li>▼ 1094</li><li>◆ J1097</li><li>◆ J105</li></ul>	<ul><li>★ KQ53</li><li>◆ 863</li><li>◆ AQ3</li></ul>	X AP	Pass	1♠	1NT
Board: 377 Dealer: N	North: ♠ K9743	South: ♠ 10	West	North 1♠		South
Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	<ul><li>★ AK</li><li>◆ AK 103</li><li>◆ Q9</li></ul>	♥ Q643 ♦ QJ764 ♣ K82	Pass AP 1. forci	3♦ ng 1NT	Pass	3NT
Board: 378 Dealer: S Vul: Both	North: ♠ Q107 ♥ A95	South: ♠ AK82 ♥ KQ6	West	North	East	South
North HCP: 11 South HCP: 18 Contract: 3N S	◆ J862 ◆ A84	◆ A104 ◆ Q107	Pass Pass	1 <b>♦</b> 3NT	Pass AP	2NT
Board: 379	N. 4	Q 4	West	North 1 <b>♣</b>	East 1	South
Dealer: N	North: ♠ KQ6	South: ♠ AJ953	Pass	2 <b>♦</b> 1	X	2♠
Vul: None North HCP: 18 South HCP: 7	✓ A98 ◆ 52 ◆ AKQ65	♥ Q3 • 1083 • 873	Pass AP	3 <b>♦</b> <sup>2</sup>	Pass	

Board: 380 Dealer: S Vul: NS HCP: 12	<b>★</b> K3 <b>♥</b> A84 <b>♦</b> 10 <b>♣</b> AJ95432	The opponents are silent.  Partner bids first.
Board: 381 Dealer: N Vul: Both HCP: 18	<ul><li>★ K109</li><li>★ K87</li><li>◆ Q8</li><li>◆ AKQJ10</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 382 Dealer: S Vul: None HCP: 6	<ul><li>★ K43</li><li>▼ J63</li><li>◆ 653</li><li>◆ Q852</li></ul>	East Bids 2♦ if possible. West Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 383 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AK6</li><li>♥ QJ75</li><li>♠ AJ85</li><li>♠ QJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 384 Dealer: S Vul: EW HCP: 3	<ul><li>106</li><li>✓ J65</li><li>♦ 64</li><li>♠ Q109543</li></ul>	West Bids 1♠ if possible.  Partner bids first.

Board: 380 Dealer: S Vul: NS	North: ♠ K3	South: ♠ AQ7		North		1♦
North HCP: 12	<b>∨</b> A84 <b>◆</b> 10	▼ KJ5		3 <b>♣</b> ¹	Pass	3NT
South HCP: 19	◆ 10 ◆ AJ95432	◆ AQ83 ◆ K106	AP	• т	C1 'C	
Contract: 3N S	11000102	11100	1. Invit	ing Jump	Snitts	
Board: 381	North:	South:	Wast	North	Foot	South
Dealer: N Vul: Both	<b>♦</b> K109	<b>♠</b> AQ8752	West	1 <b>\O</b> 1 <b>u</b> 1	2 <b>♦</b>	Pass
North HCP: 18	<b>♥</b> K87	♥ J65	3♦	X	Pass	
South HCP: 7	◆ Q8 <b>♣</b> AKQJ10	◆ 7 <b>◆</b> 862	AP			
Contract: 4♠ S	* AIQIIO	₩ 602				
			West	North	East	South
Board: 382	North:	South:				1♦
Dealer: S Vul: None	<b>♦</b> K43	<b>♠</b> Q9	Pass	1NT	<b>2</b> ♦ <sup>1</sup>	3♦
North HCP: 6	<b>♥</b> J63	<b>▼</b> A5	3♥	<b>4</b>	Pass	Pass
South HCP: 18	♦ 653 • 6853	• AKJ1042	4♥	Pass	Pass	X
Contract: 4♥X W	<b>♣</b> Q852	♣ A109	AP			
			1. Mich	naels Cu	ebid	
Board: 383	North:	South:	<b>11</b> 7. 4	NT 4	Г (	G .1
Dealer: N	♠ AK6	<b>★</b> 732	west	North		South Pass
Vul: NS North HCP: 18	♥ QJ75	♥ 98 • 0722	Pass	1 <b>♦</b> X	1NT Pass	
South HCP: 4	<b>♦</b> AJ85 <b>♣</b> QJ	♦ 9732 ♣ A753	AP	Λ	1 ass	24
Contract: 2♣ S	<b>₹</b> Ø3	<b>₹</b> A/33	7 11			
Doords 204			West	North	Fast	South
Board: 384 Dealer: S	North:	South:	,, est	1,0141		1
Vul: EW	<b>▲</b> 106	<b>♦</b> KJ4	1♠	Pass	Pass	1NT
North HCP: 3	<b>♥</b> J65 <b>♦</b> 64	♥ A9	Pass	2♣	Pass	
South HCP: 18	◆ 04 ◆ Q109543	♦ AQ92 ♣ KJ72	Pass	3♣	AP	
Contract: 3♣ N	± Q1075-13	T 110/2		raise or		in 🕭

Board: 380 Dealer: S Vul: NS HCP: 19	<ul><li>AQ7</li><li>KJ5</li><li>AQ83</li><li>K106</li></ul>	The opponents are silent.  You bid first.
Board: 381 Dealer: N Vul: Both HCP: 7	<ul><li>AQ8752</li><li>✓ J65</li><li>✓ 7</li><li>№ 862</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 382 Dealer: S Vul: None HCP: 18	<ul><li>♣ Q9</li><li>♥ A5</li><li>◆ AKJ1042</li><li>♣ A109</li></ul>	East Bids 2♦ if possible. West Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 383 Dealer: N Vul: NS HCP: 4	<ul><li>★732</li><li>♥98</li><li>◆9732</li><li>★A753</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 384 Dealer: S Vul: EW HCP: 18	<ul><li>★ KJ4</li><li>★ A9</li><li>★ AQ92</li><li>★ KJ72</li></ul>	West Bids 1♠ if possible.  You bid first.

Board: 380 Dealer: S Vul: NS	North: ♠ K3	South: ♠ AQ7		North		1♦
North HCP: 12	<b>∨</b> A84 <b>◆</b> 10	▼ KJ5		3 <b>♣</b> ¹	Pass	3NT
South HCP: 19	◆ 10 ◆ AJ95432	◆ AQ83 ◆ K106	AP	• т	C1 'C	
Contract: 3N S	11000102	11100	1. Invit	ing Jump	Snitts	
Board: 381	North:	South:	Wast	North	Foot	South
Dealer: N Vul: Both	<b>♦</b> K109	<b>♠</b> AQ8752	West	1 <b>\O</b> 1 <b>u</b> 1	2 <b>♦</b>	Pass
North HCP: 18	<b>♥</b> K87	♥ J65	3♦	X	Pass	
South HCP: 7	◆ Q8 <b>♣</b> AKQJ10	◆ 7 <b>◆</b> 862	AP			
Contract: 4♠ S	* AIQIIO	₩ 602				
			West	North	East	South
Board: 382	North:	South:				1♦
Dealer: S Vul: None	<b>♦</b> K43	<b>♠</b> Q9	Pass	1NT	<b>2</b> ♦¹	3♦
North HCP: 6	<b>♥</b> J63	<b>▼</b> A5	3♥	<b>4</b>	Pass	Pass
South HCP: 18	♦ 653 • 6853	• AKJ1042	4♥	Pass	Pass	X
Contract: 4♥X W	<b>♣</b> Q852	♣ A109	AP			
			1. Mich	naels Cu	ebid	
Board: 383	North:	South:	<b>11</b> 7. 4	NT 4	Г (	G .1
Dealer: N	♠ AK6	<b>★</b> 732	west	North		South Pass
Vul: NS North HCP: 18	♥ QJ75	♥ 98 • 0722	Pass	1 <b>♦</b> X	1NT Pass	
South HCP: 4	<b>♦</b> AJ85 <b>♣</b> QJ	♦ 9732 ♣ A753	AP	Λ	1 ass	24
Contract: 2♣ S	<b>₹</b> Ø3	<b>₹</b> A/33	7 11			
Doords 204			West	North	Fast	South
Board: 384 Dealer: S	North:	South:	,, est	1,0141		1
Vul: EW	<b>▲</b> 106	<b>♦</b> KJ4	1♠	Pass	Pass	1NT
North HCP: 3	<b>♥</b> J65 <b>♦</b> 64	♥ A9	Pass	2♣	Pass	
South HCP: 18	◆ 04 ◆ Q109543	♦ AQ92 ♣ KJ72	Pass	3♣	AP	
Contract: 3♣ N	± Q1075-13	T 110/2		raise or		in 🕭

Board: 385 Dealer: N Vul: None HCP: 19	<ul><li>★ A8</li><li>▼ A1065</li><li>◆ AK83</li><li>◆ A106</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 386 Dealer: S Vul: NS HCP: 9	<ul><li>★KQ7</li><li>▼765</li><li>◆J1083</li><li>◆K76</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: N Vul: EW HCP: 18	<ul><li>★ KQ83</li><li>▼ A102</li><li>◆ 106</li><li>◆ AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 388 Dealer: S Vul: Both HCP: 5	<ul><li>1082</li><li>✓ K53</li><li>✓ Q9542</li><li>№ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 389 Dealer: N Vul: NS HCP: 18	<ul><li>★ K5</li><li>▼ J109</li><li>◆ A103</li><li>◆ AKQJ9</li></ul>	The opponents are silent. You bid first.

Board: 385 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 1 \( \) X E	North:  ♠ A8  ♥ A1065  ♠ AK83  ♣ A106	South:  ♠ K10752  ♥ K82  ♦ 106  ♣ J94	West Pass	North 1 X	East 1♠ AP	South Pass
Board: 386 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 3N S	North:  ♠ KQ7  ▼ 765  • J1083  ♣ K76	South:  ◆ 54  ▼ KQJ4  ◆ AQ6  ◆ AQJ8	West Pass Pass	North  1   3NT		South 1♣ 2NT
Board: 387 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 3N S	North:  ♠ KQ83  ♥ A102  • 106  ♣ AKQ8	South:  ◆ 972  ▼ Q94  ◆ KJ3  ◆ 10654	West Pass Pass	North 1♣ 2NT 3NT		1NT
Board: 388 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 1 S	North:  • 1082  • K53  • Q9542  • 105	South:  ♠ AQ65  ♥ AQ  ♠ K1086  ♠ A98	West AP	North	East	South 1♦
Board: 389 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ K5  ♥ J109  ♠ A103  ♣ AKQJ9	South:  ♠ 10974  ♥ Q864  ♠ KQ96  ♠ 3	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT

Board: 385 Dealer: N Vul: None	<b>★</b> K10752 <b>∀</b> K82 <b>♦</b> 106	East Bids 1♠ if possible.  Partner bids first.
HCP: 7  Board: 386  Dealer: S  Vul: NS	<ul><li>♣ J94</li><li>♠ 54</li><li>♥ KQJ4</li><li>♠ AQ6</li><li>♠ AQI9</li></ul>	The opponents are silent.  You bid first.
HCP: 19  Board: 387  Dealer: N  Vul: EW	<ul><li>♣ AQJ8</li><li>♠ 972</li><li>♥ Q94</li><li>♦ KJ3</li><li>♠ 10654</li></ul>	The opponents are silent.  Partner bids first.
HCP: 6  Board: 388  Dealer: S  Vul: Both	<ul><li>♣ 10654</li><li>♠ AQ65</li><li>♥ AQ</li><li>♦ K1086</li></ul>	The opponents are silent.  You bid first.
HCP: 19  Board: 389  Dealer: N  Vul: NS  HCP: 7	<ul> <li>♣ A98</li> <li>♠ 10974</li> <li>♥ Q864</li> <li>♠ KQ96</li> <li>♠ 3</li> </ul>	The opponents are silent.  Partner bids first.

Board: 385 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 1 \( \) X E	North:  ♠ A8  ♥ A1065  ♠ AK83  ♣ A106	South:  ♠ K10752  ♥ K82  ♦ 106  ♣ J94	West Pass	North 1 X	East 1♠ AP	South Pass
Board: 386 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 3N S	North:  ♠ KQ7  ▼ 765  • J1083  ♣ K76	South:  ◆ 54  ▼ KQJ4  ◆ AQ6  ◆ AQJ8	West Pass Pass	North  1   3NT		South 1♣ 2NT
Board: 387 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 3N S	North:  ♠ KQ83  ♥ A102  • 106  ♣ AKQ8	South:  ◆ 972  ▼ Q94  ◆ KJ3  ◆ 10654	West Pass Pass	North 1♣ 2NT 3NT		1NT
Board: 388 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 1 S	North:  • 1082  • K53  • Q9542  • 105	South:  ♠ AQ65  ♥ AQ  ♠ K1086  ♠ A98	West AP	North	East	South 1♦
Board: 389 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N N	North:  ♠ K5  ♥ J109  ♠ A103  ♣ AKQJ9	South:  ♠ 10974  ♥ Q864  ♠ KQ96  ♠ 3	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT

Board: 390 Dealer: S Vul: EW HCP: 4	<ul><li>♠ 64</li><li>♥ 65</li><li>♦ J109</li><li>♠ K109652</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 391 Dealer: N Vul: Both HCP: 18	<ul><li>★ KQ</li><li>♥ Q7</li><li>◆ KQ1095</li><li>◆ KQJ8</li></ul>	West Bids 2NT if possible. East Bids 3♠ if possible. You bid first.
Board: 392 Dealer: S Vul: None HCP: 7	<ul><li>♠ Q3</li><li>♥ K974</li><li>♦ 74</li><li>♠ Q9863</li></ul>	The opponents are silent.  Partner bids first.
Board: 393 Dealer: N Vul: EW HCP: 18	<ul><li>★ AK109</li><li>♥ J64</li><li>★ A62</li><li>★ AQ3</li></ul>	East Doubles 1♣ if possible.  You bid first.
Board: 394 Dealer: S Vul: Both HCP: 1	<ul><li>◆ 976</li><li>♥ J83</li><li>◆ 9542</li><li>◆ 864</li></ul>	The opponents are silent.  Partner bids first.

Board: 390 Dealer: S Vul: EW North HCP: 4	North: <b>♠</b> 64 <b>♥</b> 65	South: ♠ A8 ▼ A82	West Pass	North Pass	East X	South 1♦ 2♦
South HCP: 19 Contract: 2 S	◆ J109 ◆ K109652	◆ AKQ632 ◆ Q3	AP	1 455	71	2.
Board: 391 Dealer: N	North: ♠ KQ	South: ♠ 63	West	North	East Pass	
Vul: Both North HCP: 18	♥ Q7	<b>♥</b> KJ843	$2NT^1$	X	3♠	<b>4</b>
South HCP: 9 Contract: 4♦ N	◆ KQ1095 ◆ KQJ8	◆ AJ64 ◆ 95	AP 1. Unus	sual 2N7	Γ	
Board: 392 Dealer: S	North:	South:	West	North	East	South 1♠
Vul: None North HCP: 7	<b>♠</b> Q3 ♥ K974 <b>♠</b> 74	<ul><li>★ AKJ109</li><li>♥ Q63</li><li>◆ AKJ</li></ul>		1NT <sup>1</sup>	Pass	
South HCP: 18 Contract: 3N N	◆ 74 ◆ Q9863		AP 1. forcing 1NT			
Board: 393 Dealer: N	North: ♠ AK109	South: ♠ 87	West	North	East	South
Vul: EW	<b>♥</b> J64	• 87 ♥ KQ103	D	1 <b>♣</b>	X	1 <b>♥</b>
North HCP: 18 South HCP: 8 Contract: 3N N	◆ A62 ◆ AQ3	◆ 1083 ◆ K1087	Pass AP	2NT	Pass	3NT
Board: 394	North:	South:				
Dealer: S Vul: Both	<b>♦</b> 976	<b>♦</b> K4	West	North	East	
North HCP: 1	♥ J83 ♦ 9542	<b>♥</b> K96 <b>♦</b> A863	AP			1♦
South HCP: 19 Contract: 1  S	<b>♣</b> 864	♣ AKQ2				

Board: 390 Dealer: S Vul: EW HCP: 19	<ul><li>★ A8</li><li>★ A82</li><li>★ AKQ632</li><li>★ Q3</li></ul>	East Doubles Pass if possible. You bid first.
Board: 391 Dealer: N Vul: Both HCP: 9	<ul><li>♠ 63</li><li>♥ KJ843</li><li>♠ AJ64</li><li>♠ 95</li></ul>	West Bids 2NT if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 392 Dealer: S Vul: None HCP: 18	<ul><li>♠ AKJ109</li><li>♥ Q63</li><li>♠ AKJ</li><li>♠ 105</li></ul>	The opponents are silent. You bid first.
Board: 393 Dealer: N Vul: EW HCP: 8	♦ 87 ▼ KQ103 ♦ 1083 ♣ K1087	East Doubles 1♣ if possible.  Partner bids first.
Board: 394 Dealer: S Vul: Both HCP: 19	<ul><li>★ K4</li><li>★ K96</li><li>★ A863</li><li>★ AKQ2</li></ul>	The opponents are silent. You bid first.

Board: 390 Dealer: S Vul: EW North HCP: 4	North: <b>♠</b> 64 <b>♥</b> 65	South: ♠ A8 ▼ A82	West Pass	North Pass	East X	South 1♦ 2♦
South HCP: 19 Contract: 2 S	◆ J109 ◆ K109652	◆ AKQ632 ◆ Q3	AP	1 455	71	2.
Board: 391 Dealer: N	North: ♠ KQ	South: ♠ 63	West	North	East Pass	
Vul: Both North HCP: 18	♥ Q7	<b>♥</b> KJ843	$2NT^1$	X	3♠	<b>4</b>
South HCP: 9 Contract: 4♦ N	◆ KQ1095 ◆ KQJ8	◆ AJ64 ◆ 95	AP 1. Unus	sual 2N7	Γ	
Board: 392 Dealer: S	North:	South:	West	North	East	South 1♠
Vul: None North HCP: 7	<b>♠</b> Q3 ♥ K974 <b>♠</b> 74	<ul><li>★ AKJ109</li><li>♥ Q63</li><li>◆ AKJ</li></ul>		1NT <sup>1</sup>	Pass	
South HCP: 18 Contract: 3N N	◆ 74 ◆ Q9863		AP 1. forcing 1NT			
Board: 393 Dealer: N	North: ♠ AK109	South: ♠ 87	West	North	East	South
Vul: EW	<b>♥</b> J64	• 87 ♥ KQ103	D	1 <b>♣</b>	X	1 <b>♥</b>
North HCP: 18 South HCP: 8 Contract: 3N N	◆ A62 ◆ AQ3	◆ 1083 ◆ K1087	Pass AP	2NT	Pass	3NT
Board: 394	North:	South:				
Dealer: S Vul: Both	<b>♦</b> 976	<b>♦</b> K4	West	North	East	
North HCP: 1	♥ J83 ♦ 9542	<b>♥</b> K96 <b>♦</b> A863	AP			1♦
South HCP: 19 Contract: 1  S	<b>♣</b> 864	♣ AKQ2				

Board: 395 Dealer: N Vul: None HCP: 19	<ul><li>A2</li><li>✓ A972</li><li>A4</li><li>♠ AK542</li></ul>	The opponents are silent. You bid first.
Board: 396 Dealer: S Vul: NS HCP: 4	<ul><li>◆ 982</li><li>▼ 10943</li><li>◆ KJ94</li><li>◆ 85</li></ul>	East Doubles Pass if possible. West Bids 1♠ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 397 Dealer: N Vul: Both HCP: 19	<ul><li>AJ2</li><li>AK53</li><li>Q10</li><li>AJ85</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: S Vul: None HCP: 7	<ul><li>♣ Q1043</li><li>♥ 109</li><li>♦ 108</li><li>♣ KQ965</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: N Vul: NS HCP: 19	<ul><li>▲ A3</li><li>✔ AKQ85</li><li>◆ 1097</li><li>▲ AQ3</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.

Board: 395 Dealer: N Vul: None North HCP: 19 South HCP: 5 Contract: 3N S	North:  ♠ A2  ♥ A972  ♠ A4  ♣ AK542	South:  ♣ J853  ♥ 863  ♣ Q1086  ♣ Q3	West Pass Pass	North 1♣ 2♥ 3NT	Pass Pass	
Board: 396 Dealer: S Vul: NS North HCP: 4 South HCP: 19 Contract: 3 S	North:	South:  ♠ AK  ♥ KQ5  ♠ A1083  ♠ K643	West Pass 1♣ 2♠ Pass	North Pass 2♦ Pass 3♦	X	1♦ XX Pass
Board: 397 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AJ2  ♥ AK53  ♠ Q10  ♠ AJ85	South:  ♠ KQ53  ♥ Q62  ♦ J874  ♣ 73	West Pass AP	North 1♣ 2NT	Pass	South 1♠ 3NT
Board: 398 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 4♥ S	North:  ♠ Q1043  ♥ 109  ♦ 108  ♣ KQ965	South:  ♣ 86  ▼ AKJ72  ♣ AQ7  ♣ A73	West Pass Pass Pass	North  1♠  3♣  4♥	Pass	South 1♥ 2NT 3NT
Board: 399 Dealer: N Vul: NS North HCP: 19 South HCP: 4 Contract: 4 S	North:  ♠ A3  ♥ AKQ85  ♦ 1097  ♣ AQ3	South:  ♠ K6  ▼ 103  ◆ 852  ♣ J96542	3♠ AP	North 1♥ X naels Cu	2♥¹ Pass	Pass

Board: 395 Dealer: N Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 396 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK</li><li>▼ KQ5</li><li>◆ A1083</li><li>◆ K643</li></ul>	East Doubles Pass if possible. West Bids 1♠ if possible. West Bids 2♠ if possible. You bid first.
Board: 397 Dealer: N Vul: Both HCP: 8	<ul><li>★ KQ53</li><li>♥ Q62</li><li>◆ J874</li><li>◆ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: S Vul: None HCP: 18	<ul><li>♣ 86</li><li>♥ AKJ72</li><li>◆ AQ7</li><li>♣ A73</li></ul>	The opponents are silent.  You bid first.
Board: 399 Dealer: N Vul: NS HCP: 4	<b>★</b> K6 ▼ 103 ◆ 852 <b>♣</b> J96542	East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 395 Dealer: N Vul: None North HCP: 19 South HCP: 5 Contract: 3N S	North:  ♠ A2  ♥ A972  ♠ A4  ♣ AK542	South:  ♣ J853  ♥ 863  ♣ Q1086  ♣ Q3	West Pass Pass	North 1♣ 2♥ 3NT	Pass Pass	
Board: 396 Dealer: S Vul: NS North HCP: 4 South HCP: 19 Contract: 3 S	North:	South:  ♠ AK  ♥ KQ5  ♠ A1083  ♠ K643	West Pass 1♣ 2♠ Pass	North Pass 2♦ Pass 3♦	X	1♦ XX Pass
Board: 397 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AJ2  ♥ AK53  ♠ Q10  ♠ AJ85	South:  ♠ KQ53  ♥ Q62  ♦ J874  ♣ 73	West Pass AP	North 1♣ 2NT	Pass	South 1♠ 3NT
Board: 398 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 4♥ S	North:  ♠ Q1043  ♥ 109  ♦ 108  ♣ KQ965	South:  ♣ 86  ▼ AKJ72  ♣ AQ7  ♣ A73	West Pass Pass Pass	North  1♠  3♣  4♥	Pass	South 1♥ 2NT 3NT
Board: 399 Dealer: N Vul: NS North HCP: 19 South HCP: 4 Contract: 4 S	North:  ♠ A3  ♥ AKQ85  ♦ 1097  ♣ AQ3	South:  ♠ K6  ▼ 103  ◆ 852  ♣ J96542	3♠ AP	North 1♥ X naels Cu	2♥¹ Pass	Pass

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 400 ♠ K76 East Bids 2♦ if possible.

Dealer: S V J1074 East Doubles Pass if possible.

Vul: EW ♦ 6

HCP: 6 ♣ Q10873 Partner bids first.

Board: 401 ♠ AK7
Dealer: N ★ AK

The opponents are silent.

Vul: NS → A8 HCP: 15 → A74 Partner bids first.

Board: 403 ♠ AK3
Dealer: N ← AK

East Bids 1♠ if possible.

Vul: EW ♦ Q8764 You bid first.

HCP: 18 ♣ Q74 You bid firs

Board: 400 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 4♠X S	North:  ♠ K76  ♥ J1074  ♠ 6  ♣ Q10873	South:  ♠ QJ1098  ♥ KQ  ♠ AKQ2  ♠ J9	West North East South  1♣  Pass 1NT¹ 2♦ 2NT  Pass 3♠ Pass 4♠  Pass Pass X AP  1. forcing 1NT
Board: 401 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 4 S	North:  ♠ AK7  ♥ AK  ♦ QJ105  ♣ Q653	South:  ♠ Q9863  ♥ Q1095  ♦ 2  ♣ A97	West North East South  1  Pass 1  Pass 2NT Pass 3  Pass 3 Pass 4  Pass 4 AP  1. Cue bid, a  stopper
Board: 402 Dealer: S Vul: NS North HCP: 15 South HCP: 19 Contract: 6 N	North:  ♠ A10  ♥ QJ8754  ♠ A8  ♣ A74	South:  ♠ KJ3  ♥ AK6  ♠ K93  ♠ KQ86	West North East South  1♣  2♠ 3♥ Pass 4NT¹  Pass 5♠² Pass 5♦  Pass 5NT³ Pass 6♠⁴  Pass 6♠⁵ Pass 6♥  AP  1. Blackwood 0314, for ♥  2. A=0/5 or 3/5  3. ♥ queen no ♠ king no ♠ king no ♦ king 4. King ask by available bid  5. K=0
Board: 403 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ AK3  ♥ AK  • Q8764  ♣ Q74	South:	West North East South  1 ◆ 1 ◆ 3 ◆  AP

#### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 400 East Bids 2♦ if possible. **♦** QJ1098

East Doubles Pass if possible. Dealer: S **♥** KQ

Vul: EW ♦ AKQ2

HCP: 8

HCP: 18 **♣** J9 You bid first.

Board: 401 **♦** Q9863 The opponents are silent. Dealer: N ♥ Q1095

Vul: None **♦** 2 Partner bids first. **♣** A97

Board: 402 ♠ KJ3

West Bids 2♠ if possible. Dealer: S ♥ AK6

Vul: NS **♦** K93 You bid first. HCP: 19 **♣** KQ86

Board: 403 **♦**92 East Bids 1♠ if possible.

Dealer: N **V** 10 Vul: EW **♦** K52

Partner bids first. HCP: 7 ♣ KJ98653

Board: 400 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 4♠X S	North:  ♠ K76  ♥ J1074  ♠ 6  ♣ Q10873	South:  ♠ QJ1098  ♥ KQ  ♠ AKQ2  ♠ J9	West North East South  1♣  Pass 1NT¹ 2♦ 2NT  Pass 3♠ Pass 4♠  Pass Pass X AP  1. forcing 1NT
Board: 401 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 4 S	North:  ♠ AK7  ♥ AK  ♦ QJ105  ♣ Q653	South:  ♠ Q9863  ♥ Q1095  ♦ 2  ♣ A97	West North East South  1  Pass 1  Pass 2NT Pass 3  Pass 3 Pass 4  Pass 4 AP  1. Cue bid, a  stopper
Board: 402 Dealer: S Vul: NS North HCP: 15 South HCP: 19 Contract: 6 N	North:  ♠ A10  ♥ QJ8754  ♠ A8  ♣ A74	South:  ♠ KJ3  ♥ AK6  ♠ K93  ♠ KQ86	West North East South  1♣  2♠ 3♥ Pass 4NT¹  Pass 5♠² Pass 5♦  Pass 5NT³ Pass 6♠⁴  Pass 6♠⁵ Pass 6♥  AP  1. Blackwood 0314, for ♥  2. A=0/5 or 3/5  3. ♥ queen no ♠ king no ♠ king no ♦ king 4. King ask by available bid  5. K=0
Board: 403 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ AK3  ♥ AK  • Q8764  ♣ Q74	South:	West North East South  1 ◆ 1 ◆ 3 ◆  AP

Board: 404 Dealer: S Vul: Both HCP: 15	<ul><li>AQ853</li><li>✓ K</li><li>✓ KQJ854</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 405 Dealer: N Vul: NS HCP: 19	<ul><li>♠ AQ</li><li>♥ A8</li><li>♠ KJ983</li><li>♠ AJ32</li></ul>	East Bids 1♥ if possible. East Bids 2♥ if possible. You bid first.
Board: 406 Dealer: S Vul: EW HCP: 4	<ul><li>1084</li><li>✓ Q542</li><li>J982</li><li>J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AK</li><li>♥ Q93</li><li>♠ AK964</li><li>♠ K74</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 408 Dealer: S Vul: None HCP: 11	<ul><li>♠ Q85</li><li>♥ Q87</li><li>♦ KQ2</li><li>♠ Q983</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1♣
Board: 404	North:	South:	Pass	2♠	Pass	4NT <sup>1</sup>
Dealer: S Vul: Both	<b>♠</b> AQ853	<b>♦</b> K106	Pass	<b>5</b> ♦ <sup>2</sup>	Pass	5♥
North HCP: 15 South HCP: 19	<b>♥</b> K <b>♦</b> KQJ854	▼ A862 ◆ A2	Pass AP	6 <b>♦</b> ³	Pass	7♠
Contract: 7♠ N	<b>♣</b> 2	♣ AKJ4		kwood ( /5 or 4/:		for <b>♠</b>
			3. <b>♠</b> qu	een and	♦ king	
Board: 405 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♠</b> AQ	<b>♦</b> 9742	D	1 <b>♦</b>	1 <b>Y</b>	Pass
North HCP: 19	<b>♥</b> A8 <b>♦</b> KJ983	♥ 1065 ♦ 10	Pass Pass	1NT 3♦	2♥ Pass	2NT 3NT
South HCP: 5 Contract: 3N N	♣ AJ32	♣ KQ964	AP	3♥	1 ass	3111
Board: 406 Dealer: S Vul: EW	North: • 1084 • Q542	South:  ♠ AJ3  ♥ AK963	West	North	East	South 1
North HCP: 4 South HCP: 18 Contract: 1♥ S	◆ J982 ◆ J3	◆ A6 ◆ Q75	AP			1 🔻
Board: 407 Dealer: N	North: ♠ AK	South: <b>▲</b> J32	West	North	East	South
Vul: Both North HCP: 19 South HCP: 6 Contract: 3N N	♥ Q93 ♦ AK964 ♠ K74	<ul><li>★ AJ10862</li><li>★ 1073</li><li>★ 6</li></ul>	2♠	1 <b>♦</b> 3NT	Pass AP	1♥
Board: 408 Dealer: S	North: <b>♠</b> Q85	South: ♠ A1074	West	North	East	South 1♣
Vul: None North HCP: 11 South HCP: 18 Contract: 3N N	♥ Q87 • KQ2 • Q983	<ul><li>★ K6</li><li>★ A76</li><li>★ AK42</li></ul>	Pass AP	2NT	Pass	3NT

Board: 404 Dealer: S Vul: Both HCP: 19	<ul><li>★ K106</li><li>★ A862</li><li>★ A2</li><li>★ AKJ4</li></ul>	The opponents are silent.  You bid first.
Board: 405 Dealer: N Vul: NS HCP: 5	<ul><li>♦ 9742</li><li>♥ 1065</li><li>♦ 10</li><li>♠ KQ964</li></ul>	East Bids 1♥ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 406 Dealer: S Vul: EW HCP: 18	<ul><li>AJ3</li><li>✓ AK963</li><li>A6</li><li>Q75</li></ul>	The opponents are silent. You bid first.
Board: 407 Dealer: N Vul: Both HCP: 6	<ul><li>J32</li><li>✓ AJ10862</li><li>→ 1073</li><li>♠ 6</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 408 Dealer: S Vul: None HCP: 18	<ul><li>★ A1074</li><li>★ K6</li><li>★ A76</li><li>★ AK42</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1♣
Board: 404	North:	South:	Pass	2♠	Pass	4NT <sup>1</sup>
Dealer: S Vul: Both	<b>♠</b> AQ853	<b>♦</b> K106	Pass	<b>5</b> ♦ <sup>2</sup>	Pass	5♥
North HCP: 15 South HCP: 19	<b>♥</b> K <b>♦</b> KQJ854	▼ A862 ◆ A2	Pass AP	6 <b>♦</b> ³	Pass	7♠
Contract: 7♠ N	<b>♣</b> 2	♣ AKJ4		kwood ( /5 or 4/:		for <b>♠</b>
			3. <b>♠</b> qu	een and	♦ king	
Board: 405 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♠</b> AQ	<b>♦</b> 9742	D	1 <b>♦</b>	1 <b>Y</b>	Pass
North HCP: 19	<b>♥</b> A8 <b>♦</b> KJ983	♥ 1065 ♦ 10	Pass Pass	1NT 3♦	2♥ Pass	2NT 3NT
South HCP: 5 Contract: 3N N	♣ AJ32	♣ KQ964	AP	3♥	1 ass	3111
Board: 406 Dealer: S Vul: EW	North: • 1084 • Q542	South:  ♠ AJ3  ♥ AK963	West	North	East	South 1
North HCP: 4 South HCP: 18 Contract: 1♥ S	◆ J982 ◆ J3	◆ A6 ◆ Q75	AP			1 🔻
Board: 407 Dealer: N	North: ♠ AK	South: <b>▲</b> J32	West	North	East	South
Vul: Both North HCP: 19 South HCP: 6 Contract: 3N N	♥ Q93 ♦ AK964 ♠ K74	<ul><li>★ AJ10862</li><li>★ 1073</li><li>★ 6</li></ul>	2♠	1 <b>♦</b> 3NT	Pass AP	1♥
Board: 408 Dealer: S	North: <b>♠</b> Q85	South: ♠ A1074	West	North	East	South 1♣
Vul: None North HCP: 11 South HCP: 18 Contract: 3N N	♥ Q87 • KQ2 • Q983	<ul><li>★ K6</li><li>★ A76</li><li>★ AK42</li></ul>	Pass AP	2NT	Pass	3NT

Board: 409 Dealer: N Vul: EW HCP: 19	<ul><li>♠ AKJ</li><li>♥ A72</li><li>♦ Q63</li><li>♠ KQ93</li></ul>	The opponents are silent. You bid first.
Board: 410 Dealer: S Vul: Both HCP: 11	<ul><li>↓ J</li><li>↓ KQJ72</li><li>↓ J94</li><li>♠ K743</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: N Vul: None HCP: 18	<ul><li>★ KJ5</li><li>▼ KQ2</li><li>◆ AQ85</li><li>◆ K52</li></ul>	East Bids 1♥ if possible.  West Bids 1♠ if possible.  East Bids 1NT if possible.  West Bids 2♠ if possible.  West Doubles 3♠ if possible.  You bid first.
Board: 412 Dealer: S Vul: NS HCP: 13	<b>♣</b> 5 <b>♥</b> QJ864 <b>♦</b> KQ1092 <b>♣</b> KQ	The opponents are silent.  Partner bids first.

Board: 409 Dealer: N Vul: EW North HCP: 19 South HCP: 16 Contract: 6N N	North:  ♠ AKJ  ♥ A72  • Q63  ♣ KQ93	South:	West North East South  1♣ Pass 1♥  Pass 2NT Pass 3♦  Pass 3NT Pass 6NT  AP
Board: 410 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 6 N	North:  ♣ J  ♥ KQJ72  • J94  ♣ K743	South:  ♠ A85  ♥ A1065  ♠ KQ6  ♣ AJ2	West North East South  1♣  Pass 1♥ Pass 3♥  Pass 3♠¹ Pass 3NT²  Pass 4♠³ Pass 4♠⁴  Pass 4NT⁵ Pass 5♠⁶  Pass 6♥ AP  1. Cue bid, a ♠ stopper  2. Cue bid, surplus  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper  5. Blackwood 0314, for ♥  6. A=0/5 or 3/5
Board: 411 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 3•X S	North:  ♠ KJ5  ♥ KQ2  ♠ AQ85  ♣ K52	South:  ♠ Q1087  ♥ 1086  ♦ 92  ♣ 10743	West North East South  1
Board: 412 Dealer: S Vul: NS North HCP: 13 South HCP: 19 Contract: 6 N	North:	South:  ♠ AK9843  ♠ A53  ♠ A3  ♠ A9	West North East South  1♣  Pass 2♥ Pass 3♥  Pass 4♣¹ Pass 4NT²  Pass 5♣³ Pass 6♥  AP  1. Cue bid, a ♣ stopper 2. Blackwood 0314, for ♥ 3. A=0/5 or 3/5

Board: 409 Dealer: N Vul: EW HCP: 16	<ul><li>◆96</li><li>♥ K653</li><li>◆ AKJ8</li><li>◆ AJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 410 Dealer: S Vul: Both HCP: 18	<ul><li>A85</li><li>✓ A1065</li><li>✓ KQ6</li><li>AJ2</li></ul>	The opponents are silent.  You bid first.
Board: 411 Dealer: N Vul: None HCP: 2	<ul><li>◆ Q1087</li><li>▼ 1086</li><li>◆ 92</li><li>◆ 10743</li></ul>	East Bids 1♥ if possible.  West Bids 1♠ if possible.  East Bids 1NT if possible.  West Bids 2♠ if possible.  West Doubles 3♠ if possible.  Partner bids first.
Board: 412 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK9843</li><li>▼ A53</li><li>★ A3</li><li>★ A9</li></ul>	The opponents are silent. You bid first.

Board: 409 Dealer: N Vul: EW North HCP: 19 South HCP: 16 Contract: 6N N	North:  ♠ AKJ  ♥ A72  • Q63  ♣ KQ93	South:	West North East South  1♣ Pass 1♥  Pass 2NT Pass 3♦  Pass 3NT Pass 6NT  AP
Board: 410 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 6 N	North:  ♣ J  ♥ KQJ72  • J94  ♣ K743	South:  ♠ A85  ♥ A1065  ♠ KQ6  ♣ AJ2	West North East South  1♣  Pass 1♥ Pass 3♥  Pass 3♠¹ Pass 3NT²  Pass 4♠³ Pass 4♠⁴  Pass 4NT⁵ Pass 5♠⁶  Pass 6♥ AP  1. Cue bid, a ♠ stopper  2. Cue bid, surplus  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper  5. Blackwood 0314, for ♥  6. A=0/5 or 3/5
Board: 411 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 3•X S	North:  ♠ KJ5  ♥ KQ2  ♠ AQ85  ♣ K52	South:  ♠ Q1087  ♥ 1086  ♦ 92  ♣ 10743	West North East South  1
Board: 412 Dealer: S Vul: NS North HCP: 13 South HCP: 19 Contract: 6 N	North:	South:  ♠ AK9843  ♠ A53  ♠ A3  ♠ A9	West North East South  1♣  Pass 2♥ Pass 3♥  Pass 4♣¹ Pass 4NT²  Pass 5♣³ Pass 6♥  AP  1. Cue bid, a ♣ stopper 2. Blackwood 0314, for ♥ 3. A=0/5 or 3/5

Board: 413 Dealer: N Vul: Both HCP: 18	<ul><li>★ AKQ87</li><li>▼ K105</li><li>◆ Q92</li><li>★ A8</li></ul>	The opponents are silent.  You bid first.
Board: 414 Dealer: S Vul: None HCP: 4	<ul><li>★ K10953</li><li>♥ 985</li><li>◆ J1043</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 415 Dealer: N Vul: NS HCP: 18	<ul><li>★ A106</li><li>♥ KJ5</li><li>◆ KJ54</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 416 Dealer: S Vul: EW HCP: 4	♦ 84 ▼ A1093 ♦ 752 ♠ 10852	East Doubles Pass if possible.  Partner bids first.
Board: 417 Dealer: N Vul: None HCP: 19	<ul><li>★ A8</li><li>♥ 942</li><li>★ AKJ2</li><li>★ AQJ6</li></ul>	The opponents are silent. You bid first.

Board: 413 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AKQ87  ♥ K105  ♠ Q92  ♣ A8	South:	Pass	North 1♣ 3NT ng 1NT	East Pass AP	South 1NT <sup>1</sup>
Board: 414 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 1 S	North:  ♠ K10953  ♥ 985  ♦ J1043  ♣ 8	South:  ♠ A642  ♥ AQJ6  ♠ A65  ♣ K5	West AP	North	East	South 1♦
Board: 415 Dealer: N Vul: NS North HCP: 18 South HCP: 14 Contract: 6N S	North:  ♠ A106  ♥ KJ5  ♠ KJ54  ♣ AQ7	South:  ♠ KQ  ♥ A97  ♠ A92  ♣ J10652	Pass Pass Pass 1. Black	North  1   2   4NT <sup>1</sup> 6NT  kwood 0  /5 or 5/5	Pass Pass Pass AP 0314,	2♣ 2NT 5♥² for ♣
Board: 416 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 1♥ S	North:	South:  ♠ Q105  ♥ Q642  ♠ AK  ♣ AK94	West Pass AP	North Pass	East X	South 1♣ 1♥
Board: 417 Dealer: N Vul: None North HCP: 19 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ 942  ♠ AKJ2  ♣ AQJ6	South:  ♠ K1074  ♥ AK875  ♠ 6  ♠ K73	Pass Pass Pass	North  1   2NT  3NT  6NT  ntitative	Pass Pass Pass AP	1♥

Board: 413 Dealer: N Vul: Both HCP: 7	<ul><li>★ 52</li><li>★ A983</li><li>★ 10</li><li>★ K97653</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: S Vul: None HCP: 18	<ul><li>★ A642</li><li>▼ AQJ6</li><li>◆ A65</li><li>★ K5</li></ul>	The opponents are silent. You bid first.
Board: 415 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQ</li><li>▼ A97</li><li>◆ A92</li><li>◆ J10652</li></ul>	The opponents are silent.  Partner bids first.
Board: 416 Dealer: S Vul: EW HCP: 18	<ul><li>♣ Q105</li><li>♥ Q642</li><li>♦ AK</li><li>♣ AK94</li></ul>	East Doubles Pass if possible. You bid first.
Board: 417 Dealer: N Vul: None HCP: 13	<ul><li>★ K1074</li><li>★ AK875</li><li>♦ 6</li><li>★ K73</li></ul>	The opponents are silent.  Partner bids first.

Board: 413 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AKQ87  ♥ K105  ♠ Q92  ♣ A8	South:	Pass	North 1♣ 3NT ng 1NT	East Pass AP	South 1NT <sup>1</sup>
Board: 414 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 1 S	North:  ♠ K10953  ♥ 985  ♦ J1043  ♣ 8	South:  ♠ A642  ♥ AQJ6  ♠ A65  ♣ K5	West AP	North	East	South 1♦
Board: 415 Dealer: N Vul: NS North HCP: 18 South HCP: 14 Contract: 6N S	North:  ♠ A106  ♥ KJ5  ♠ KJ54  ♣ AQ7	South:  ♠ KQ  ♥ A97  ♠ A92  ♣ J10652	Pass Pass Pass 1. Black	North  1   2   4NT <sup>1</sup> 6NT  kwood 0  /5 or 5/5	Pass Pass Pass AP 0314,	2♣ 2NT 5♥² for ♣
Board: 416 Dealer: S Vul: EW North HCP: 4 South HCP: 18 Contract: 1 S	North:	South:  ♠ Q105  ♥ Q642  ♠ AK  ♣ AK94	West Pass AP	North Pass	East X	South 1♣ 1♥
Board: 417 Dealer: N Vul: None North HCP: 19 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ 942  ♠ AKJ2  ♣ AQJ6	South:  ♠ K1074  ♥ AK875  ♠ 6  ♠ K73	Pass Pass Pass	North  1   2NT  3NT  6NT  ntitative	Pass Pass Pass AP	1♥

Board: 418 Dealer: S Vul: NS HCP: 1	<ul><li>1052</li><li>₹873</li><li>107542</li><li>J3</li></ul>	West Bids 1♠ if possible. East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 419 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AK</li><li>✔ J95</li><li>♦ A32</li><li>♠ AQ972</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 420 Dealer: S Vul: Both HCP: 5	<ul><li>♠ A73</li><li>♥ 65</li><li>♦ J1064</li><li>♠ 8632</li></ul>	West Bids 1♥ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 421 Dealer: N Vul: NS HCP: 18	<ul><li>★ KJ5</li><li>▼ KQ</li><li>◆ KJ96</li><li>◆ KQ52</li></ul>	The opponents are silent. You bid first.
Board: 422 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ43</li><li>★ A742</li><li>★ 1052</li><li>★ Q8</li></ul>	The opponents are silent.  Partner bids first.

Board: 418 Dealer: S Vul: NS North HCP: 1 South HCP: 19 Contract: 3 S	North:  ♠ 1052  ♥ 873  ♦ 107542  ♣ J3	South:  ♠ A94  ♥ AQ62  ♠ AQ63  ♣ K7	West  1♣  2♣  Pass	North Pass Pass 3	East  1NT Pass AP	1 <b>♦</b> X
Board: 419 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3•X W	North:  ♠ AK  ♥ J95  ♠ A32  ♣ AQ972	South:  ♠ 106  ♥ AK10432  ♦ 10  ♠ KJ43	West 2♣ AP	North 1♣ X	East Pass 3♠	
Board: 420 Dealer: S Vul: Both North HCP: 5 South HCP: 18 Contract: 3 N	North:  ♠ A73  ♥ 65  ♦ J1064  ♣ 8632	South:	West  1♥ Pass	North Pass 3	East 2♥ AP	South 1♣ X
Board: 421 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4 S	North:  ♠ KJ5  ♥ KQ  ♠ KJ96  ♣ KQ52	South:  ♠ A1087432  ♥ 10  ♠ 843  ♣ A7	West Pass AP	North 1  2NT	East Pass Pass	1♠
Board: 422 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ KJ43  ♥ A742  ♦ 1052  ♠ Q8	South:  ♠ A106  ♥ KJ6  ♠ AK  ♠ A9654	West Pass Pass AP	North  1♥ 3♠	Pass	South  1  2NT  3NT

Board: 418 Dealer: S Vul: NS HCP: 19	<ul><li>★ A94</li><li>★ AQ62</li><li>★ AQ63</li><li>★ K7</li></ul>	West Bids 1♠ if possible. East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 419 Dealer: N Vul: EW HCP: 11	<ul><li>106</li><li>✓ AK10432</li><li>10</li><li>✓ KJ43</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 420 Dealer: S Vul: Both HCP: 18	<ul><li>♦ 9852</li><li>♥ Q102</li><li>♦ AKQ</li><li>♦ AK10</li></ul>	West Bids 1♥ if possible. East Bids 2♥ if possible. You bid first.
Board: 421 Dealer: N Vul: NS HCP: 8	<ul><li>★ A1087432</li><li>▼ 10</li><li>◆ 843</li><li>★ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: S Vul: EW HCP: 19	<ul><li>★ A106</li><li>★ KJ6</li><li>★ AK</li><li>★ A9654</li></ul>	The opponents are silent. You bid first.

Board: 418 Dealer: S Vul: NS North HCP: 1 South HCP: 19 Contract: 3 S	North:  ♠ 1052  ♥ 873  ♦ 107542  ♣ J3	South:  ♠ A94  ♥ AQ62  ♠ AQ63  ♣ K7	West  1♣  2♣  Pass	North Pass Pass 3	East  1NT Pass AP	1 <b>♦</b> X
Board: 419 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3•X W	North:  ♠ AK  ♥ J95  ♠ A32  ♣ AQ972	South:  ♠ 106  ♥ AK10432  ♦ 10  ♠ KJ43	West 2♣ AP	North 1♣ X	East Pass 3♠	
Board: 420 Dealer: S Vul: Both North HCP: 5 South HCP: 18 Contract: 3 N	North:  ♠ A73  ♥ 65  ♦ J1064  ♣ 8632	South:	West  1♥ Pass	North Pass 3	East 2♥ AP	South 1♣ X
Board: 421 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4 S	North:  ♠ KJ5  ♥ KQ  ♠ KJ96  ♣ KQ52	South:  ♠ A1087432  ♥ 10  ♠ 843  ♣ A7	West Pass AP	North 1  2NT	East Pass Pass	1♠
Board: 422 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ KJ43  ♥ A742  ♦ 1052  ♠ Q8	South:  ♠ A106  ♥ KJ6  ♠ AK  ♠ A9654	West Pass Pass AP	North  1♥ 3♠	Pass	South  1  2NT  3NT

Board: 423 Dealer: N Vul: Both HCP: 18	<ul><li>★ KQ10</li><li>▼ AQ7</li><li>◆ 85</li><li>◆ AK932</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 424 Dealer: S Vul: None HCP: 11	<ul><li>▲ 1098</li><li>♥ J</li><li>◆ KJ765</li><li>▲ AQ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 425 Dealer: N Vul: EW HCP: 19	<ul><li>★ KQ9</li><li>★ A42</li><li>★ AQ9</li><li>★ A975</li></ul>	The opponents are silent. You bid first.
Board: 426 Dealer: S Vul: Both HCP: 9	<ul><li>♠ 652</li><li>♥ AJ9653</li><li>♠ A43</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: N Vul: None HCP: 18	<ul><li>▲ A8</li><li>♥ AK82</li><li>◆ AQ76</li><li>▲ J95</li></ul>	East Bids 1♠ if possible. East Doubles Pass if possible. West Bids 2♠ if possible. You bid first.

Board: 423 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ KQ10  ♥ AQ7  ♠ 85  ♣ AK932	South:  ♣ J75  ♥ J94  ♠ AJ963  ♣ J7	West 1♠ AP	North 1♣ 2NT	Pass	
Board: 424 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 3  S	North:  ♠ 1098  ♥ J  ♠ KJ765  ♣ AQ85	South:  ♠ AK3  ♥ K108  ♠ A84  ♣ KJ63	West Pass Pass	North 1		South 1♣ 2NT
Board: 425 Dealer: N Vul: EW North HCP: 19 South HCP: 3 Contract: 1 N	North:  ♠ KQ9  ♥ A42  ♠ AQ9  ♣ A975	South:  ◆ 87642  ▼ 106  ◆ 752  ◆ QJ2	West	North 1♣	East AP	South
Board: 426 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 4 N	North:	South:  ♠ AKJ  ♥ 1084  ♠ K105  ♣ AK106	West Pass Pass AP	North  1♥  3♥		1♣ 2NT
Board: 427 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 2♠ E	North:  ♠ A8  ♥ AK82  ♠ AQ76  ♣ J95	South:	West Pass Pass 2♣	North 1  X Pass AP	East 1♠ Pass X	South Pass 2 Pass

Board: 423 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J75</li><li>♥ J94</li><li>◆ AJ963</li><li>♣ J7</li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 424 Dealer: S Vul: None HCP: 18	<ul><li>★ AK3</li><li>★ K108</li><li>★ A84</li><li>★ KJ63</li></ul>	The opponents are silent.  You bid first.
Board: 425 Dealer: N Vul: EW HCP: 3	<ul><li>♣ 87642</li><li>♥ 106</li><li>◆ 752</li><li>♣ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 426 Dealer: S Vul: Both HCP: 18	<ul><li>♠ AKJ</li><li>♥ 1084</li><li>♦ K105</li><li>♠ AK106</li></ul>	The opponents are silent. You bid first.
Board: 427 Dealer: N Vul: None HCP: 7	<ul><li>J62</li><li>J95</li><li>543</li><li>KQ84</li></ul>	East Bids 1♠ if possible. East Doubles Pass if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 423 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ KQ10  ♥ AQ7  ♠ 85  ♣ AK932	South:  ♣ J75  ♥ J94  ♠ AJ963  ♣ J7	West 1♠ AP	North 1♣ 2NT	Pass	
Board: 424 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 3  S	North:  ♠ 1098  ♥ J  ♠ KJ765  ♣ AQ85	South:  ♠ AK3  ♥ K108  ♠ A84  ♣ KJ63	West Pass Pass	North 1		South 1♣ 2NT
Board: 425 Dealer: N Vul: EW North HCP: 19 South HCP: 3 Contract: 1 N	North:  ♠ KQ9  ♥ A42  ♠ AQ9  ♣ A975	South:  ◆ 87642  ▼ 106  ◆ 752  ◆ QJ2	West	North 1♣	East AP	South
Board: 426 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 4 N	North:	South:  ♠ AKJ  ♥ 1084  ♠ K105  ♣ AK106	West Pass Pass AP	North  1♥  3♥		1♣ 2NT
Board: 427 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 2♠ E	North:  ♠ A8  ♥ AK82  ♠ AQ76  ♣ J95	South:	West Pass Pass 2♣	North 1  X Pass AP	East 1♠ Pass X	South Pass 2 Pass

Board: 428 Dealer: S Vul: NS HCP: 10	<ul><li>★ AKQJ63</li><li>♥ 9864</li><li>◆ 53</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 429 Dealer: N Vul: Both HCP: 19	<ul><li>★ AKQ6</li><li>▼ K64</li><li>◆ 763</li><li>◆ AK6</li></ul>	East Bids 1♥ if possible.  East Bids 1♠ if possible.  West Bids 2♥ if possible.  You bid first.
Board: 430 Dealer: S Vul: None HCP: 12	<ul><li>♦ 963</li><li>♥ Q62</li><li>♦ AQJ4</li><li>♦ K62</li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 431 Dealer: N Vul: NS HCP: 19	<ul><li>AQJ74</li><li>J9</li><li>AK2</li><li>A84</li></ul>	West Doubles Pass if possible. You bid first.
Board: 432 Dealer: S Vul: EW HCP: 2	<ul><li>♠ 652</li><li>♥ 85</li><li>♦ 87642</li><li>♠ Q92</li></ul>	East Doubles Pass if possible.  Partner bids first.

Board: 428 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 6 N	North:  ♠ AKQJ63  ♥ 9864  ♦ 53  ♠ 10	South:	West Pass Pass Pass	North  1♠  3♥  6♠		1 <b>♣</b> 2NT
Board: 429 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 3 N	North:  ♠ AKQ6  ♥ K64  ♠ 763  ♠ AK6	South:  ♣ J43  ♥ 932  ♠ K84  ♣ J1052	West Pass 2♥ AP	North 1♣ X X	East 1♥ 1♠ Pass	Pass Pass
Board: 430 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 3N N	North:	South:  ♠ KJ107  ♥ AK10  ♠ K62  ♠ A74	1♠ Pass AP	North  1NT 3♣¹  agth cue	Pass Pass	South 1♣ 2NT 3NT
Board: 431 Dealer: N Vul: NS North HCP: 19 South HCP: 4 Contract: 1 XX N	North:  ♠ AQJ74  ♥ J9  ♠ AK2  ♣ A84	South:	West X	North 1♠ XX		South Pass
Board: 432 Dealer: S Vul: EW North HCP: 2 South HCP: 18 Contract: 2♠ S	North:  ♠ 652  ♥ 85  ♠ 87642  ♠ Q92	South:  ♠ AQJ108  ♥ AJ74  ♠ Q5  ♠ A10	West Pass Pass	North Pass 2♠	East X AP	South 1♠ 2♥

Board: 428 Dealer: S Vul: NS HCP: 18	<ul><li>★ 542</li><li>▼ A753</li><li>◆ KQ</li><li>♣ AKQ6</li></ul>	The opponents are silent.  You bid first.
Board: 429 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	East Bids 1♥ if possible.  East Bids 1♠ if possible.  West Bids 2♥ if possible.  Partner bids first.
Board: 430 Dealer: S Vul: None HCP: 18	<ul><li>★ KJ107</li><li>▼ AK10</li><li>◆ K62</li><li>◆ A74</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 431 Dealer: N Vul: NS HCP: 4	<ul><li>1085</li><li>✓ A853</li><li>10943</li><li>106</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 432 Dealer: S Vul: EW HCP: 18	<ul><li>AQJ108</li><li>✓ AJ74</li><li>✓ Q5</li><li>▲ A10</li></ul>	East Doubles Pass if possible. You bid first.

Board: 428 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 6 N	North:  ♠ AKQJ63  ♥ 9864  ♦ 53  ♠ 10	South:	West Pass Pass Pass	North  1♠  3♥  6♠		1 <b>♣</b> 2NT
Board: 429 Dealer: N Vul: Both North HCP: 19 South HCP: 5 Contract: 3 N	North:  ♠ AKQ6  ♥ K64  ♠ 763  ♠ AK6	South:  ♣ J43  ♥ 932  ♠ K84  ♣ J1052	West Pass 2♥ AP	North 1♣ X X	East 1♥ 1♠ Pass	Pass Pass
Board: 430 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 3N N	North:	South:  ♠ KJ107  ♥ AK10  ♠ K62  ♠ A74	1♠ Pass AP	North  1NT 3♣¹  agth cue	Pass Pass	South 1♣ 2NT 3NT
Board: 431 Dealer: N Vul: NS North HCP: 19 South HCP: 4 Contract: 1 XX N	North:  ♠ AQJ74  ♥ J9  ♠ AK2  ♣ A84	South:	West X	North 1♠ XX		South Pass
Board: 432 Dealer: S Vul: EW North HCP: 2 South HCP: 18 Contract: 2♠ S	North:  ♠ 652  ♥ 85  ♠ 87642  ♠ Q92	South:  ♠ AQJ108  ♥ AJ74  ♠ Q5  ♠ A10	West Pass Pass	North Pass 2♠	East X AP	South 1♠ 2♥

Board: 433 Dealer: N Vul: None HCP: 19	<ul><li>▲ A9</li><li>▼ AJ9</li><li>◆ 102</li><li>▲ AKQJ83</li></ul>	The opponents are silent. You bid first.
Board: 434 Dealer: S Vul: NS HCP: 5	♣ Q86 ♥ 3 ♦ K8753 ♣ 8654	The opponents are silent.  Partner bids first.
Board: 435 Dealer: N Vul: EW HCP: 18	<ul><li>★ K6</li><li>▼ KQJ64</li><li>◆ AKQ8</li><li>◆ 103</li></ul>	The opponents are silent. You bid first.
Board: 436 Dealer: S Vul: Both HCP: 2	<ul><li></li></ul>	East Bids 1♥ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 437 Dealer: N Vul: NS HCP: 18	<ul><li>▲ AQJ74</li><li>▼ A63</li><li>◆ 1042</li><li>♣ AK</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.

Board: 433 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 4♠ S	North:  ♠ A9  ♥ AJ9  ♦ 102  ♠ AKQJ83	South:  ♠ KJ108632  ♥ —  ♦ 96543  ♣ 2	West Pass AP	North 1♣ 2NT	East Pass Pass	1♠
Board: 434 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 4♠ S	North:  ♠ Q86  ♥ 3  ♠ K8753  ♣ 8654	South:  ♠ AJ543  ♥ AQ95  ♠ A9  ♣ A2	West Pass AP	North 2♣	East Pass	1♠
Board: 435 Dealer: N Vul: EW North HCP: 18 South HCP: 14 Contract: 4N N	North:  ♠ K6  ♥ KQJ64  ♠ AKQ8  ♣ 103	South:  ♠ QJ954  ♥ A103  ♠ 63  ♠ AQJ	Pass AP	North 1♥ 3NT	Pass Pass	South 1♠ 4NT <sup>1</sup>
Board: 436 Dealer: S Vul: Both North HCP: 2 South HCP: 18 Contract: 2 \( \mathbb{F} \) E	North:  ♠ J10764  ♥ 97  • 103  ♣ J974	South:  ♠ KQ3  ♥ Q53  ♠ AK975  ♠ A6	West Pass Pass	North Pass 1♣	East  1♥  2♥	South  1   X  AP
Board: 437 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 2N N	North:  ♠ AQJ74  ♥ A63  • 1042  ♣ AK	South:	West 2♥	North 1♠ 2NT	East X AP	South Pass

Board: 433 Dealer: N Vul: None HCP: 4	<b>♦</b> KJ108632 <b>♥</b> — <b>♦</b> 96543 <b>♣</b> 2	The opponents are silent.  Partner bids first.
Board: 434 Dealer: S Vul: NS HCP: 19	<ul><li>AJ543</li><li>✓ AQ95</li><li>A9</li><li>A2</li></ul>	The opponents are silent. You bid first.
Board: 435 Dealer: N Vul: EW HCP: 14	<ul><li>♣ QJ954</li><li>♥ A103</li><li>♦ 63</li><li>♣ AQJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 436 Dealer: S Vul: Both HCP: 18	<ul><li>★ KQ3</li><li>♥ Q53</li><li>◆ AK975</li><li>◆ A6</li></ul>	East Bids 1♥ if possible. East Bids 2♥ if possible. You bid first.
Board: 437 Dealer: N Vul: NS HCP: 3	<ul><li>◆ 5</li><li>♥ J105</li><li>◆ J753</li><li>◆ J8765</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 433 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 4♠ S	North:  ♠ A9  ♥ AJ9  ♦ 102  ♠ AKQJ83	South:  ♠ KJ108632  ♥ —  ♦ 96543  ♣ 2	West Pass AP	North 1♣ 2NT	East Pass Pass	1♠
Board: 434 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 4♠ S	North:  ♠ Q86  ♥ 3  ♠ K8753  ♣ 8654	South:  ♠ AJ543  ♥ AQ95  ♠ A9  ♣ A2	West Pass AP	North 2♣	East Pass	1♠
Board: 435 Dealer: N Vul: EW North HCP: 18 South HCP: 14 Contract: 4N N	North:  ♠ K6  ♥ KQJ64  ♠ AKQ8  ♣ 103	South:  ♠ QJ954  ♥ A103  ♠ 63  ♠ AQJ	Pass AP	North 1♥ 3NT	Pass Pass	South 1♠ 4NT <sup>1</sup>
Board: 436 Dealer: S Vul: Both North HCP: 2 South HCP: 18 Contract: 2 \( \mathbb{F} \) E	North:  ♠ J10764  ♥ 97  • 103  ♣ J974	South:  ♠ KQ3  ♥ Q53  ♠ AK975  ♠ A6	West Pass Pass	North Pass 1♣	East  1♥  2♥	South  1   X  AP
Board: 437 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 2N N	North:  ♠ AQJ74  ♥ A63  • 1042  ♣ AK	South:	West 2♥	North 1♠ 2NT	East X AP	South Pass

Board: 438 Dealer: S Vul: EW HCP: 8	♣ Q75 ♥ K943 ♦ K105 ♣ 532	The opponents are silent.  Partner bids first.
Board: 439 Dealer: N Vul: Both HCP: 18	♣ QJ ♥ A863 ♦ KQ109 ♣ AQ2	The opponents are silent. You bid first.
Board: 440 Dealer: S Vul: None HCP: 10	<ul><li>★ K9</li><li>▼ 10972</li><li>◆ QJ2</li><li>◆ A864</li></ul>	The opponents are silent.  Partner bids first.
Board: 441 Dealer: N Vul: EW HCP: 18	<ul><li>AQJ3</li><li>✓ AK64</li><li>1086</li><li>A5</li></ul>	The opponents are silent. You bid first.
Board: 442 Dealer: S Vul: Both HCP: 5	<ul><li>★ 532</li><li>★ 42</li><li>◆ QJ83</li><li>◆ Q1074</li></ul>	East Bids 1♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 438 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3 S	North:  ♠ Q75  ♥ K943  ♠ K105  ♣ 532	South:  ♠ A4  ♥ QJ6  ♦ J8  ♣ AKQJ86	West Pass AP	North 1♥	East Pass	1♣
Board: 439 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ QJ  ♥ A863  ♠ KQ109  ♣ AQ2	South:  ♠ AK10  ♥ J75  ♦ 72  ♣ KJ1063	West Pass	North 1♦ 3NT		South 2NT
Board: 440 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4 N	North:  ♠ K9  ▼ 10972  ◆ QJ2  ♣ A864	South:  ♠ Q53  ♥ AQJ3  ♠ AK97  ♣ K3	West Pass AP	North 1♥	East Pass	1♦
Board: 441 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 2N S	North:  ♠ AQJ3  ♥ AK64  ♦ 1086  ♣ A5	South:  ♠ 84  ♥ 1032  ♠ KQ9  ♣ J10986	West Pass	North 1♦ 2NT	East Pass AP	South 1NT
Board: 442 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 3♠ E	North:	South:  ◆ 96  ▼ AKJ  ◆ K104  ◆ AKJ95	Pass Pass	North  Pass  3  agth cue	1 <b>♠</b> 3 <b>♠</b>	South 1♣ 2♠¹ AP

Board: 438 Dealer: S Vul: EW HCP: 18	<ul><li>▲ A4</li><li>♥ QJ6</li><li>◆ J8</li><li>▲ AKQJ86</li></ul>	The opponents are silent. You bid first.
Board: 439 Dealer: N Vul: Both HCP: 12	<ul><li>★ AK10</li><li>♥ J75</li><li>♦ 72</li><li>★ KJ1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 440 Dealer: S Vul: None HCP: 19	<ul><li>♣ Q53</li><li>♥ AQJ3</li><li>◆ AK97</li><li>♣ K3</li></ul>	The opponents are silent. You bid first.
Board: 441 Dealer: N Vul: EW HCP: 6	♦ 84 ♥ 1032 ♦ KQ9 ♣ J10986	The opponents are silent.  Partner bids first.
Board: 442 Dealer: S Vul: Both HCP: 19	<ul><li>♠ 96</li><li>♥ AKJ</li><li>♦ K104</li><li>♠ AKJ95</li></ul>	East Bids 1♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 438 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3 S	North:  ♠ Q75  ♥ K943  ♠ K105  ♣ 532	South:  ♠ A4  ♥ QJ6  ♦ J8  ♣ AKQJ86	West Pass AP	North 1♥	East Pass	1♣
Board: 439 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ QJ  ♥ A863  ♠ KQ109  ♣ AQ2	South:  ♠ AK10  ♥ J75  ♦ 72  ♣ KJ1063	West Pass	North 1♦ 3NT		South 2NT
Board: 440 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4 N	North:  ♠ K9  ▼ 10972  ◆ QJ2  ♣ A864	South:  ♠ Q53  ♥ AQJ3  ♠ AK97  ♣ K3	West Pass AP	North 1♥	East Pass	1♦
Board: 441 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 2N S	North:  ♠ AQJ3  ♥ AK64  ♦ 1086  ♣ A5	South:  ♠ 84  ♥ 1032  ♠ KQ9  ♣ J10986	West Pass	North 1♦ 2NT	East Pass AP	South 1NT
Board: 442 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 3♠ E	North:	South:  ◆ 96  ▼ AKJ  ◆ K104  ◆ AKJ95	Pass Pass	North  Pass  3  agth cue	1 <b>♠</b> 3 <b>♠</b>	South 1♣ 2♠¹ AP

Board: 443 Dealer: N Vul: None HCP: 18	<ul><li>AQ7</li><li>✓ AK2</li><li>✓ KQ1074</li><li>✓ 96</li></ul>	The opponents are silent. You bid first.
Board: 444 Dealer: S Vul: NS HCP: 3	<ul><li>▶ J9</li><li>♥ 102</li><li>◆ 987632</li><li>♣ Q97</li></ul>	East Doubles Pass if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 445 Dealer: N Vul: Both HCP: 19	<ul><li>▲ AJ63</li><li>▼ KQ</li><li>◆ AKJ</li><li>◆ J862</li></ul>	The opponents are silent. You bid first.
Board: 446 Dealer: S Vul: None HCP: 14	<ul><li>★ K65</li><li>★ A3</li><li>★ 10965</li><li>★ AK64</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 447 Dealer: N Vul: NS HCP: 19	<ul><li>A3</li><li>✓ A876</li><li>✓ A1074</li><li>✓ AK3</li></ul>	East Bids 1♥ if possible. West Bids 1♠ if possible. You bid first.

Board: 443 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ AQ7  ♥ AK2  ♠ KQ1074  ♣ 96	South:  ♠ 106  ♥ J1076  ♠ AJ98  ♣ A102	West Pass AP	North 1◆ 2NT	Pass	South 1♥ 3NT
Board: 444 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 2 W	North:	South:  ♠ AKQ108  ♥ 64  ♠ QJ  ♠ AK103	West Pass 2♥	North Pass AP	East X	South 1♠ 2♣
Board: 445 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AJ63  ♥ KQ  ♠ AKJ  ♣ J862	South:  ♠ Q7  ▼ A10972  ♠ 63  ♠ Q543	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 446 Dealer: S Vul: None North HCP: 14 South HCP: 19 Contract: 6N N	North:  ♠ K65  ♥ A3  ♦ 10965  ♣ AK64	South:  ♠ A10  ♥ KQJ8  ♠ AKJ2  ♣ J73	3♠ Pass	North 3NT 6NT ntitative	Pass AP	South 1 ◆ 4NT¹
Board: 447 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 2 S	North:  ♠ A3  ♥ A876  ♠ A1074  ♠ AK3	South:  ◆ 852  ▼ J102  ◆ K98  ◆ Q1082	West 1♣ AP	North 1◆ X	East 1♥ Pass	Pass

Board: 443 Dealer: N Vul: None HCP: 10	<ul><li>▲ 106</li><li>♥ J1076</li><li>◆ AJ98</li><li>▲ A102</li></ul>	The opponents are silent.  Partner bids first.
Board: 444 Dealer: S Vul: NS HCP: 19	<ul><li>★ AKQ108</li><li>♥ 64</li><li>◆ QJ</li><li>◆ AK103</li></ul>	East Doubles Pass if possible. West Bids 2♥ if possible. You bid first.
Board: 445 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q7</li><li>♥ A10972</li><li>♦ 63</li><li>♣ Q543</li></ul>	The opponents are silent.  Partner bids first.
Board: 446 Dealer: S Vul: None HCP: 19	<ul><li>★ A10</li><li>★ KQJ8</li><li>◆ AKJ2</li><li>♣ J73</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 447 Dealer: N Vul: NS HCP: 6	♦ 852 ♥ J102 ♦ K98 ♣ Q1082	East Bids 1♥ if possible. West Bids 1♠ if possible.  Partner bids first.

Board: 443 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ AQ7  ♥ AK2  ♠ KQ1074  ♣ 96	South:  ♠ 106  ♥ J1076  ♠ AJ98  ♣ A102	West Pass AP	North 1◆ 2NT	Pass	South 1♥ 3NT
Board: 444 Dealer: S Vul: NS North HCP: 3 South HCP: 19 Contract: 2 W	North:	South:  ♠ AKQ108  ♥ 64  ♠ QJ  ♠ AK103	West Pass 2♥	North Pass AP	East X	South 1♠ 2♣
Board: 445 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N N	North:  ♠ AJ63  ♥ KQ  ♠ AKJ  ♣ J862	South:  ♠ Q7  ▼ A10972  ♠ 63  ♠ Q543	West Pass AP	North 1♣ 2NT	Pass	South 1♥ 3NT
Board: 446 Dealer: S Vul: None North HCP: 14 South HCP: 19 Contract: 6N N	North:  ♠ K65  ♥ A3  ♦ 10965  ♣ AK64	South:  ♠ A10  ♥ KQJ8  ♠ AKJ2  ♣ J73	3♠ Pass	North 3NT 6NT ntitative	Pass AP	South 1 ◆ 4NT¹
Board: 447 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 2 S	North:  ♠ A3  ♥ A876  ♠ A1074  ♠ AK3	South:  ◆ 852  ▼ J102  ◆ K98  ◆ Q1082	West 1♣ AP	North 1◆ X	East 1♥ Pass	Pass

Board: 448 Dealer: S Vul: EW HCP: 8	<b>♦</b> 86 <b>∀</b> K83 <b>♦</b> KQ102 <b>♠</b> 10762	West Bids 1♠ if possible.  Partner bids first.
Board: 449 Dealer: N Vul: None HCP: 18	<ul><li>★ AK109</li><li>▼ AJ832</li><li>◆ 93</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.
Board: 450 Dealer: S Vul: NS HCP: 7	<ul><li>♣ Q942</li><li>♥ 76</li><li>◆ Q105</li><li>♣ QJ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 451 Dealer: N Vul: EW HCP: 18	<ul><li>♣ QJ52</li><li>♥ K10</li><li>◆ K87</li><li>♣ AKQ10</li></ul>	West Doubles Pass if possible. West Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 3♠ if possible. West Bids 4♥ if possible. You bid first.

Board: 448 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N S	North:  ♣ 86  ♥ K83  • KQ102  ♣ 10762	South:  ♠ K52  ▼ AQJ  ♠ A874  ♣ A43	West 1♣ AP	North 2•		South  1   3NT
Board: 449 Dealer: N Vul: None North HCP: 18 South HCP: 16 Contract: 7▼ N	North:  ♠ AK109  ♥ AJ832  • 93  ♣ AQ	South:  ♣ J2  ♥ KQ54  ♠ AK864  ♣ K3	Pass Pass Pass Pass Pass 1. Jaco 2. Cue 3. Cue 4. Cue 5. Blac 6. A=2	4NT <sup>5</sup> 5NT <sup>7</sup> 7♥ by 2NT bid, surj bid, a ♣ bid, a ♣ kwood 0 /5 or 5/5	Pass Pass Pass Pass AP olus stoppe 0314, 1	2NT <sup>1</sup> 3NT <sup>2</sup> 4• <sup>4</sup> 5• <sup>6</sup> 6• <sup>8</sup> er er for ♥
Board: 450 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N S	North:  ♠ Q942  ♥ 76  ♦ Q105  ♣ QJ72	South:  ★ K10  ▼ K94  ◆ AKJ82  ♣ A54	West Pass Pass	North 1♣ 3NT		South 1   2NT
Board: 451 Dealer: N Vul: EW North HCP: 18 South HCP: 0 Contract: 4 VX	North:  ♠ QJ52  ♥ K10  ♠ K87  ♣ AKQ10	South:	X 2♥ 3♥ 4♥	North 1♣  X Pass X raise or	Pass Pass Pass 3  AP	Pass Pass 2♣ Pass

Board: 448 Dealer: S Vul: EW HCP: 18	<ul><li>★ K52</li><li>★ AQJ</li><li>★ A874</li><li>★ A43</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 449 Dealer: N Vul: None HCP: 16	<ul><li>J2</li><li>KQ54</li><li>AK864</li><li>K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 450 Dealer: S Vul: NS HCP: 18	<ul><li>★ K10</li><li>★ K94</li><li>◆ AKJ82</li><li>◆ A54</li></ul>	The opponents are silent. You bid first.
Board: 451 Dealer: N Vul: EW HCP: 0	<ul><li>♠ 643</li><li>♥ 94</li><li>♦ 10965</li><li>♠ 7653</li></ul>	West Doubles Pass if possible. West Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 3♠ if possible. West Bids 4♥ if possible. Partner bids first.

Board: 448 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N S	North:  ♣ 86  ♥ K83  • KQ102  ♣ 10762	South:  ♠ K52  ▼ AQJ  ♠ A874  ♣ A43	West 1♣ AP	North 2•		South  1   3NT
Board: 449 Dealer: N Vul: None North HCP: 18 South HCP: 16 Contract: 7▼ N	North:  ♠ AK109  ♥ AJ832  • 93  ♣ AQ	South:  ♣ J2  ♥ KQ54  ♠ AK864  ♣ K3	Pass Pass Pass Pass Pass 1. Jaco 2. Cue 3. Cue 4. Cue 5. Blac 6. A=2	4NT <sup>5</sup> 5NT <sup>7</sup> 7♥ by 2NT bid, surj bid, a ♣ bid, a ♣ kwood 0 /5 or 5/5	Pass Pass Pass Pass AP olus stoppe 0314, 1	2NT <sup>1</sup> 3NT <sup>2</sup> 4• <sup>4</sup> 5• <sup>6</sup> 6• <sup>8</sup> er er for ♥
Board: 450 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N S	North:  ♠ Q942  ♥ 76  ♦ Q105  ♣ QJ72	South:  ★ K10  ▼ K94  ◆ AKJ82  ♣ A54	West Pass Pass	North 1♣ 3NT		South 1   2NT
Board: 451 Dealer: N Vul: EW North HCP: 18 South HCP: 0 Contract: 4 VX	North:  ♠ QJ52  ♥ K10  ♠ K87  ♣ AKQ10	South:	X 2♥ 3♥ 4♥	North 1♣  X Pass X raise or	Pass Pass Pass 3  AP	Pass Pass 2♣ Pass

Board: 452 Dealer: S Vul: Both HCP: 11	<ul><li>★ K853</li><li>★ KJ9</li><li>★ J105</li><li>★ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 453 Dealer: N Vul: NS HCP: 18	<ul><li>★ AKQ</li><li>♥ Q42</li><li>◆ J85</li><li>◆ AQ83</li></ul>	East Bids 1♦ if possible.  You bid first.
Board: 454 Dealer: S Vul: EW HCP: 0	<ul><li>♦ 9753</li><li>♥ 9865</li><li>♦ 10852</li><li>♠ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 455 Dealer: N Vul: Both HCP: 18	<ul><li>♣ AQ95</li><li>♥ K74</li><li>♦ KQ2</li><li>♣ A75</li></ul>	The opponents are silent. You bid first.
Board: 456 Dealer: S Vul: None HCP: 6	<ul><li>★ A965</li><li>♥ Q109643</li><li>♦ 7</li><li>★ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 452 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 3N S	North:  ♠ K853  ♥ KJ9  ♦ J105  ♣ QJ2	South:  ♠ A72  ♥ AQ72  ♠ A43  ♣ A54	West Pass Pass	North 1♣ 3NT		South 1♣ 2NT
Board: 453 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 4 S	North:  ♠ AKQ  ♥ Q42  ♦ J85  ♣ AQ83	South:	Pass	North 1 <b>♣</b> 4 <b>♥</b> (1Y)-2Z	1 <b>♦</b> AP	<b>2</b> ♥ <sup>1</sup>
Board: 454 Dealer: S Vul: EW North HCP: 0 South HCP: 18 Contract: 1 S	North:	South:  ♠ AQ42  ♥ KJ  ♠ A76  ♣ A873	West AP	North	East	South 1♣
Board: 455 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 4 N	North:  ♠ AQ95  ♥ K74  ♠ KQ2  ♠ A75	South:  ♠ K106  ♥ 2  • 96  ♣ Q1096432	West AP	North 1♣	East Pass	
Board: 456 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A965  ♥ Q109643  ♦ 7  ♣ 95	South:  ♠ K103  ♥ AKJ2  ♠ Q82  ♣ AJ7	West Pass Pass	North 1♥ 4♥	East Pass AP	1♣

Board: 452 Dealer: S Vul: Both HCP: 18	<ul><li>A72</li><li>✓ AQ72</li><li>A43</li><li>A54</li></ul>	The opponents are silent. You bid first.
Board: 453 Dealer: N Vul: NS HCP: 4	<ul><li>◆ 974</li><li>♥ KJ9753</li><li>◆ 92</li><li>◆ 104</li></ul>	East Bids 1♦ if possible.  Partner bids first.
Board: 454 Dealer: S Vul: EW HCP: 18	<ul><li>AQ42</li><li>KJ</li><li>A76</li><li>A873</li></ul>	The opponents are silent. You bid first.
Board: 455 Dealer: N Vul: Both HCP: 5	<ul><li>★K106</li><li>♥ 2</li><li>◆ 96</li><li>◆ Q1096432</li></ul>	The opponents are silent.  Partner bids first.
Board: 456 Dealer: S Vul: None HCP: 18	<ul><li>★ K103</li><li>★ AKJ2</li><li>◆ Q82</li><li>★ AJ7</li></ul>	The opponents are silent. You bid first.

Board: 452 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 3N S	North:  ♠ K853  ♥ KJ9  ♦ J105  ♣ QJ2	South:  ♠ A72  ♥ AQ72  ♠ A43  ♣ A54	West Pass Pass	North 1♣ 3NT		South 1♣ 2NT
Board: 453 Dealer: N Vul: NS North HCP: 18 South HCP: 4 Contract: 4 S	North:  ♠ AKQ  ♥ Q42  ♦ J85  ♣ AQ83	South:	Pass	North 1 <b>♣</b> 4 <b>♥</b> (1Y)-2Z	1 <b>♦</b> AP	<b>2</b> ♥ <sup>1</sup>
Board: 454 Dealer: S Vul: EW North HCP: 0 South HCP: 18 Contract: 1 S	North:	South:  ♠ AQ42  ♥ KJ  ♠ A76  ♣ A873	West AP	North	East	South 1♣
Board: 455 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 4 N	North:  ♠ AQ95  ♥ K74  ♠ KQ2  ♠ A75	South:  ♠ K106  ♥ 2  • 96  ♣ Q1096432	West AP	North 1♣	East Pass	
Board: 456 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A965  ♥ Q109643  ♦ 7  ♣ 95	South:  ♠ K103  ♥ AKJ2  ♠ Q82  ♣ AJ7	West Pass Pass	North 1♥ 4♥	East Pass AP	1♣

Board: 457 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AKJ832</li><li>♥ QJ</li><li>♦ AK8</li><li>♠ 87</li></ul>	The opponents are silent. You bid first.
Board: 458 Dealer: S Vul: Both HCP: 7	<ul><li>A</li><li>★ K8752</li><li>★ 10876</li><li>★ 643</li></ul>	The opponents are silent.  Partner bids first.
Board: 459 Dealer: N Vul: None HCP: 19	<ul><li>▲ A105</li><li>♥ KQ8</li><li>◆ K874</li><li>▲ AK8</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 460 Dealer: S Vul: NS HCP: 12	<ul><li>▶ J72</li><li>♥ KJ83</li><li>♦ AQ</li><li>♣ J542</li></ul>	The opponents are silent.  Partner bids first.
Board: 461 Dealer: N Vul: Both HCP: 18	<ul><li>★ KJ</li><li>▼ AJ10</li><li>◆ Q102</li><li>◆ AK1053</li></ul>	The opponents are silent. You bid first.

Board: 457 Dealer: N Vul: EW North HCP: 18 South HCP: 3 Contract: 1♠ N	North:  ♠ AKJ832  ♥ QJ  ♠ AK8  ♣ 87	South:  ▲ 107  ▼ 1096  ◆ 109765  ♣ K63	West	North 1♠	East AP	South
Board: 458 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 4 \(\psi\) N	North:  ♠ A  ♥ K8752  • 10876  ♣ 643	South:  ♠ KJ85  ♥ AJ64  ♠ A5  ♣ AJ8	West Pass AP	North 1♥	East Pass	1♣
Board: 459 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 4♥ S	North:  ♠ A105  ♥ KQ8  ♠ K874  ♣ AK8	South:	1♠ Pass AP	North  1  X <sup>1</sup> 3NT  port dou	Pass Pass Pass	1♥ 2♥ 4♥
Board: 460 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 3N S	North:  ♠ J72  ♥ KJ83  ♠ AQ  ♣ J542	South:  ♠ Q543  ♥ AQ9  ♠ K2  ♠ AK107	West Pass Pass	North  1♥  3NT	East Pass AP	South 1♣ 2NT
Board: 461 Dealer: N Vul: Both North HCP: 18 South HCP: 4 Contract: 1 N	North:  ♠ KJ  ♥ AJ10  • Q102  ♣ AK1053	South:  ♠ A63  ♥ 73  ♦ 98654  ♣ 987	West	North 1♣	East AP	South

Board: 457 Dealer: N Vul: EW HCP: 3	<ul><li>107</li><li>1096</li><li>109765</li><li>K63</li></ul>	The opponents are silent.  Partner bids first.
Board: 458 Dealer: S Vul: Both HCP: 18	<ul><li>★ KJ85</li><li>▼ AJ64</li><li>◆ A5</li><li>◆ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 459 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 460 Dealer: S Vul: NS HCP: 18	<ul><li>♣ Q543</li><li>♥ AQ9</li><li>♦ K2</li><li>♣ AK107</li></ul>	The opponents are silent. You bid first.
Board: 461 Dealer: N Vul: Both HCP: 4	<ul><li>★ A63</li><li>♥ 73</li><li>◆ 98654</li><li>◆ 987</li></ul>	The opponents are silent.  Partner bids first.

Board: 457 Dealer: N Vul: EW North HCP: 18 South HCP: 3 Contract: 1♠ N	North:  ♠ AKJ832  ♥ QJ  ♠ AK8  ♣ 87	South:  ▲ 107  ▼ 1096  ◆ 109765  ♣ K63	West	North 1♠	East AP	South
Board: 458 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 4 \(\psi\) N	North:  ♠ A  ♥ K8752  • 10876  ♣ 643	South:  ♠ KJ85  ♥ AJ64  ♠ A5  ♣ AJ8	West Pass AP	North 1♥	East Pass	1♣
Board: 459 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 4♥ S	North:  ♠ A105  ♥ KQ8  ♠ K874  ♣ AK8	South:	1♠ Pass AP	North  1  X <sup>1</sup> 3NT  port dou	Pass Pass Pass	1♥ 2♥ 4♥
Board: 460 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 3N S	North:  ♠ J72  ♥ KJ83  ♠ AQ  ♣ J542	South:  ♠ Q543  ♥ AQ9  ♠ K2  ♠ AK107	West Pass Pass	North  1♥  3NT	East Pass AP	South 1♣ 2NT
Board: 461 Dealer: N Vul: Both North HCP: 18 South HCP: 4 Contract: 1 N	North:  ♠ KJ  ♥ AJ10  • Q102  ♣ AK1053	South:  ♠ A63  ♥ 73  ♦ 98654  ♣ 987	West	North 1♣	East AP	South

Dealer: S Vul: None	<ul><li>J952</li><li>532</li><li>J52</li><li>1095</li></ul>	East Doubles Pass if possible. East Bids 1NT if possible. Partner bids first.
Dealer: N Vul: NS	<b>♠</b> Q105 <b>♥</b> AQJ96 <b>♦</b> A10 <b>♣</b> KQ4	West Doubles 6♦ if possible.  You bid first.
Dealer: S Vul: EW	<ul><li>★ KJ92</li><li>♥ Q</li><li>◆ J654</li><li>◆ J873</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Dealer: N Vul: None	<ul><li>A102</li><li>✓ A3</li><li>✓ QJ843</li><li>AQJ</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: NS	<b>♦</b> QJ9643 <b>▼</b> 1086 <b>♦</b> 10 <b>♣</b> 764	West Bids 2♦ if possible.  Partner bids first.

Board: 462 Dealer: S Vul: None North HCP: 2 South HCP: 18 Contract: 1N E	North:	South:  ♠ AQ3  ♥ AK7  ♠ KQ86  ♣ 762	West Pass Pass	North Pass Pass	East X 1NT	1♦ XX
Board: 463 Dealer: N Vul: NS North HCP: 18 South HCP: 6 Contract: 6•X S	North:  ♠ Q105  ♥ AQJ96  ♠ A10  ♠ KQ4	South:  ♣—  ▼ 102  ◆ KQ87632  ♣ J876	Pass X	North 1♥ 3NT AP ng 1NT		1NT <sup>1</sup>
Board: 464 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4 W	North:  ♠ KJ92  ♥ Q  ♦ J654  ♣ J873	South:  ♠ Q853  ♥ K6  ♠ AQ1072  ♠ AK	West 4♥	North AP	East	South 1♦
Board: 465 Dealer: N Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North:  ♠ A102  ♥ A3  ♠ QJ843  ♣ AQJ	South:  ♠ KQ3  ♥ K8  ♠ AK52  ♣ 10832	West Pass AP	North 1♦ 3NT	Pass	
Board: 466 Dealer: S Vul: NS North HCP: 3 South HCP: 18 Contract: 4 S	North:  ♠ QJ9643  ♥ 1086  ♦ 10  ♠ 764	South:  ♠ K2  ♥ KQ9543  ♠ KQ  ♣ KQ5	2♦ Pass AP	North  Pass  4  raise or	Pass Pass	1♥ 3♥ 4♥

### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 462 ♠ AQ3 East Doubles Pass if possible.

Dealer: S ♥ AK7 East Bids 1NT if possible.

Vul: None ♠ KQ86

HCP: 18 ♣ 762 You bid first.

Board: 465
Dealer: N

★ KQ3
▼ K8

The opponents are silent.

Board: 462 Dealer: S Vul: None North HCP: 2 South HCP: 18 Contract: 1N E	North:	South:  ♠ AQ3  ♥ AK7  ♠ KQ86  ♣ 762	West Pass Pass	North Pass Pass	East X 1NT	1♦ XX
Board: 463 Dealer: N Vul: NS North HCP: 18 South HCP: 6 Contract: 6•X S	North:  ♠ Q105  ♥ AQJ96  ♠ A10  ♠ KQ4	South:  ♣—  ▼ 102  ◆ KQ87632  ♣ J876	Pass X	North 1♥ 3NT AP ng 1NT		1NT <sup>1</sup>
Board: 464 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4 W	North:  ♠ KJ92  ♥ Q  ♦ J654  ♣ J873	South:  ♠ Q853  ♥ K6  ♠ AQ1072  ♠ AK	West 4♥	North AP	East	South 1♦
Board: 465 Dealer: N Vul: None North HCP: 18 South HCP: 15 Contract: 6N N	North:  ♠ A102  ♥ A3  ♠ QJ843  ♣ AQJ	South:  ♠ KQ3  ♥ K8  ♠ AK52  ♣ 10832	West Pass AP	North 1♦ 3NT	Pass	
Board: 466 Dealer: S Vul: NS North HCP: 3 South HCP: 18 Contract: 4 S	North:  ♠ QJ9643  ♥ 1086  ♦ 10  ♠ 764	South:  ♠ K2  ♥ KQ9543  ♠ KQ  ♣ KQ5	2♦ Pass AP	North  Pass  4  raise or	Pass Pass	1♥ 3♥ 4♥

Board: 467 Dealer: N Vul: EW HCP: 18	<ul><li>A85</li><li>✓ 108</li><li>AKQ1075</li><li>AJ</li></ul>	The opponents are silent.  You bid first.
Board: 468 Dealer: S Vul: Both HCP: 5	<ul><li>★ A1073</li><li>♥ J63</li><li>◆ 4</li><li>◆ 106543</li></ul>	The opponents are silent.  Partner bids first.
Board: 469 Dealer: N Vul: NS HCP: 18	<ul><li>AQJ2</li><li>J87</li><li>AK83</li><li>K10</li></ul>	The opponents are silent.  You bid first.
Board: 470 Dealer: S Vul: EW HCP: 5	<b>★</b> KJ76 <b>♥</b> J1052 <b>♦</b> 1032 <b>♣</b> 85	The opponents are silent.  Partner bids first.
Board: 471 Dealer: N Vul: Both HCP: 18	<ul><li>♣ J10</li><li>♥ A2</li><li>♦ AKJ42</li><li>♣ AJ104</li></ul>	East Bids 1♥ if possible.  You bid first.

Board: 467 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N N	North:  ♠ A85  ♥ 108  ♠ AKQ1075  ♠ AJ	South:  ♠ QJ106  ♥ KQ54  ♠ —  ♠ K10983	West Pass Pass	North 1◆ 2NT 3NT	East Pass Pass AP	1♥
Board: 468 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 2N S	North:  ♠ A1073  ♥ J63  ♦ 4  ♠ 106543	South:	West Pass AP	North 1♣		South 1   2NT
Board: 469 Dealer: N Vul: NS North HCP: 18 South HCP: 13 Contract: 6♠ S	North:  ♠ AQJ2  ♥ J87  ♠ AK83  ♣ K10	South:  ♠ K1074  ♥ AQ53  ♦ 964  ♣ A3	Pass Pass Pass AP 1. Black	North  1 ◆  2NT  4 ◆  5 ◆  2   kwood  /5 or 5/:	Pass Pass Pass Pass	1♥ 3♠ 4NT¹ 6♠ for ♠
Board: 470 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 2N S	North:  ♠ KJ76  ♥ J1052  • 1032  ♣ 85	South:		North 1♥		South 1♣ 2NT
Board: 471 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 2N N	North:	South:  ♠ Q752  ♥ J864  ♠ Q3  ♣ K85	West Pass	North 1♦ 2NT	East 1♥ AP	South X

Board: 467 Dealer: N Vul: EW HCP: 11	♣ QJ106 ♥ KQ54 ♦ — ♣ K10983	The opponents are silent.  Partner bids first.
Board: 468 Dealer: S Vul: Both HCP: 19	<ul><li>★ 54</li><li>▼ K102</li><li>◆ AKQ1086</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 469 Dealer: N Vul: NS HCP: 13	<ul><li>★ K1074</li><li>★ AQ53</li><li>◆ 964</li><li>★ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 470 Dealer: S Vul: EW HCP: 18	<ul><li>43</li><li>★ AKQ</li><li>★ A76</li><li>★ AJ743</li></ul>	The opponents are silent. You bid first.
Board: 471 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q752</li><li>♥ J864</li><li>◆ Q3</li><li>♣ K85</li></ul>	East Bids 1♥ if possible.  Partner bids first.

Board: 467 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N N	North:  ♠ A85  ♥ 108  ♠ AKQ1075  ♠ AJ	South:  ♠ QJ106  ♥ KQ54  ♠ —  ♠ K10983	West Pass Pass	North 1◆ 2NT 3NT	East Pass Pass AP	1♥
Board: 468 Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 2N S	North:  ♠ A1073  ♥ J63  ♦ 4  ♠ 106543	South:	West Pass AP	North 1♣		South 1   2NT
Board: 469 Dealer: N Vul: NS North HCP: 18 South HCP: 13 Contract: 6♠ S	North:  ♠ AQJ2  ♥ J87  ♠ AK83  ♣ K10	South:  ♠ K1074  ♥ AQ53  ♦ 964  ♣ A3	Pass Pass Pass AP 1. Black	North  1 ◆  2NT  4 ◆  5 ◆  2   kwood  /5 or 5/:	Pass Pass Pass Pass	1♥ 3♠ 4NT¹ 6♠ for ♠
Board: 470 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 2N S	North:  ♠ KJ76  ♥ J1052  • 1032  ♣ 85	South:		North 1♥		South 1♣ 2NT
Board: 471 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 2N N	North:	South:  ♠ Q752  ♥ J864  ♠ Q3  ♣ K85	West Pass	North 1♦ 2NT	East 1♥ AP	South X

Board: 472 Dealer: S Vul: None HCP: 6	<b>♣</b> J <b>♥</b> 7642 <b>♦</b> KJ1063 <b>♣</b> J96	The opponents are silent.  Partner bids first.
Board: 473 Dealer: N Vul: EW HCP: 19	<ul><li>★ K76</li><li>★ K7</li><li>◆ AKQJ10</li><li>★ K43</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 474 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ98</li><li>♥ Q54</li><li>◆ J</li><li>◆ AK842</li></ul>	The opponents are silent.  Partner bids first.
Board: 475 Dealer: N Vul: None HCP: 18	<ul><li>AK86</li><li>✓ AJ5</li><li>✓ 1095</li><li>AQ2</li></ul>	The opponents are silent. You bid first.
Board: 476 Dealer: S Vul: NS HCP: 7	<ul><li>♣ Q43</li><li>▼ 108</li><li>◆ KQ8643</li><li>♣ 52</li></ul>	East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 472 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 1♠ S	North:  ♣ J  ♥ 7642  ♠ KJ1063  ♣ J96	South:  ♠ AK10532  ♥ A3  ♠ A9  ♠ A74	West AP	North	East	South 1♠
Board: 473 Dealer: N Vul: EW North HCP: 19 South HCP: 2 Contract: 1N N	North:  ♠ K76  ♥ K7  ♠ AKQJ10  ♣ K43	South:  ♠ 10532  ♥ Q65  ♦ 754  ♣ 976	West Pass	North 1  1NT	East 1♠ AP	South Pass
Board: 474 Dealer: S Vul: Both North HCP: 15 South HCP: 18 Contract: 7♠ S	North:  ♠ KQ98  ♥ Q54  ♦ J  ♣ AK842	South:  ♠ A742  ♥ AJ3  ♠ AKQ10  ♣ 93	Pass Pass Pass Pass AP 1. Cue 2. Cue 3. Blace	North  2. 3. 4. 2. 5. 4. bid, surphid, a. kwood 0. /5 or 5/5.	Pass Pass Pass Pass Pass stopp 0314,	$ \begin{array}{c} 1 \\ 2 \\ \hline \end{array} $ $ 3NT^{1}$ $ 4NT^{3}$ $ 7 \\ \hline $ er for $\\ $
Board: 475 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 4♠ S	North:  ♠ AK86  ♥ AJ5  ♦ 1095  ♣ AQ2	South:  ♠ QJ432  ♥ K82  ♦ Q74  ♣ J4	West Pass AP	North 1♣ 3♠	East Pass Pass	1♠
Board: 476 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4 VX E	North:  ♠ Q43  ♥ 108  ♠ KQ8643  ♣ 52	South:  ♠ A872  ♥ A7  ♠ A75  ♣ AQ106	West Pass 4♥	North 1  X	East 2♥ AP	South 1♣ X

Board: 472 Dealer: S Vul: None HCP: 19	<ul><li>★ AK10532</li><li>▼ A3</li><li>◆ A9</li><li>♣ A74</li></ul>	The opponents are silent. You bid first.
Board: 473 Dealer: N Vul: EW HCP: 2	<ul><li>10532</li><li>Q65</li><li>754</li><li>976</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 474 Dealer: S Vul: Both HCP: 18	<ul><li>★ A742</li><li>★ AJ3</li><li>★ AKQ10</li><li>★ 93</li></ul>	The opponents are silent. You bid first.
Board: 475 Dealer: N Vul: None HCP: 9	<ul><li>♣ QJ432</li><li>♥ K82</li><li>◆ Q74</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 476 Dealer: S Vul: NS HCP: 18	<ul><li>★ A872</li><li>▼ A7</li><li>◆ A75</li><li>★ AQ106</li></ul>	East Bids 2♥ if possible. West Bids 4♥ if possible.  You bid first.

Board: 472 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 1♠ S	North:  ♣ J  ♥ 7642  ♠ KJ1063  ♣ J96	South:  ♠ AK10532  ♥ A3  ♠ A9  ♠ A74	West AP	North	East	South 1♠
Board: 473 Dealer: N Vul: EW North HCP: 19 South HCP: 2 Contract: 1N N	North:  ♠ K76  ♥ K7  ♠ AKQJ10  ♣ K43	South:  ♠ 10532  ♥ Q65  ♦ 754  ♣ 976	West Pass	North 1  1NT	East 1♠ AP	South Pass
Board: 474 Dealer: S Vul: Both North HCP: 15 South HCP: 18 Contract: 7♠ S	North:  ♠ KQ98  ♥ Q54  ♦ J  ♣ AK842	South:  ♠ A742  ♥ AJ3  ♠ AKQ10  ♣ 93	Pass Pass Pass Pass AP 1. Cue 2. Cue 3. Blace	North  2. 3. 4. 2. 5. 4. bid, surphid, a. kwood 0. /5 or 5/5.	Pass Pass Pass Pass Pass stopp 0314,	$ \begin{array}{c} 1 \\ 2 \\ \hline \end{array} $ $ 3NT^{1}$ $ 4NT^{3}$ $ 7 \\ \hline $ er for $\\ $
Board: 475 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 4♠ S	North:  ♠ AK86  ♥ AJ5  ♦ 1095  ♣ AQ2	South:  ♠ QJ432  ♥ K82  ♦ Q74  ♣ J4	West Pass AP	North 1♣ 3♠	East Pass Pass	1♠
Board: 476 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4 VX E	North:  ♠ Q43  ♥ 108  ♠ KQ8643  ♣ 52	South:  ♠ A872  ♥ A7  ♠ A75  ♣ AQ106	West Pass 4♥	North 1  X	East 2♥ AP	South 1♣ X

Board: 477 Dealer: N Vul: Both HCP: 19	<ul><li>♣ QJ5</li><li>♥ K9</li><li>◆ KJ2</li><li>♣ AKQ73</li></ul>	The opponents are silent. You bid first.
Board: 478 Dealer: S Vul: None HCP: 6	<ul><li>♦ 97542</li><li>♥ Q10</li><li>♦ K</li><li>♦ J9754</li></ul>	West Bids 1♥ if possible.  Partner bids first.
Board: 479 Dealer: N Vul: NS HCP: 19	<ul><li>♣ Q2</li><li>♥ KQJ10</li><li>♦ AQ9</li><li>♣ KQ93</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 480 Dealer: S Vul: EW HCP: 11	<ul><li>▲ J742</li><li>✔ AQ9</li><li>♦ KJ6</li><li>♣ 976</li></ul>	The opponents are silent.  Partner bids first.
Board: 481 Dealer: N Vul: None HCP: 18	<ul><li>★ KQ952</li><li>★ AKQ</li><li>◆ Q103</li><li>◆ Q8</li></ul>	West Bids 2♣ if possible.  You bid first.

Board: 477 Dealer: N Vul: Both North HCP: 19 South HCP: 13 Contract: 6N N	North:  ♠ QJ5  ♥ K9  ♠ KJ2  ♣ AKQ73	South:  ♠ AK3  ♥ AQ1043  ♦ 10853  ♣ 8	West Pass Pass AP	North 1♣ 2NT 3NT	Pass Pass	1♥
Board: 478 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 4♠ N	North:  ◆ 97542  ▼ Q10  ◆ K  ◆ J9754	South:  ♠ AK6  ♥ K96  ♠ A754  ♠ KQ8	West  1♥ AP	North 1♠	East Pass	1♦
Board: 479 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 4•X E	North:  ♠ Q2  ♥ KQJ10  ♠ AQ9  ♣ KQ93	South:  ♠ K  ♥ 6532  ♠ KJ843  ♣ A54	West 4♠	North 1♣ X	East 2♠ AP	South X
Board: 480 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 3N S	North: <b>♠</b> J742 <b>♥</b> AQ9 <b>♠</b> KJ6 <b>♣</b> 976	South:  ♠ AQ6  ♥ K1083  ♠ AQ32  ♠ K8	West Pass Pass	North 1♠ 3NT		South  1   2NT
Board: 481 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 2♠ N	North:  ♠ KQ952  ♥ AKQ  ♠ Q103  ♣ Q8	South:  ♣ J106  ♥ 10753  ♦ J62  ♣ 1095	West 2♣ AP	North 1♠ X		Pass

Board: 477 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AK3</li><li>♥ AQ1043</li><li>♦ 10853</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 478 Dealer: S Vul: None HCP: 19	<ul><li>★ AK6</li><li>▼ K96</li><li>★ A754</li><li>★ KQ8</li></ul>	West Bids 1♥ if possible.  You bid first.
Board: 479 Dealer: N Vul: NS HCP: 11	<b>♦</b> K ♥ 6532 <b>♦</b> KJ843 <b>♣</b> A54	East Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 480 Dealer: S Vul: EW HCP: 18	<ul><li>AQ6</li><li>K1083</li><li>AQ32</li><li>K8</li></ul>	The opponents are silent. You bid first.
Board: 481 Dealer: N Vul: None HCP: 2	<ul><li>J106</li><li>✓ 10753</li><li>→ J62</li><li>♣ 1095</li></ul>	West Bids 2♣ if possible.  Partner bids first.

Board: 477 Dealer: N Vul: Both North HCP: 19 South HCP: 13 Contract: 6N N	North:  ♠ QJ5  ♥ K9  ♠ KJ2  ♣ AKQ73	South:  ♠ AK3  ♥ AQ1043  ♦ 10853  ♣ 8	West Pass Pass AP	North 1♣ 2NT 3NT	Pass Pass	1♥
Board: 478 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 4♠ N	North:  ◆ 97542  ▼ Q10  ◆ K  ◆ J9754	South:  ♠ AK6  ♥ K96  ♠ A754  ♠ KQ8	West  1♥ AP	North 1♠	East Pass	1♦
Board: 479 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 4•X E	North:  ♠ Q2  ♥ KQJ10  ♠ AQ9  ♣ KQ93	South:  ♠ K  ♥ 6532  ♠ KJ843  ♣ A54	West 4♠	North 1♣ X	East 2♠ AP	South X
Board: 480 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 3N S	North:  ◆ J742  ◆ AQ9  ◆ KJ6  ◆ 976	South:  ♠ AQ6  ♥ K1083  ♠ AQ32  ♠ K8	West Pass Pass	North 1♠ 3NT		South  1   2NT
Board: 481 Dealer: N Vul: None North HCP: 18 South HCP: 2 Contract: 2♠ N	North:  ♠ KQ952  ♥ AKQ  ♠ Q103  ♣ Q8	South:  ♣ J106  ♥ 10753  ♦ J62  ♣ 1095	West 2♣ AP	North 1♠ X		Pass

Board: 482 Dealer: S Vul: NS HCP: 9	♣— ▼ KQ954 ◆ 1086 • A10653	West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 483 Dealer: N Vul: EW HCP: 19	<ul><li>★ K94</li><li>♥ AJ6</li><li>◆ A3</li><li>◆ AK632</li></ul>	The opponents are silent. You bid first.
Board: 484 Dealer: S Vul: Both HCP: 5	<ul><li>◆ 52</li><li>♥ J92</li><li>◆ KJ974</li><li>◆ 854</li></ul>	East Doubles Pass if possible. West Bids 1♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 485 Dealer: N Vul: NS HCP: 18	<ul><li>▲ AJ94</li><li>♥ 96</li><li>◆ AQ10</li><li>▲ AQJ2</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 486 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	West Bids 3♥ if possible.  Partner bids first.

Board: 482 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 4•X W	North:  ♣ —  ▼ KQ954  • 1086  • A10653	South:  ♠ AK  ♥ A107632  ♠ AQ  ♠ Q94	West 3♣ AP	North 4♥	East 4♠	South 1♥ X
Board: 483 Dealer: N Vul: EW North HCP: 19 South HCP: 13 Contract: 6N N	North:  ♠ K94  ♥ AJ6  ♠ A3  ♣ AK632	South:  ♠ A7  ♥ K92  ♠ K10842  ♠ QJ9	Pass Pass	North 1♣ 2NT 6NT ntitative	Pass Pass AP	South 1 ◆ 4NT¹
Board: 484 Dealer: S Vul: Both North HCP: 5 South HCP: 18 Contract: 3 S	North:	South:  ♠ A7  ▼ AQ4  ♠ Q1085  ♣ KQJ2	West Pass 1♥ Pass	North Pass 2  3	East  X 2♠ AP	South  1   XX  Pass
Board: 485 Dealer: N Vul: NS North HCP: 18 South HCP: 6 Contract: 4 W	North:  ♠ AJ94  ♥ 96  ♠ AQ10  ♣ AQJ2	South:  ♠ Q10876  ♥ J84  ♦ 85  ♠ K98	West 4♥	North 1♣ AP	East Pass	
Board: 486 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 4 S	North:	South:  ♠ Q94  ♥ K9  ♠ K9  ♣ AKQJ32	West 3♥ AP	North Pass	East Pass	1♣

Board: 482 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK</li><li>▼ A107632</li><li>◆ AQ</li><li>◆ Q94</li></ul>	West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 483 Dealer: N Vul: EW HCP: 13	<ul><li>♠ A7</li><li>♥ K92</li><li>♦ K10842</li><li>♠ QJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 484 Dealer: S Vul: Both HCP: 18	<ul><li>♠ A7</li><li>♥ AQ4</li><li>♦ Q1085</li><li>♠ KQJ2</li></ul>	East Doubles Pass if possible. West Bids 1♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 485 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q10876</li><li>♥ J84</li><li>◆ 85</li><li>♣ K98</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 486 Dealer: S Vul: EW HCP: 18	<ul><li>♣ Q94</li><li>♥ K9</li><li>◆ K9</li><li>♣ AKQJ32</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 482 Dealer: S Vul: NS North HCP: 9 South HCP: 19 Contract: 4•X W	North:  ♣ —  ▼ KQ954  • 1086  • A10653	South:  ♠ AK  ♥ A107632  ♠ AQ  ♠ Q94	West 3♣ AP	North 4♥	East 4♠	South 1♥ X
Board: 483 Dealer: N Vul: EW North HCP: 19 South HCP: 13 Contract: 6N N	North:  ♠ K94  ♥ AJ6  ♠ A3  ♣ AK632	South:  ♠ A7  ♥ K92  ♠ K10842  ♠ QJ9	Pass Pass	North 1♣ 2NT 6NT ntitative	Pass Pass AP	South 1 ◆ 4NT¹
Board: 484 Dealer: S Vul: Both North HCP: 5 South HCP: 18 Contract: 3 S	North:	South:  ♠ A7  ▼ AQ4  ♠ Q1085  ♣ KQJ2	West Pass 1♥ Pass	North Pass 2  3	East  X 2♠ AP	South  1   XX  Pass
Board: 485 Dealer: N Vul: NS North HCP: 18 South HCP: 6 Contract: 4 W	North:  ♠ AJ94  ♥ 96  ♠ AQ10  ♣ AQJ2	South:  ♠ Q10876  ♥ J84  ♦ 85  ♠ K98	West 4♥	North 1♣ AP	East Pass	
Board: 486 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 4 S	North:	South:  ♠ Q94  ♥ K9  ♠ K9  ♣ AKQJ32	West 3♥ AP	North Pass	East Pass	1♣

Board: 487 Dealer: N Vul: Both HCP: 18	<ul><li>▲ J9653</li><li>✔ AK</li><li>◆ K63</li><li>♣ AK5</li></ul>	The opponents are silent. You bid first.
Board: 488 Dealer: S Vul: None HCP: 8	♦ 853 ♥ K54 ♦ Q987 ♣ K43	West Bids 1♦ if possible.  Partner bids first.
Board: 489 Dealer: N Vul: EW HCP: 18	<ul><li>A5</li><li>✓ A953</li><li>A9</li><li>AQ982</li></ul>	The opponents are silent. You bid first.
Board: 490 Dealer: S Vul: Both HCP: 7	<ul><li>J94</li><li>5</li><li>10983</li><li>AQ1094</li></ul>	West Bids 1♥ if possible.  Partner bids first.

Board: 487 Dealer: N Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N	North:	South:  ♣ —  ▼ J75  ◆ AQJ1087  ♣ Q1042	Pass	North 1♠ 3NT ing Jump	Pass AP	<b>3</b> ♦¹
Board: 488 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:	South:  ♠ AKJ  ♥ AJ83  ♦ J105  ♣ AJ8	West  1♦ Pass	North 1NT 3NT		South 1♣ 2NT
Board: 489 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 3N N	North:  ♠ A5  ♥ A953  ♠ A9  ♣ AQ982	South:  ♠ KQ32  ♥ J82  • Q843  ♠ KJ	Pass Pass	North 1♣ 2♥ 3NT th suit g	Pass Pass AP	1 <b>♠</b> 3 <b>♦</b> <sup>1</sup>
Board: 490 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 3 S	North:	South:  ♠ A7  ♥ KQ  ♠ AQ54  ♣ KJ765	West 1♥	North 3♣	East AP	South 1♣

Board: 490

Dealer: S

HCP: 19

Vul: Both

**♠** A7

**♥** KQ **♦** AQ54

**♣** KJ765

## 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 487 Dealer: N Vul: Both HCP: 10	<ul><li>♣—</li><li>▼ J75</li><li>◆ AQJ1087</li><li>♣ Q1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 488 Dealer: S Vul: None HCP: 19	<ul><li>★ AKJ</li><li>▼ AJ83</li><li>◆ J105</li><li>◆ AJ8</li></ul>	West Bids 1♦ if possible.  You bid first.
Board: 489 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ32</li><li>▼ J82</li><li>◆ Q843</li><li>◆ KJ</li></ul>	The opponents are silent.  Partner bids first.

West Bids 1♥ if possible.

You bid first.

Board: 487 Dealer: N Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N	North:	South:  ♣ —  ▼ J75  ◆ AQJ1087  ♣ Q1042	Pass	North 1♠ 3NT ing Jump	Pass AP	<b>3</b> ♦¹
Board: 488 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:	South:  ♠ AKJ  ♥ AJ83  ♦ J105  ♣ AJ8	West  1♦ Pass	North 1NT 3NT		South 1♣ 2NT
Board: 489 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 3N N	North:  ♠ A5  ♥ A953  ♠ A9  ♣ AQ982	South:  ♠ KQ32  ♥ J82  • Q843  ♠ KJ	Pass Pass	North 1♣ 2♥ 3NT th suit g	Pass Pass AP	1 <b>♠</b> 3 <b>♦</b> <sup>1</sup>
Board: 490 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 3 S	North:	South:  ♠ A7  ♥ KQ  ♠ AQ54  ♣ KJ765	West 1♥	North 3♣	East AP	South 1♣

#### 18-19 Notrump, Semi-Balanced (any 4333, 4432, 5332, 5422, or 6322)

Board: 491 ♠ AK4 East Bids 2♠ if possible. Dealer: N **♥** AQ974

Vul: None **4**2 You bid first. HCP: 18 **♣** AJ8

Board: 492 **♦** A108532 The opponents are silent.

Dealer: S **y** J

Vul: NS **♦** 10632 Partner bids first. HCP: 8 **♣** K6

Board: 493 ♠ KQ2 West Doubles Pass if possible.

Dealer: N **♥** AK973 East Bids 1♠ if possible.

**♦** AK8 Vul: Both You bid first. HCP: 19 **4** 42

**♦** AQ103 Board: 494 The opponents are silent. **♥** AJ104

Dealer: S **♦** 9 Vul: None

Partner bids first. ♣ K1093 HCP: 14

			West	North 1♥	East 2♠	South 3♠¹
			Pass	$3NT^2$	Pass	<b>4</b> ♣ <sup>3</sup>
Board: 491	North:	South:	Pass	<b>4</b> ◆ <sup>4</sup>	Pass	4NT <sup>5</sup>
Dealer: N Vul: None	♠ AK4	<b>♦</b> 975	Pass	5 <b>♣</b> <sup>6</sup>	Pass	6♥
North HCP: 18 South HCP: 11 Contract: 6♥ N	HCP: 18 +42 +AKJ7 +AI8 AI8 AI8 AI8	AP 1. limit raise or better in ♥ 2. Cue bid, a ♠ stopper 3. Cue bid, a ♠ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♥ 6. A=0/5 or 3/5			er er	
Board: 492	North:	South:	West	North	East	
Dealer: S Vul: NS	♣ A108532	<b>★</b> 76	Pass	1♠	Pass	1♣ 2NT
Vui: NS North HCP: 8	<b>♥</b> J	<b>♥</b> AQ83	Pass	3 <b>♦</b>	Pass	
South HCP: 18	♦ 10632 ♣ K6	♦ AK5	Pass	3♠		3NT
Contract: 4♠ N	<b>₹ N</b> 0	♣ AJ108	Pass	4♠	AP	
Board: 493 Dealer: N Vul: Both	North: ♠ KQ2	South: <b>★</b> 543	West	North 1♥	East Pass	South Pass
North HCP: 19	<b>♥</b> AK973 <b>♦</b> AK8	♥ Q542 ♦ 109753	X	XX	1♠	3♥
South HCP: 3 Contract: 3♥ N	<b>♦</b> 42	<b>↓</b> 109733	AP			
Board: 494 Dealer: S	North: ♠ AQ103	South: ♠ 765	West	North	East	South 1
Vul: None North HCP: 14	<b>♥</b> AJ104	♥ K6	Pass	1♥	Pass	2NT
South HCP: 18	♦ 9 • 1×1002	♦ AKQ53	Pass	3♣		3NT
Contract: 6N S	♣ K1093	♣ AQ5	Pass	6NT	AP	

### 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 491 ◆ 975
Dealer: N ▼ K8653

Vul: None ◆ AKJ7

East Bids 2♠ if possible.

Dealer: N ♥ Q542 East Bids 1♠ if possible. Vul: Both ♦ 109753

HCP: 3 ♣ J Partner bids first.

Board: 494 ♠ 765
Dealer: S ▼ K6

The opponents are silent.

			West	North 1♥	East 2♠	South 3♠¹
			Pass	$3NT^2$	Pass	<b>4</b> ♣ <sup>3</sup>
Board: 491	North:	South:	Pass	<b>4</b> ◆ <sup>4</sup>	Pass	4NT <sup>5</sup>
Dealer: N Vul: None	♠ AK4	<b>♦</b> 975	Pass	5 <b>♣</b> <sup>6</sup>	Pass	6♥
North HCP: 18 South HCP: 11 Contract: 6♥ N	HCP: 18 +42 +AKJ7 +AI8 AI8 AI8 AI8	AP 1. limit raise or better in ♥ 2. Cue bid, a ♠ stopper 3. Cue bid, a ♠ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♥ 6. A=0/5 or 3/5			er er	
Board: 492	North:	South:	West	North	East	
Dealer: S Vul: NS	♣ A108532	<b>★</b> 76	Pass	1♠	Pass	1♣ 2NT
Vui: NS North HCP: 8	<b>♥</b> J	<b>♥</b> AQ83	Pass	3 <b>♦</b>	Pass	
South HCP: 18	♦ 10632 ♣ K6	♦ AK5	Pass	3♠		3NT
Contract: 4♠ N	<b>₹ N</b> 0	♣ AJ108	Pass	4♠	AP	
Board: 493 Dealer: N Vul: Both	North: ♠ KQ2	South: <b>★</b> 543	West	North 1♥	East Pass	South Pass
North HCP: 19	<b>♥</b> AK973 <b>♦</b> AK8	♥ Q542 ♦ 109753	X	XX	1♠	3♥
South HCP: 3 Contract: 3♥ N	<b>♦</b> 42	<b>↓</b> 109733	AP			
Board: 494 Dealer: S	North: ♠ AQ103	South: ♠ 765	West	North	East	South 1
Vul: None North HCP: 14	<b>♥</b> AJ104	♥ K6	Pass	1♥	Pass	2NT
South HCP: 18	• 9 • 1/1002	♦ AKQ53	Pass	3♣		3NT
Contract: 6N S	♣ K1093	♣ AQ5	Pass	6NT	AP	

Board: 495 Dealer: N Vul: NS HCP: 19	<ul><li>▲ A92</li><li>♥ Q83</li><li>◆ AKQJ</li><li>◆ K86</li></ul>	The opponents are silent. You bid first.
Board: 496 Dealer: S Vul: EW HCP: 13	<ul><li>♣876</li><li>♥7</li><li>◆AKQ95</li><li>♣KJ107</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 497 Dealer: N Vul: None HCP: 19	<ul><li>★ KJ</li><li>★ A5432</li><li>★ KJ2</li><li>★ AK4</li></ul>	The opponents are silent. You bid first.
Board: 498 Dealer: S Vul: NS HCP: 6	<ul><li>J732</li><li>1098642</li><li>J</li><li>A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 499 Dealer: N Vul: EW HCP: 18	<ul><li>★ A86</li><li>★ AK8</li><li>◆ KJ83</li><li>★ K94</li></ul>	The opponents are silent. You bid first.

Board: 495 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 3N N	North:  ♠ A92  ♥ Q83  ♠ AKQJ  ♠ K86	South:  ♠ Q76  ♥ A10  ♦ 1097653  ♣ 92	West Pass	North 1♦ 3NT	East Pass AP	
Board: 496 Dealer: S Vul: EW North HCP: 13 South HCP: 18 Contract: 5♠ S	North:  ♠ 876  ♥ 7  • AKQ95  ♣ KJ107	South:  ♠ AKQ53  ♥ K9  ♠ 73  ♣ AQ85	Pass Pass 1. Blac	North  2  5  2  kwood 0  /5 or 5/3	2 <b>▼</b> AP 0314,	1♠ 4NT <sup>1</sup> for ♦
Board: 497 Dealer: N Vul: None North HCP: 19 South HCP: 14 Contract: 6N N	North:  ♠ KJ  ♥ A5432  ♠ KJ2  ♣ AK4	South:  ♠ A6542  ♥ K  ♠ AQ1065  ♣ J3	Pass Pass Pass AP 1. Blac	North 1♥ 2NT 3NT 5♥² kwood out of²	Pass Pass Pass Pass	1♠
Board: 498 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 S	North:	South:  ♠ AKQ109  ♥ QJ5  ♠ K5  ♠ QJ3	West Pass AP	North 2♣	East Pass	1♠
Board: 499 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 3N N	North:	South:  ♠ 104  ♥ Q942  ♠ AQ74  ♣ J108	West Pass AP	North 1♦ 2NT	Pass	South 1♥ 3NT

Board: 495 Dealer: N Vul: NS HCP: 6	♣ Q76 ♥ A10 ♦ 1097653 ♣ 92	The opponents are silent.  Partner bids first.
Board: 496 Dealer: S Vul: EW HCP: 18	<ul><li>★ AKQ53</li><li>★ K9</li><li>★ 73</li><li>★ AQ85</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 497 Dealer: N Vul: None HCP: 14	<ul><li>★ A6542</li><li>★ K</li><li>◆ AQ1065</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 498 Dealer: S Vul: NS HCP: 18	<ul><li>♠ AKQ109</li><li>♥ QJ5</li><li>♦ K5</li><li>♠ QJ3</li></ul>	The opponents are silent.  You bid first.
Board: 499 Dealer: N Vul: EW HCP: 9	<ul><li>104</li><li>✓ Q942</li><li>AQ74</li><li>✓ J108</li></ul>	The opponents are silent.  Partner bids first.

Board: 495 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 3N N	North:  ♠ A92  ♥ Q83  ♠ AKQJ  ♠ K86	South:  ♠ Q76  ♥ A10  ♦ 1097653  ♣ 92	West Pass	North 1♦ 3NT	East Pass AP	
Board: 496 Dealer: S Vul: EW North HCP: 13 South HCP: 18 Contract: 5♠ S	North:  ♠ 876  ♥ 7  • AKQ95  ♣ KJ107	South:  ♠ AKQ53  ♥ K9  ♠ 73  ♣ AQ85	Pass Pass 1. Blac	North  2  5  2  kwood 0  /5 or 5/3	2 <b>▼</b> AP 0314,	1♠ 4NT <sup>1</sup> for ♦
Board: 497 Dealer: N Vul: None North HCP: 19 South HCP: 14 Contract: 6N N	North:  ♠ KJ  ♥ A5432  ♠ KJ2  ♣ AK4	South:  ♠ A6542  ♥ K  ♠ AQ1065  ♣ J3	Pass Pass Pass AP 1. Blac	North 1♥ 2NT 3NT 5♥² kwood out of²	Pass Pass Pass Pass	1♠
Board: 498 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 S	North:	South:  ♠ AKQ109  ♥ QJ5  ♠ K5  ♠ QJ3	West Pass AP	North 2♣	East Pass	1♠
Board: 499 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 3N N	North:	South:  ♠ 104  ♥ Q942  ♠ AQ74  ♣ J108	West Pass AP	North 1♦ 2NT	Pass	South 1♥ 3NT

## 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 500 ♠ 75 East Bids 1♠ if possible.

Dealer: S ♥ A109 East Bids 2♠ if possible.

Vul: Both 
◆ J872

HCP: 5 ♣ 7654 Partner bids first.

Board: 500	North:	South:	West	North	East	South 1♣
Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 4 S	◆ 75 ▼ A109 ◆ J872 ◆ 7654	◆ AK3 ▼ Q7 ◆ A93 ◆ AQ1083	Pass Pass Pass AP	Pass Pass 3♣¹	1♠ 2♠ Pass	1NT 3♣
			1. limit	raise or	better	in 🕭

## 18-19 Notrump, Semi-Balanced (any 4333,4432,5332,5422, or 6322)

Board: 500 ♠ AK3 East Bids 1♠ if possible.

Dealer: S ♥ Q7 East Bids 2♠ if possible.

Vul: Both ◆ A93

HCP: 19 ♣ AQ1083 You bid first.

Board: 500	North:	South:	West	North	East	South 1♣
Dealer: S Vul: Both North HCP: 5 South HCP: 19 Contract: 4 S	• 75 • A109 • J872 • 7654	◆ AK3 ▼ Q7 ◆ A93 ◆ AQ1083	Pass Pass Pass AP	Pass Pass 3♣¹	1♠ 2♠ Pass	1NT 3♣
			1. limit	raise or	better	in 🕭